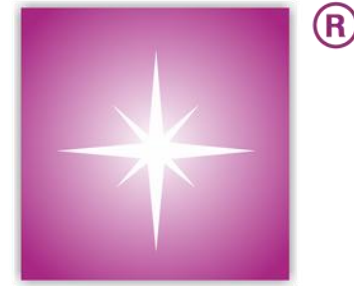




Since 1990



|| PAVITRAM ||
DIAMOND JEWELLERY

Pavitram Diamond Jewellery Franchise Opportunity

THE MOST COMPLETE JEWELLERY SHOP



Call for Franchise 7827719099

About Pavitram Diamond Jewellery

Founded in 1990, Ossam Jewels began its journey with a simple belief— to craft jewellery that celebrates authenticity, precision, and the timeless brilliance of real natural diamonds.

From this legacy was born "**Pavitram Diamond Jewellery**" a name that has grown into one of Maharashtra's most trusted destinations for natural diamond jewellery.

With 15+ showrooms across Maharashtra, Pavitram continues to make diamonds more accessible, bringing affordable luxury closer to every home. Because we believe diamonds aren't just meant for rare occasions. They're meant to be worn every day. Loved every day.

Our collections are designed for the modern woman, the first-time diamond buyer and for moments that don't need a reason—only elegance.

Guided by expert craftsmanship, transparent pricing, and timeless design, Pavitram is redefining luxury one diamond at a time. Not as something distant...but something personal.

Something pure. Something truly yours.

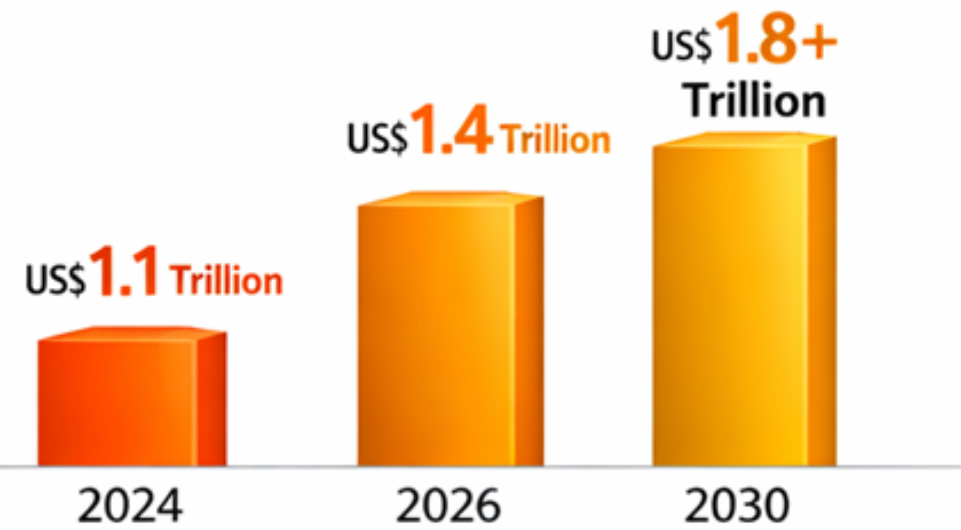
Bringing the brilliance of natural diamonds into everyday life.





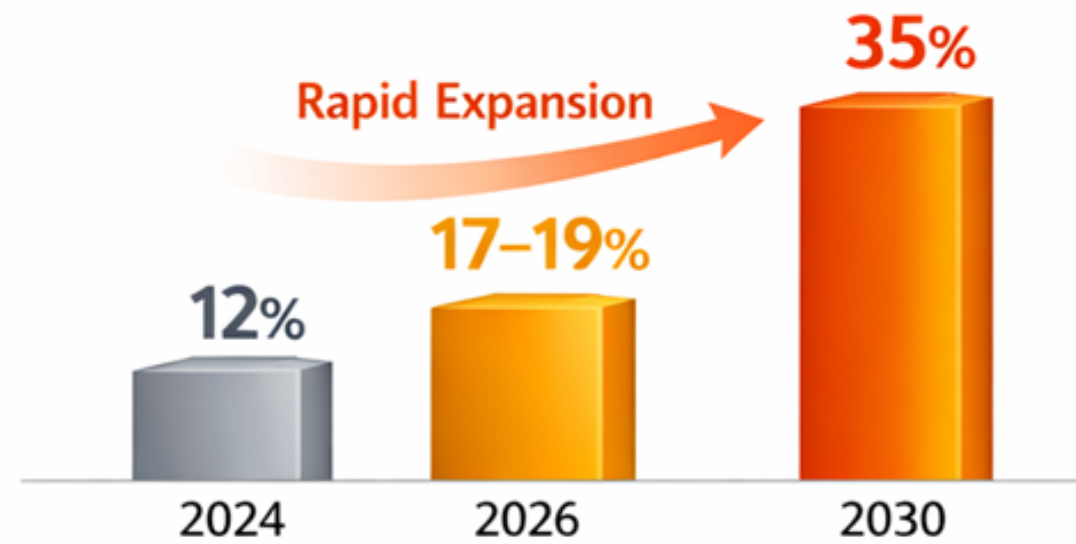
India's Retail Sector: Growth Opportunity

