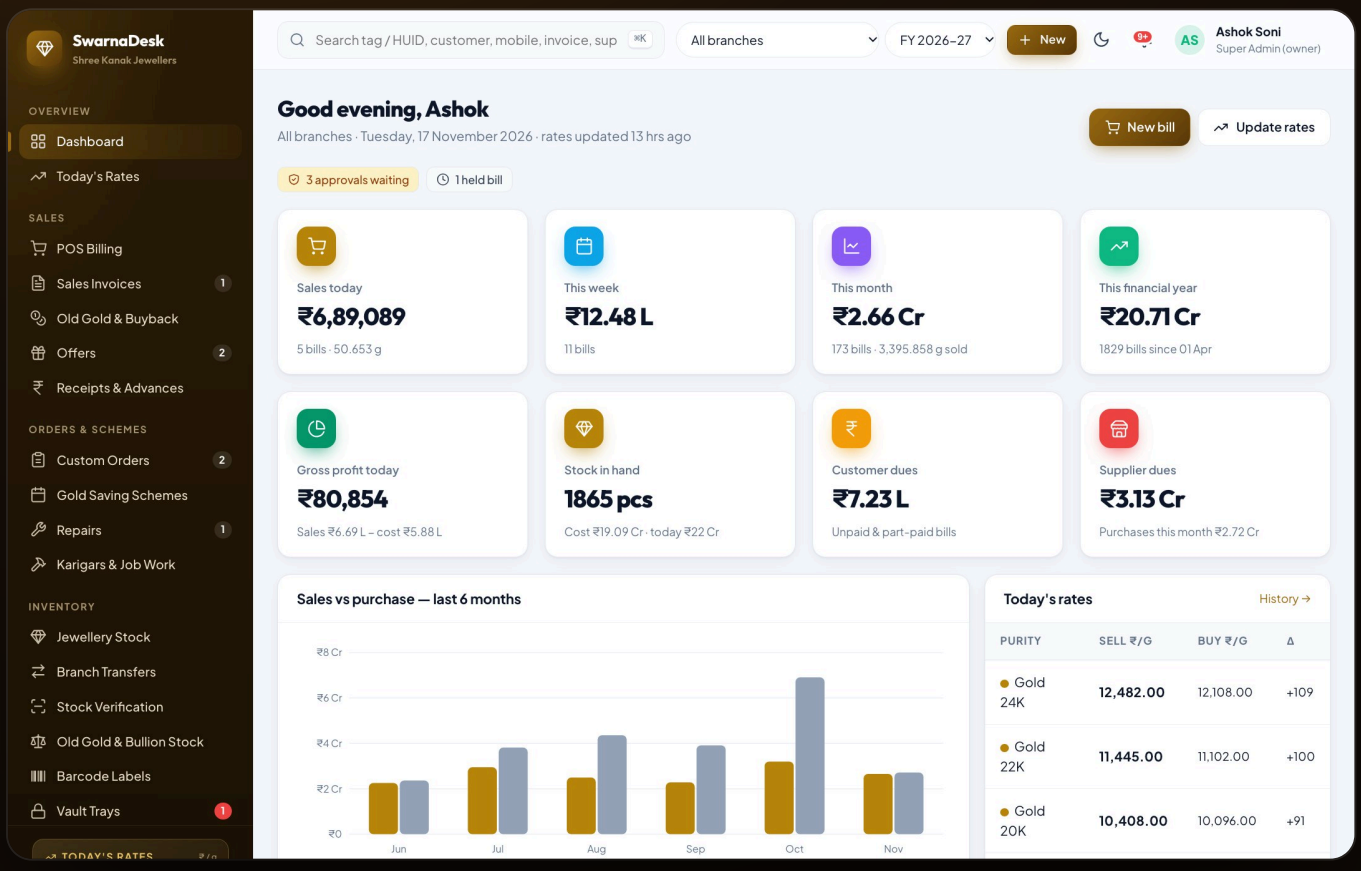
**SwarnaDesk**
JEWELLERY MANAGEMENT SOFTWARE

# Run your jewellery store with *one* smart system.

Cloud software for gold, diamond and silver jewellers — fast weight-based billing, piece-level HUID stock, daily metal rates, old gold exchange, gold saving schemes, karigar job work, GST-ready accounts, HR & payroll and AI-assisted insights. For a single showroom or a multi-branch chain.




Multi-branch · HUID & hallmark · GST & e-invoice JSON · Gold schemes · Barcode & RFID · Customer app · Payroll · AI insights


Designed & developed by
**DIGIQORE INFO SOLUTIONS PRIVATE LIMITED**

www.digiqore.in
+91 97330 33320

AT A GLANCE

# Everything a jewellery business needs — connected in one place

SwarnaDesk replaces separate billing software, stock registers, scheme ledgers, karigar books, Excel payroll and the accountant's GST spreadsheets. Every sale, purchase, exchange and payment posts to the books automatically, for every branch, in real time.

**20**
integrated modules

**10**
ready-made user roles + your own custom roles

**100%**
web-based — desktop, tablet & mobile

**1 tag**
per piece — barcode, QR, HUID & RFID

### Dashboard
Sales, profit, stock value, cash & bank, dues, branch performance

### POS billing
Barcode / HUID scan, split payments, old gold, schemes, offers

### Products & stock
Piece-level tags, HUID, stones, ageing, valuation

### Metal rates
Daily rates per purity & branch, history, live feed, alerts

### Old gold
Exchange & buyback with purity, melting loss & fine weight

### Gold schemes
11+1, flexible & gram plans, certificate, passbook, bonus

### Custom orders
Booking, design photo, advance, gold-rate lock

### Karigar & repairs
Metal issue / receipt, wastage, job cards, repair billing

### Purchase
POs with approval, goods receipt, auto-tagging, returns

### CRM & loyalty
KYC, PAN, birthdays, points, credit limits, feedback

### Accounts
Double-entry books, P&L, balance sheet, cash flow, BRS

### GST
GSTR-1, GSTR-3B, 2B matching, e-invoice JSON

### Barcode & RFID
Label designer, bulk printing, RFID stock take, exit gate

### Vault trays
Morning issue, closing return, shortage alerts

### HR & payroll
Attendance, leave, commission, PF / ESI / PT, payslips

### Multi-branch
Branch stock, rates, cash, transfers & consolidated view

### Offers
Date-limited % off making, VA, diamonds, 0% old gold deduction

### Customer app
Bills, schemes, orders, online payments, rate alerts

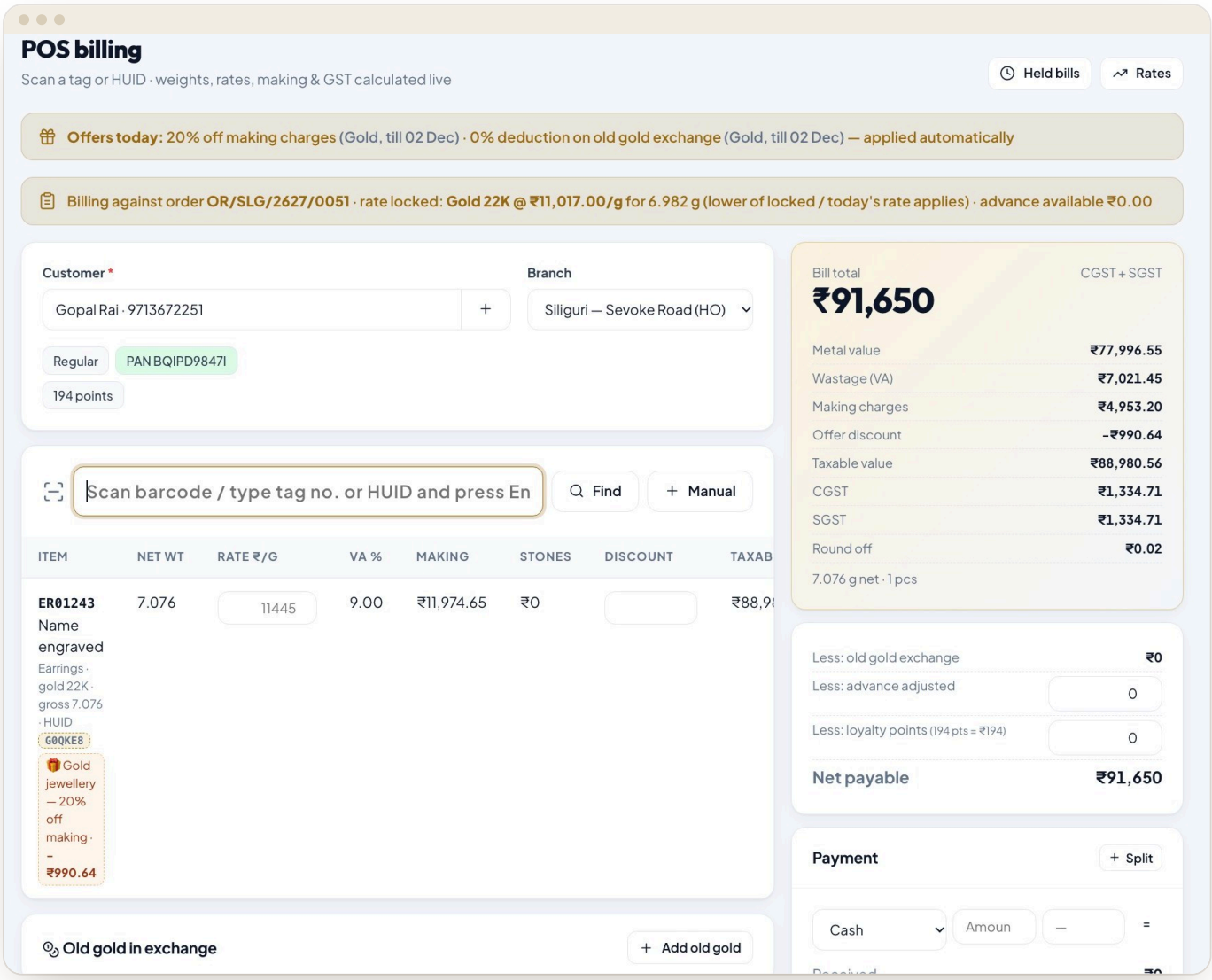
### AI insights
Sales forecast, reorder, stock movement, customer segments

### Security & API
Roles, 2-step login, audit trail, backups, REST API, Excel import

SALES & POS BILLING

# Bill in seconds — weight, rate, making and GST calculated live

Scan a barcode, HUID or RFID tag and the piece comes in with its net weight, purity, wastage, making charge and stone value. Today's rate is applied automatically and the bill updates as you type.