Retail Market Projections



World's 3rd Largest Retail Market

Rise of Organized Retail



12% to 35% by 2030

- As of April 2026, the world's third-largest retail market is valued at approximately US\$1.1 trillion to US\$ 1.4 trillion.
- India's retail sector is projected to reach US\$ 1.4 trillion by 2026 and is expected to exceed US\$ 1.8 trillion by 2030.
- Organised retail is rapidly expanding, with its market share projected to grow from 12% to nearly 17-19% in the coming years. By 2030, this could exceed 35%.GDP.
- The sector remains a vital economic pillar, contributing over 10% of India's GDP and serving as the second-largest employer after agriculture.

Economic Impact of Retail



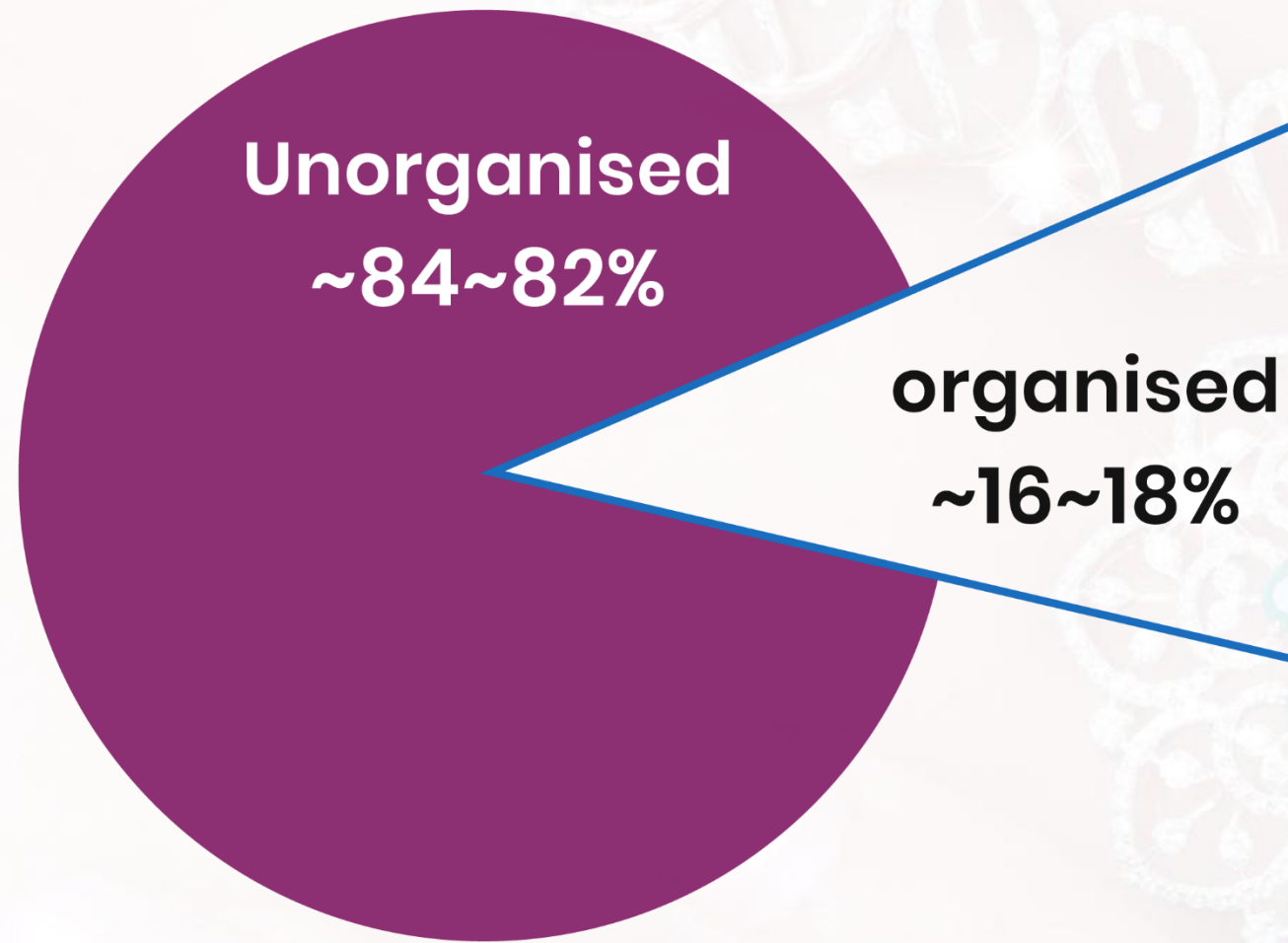
Contribution to GDP



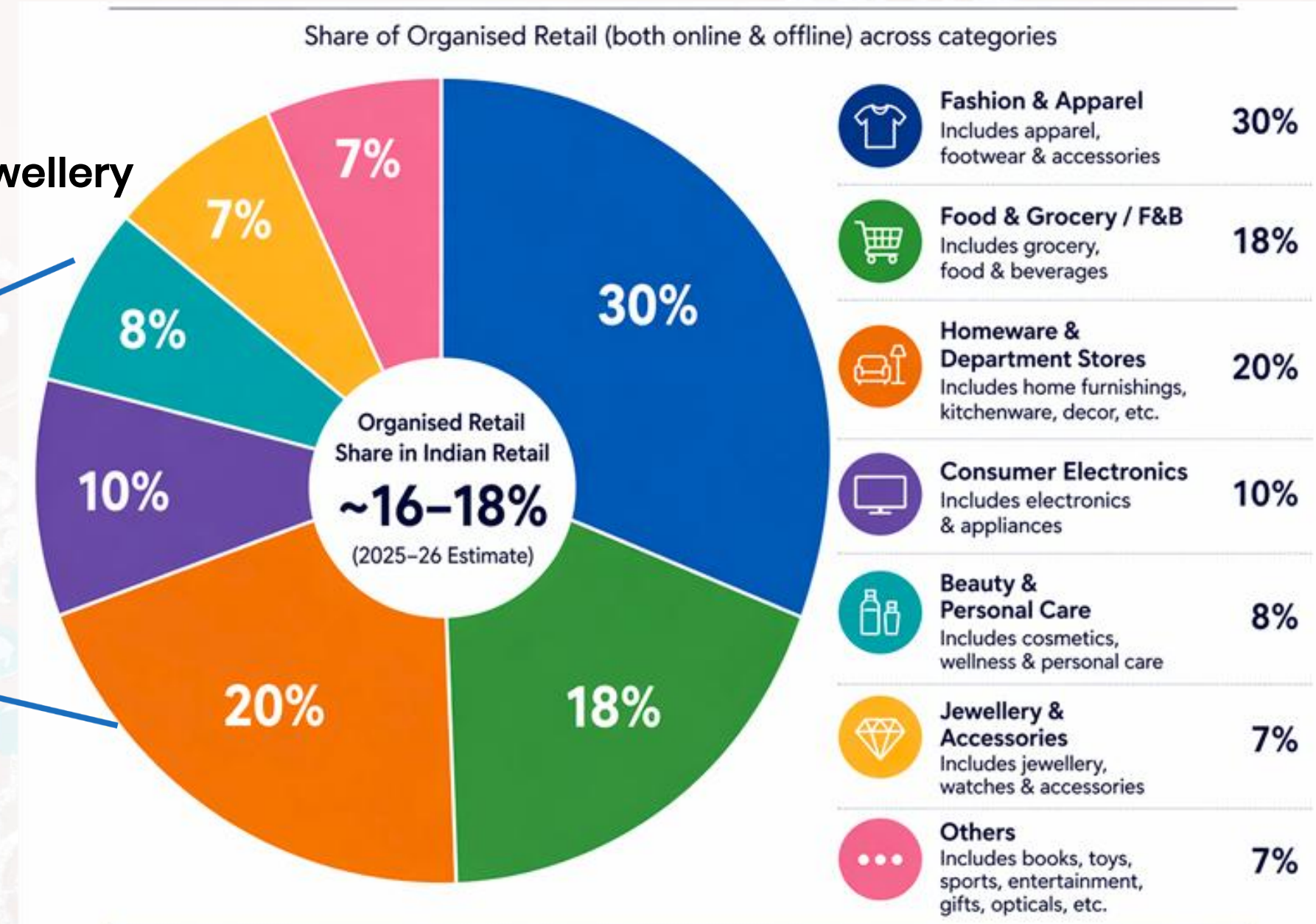
Employment in Retail



Organised Retail Sector - Category-wise Share in Indian Retail (2025 - 26)



Jewellery



Organised retail in India is estimated to account for ~16-18% of total retail market in 2025-26. Quick commerce and omnichannel growth are accelerating the share in categories like Grocery/F&B, Beauty and Electronics.

Source: CBRE India Retail Figures H2 2025 Report, Industry Reports, Company Annual Reports, Media Articles

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Ownership:

15% of Indian women own natural Diamond Jewellery (up from 11% in 2022)

Average Spend:

₹ 1.4 Lakh per Diamond Jewellery



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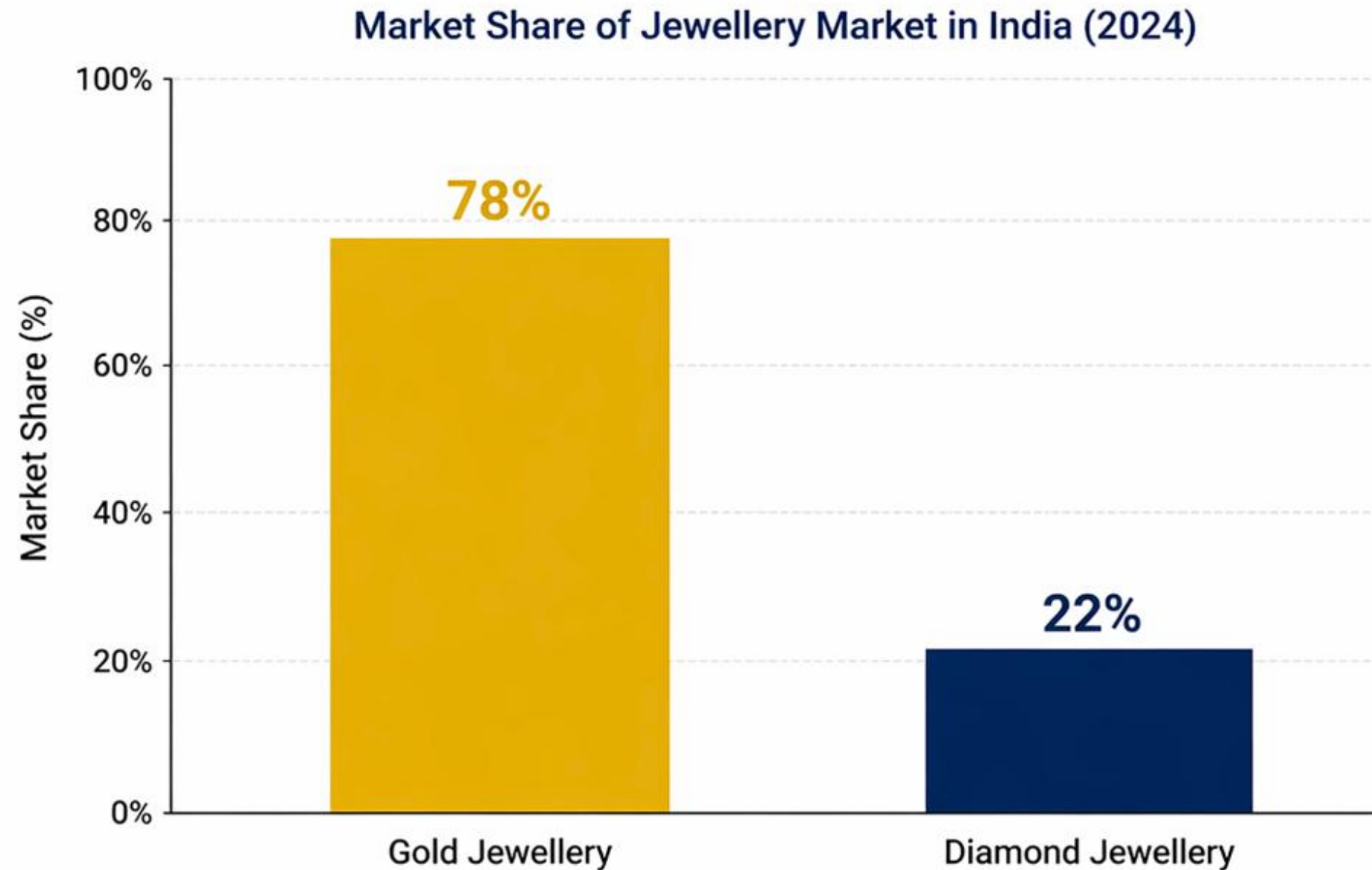
India's Jewellery Market: Gold Dominates, Diamonds Lead Growth

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Market Share (2024) and Growth Outlook (CAGR 2024–2034)



Gold dominates the Indian jewellery market with **~78%** share, while diamond jewellery holds **~20–22%**.



Key Caveat: Unlike gold, diamonds have lower resale value in India, limiting penetration beyond affluent and aspirational buyers. This structural factor keeps gold dominant.

Source: Industry Reports, Company Filings, Media Articles, Expert Analysis



GOLD JEWELLERY

~78%

Market Share (2024)

Why Gold Dominates?

- Store of value, hedge & cultural asset
- Strong demand in weddings & rural India
- Deep-rooted trust & liquidity
- Passed down across generations



DIAMOND JEWELLERY

~20–22%

Market Share (2024)

Fastest-Growing Segment



Projected CAGR (2024–2034)

7% – 12%

- Driven by urban affluent buyers
- Younger consumers & lifestyle shift
- Occasion-based & self-purchase demand
- Retail expansion & branding
- Lightweight, everyday jewellery trends