- **Weight & purity pricing**
  Metal value, VA %, making per gram / % / fixed, stones, fixed-price items
- **Gold scheme redemption**
  Tick a fully paid scheme — value + bonus adjusted on jewellery
- **Compliance built in**
  PAN for ₹2 lakh+ bills, cash limit 269ST, 16-character invoice series
- **Split payments**
  Cash, card, UPI, bank, cheque in one bill; advance & loyalty adjustment
- **Discount control**
  Per-role limits; manager approval pops up live at the counter
- **A4 & thermal invoices**
  Print, PDF or WhatsApp a signed bill link to the customer
- **Old gold on the same bill**
  Exchange value deducted instantly after tax
- **Hold & resume, returns**
  Park bills, exchange items, credit notes, cancellations with audit
- **Credit sales**
  Credit limits, due tracking and reminders

INVOICES & OFFERS

# Professional GST invoices and festival offers that apply themselves

**Shree Kanak Jewellers**
Gold · Diamond · Silver · Platinum
12, Sevoke Road, Ward 9, Siliguri - 734001
Ph 9800000000 · accounts@kanak-jewellers.test
**GSTIN** 19ABCFS1234K1Z4 **PAN** ABCFS1234K **BIS** HM/C-5190012345

**TAX INVOICE**
ORIGINAL FOR RECIPIENT

| | |
|---|---|
| Invoice no. | SLG/2627/01169 |
| Date | 16-11-2026 07:42 PM |
| Branch | Siliguri — Sevoke Road (HO) |
| Salesperson | Ritu Agarwal |

**BILLED TO**
**Kavita Ghosh**
38, Matigara, Siliguri
Ph 9772877716 · PAN BBXXXX585F
Place of supply: 19-West Bengal

Rates applied (₹/g): Gold 24K 12,373.00

| # | DESCRIPTION | HSN | GROSS WT | STONE WT | NET WT | RATE | METAL VALUE | VA | MAKING | STONES | DISC. | TAXABLE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **Gold Coin 2 g**<br>Gold 24K · Tag CN02248 · HUID ZQ0XBR | 7108 | 2.000 | — | **2.000** | 12,373.00 | 24,746.00 | — | 250.00 | — | — | **24,996.00** |
| 2 | **Gold Coin 2 g**<br>Gold 24K · Tag CN01877 · HUID T2K5QA | 7108 | 2.000 | — | **2.000** | 12,373.00 | 24,746.00 | — | 250.00 | — | — | **24,996.00** |
| | **Total** (2 pcs) | | **4.000** | | **4.000** | | 49,492.00 | 0.00 | 500.00 | 0.00 | 0.00 | **49,992.00** |

**Rupees Fifty One Thousand Four Hundred Ninety Two Only**
PAYMENT RECEIVED
Bank transfer (NEFT/RTGS/IMPS) (TXN343466) · 16-11-2026 · **₹51,492.00**
Loyalty points earned on this bill: 49

| | |
|---|---|
| Taxable value | 49,992.00 |
| CGST @ 1.5% | 749.88 |
| SGST @ 1.5% | 749.88 |
| Round off | 0.24 |
| **Invoice total** | **₹51,492.00** |
| Net payable | **51,492.00** |

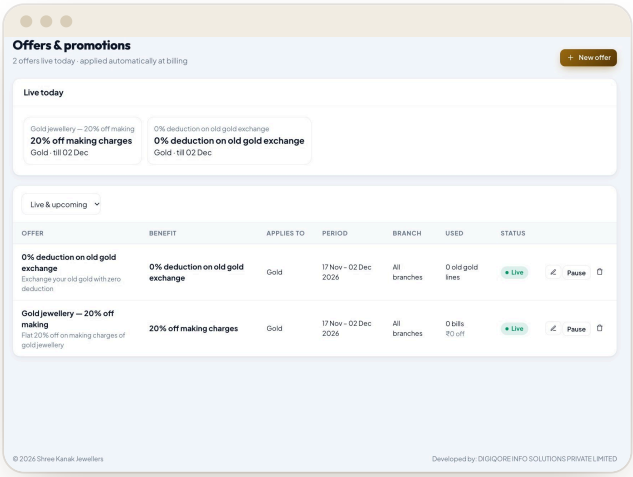
TERMS & DECLARATION
1. Rates are as on the date of the invoice; weights are verified in the customer's presence.
2. Hallmarked (HUID) jewellery is exchangeable at prevailing rates less applicable deductions.
3. Making charges and stone values are not refundable on return.
4. Subject to Siliguri jurisdiction.
HUID can be verified on the BIS CARE app. Weights in grams.

For Shree Kanak Jewellers
Authorised signatory
Customer signature _____

Thank you for shopping with us — BIS hallmarked jewellery

Tax invoice with HUID, purity, VA, making, stones, GST split and amount in words

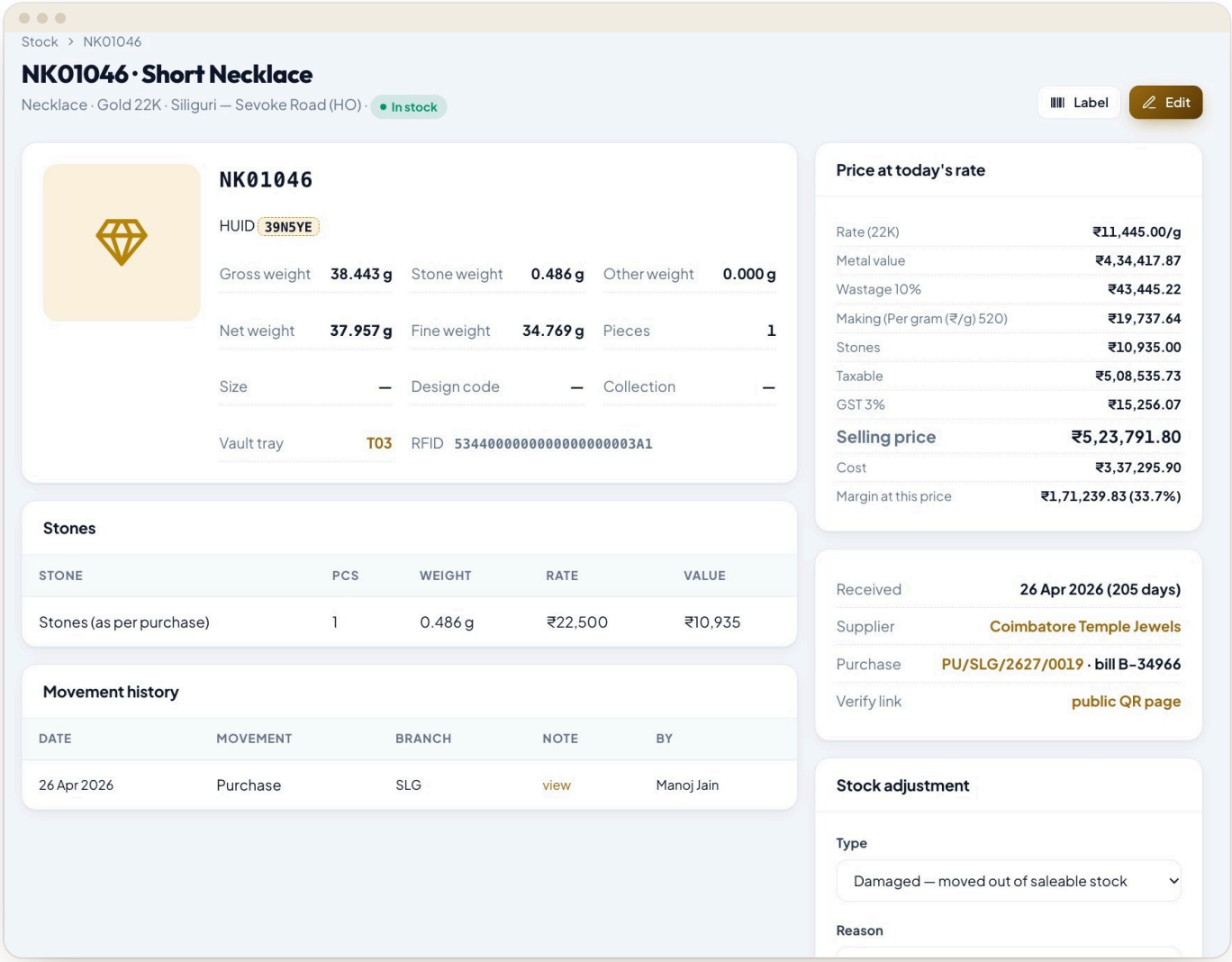
- **Date-limited offers**
  "20% off gold making", "50% off diamond making", "25% off VA", "10% off diamond value" — with start & end dates
- **Smart targeting**
  By metal, category, hallmarked or non-hallmarked pieces, minimum bill value and branch
- **0% deduction on old gold exchange**
  Optionally at the day's selling rate, only for hallmarked old gold if you wish
- **Best offer wins**
  No stacking errors; offers need no approval and show on the bill as "You saved ₹..."



INVENTORY & HUID TRACEABILITY

# Every piece tracked from purchase to sale — with HUID and history

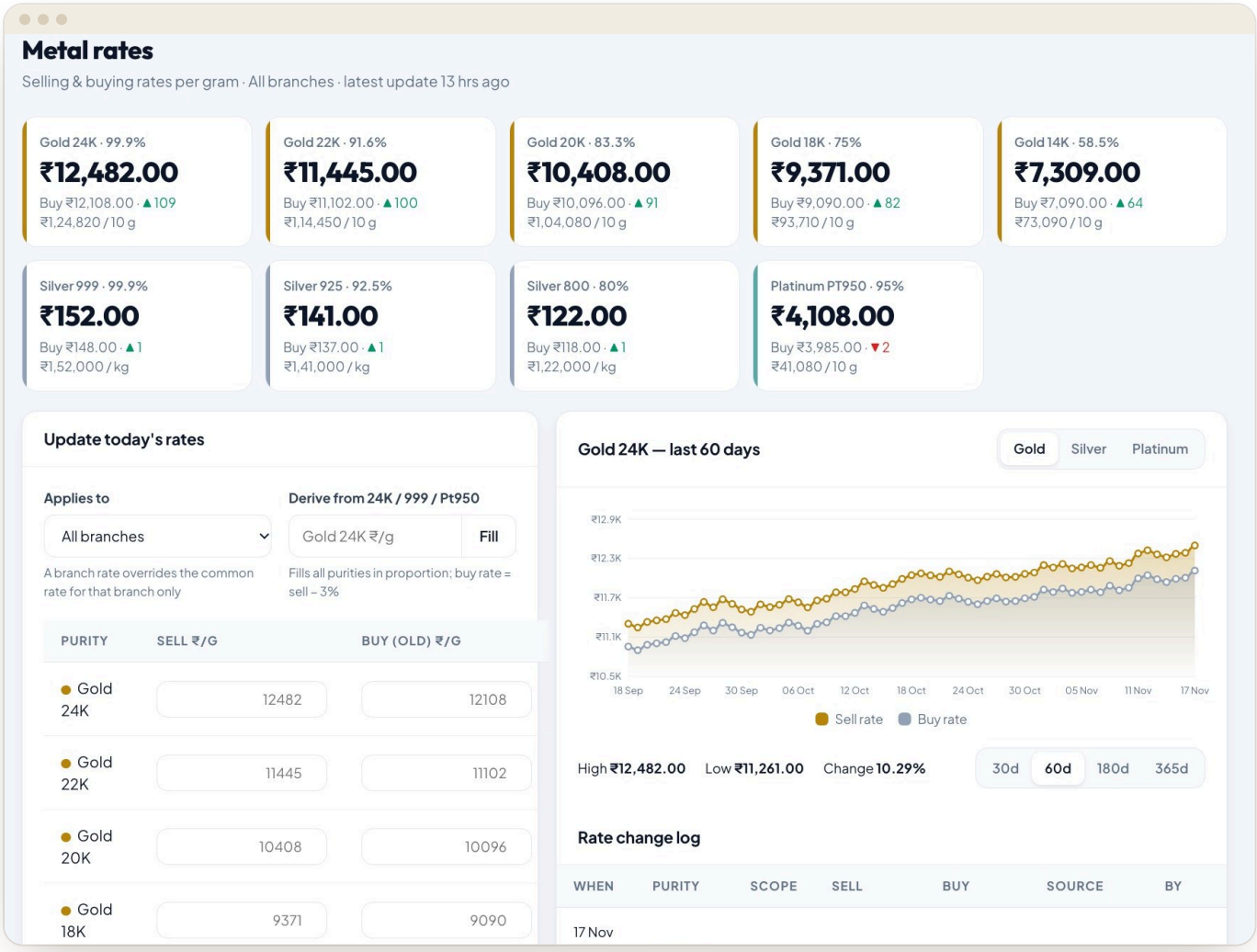
Each ornament gets its own tag with gross, stone and net weight, purity, HUID, hallmark centre, stones, making and cost — plus a full movement history and a QR code customers can scan to verify.



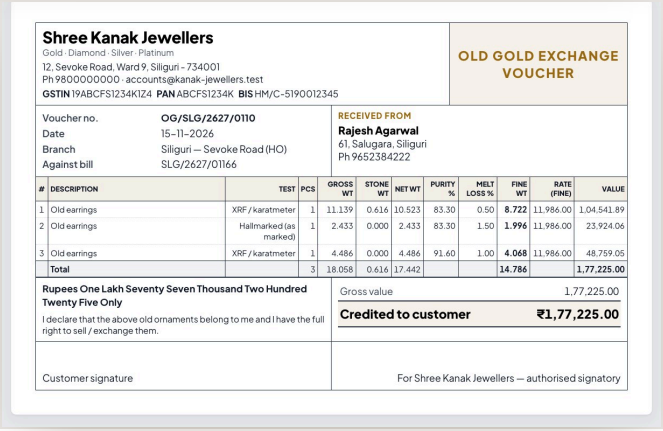

- **Live stock by branch**
  Pieces, weights, cost & value at today's rate
- **Physical verification**
  Scan or RFID count, missing & extra lists
- **Ageing & dead stock**
  Spot slow pieces and low-stock categories
- **Damage / loss / melt**
  Adjustments with manager approval
- **Branch transfers**
  In-transit tracking with receive confirmation
- **Old gold & bullion stock**
  Fine-weight register valued in the books

METAL RATES & OLD GOLD

# Daily rates in one click — transparent old gold valuation




- **All purities from one rate**
  Enter 24K and 22K, 20K, 18K, 14K derive automatically; silver & platinum too
- **Branch-wise rates & history**
  Rate chart, change log, typo guard and live rate feed (API)
- **Old gold exchange & buyback**
  Test method, purity, stone deduction, melting loss, fine weight and voucher
- **Rate alerts**
  Staff alerts on big moves; customers get WhatsApp when gold hits their price



**Shree Kanak Jewellers**
Gold · Diamond · Silver · Platinum
12, Sevoke Road, Ward 9, Siliguri - 734001
Ph 9800000000 · accounts@kanak-jewellers.test
GSTIN 19ABCFS1234K1Z4 PAN ABCFS1234K BIS HM/C-5190012345

OLD GOLD EXCHANGE VOUCHER

Voucher no. OG/SLG/2627/0110
Date 15-11-2026
Branch Siliguri — Sevoke Road (HO)
Against bill SLG/2627/01166

RECEIVED FROM
Rajesh Agarwal
61, Salugara, Siliguri
Ph 9652384222

| # | DESCRIPTION | TEST | PCS | GROSS WT | STONE WT | NET WT | PURITY % | MELT LOSS % | FINE WT | RATE (FINE) | VALUE |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Old earrings | XRF / karatmeter | 1 | 11.139 | 0.616 | 10.523 | 83.30 | 0.50 | 8.722 | 11,986.00 | 1,04,541.89 |
| 2 | Old earrings | Hallmarked (as marked) | 1 | 2.433 | 0.000 | 2.433 | 83.30 | 1.50 | 1.996 | 11,986.00 | 23,924.06 |
| 3 | Old earrings | XRF / karatmeter | 1 | 4.486 | 0.000 | 4.486 | 91.60 | 1.00 | 4.068 | 11,986.00 | 48,759.05 |
| | Total | | 3 | 18.058 | 0.616 | 17.442 | | | 14.786 | | 1,77,225.00 |

Rupees One Lakh Seventy Seven Thousand Two Hundred Twenty Five Only

I declare that the above old ornaments belong to me and I have the full right to sell / exchange them.