Indian Jewellery Retail Changing Landscape

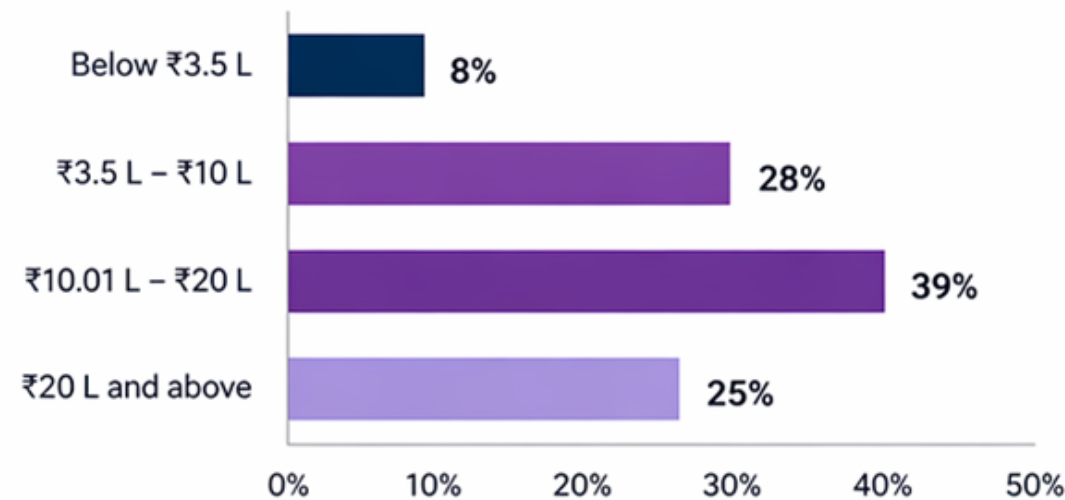
Consumers & Buying Behaviour: Jewellery Consumer Profile

Jewellery demand is primarily driven by female consumers in the upper-middle to affluent income groups, aged 31-45, and employed in mid to senior-level roles or business ownership.

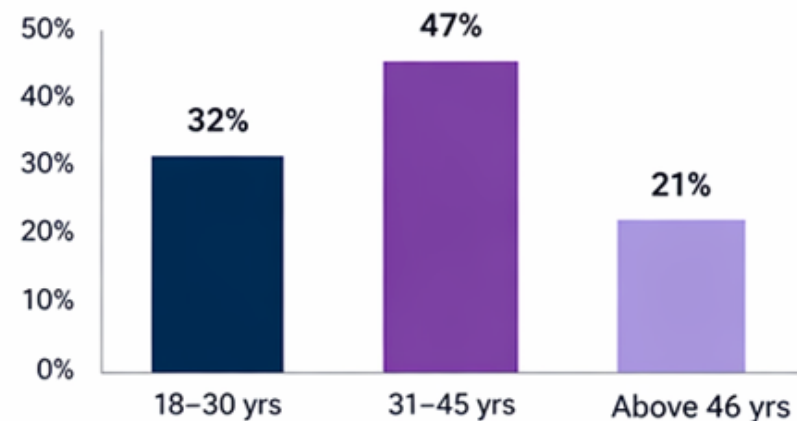
1. GENDER BREAK



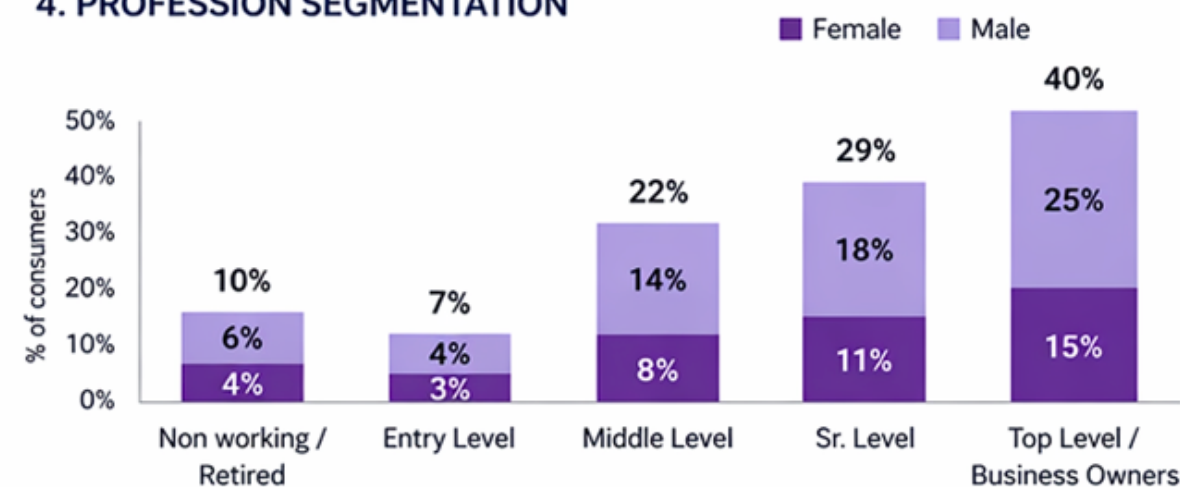
2. INCOME PROFILE (Annual Household Income)



3. AGE GROUP



4. PROFESSION SEGMENTATION



AT A GLANCE

65%
Female consumers

64%
Consumers earn ₹10 LPA and above

79%
Consumers aged 18-45 years

72%
Consumers are in mid to senior level or business ownership



Urban Millennials & Gen Z



Wedding & Occasion Shoppers



Working Professionals



Key Insight: Jewellery consumption is concentrated among women in their prime earning and decision-making years, with strong representation in upper-middle income and leadership / business segments.



Current Market Share (2025):

- Gold jewellery: 77.8%.
- Diamond jewellery: 20–22%
- Other materials (platinum, silver, fashion jewellery): Small remainder.

Growth Trends:

- Diamond jewellery CAGR: 7.4% (2026–2033), faster than gold.

Market size:

- India's natural diamond jewellery market was ₹785 billion in 2024, projected to reach ₹1.52 trillion by 2030.

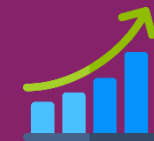
Consumer Insights:

- Gen Z & Millennials: Together contribute 86% of market value, showing diamond jewellery is youth-driven.

Key Takeaways for Retail Strategy:

- Gold remains dominant, but diamonds are the growth engine.
- Urban affluent buyers and Tier 1–2 cities drive demand, while smaller cities are steadily contributing.
- Transparency, certification, and modern designs are critical differentiators.

Industry Trends & Risk Landscape



Key Growth Trends

- **Premiumisation:** Aspirational buying is accelerating demand for branded, certified diamond jewellery.
- **Lightweight & Daily Wear Demand :** Fast growth in everyday diamond jewellery is expanding the category beyond weddings, driving higher purchase frequency.
- **Omni-Channel Journeys:** Consumers discover online but purchase in-store – the hybrid model rewards physical presence in premium locations

⚠ Risks to Monitor

- **Global Demand Cycles**
- **Price Volatility:** Fluctuating gold and rough diamond prices can directly impact margins
- **Lab-Grown Competition:** Rising adoption of lab-grown diamonds is disrupting price-sensitive segments
- **Inventory Risk:** High-value, slow-moving stock can strain working capital without efficient turnover



Unique Selling Proposition (USP)

100% Original and Natural

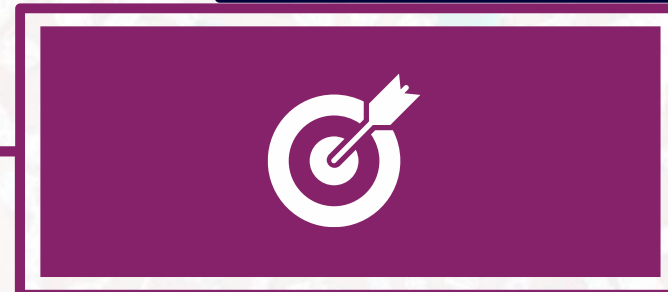
Established ~1990

Projects progress more with decades of trust & craftsmanship



Category Focus:

Real, natural diamond jewellery



Strong Presence

15+ showrooms across Maharashtra



Core Segments

Lightweight everyday wear, bridal & gifting collections





Unique Selling Proposition (USP)

Daily wear elegance to occasion-based collections



Affordable Luxury

Premium diamond jewellery at accessible price points



Lifetime Buy-Back

Strong customer confidence & repeat purchase driver



Trust & Transparency:

Certified diamonds with assured quality



Design Versatility

From daily wear elegance to occasion-based collections



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Pavitrham Positioning Edge

A smart alternative for modern consumers seeking trusted diamond jewellery without overpaying – and a highly competitive, high-conversion proposition for franchise partners.

Local Independent Jewellers

Price-sensitive, limited certification, no exchange guarantees, inconsistent quality – yet they enjoy legacy neighbourhood trust.

Large Branded Chains

Strong brand recall but higher price points, larger formats and less personalised service – they serve volume, not intimacy.

Pavitrham Diamond Jewellery Advantage

Boutique format + national brand power + company-trained staff + 100% exchange guarantee + centralised marketing. The best of both worlds.

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Franchise Proposal





Pavitrham Diamond Jewellery Franchise Model

FOCO

Franchise Owned, Company Operated

- Designed for Investors
- Investment: ₹ 1.40 Cr
- Margin 7% on net Sales
- Company Managed

FOFO

Franchise Owned, Franchise Operated

- Standalone Franchise outlet
- Investment: ₹ 1.40 Cr
- Margin: 18% on Net Sales
- Franchise Managed





FOCO Franchise Model

Initial investment and capital required (by Franchisee)

Capital Requirement	Amount	Remarks
Franchise Fee (A)	₹ 11,00,000	Non- refundable
Interior Fitout (B)	₹ 25,00,000	Depreciation
Stock (C)	₹ 1,00,00,000	Refundable
Rent Advance (D)	₹ 4,00,000	Refundable
Total Investment (A+B+C+D)	₹ 1,40,00,000	

- Profit Margin on Net Sales: 7 %
- ROI Target: 18 – 36 months payback
- Franchise Term: 5 years, lockin period of 3 years





FOCO Income Sheet

MONTHLY SALES	YEARLY SALE	PROFIT MARGIN (7%)	YEARLY EXPENSE	NET PROFIT
₹ 20 Lakh	₹ 2.4 Cr	₹ 16.8 Lakh	₹ 0	₹ 16.8 Lakh
₹ 30 Lakh	₹ 3.6 Cr	₹ 25.2 Lakh	₹ 0	₹ 25.2 Lakh

ROI (Return on Investment)

- **Case 1:** 36 Lakh / 16.8 Lakh = 24 to 30 months approx.
- **Case 2:** 36 Lakh / 25.2 Lakh = 15 to 18 months approx.