Gross value 1,77,225.00
**Credited to customer ₹1,77,225.00**

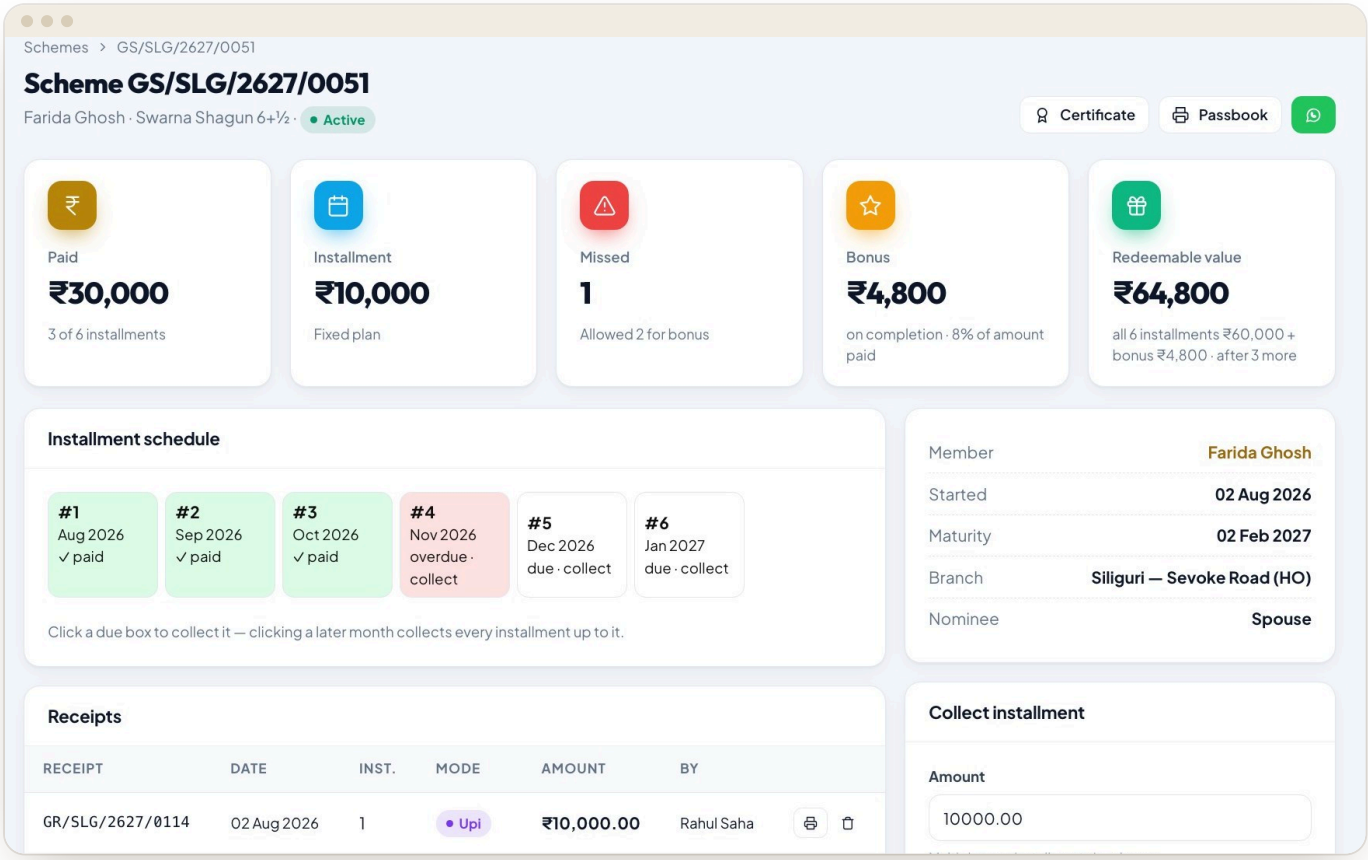
Customer signature

For Shree Kanak Jewellers — authorised signatory

Old gold exchange voucher

GOLD SAVING SCHEMES

# Run 11+1, flexible and gold-gram schemes without a single register



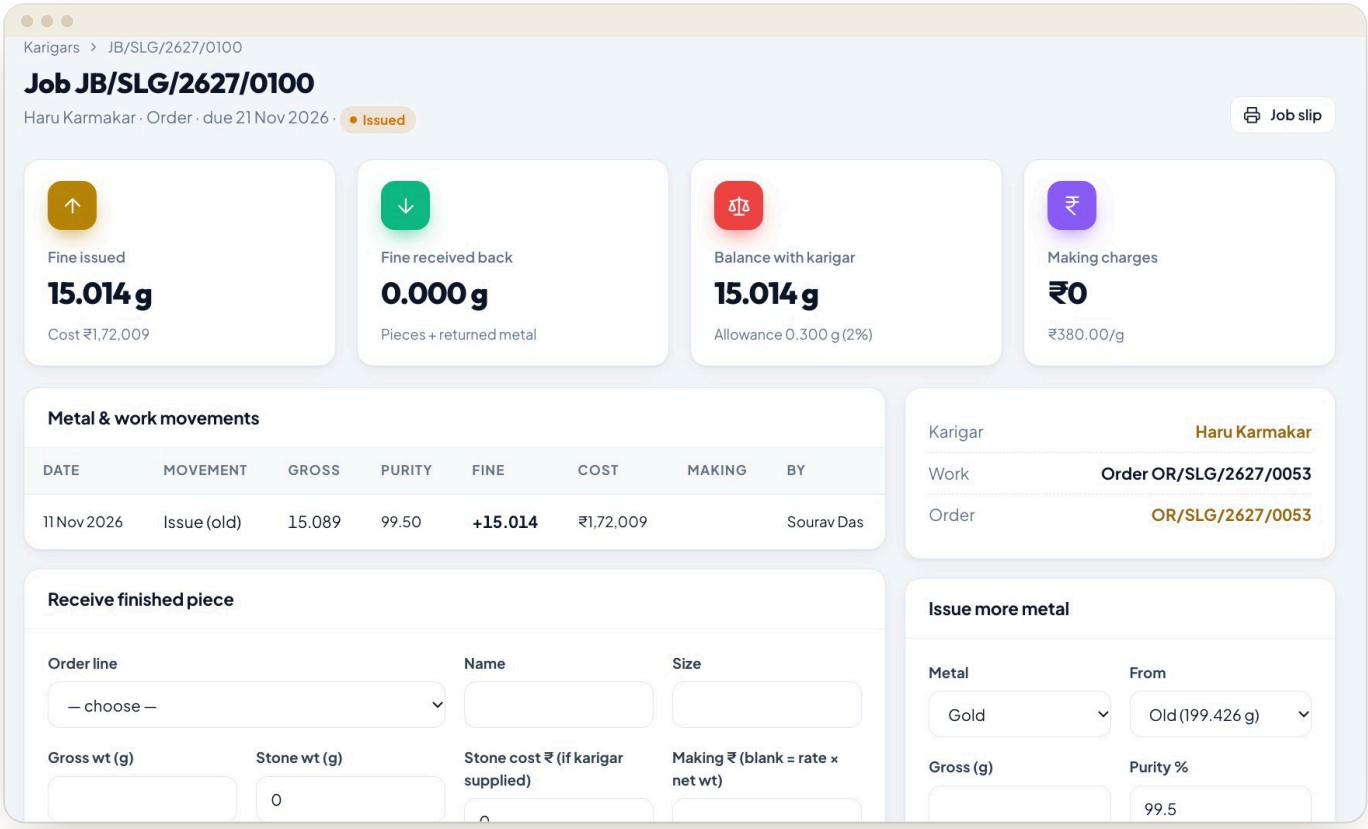

- **Any plan type**
  Fixed monthly (11+1), flexible deposit, or gold accumulation in grams
- **Click a month to collect**
  Overdue months in red; pay ahead in one click; receipts printed instantly
- **Bonus rules**
  Free installments, % of amount paid or fixed — applied when all dues are cleared
- **Membership certificate**
  Landscape certificate with your Terms & Conditions on the back
- **Jewellery-only redemption**
  Scheme money can't be used for coins or bars and isn't refundable in cash
- **Reminders & online payment**
  Due reminders on WhatsApp; customers pay installments from the app



Membership certificate (Terms & Conditions printed overleaf)