FOFO Franchise Model

Initial investment and capital required (by Franchisee)

Capital Requirement	Amount	Remarks
Franchisee Fees (A)	₹ 11,00,000	Non-refundable
Furniture & Fixtures (B)	₹ 25,00,000	Depreciable
Deposit for Rent (C)	₹ 4,00,000	Refundable
Security Deposit (D)	₹ 1,00,00,000	Refundable
Inventory @ Selling Price	₹ 1,50,00,000	Against Security Deposit
Total Investment (A+B+C+D)	₹ 1,40,00,000	

- Working Capital: ₹ 20,00,000/-
- Gross Margin Target: 18%
- ROI Target: 30 – 36 months payback
- Franchise Term: 5 years, lock in period of 3 years





FOFO Income Sheet

Rent:- 1 Lakh

1 Manager 30000/-

2 Sales person 40000/-

Misc.:- 20000/-

Marketing :- 60000/-

Total Monthly Expense: 2.5 Lakh

Yearly Expense: 30 Lakh

ROI (Return on Investment)

- **Case 1: 36 Lakh / 13.2 Lakh = 30 to 36 months approx.**
- **Case 2: 36 Lakh / 34.8 Lakh = 12 to 18 months approx.**

MONTHLY SALES	YEARLY SALE	PROFIT MARGIN (7%)	YEARLY EXPENSE	NET PROFIT
₹ 20 Lakh	₹ 2.4 Cr	₹ 16.8 Lakh	₹ 0	₹ 16.8 Lakh
₹ 30 Lakh	₹ 3.6 Cr	₹ 25.2 Lakh	₹ 0	₹ 25.2 Lakh



Location & Store Format



Store Specifications:

Location: High Street, Affluent residential catchments, reputed malls.

Area: Approx. 400–600 sq. ft.

Exclusivity Radius: 5 km (subject to performance)

Suggested Layout (400–600 sq ft)

Zone	Area
Showcase & Display	250–300 sq ft
Secure Back Office	100–150 sq ft
Customer Lounge & Trial	100–150 sq ft
Manager Cabin & Staff	50–100 sq ft

Security Infrastructure:

High-definition CCTV, reinforced safes, comprehensive insurance cover, panic alarm system and dual-authentication POS — all mandatory at launch.



Franchise USP — What Sets Us Apart



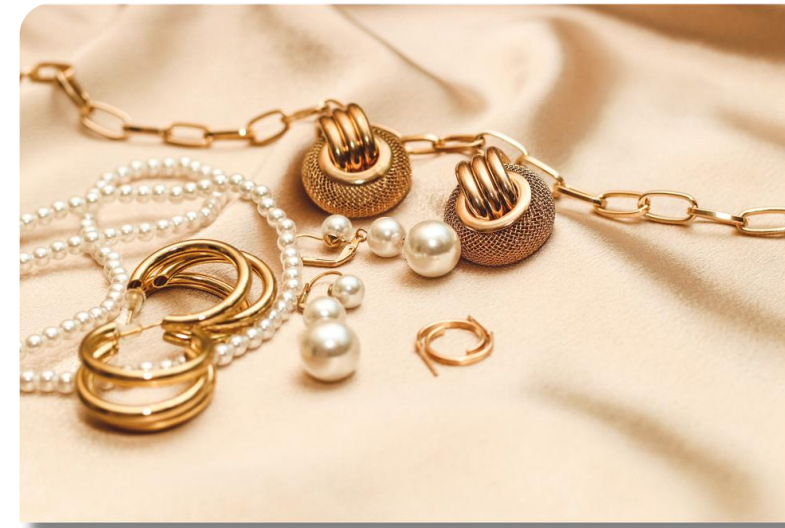
Unique & Exclusive Designs

Exclusive & trend-focused diamond jewellery designs crafted to give your store a unique identity and competitive edge in the market.



Certified Jewellery

Every piece comes with full certification and brand assurance — building instant consumer trust and premium positioning.



100% Exchange Guarantee

Customers enjoy 100% exchange at purchase value multiple times across all locations— a powerful differentiator that drives repeat visits and referrals.



Centralised Marketing

National campaigns, scheme rollouts, digital ads and POS offers — all powered by the company so you can focus on sales.



Why Invest Now?

India's diamond jewellery market is witnessing a powerful convergence of **premiumisation, branded retail expansion and aspirational consumer behaviour** — with its dense mix of affluent residential societies, corporate offices and premium malls — presents the ideal micro-market for a high-conversion diamond boutique.

Position this franchise as an "affluent neighbourhood boutique" — intimately curated for bridal and gifting segments, backed by national brand power and certified collections.



Why Pavitram Diamond Jewellery Stands Apart

“Luxury jewellery business with faster ROI, zero royalty, and premium natural diamond positioning.”

Parameters

Investment
ROI
Jewellery Type
Royalty
Resale Value
Bridal Positioning
Market Trust
Customer Sentiment
Franchise Support
Business Scalability
Brand Entry Barrier
Marketing Support
Custom Jewellery
Regional Expansion

Other Brands

5-7 Crore
2-5 Years
Lab-Grown
Variable
Lower
Mass Luxury
Market Perception (Lab Grown)
Trend-Based Purchase
Limited
High Capital
High
Generic Campaigns
Limited Flexibility
Metro Focused

Pavitram Diamond Jewellery

1.4 Cr
12-18 Month
Natural Diamond
Zero
Higher
Premium Affordable Luxury
Strong Emotional Value of Natural Diamonds
Emotional & Investment Purchase
End-to-End Business Support
Easier Multi-Store Expansion
Investor Friendly
Local + Digital Marketing Support
Personalized Design Support
PAN India Expansion Potential

Franchisee Receivables



Exclusive Territory

Protected micro-territory rights for a predefined zone, with radius and pin-code exclusivity documented in the franchise agreement.



Certified Product Sourcing

Access to Pavitrām's full certified jewellery catalogue – unique designs with brand authentication, ensuring premium positioning and consumer trust.



On-Site Sales Support

One company-provided, fully trained salesperson deployed to your store for the first 6–12 months, plus ongoing staff training programmes.



POS & Inventory

Centralised point-of-sale and inventory management systems, enabling real-time stock tracking, automated reorder triggers, and seamless reconciliation.



Marketing Engine

National and regional campaign support, scheme rollouts, seasonal promotions, digital advertising assets, and co-branded collateral – all provided by the company.



Pricing & Margin Optimisation

Centralised pricing strategy with built-in margin structures, helping franchisees maintain profitability while staying competitive.



Staffing & Operations



Opening Team

2 salespersons + 1 store manager (franchisee appointed).
 Company supplies one additional trained salesperson.



Manager Responsibilities

Inventory control, vendor liaison, local marketing execution,
 daily stock reconciliation and P&L ownership.



Operations Model

Align with mall/local shopping hours plus dedicated
 appointment slots for high-value clients. Low SKUs, high value
 per piece – strict daily reconciliation.

Launch & Operations



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Roadmap To Start A Franchise

Application & Financial check

Site Selection after booking amount

1

2

Setting up the outlets
*(Infrastructure development/
Interiors Design)*

Signing of Franchise
Agreement

4

3

Human
Resource
Support

5

Pre-opening Marketing

6

Inauguration of
the outlet

7



60-Day Marketing Launch Plan

Pre-Launch (Days 1–20)

- Local teasers and buzz building
- Influencer seeding and social media countdown
- Invite-only VIP preview for HNI households and wedding planners

Post-Launch (Days 21–54)

- Customer loyalty programme activation
- Bridal packages and seasonal promotions
- Co-marketing with event planners
- Track KPIs: footfall, conversion, AOV, repeat rate

1

2

3

Launch Week (Days 54-60)

- Grand opening with inaugural offers
- Press release and local media coverage
- Local radio + digital ad cluster
- Company-supplied national scheme launch

Legal & Franchise Terms

A robust franchise agreement protects both parties and ensures brand consistency across the network.

Below are the recommended key terms:

1 Franchise Fee — ₹11 Lakh

Non-refundable, one-time payment covering brand onboarding, systems access, initial training, and the company-deployed salesperson.

2 Protected Micro-Territory

Exclusive rights defined by radius or pin-code list — no competing Pavitram franchise within the zone.

3 Stock Ownership & Exchange Policy

The franchisee owns all inventory, Company guarantees 100% exchange at purchase value with a clearly defined process, timelines, and anti-arbitrage checks.

4 Training, Audit & Performance

Quarterly training sessions, brand audit rights, minimum purchase/sales thresholds, and clear non-compliance remedies including probation protocols.

5 Termination Clause

Clean exit mechanism — final settlement within 30 days for lawful termination. Comprehensive consumer protection, insurance, and seizure clauses included.





The Investment Ask

We invite you to join the Pavitram Diamond Jewellery network and setup a premium diamond jewellery boutique in India's most promising micro-markets.

01

₹1.40Cr

Total Investment

Complete store setup including stock

Approve Site Shortlist

Review and finalize the preferred location with our real estate advisory team.

02

60 Days

Launch Timeline

From agreement to grand opening

Sign Franchise Agreement

Execute the legal agreement with all terms, territory protection, and performance clauses in place.

03

18 – 36 Months

Target Payback

Based on conservative financial model

Receive Launch Kit

Company provides final product catalogue, detailed marketing launch plan, training schedule, and POS setup.





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Let's Build Something Brilliant Together

**Pavitram Diamond Jewellery –
Where trust meets timelessness.**

**Contact the Franchise Development Team to schedule
your discovery meeting today.**

Call For Franchise 7827719099
www.franchisebatao.com