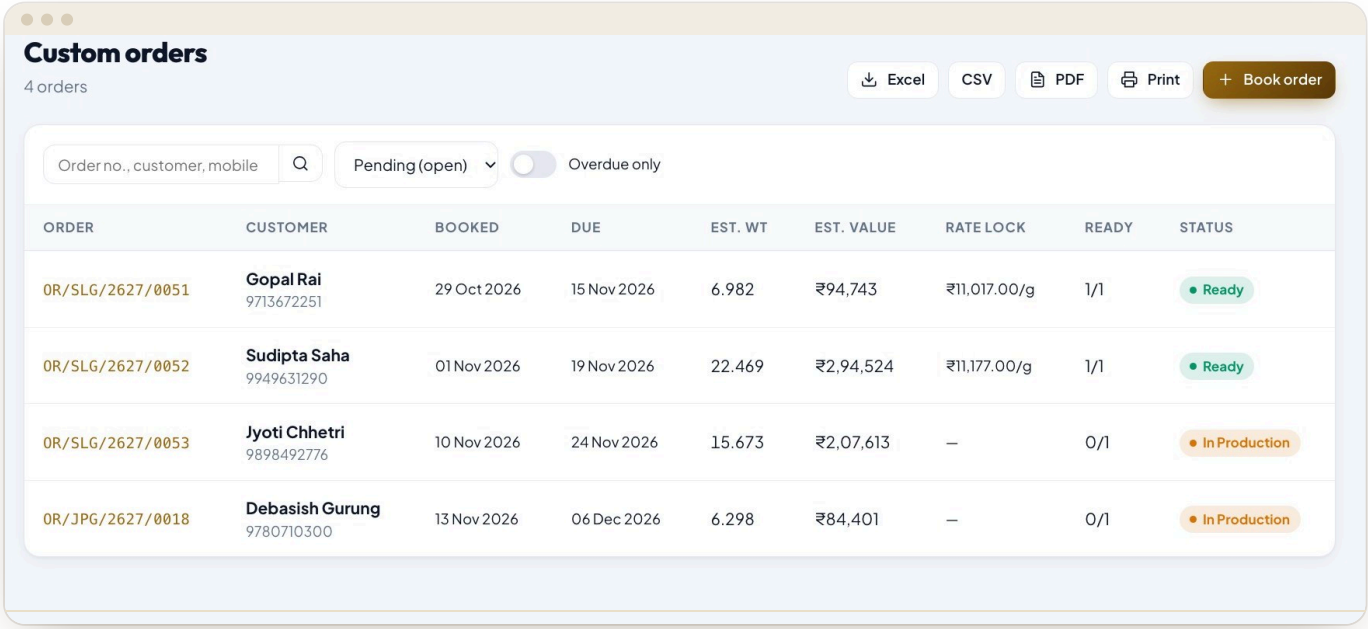
ORDERS, KARIGAR & REPAIRS

# From custom order to finished piece — every gram accounted for



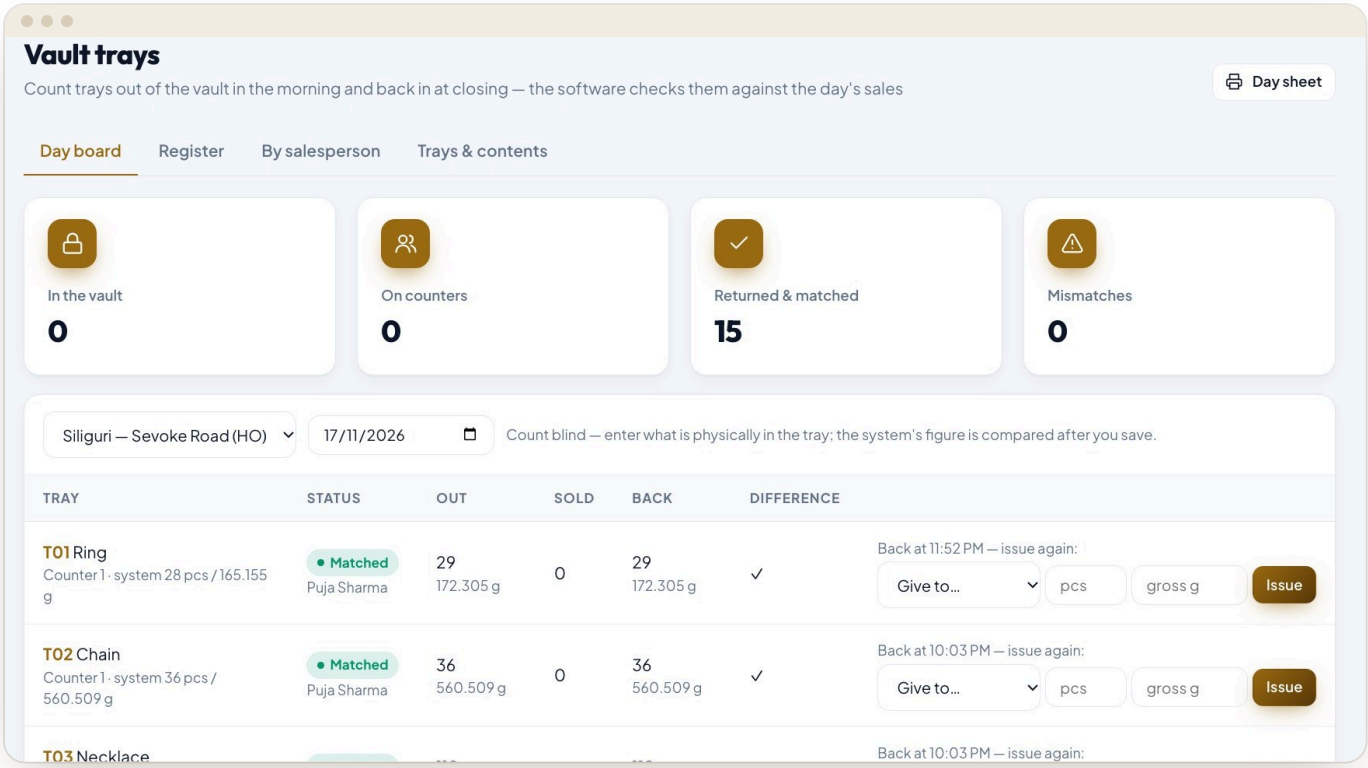

Karigar job: metal issued, pieces received, wastage and making charges

- **Custom orders**
  Design photo, specifications, advance and delivery date
- **Karigar metal account**
  Fine-weight issue & receipt, scrap, wastage allowance vs shortage
- **Gold-rate lock**
  Lock today's rate with a minimum advance; fair blending if heavier
- **Karigar login**
  Karigars see their own jobs and metal balance
- **Reserved pieces**
  Finished pieces can't be sold to anyone else
- **Repairs**
  Job card on receipt, status tracking, GST repair invoice, WhatsApp "ready"

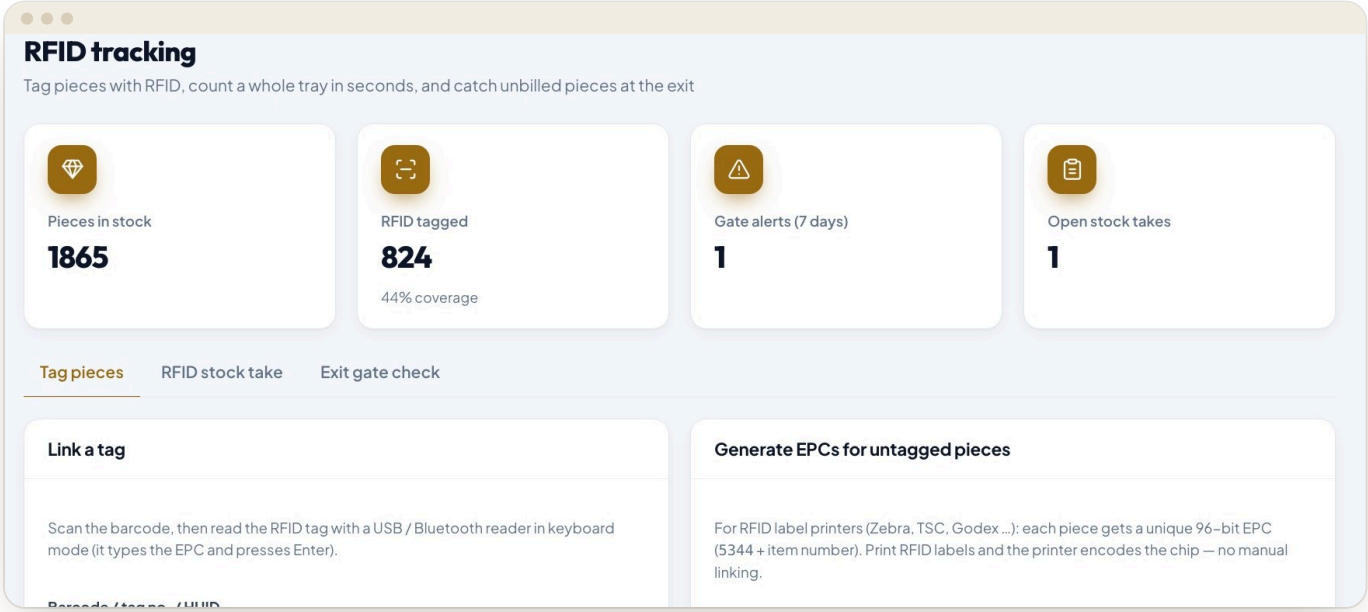


VAULT TRAYS & RFID

# Know every evening that every piece is back in the vault

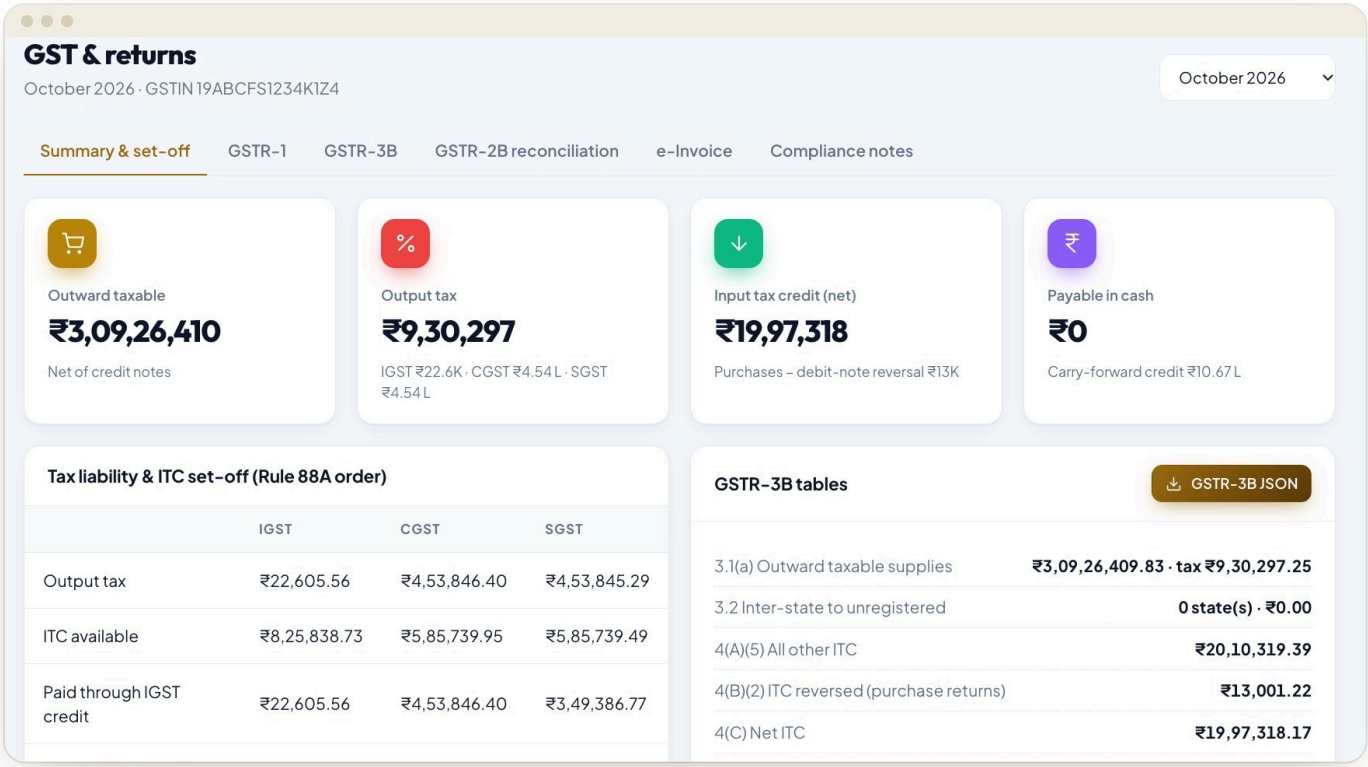



- **Morning issue, closing return**
  Trays go out to each salesperson with counted pieces & weight
- **Find the missing piece**
  Scan the tray — whatever is left on screen is what's missing
- **Exit-gate check**
  Instant alert if an unbilled piece passes the door reader
- **Automatic reconciliation**
  Expected = out − sold; any gap in pieces or grams raises an alert
- **RFID stock take**
  Count a whole tray or branch in minutes with a handheld reader
- **RFID label printing**
  Unique EPCs generated for RFID printers — no manual linking

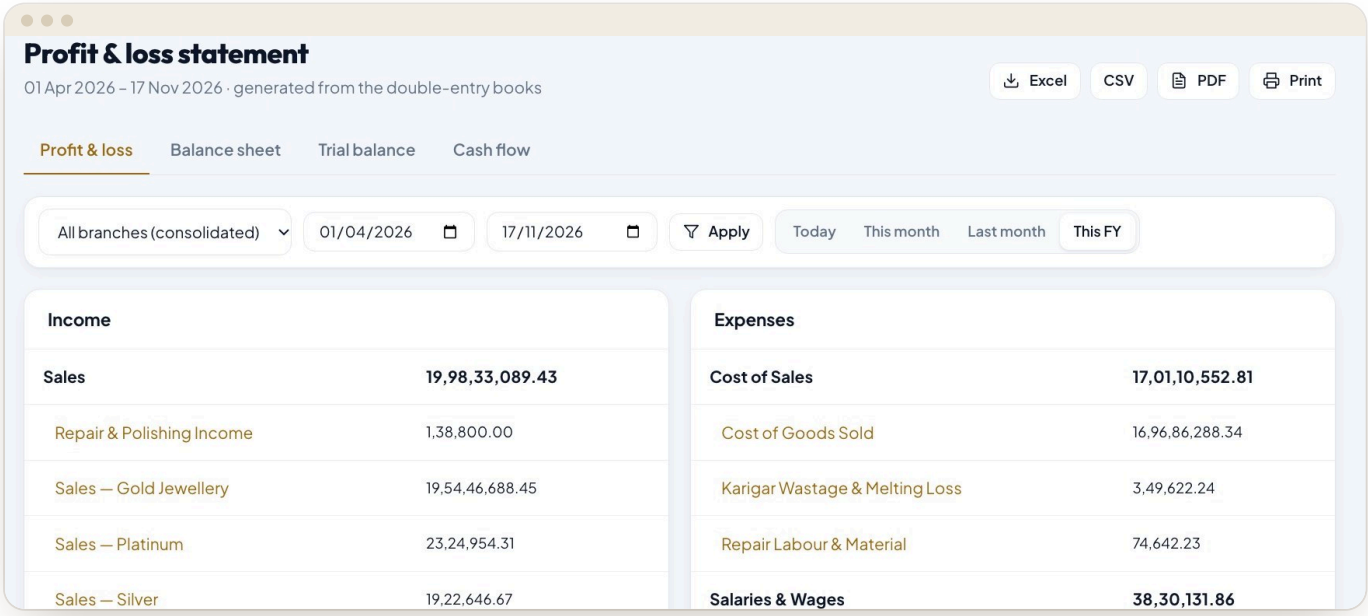


ACCOUNTING & GST

# Books that write themselves — GST returns ready to file

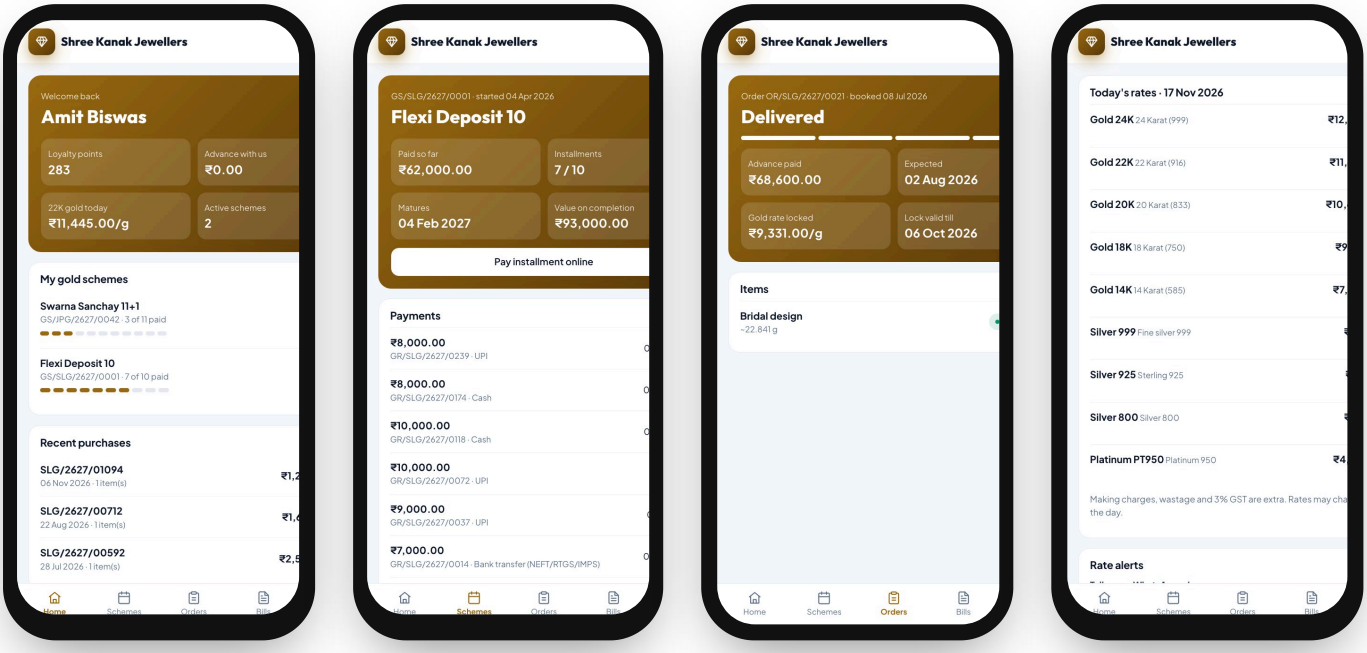



- **Double-entry accounting**
  Every bill, purchase, exchange & payment posted automatically
- **Statements**
  Trial balance, branch-wise P&L, balance sheet, cash flow
- **Bank reconciliation**
  Import statements, auto-match, book charges in one click
- **GSTR-1 & GSTR-3B**
  B2B, B2CL, B2CS, credit notes, HSN — JSON download
- **GSTR-2B matching**
  Import 2B and reconcile with purchase bills
- **e-Invoice JSON**
  For B2B bills; period lock and full audit trail



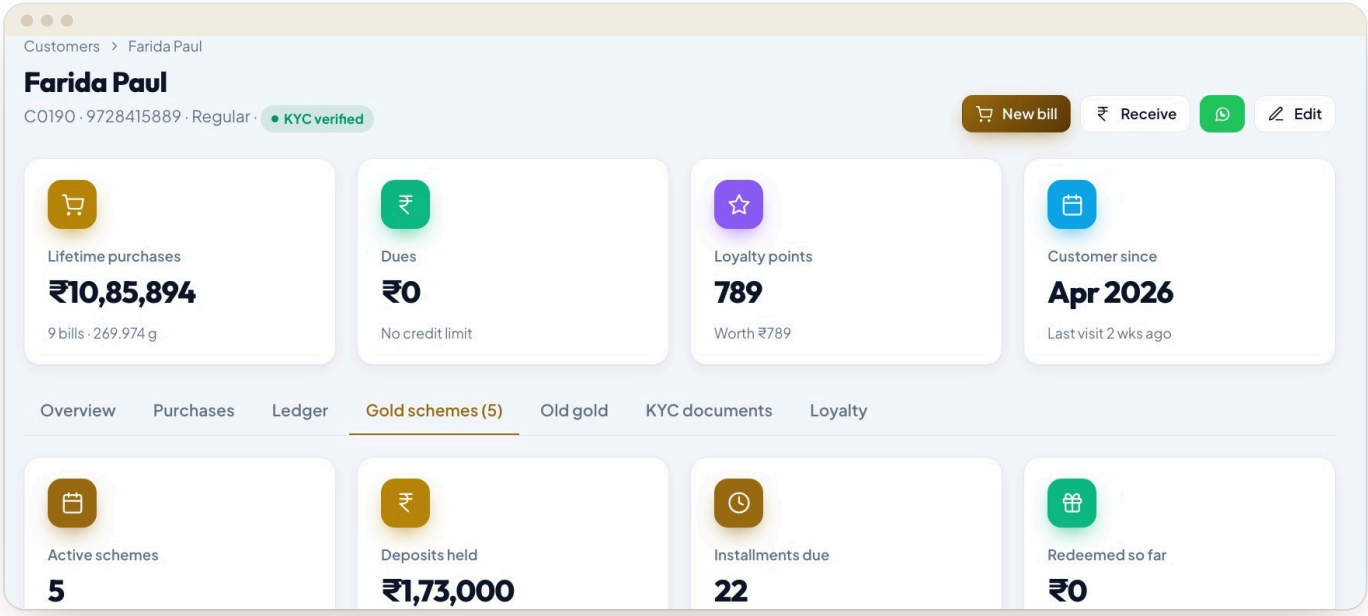
CRM & CUSTOMER APP

# Delight customers — and let them check everything on their phone




Customer app — installable on any phone, sign-in with a one-time SMS code

- **360° customer profile**
  Purchases, ledger, schemes, old gold, KYC & loyalty
- **Loyalty & groups**
  Points on every bill, redemption, group benefits
- **Birthdays & anniversaries**
  Automatic wishes and reminders on WhatsApp
- **Online payments**
  Scheme installments, dues and order advances via Razorpay
- **Order & repair tracking**
  Live status from booking to delivery
- **Feedback**
  Ratings from the bill link or app; low ratings alert managers



HR & PAYROLL

# Attendance to payslip — PF, ESI and PT done for you

Payroll › Oct 2026

## Payroll · Oct 2026

PR/HO/2627/0007 · All branches · Paid · voucher

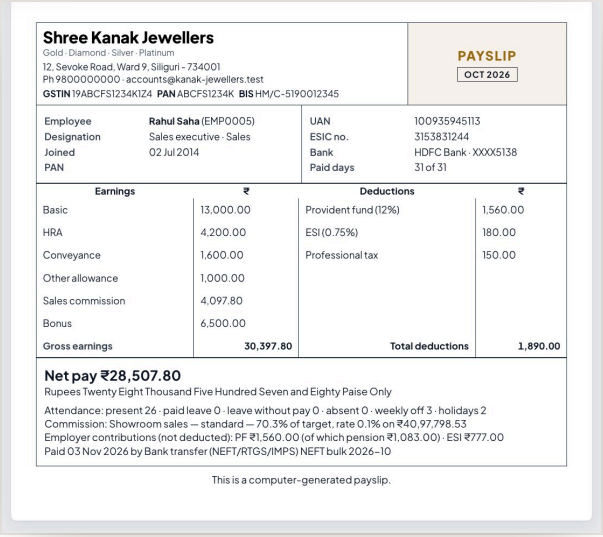
Register | PF ECR | ESIC | Bank advice

| Employees | Gross pay | Net pay | Cost to company |
|---|---|---|---|
| 17 | ₹6.81 L | ₹6.4 L | ₹7.14 L |
| | incl. ₹48.7K commission | paid ₹6.4 L | employer PF ₹26K · ESI ₹6.8K |

Email payslips

| EMPLOYEE | PAID DAYS | EARNED | COMM. + INCENT. | GROSS | PF | ESI | PT | TDS | ADV. / OTHER | NET PAY |
|---|---|---|---|---|---|---|---|---|---|---|
| **Bikash Tamang** EMP0012 · SLG · Security guard | 28.5 LOP 2.5 | ₹13,239 | ₹5,500 | **₹18,739** | ₹1,214 | ₹100 | ₹130 | ₹0 | ₹0 | **₹17,295** |
| **Ganesh Paswan** EMP0016 · SLG · Office assistant | 30.5 LOP 0.5 | ₹9,445 | ₹3,900 | **₹13,345** | ₹921 | ₹71 | ₹110 | ₹0 | ₹0 | **₹12,243** |
| **Manoj Jain** EMP0010 · SLG · | 30.5 | ₹39,355 | ₹13,000 | **₹52,355** | ₹1,800 | ₹0 | ₹200 | ₹0 | ₹0 | **₹50,355** |

- **Attendance & leave**
  Daily register, self clock-in with late marking, holidays, leave balances & approvals
- **Sales commission**
  Rises with target achievement; incentives, bonus and advances with auto-recovery
- **Statutory payroll**
  PF with EPS, ESI, professional tax and TDS — posted to the books
- **Filing files**
  EPFO ECR, ESIC upload sheet, bank salary advice and salary register
- **Self-service**
  Staff see attendance, apply for leave and download payslips



**Shree Kanak Jewellers**
Gold · Diamond · Silver · Platinum
12, Sevoke Road, Ward 9, Siliguri – 734001
Ph 9800000000 · accounts@kanak-jewellers.test
GSTIN 19ABCFS1234K1Z4 PAN ABCFS1234K BIS HM/C-5190012345

PAYSLIP
OCT 2026

| | | | |
|---|---|---|---|
| Employee | Rahul Saha (EMP0005) | UAN | 100935945113 |
| Designation | Sales executive · Sales | ESIC no. | 3153831244 |
| Joined | 02 Jul 2014 | Bank | HDFC Bank · XXXX5138 |
| PAN | | Paid days | 31 of 31 |

| Earnings | ₹ | Deductions | ₹ |
|---|---|---|---|
| Basic | 13,000.00 | Provident fund (12%) | 1,560.00 |
| HRA | 4,200.00 | ESI (0.75%) | 180.00 |
| Conveyance | 1,600.00 | Professional tax | 150.00 |
| Other allowance | 1,000.00 | | |
| Sales commission | 4,097.80 | | |
| Bonus | 6,500.00 | | |
| Gross earnings | 30,397.80 | Total deductions | 1,890.00 |

**Net pay ₹28,507.80**
Rupees Twenty Eight Thousand Five Hundred Seven and Eighty Paise Only

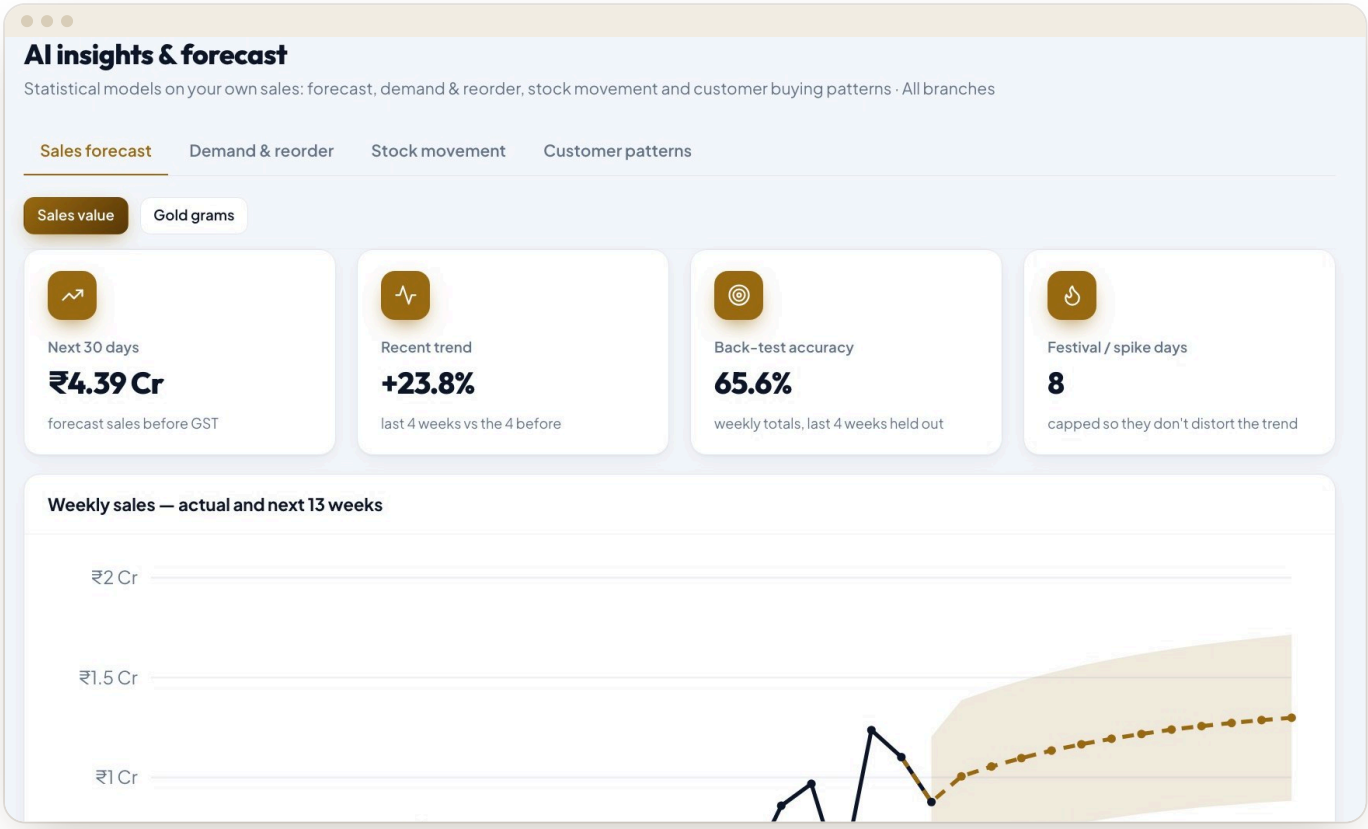
Attendance: present 26 · paid leave 0 · leave without pay 0 · absent 0 · weekly off 3 · holidays 2
Commission: Showroom sales — standard — 70.3% of target, rate 0.1% on ₹40,97,798.53
Employer contributions (not deducted): PF ₹1,560.00 (of which pension ₹1,083.00) · ESI ₹777.00
Paid 03 Nov 2026 by Bank transfer (NEFT/RTGS/IMPS) NEFT bulk 2026–10

This is a computer-generated payslip.

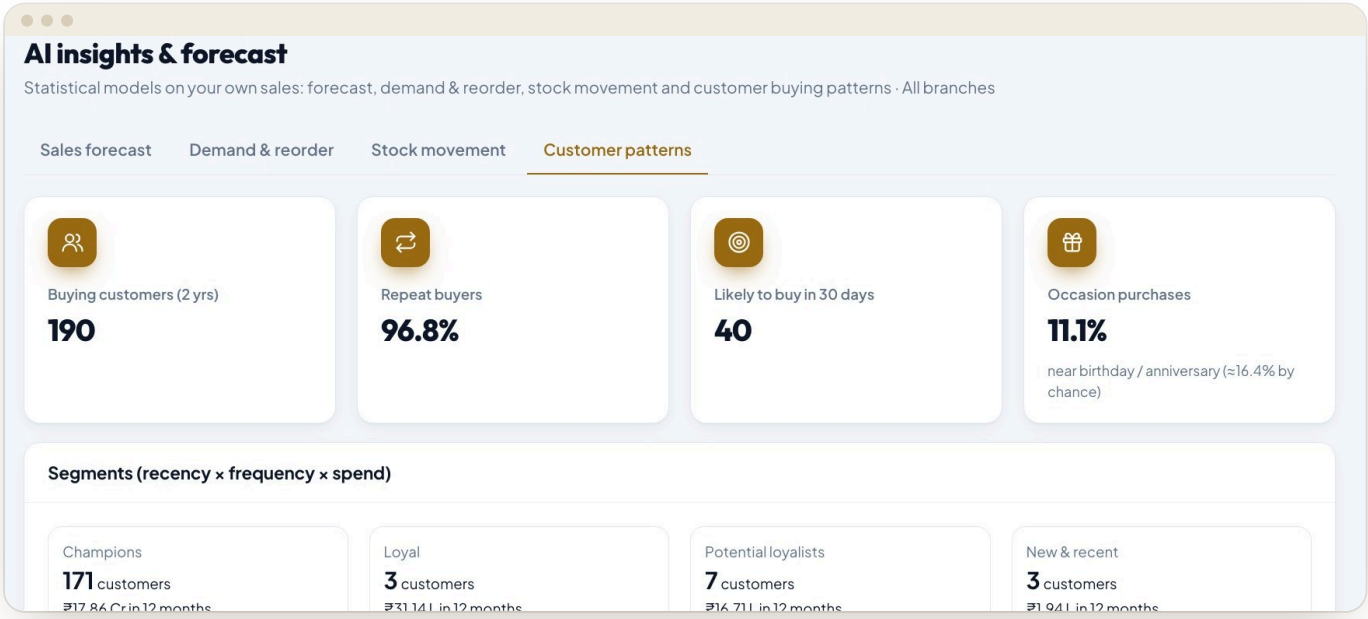
Payslip

AI-ASSISTED INSIGHTS & REPORTS

# See what will sell next month — and who will buy it

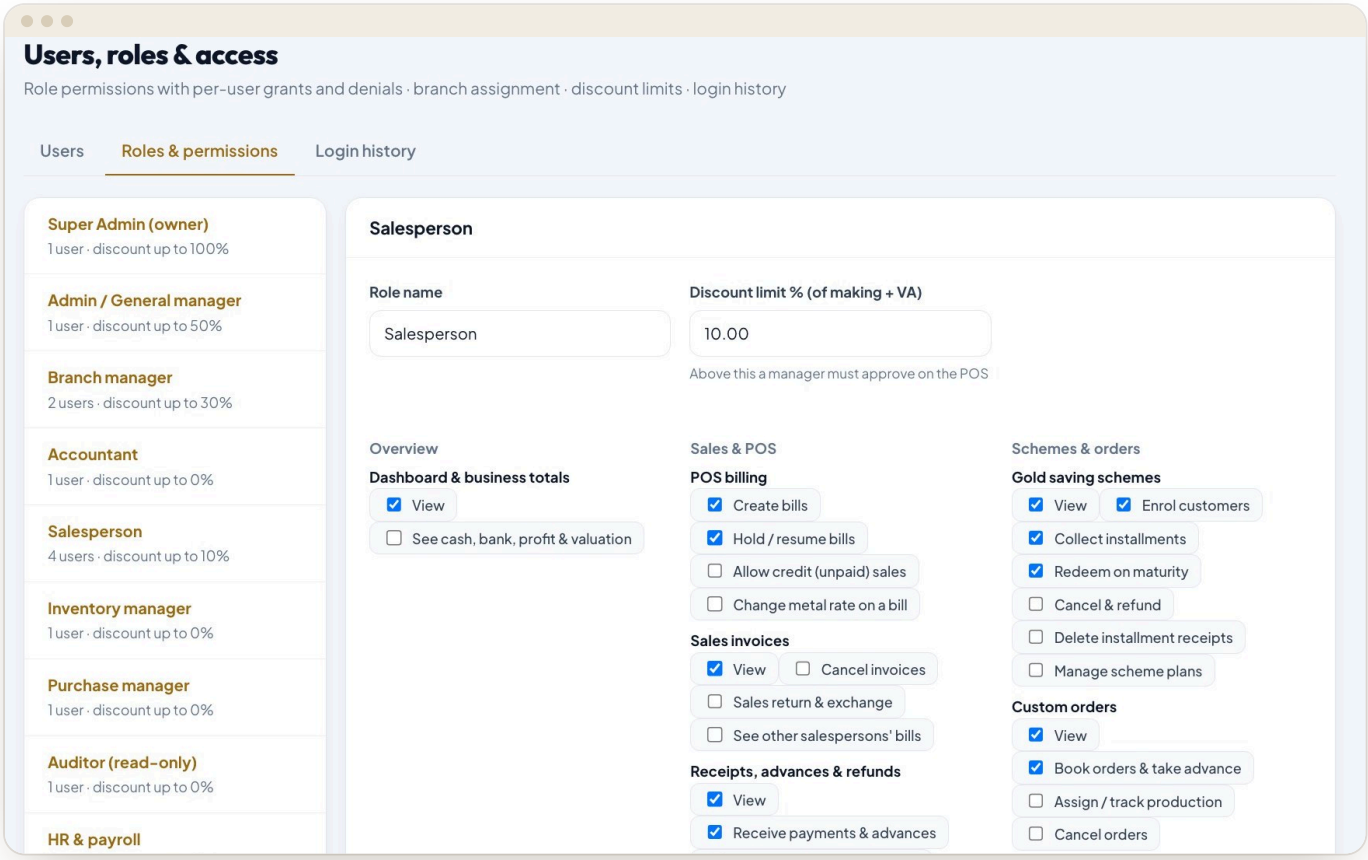



- **Sales forecast**
  13-week forecast of value & gold grams with accuracy check
- **Demand & reorder**
  Category-wise reorder suggestions with safety stock
- **Weight-band gaps**
  Which weight ranges customers buy vs what you stock
- **Stock movement**
  ABC × XYZ, sell-through, days of inventory, slow pieces
- **Customer segments**
  Champions, loyal, at risk — with WhatsApp in one click
- **Likely to buy soon**
  Repeat buyers due for their next purchase



SECURITY, CONTROL & PLATFORM

# The owner stays in control — wherever the business grows




- **Roles & permissions**
  Owner, manager, branch, sales, accounts, stock, purchase, HR, karigar, auditor — or your own
- **Approvals**
  Discounts, stock adjustments and large purchase orders
- **Two-step login**
  Authenticator codes, recovery codes, per-role enforcement
- **Audit trail**
  Before / after of every change, login history
- **Daily backups**
  30-day retention with one-click restore
- **Multi-branch**
  Branch-wise stock, rates, cash & P&L with a consolidated view
- **Excel import**
  Customers, suppliers, opening stock & employees — checked first
- **REST API & webhooks**
  Connect your website, readers, rate feeds and other tools
- **WhatsApp, SMS & email**
  Bills, reminders, wishes and payslips

**Why SwarnaDesk?** One central cloud database for all branches, no local servers to maintain, item-level traceability from purchase to sale, and compliance checks (PAN, cash limits, HUID, GST) built into everyday work — so your team sells more and worries less.

SwarnaDesk
JEWELLERY MANAGEMENT SOFTWARE

BOOK A FREE DEMO

# See SwarnaDesk running on your own stock and rates.

We set up your branches, rates, products and users, import your existing customers and opening stock from Excel, and train your team at the counter.

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+91 70980 27801

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+91 88282 45734

EMAIL & WEB
info@digiqore.in
www.digiqore.in

OFFICE
Suniti Apartment, Ground Floor,
Deshbandhu Para, Jalpaiguri – 735101,
West Bengal

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Screens show demonstration data. Features such as GST filing, e-invoicing, online payments, SMS / WhatsApp and live rates connect to the respective provider accounts.