

Mahendra Jewellers - Retail Jewellery Shop Management System

Project Overview

Mahendra Jewellers is a comprehensive retail jewellery shop management application for managing daily operations of a jewellery business dealing in **silver jewellery, gold jewellery, diamond jewellery, gold coins & bars, silver bars, and silver murti**.

Modules

1. Inventory
2. Sales
3. Sales Return
4. Sales Orders
5. Purchase Accounts
6. Mortgage
7. Karighar Accounts
8. Repairing
9. Ledgers
10. Dashboard & Reports

1. Inventory

Inventory is **independent of purchase accounts** and is managed **product-wise**.

1.1 Add Product to Inventory

Field	Type	Details
Product Code	Auto-gen	System-generated unique code
Category	Dropdown	From system-defined categories (gold, silver, diamond, coin, bar, murti, etc.)
Weight	Numeric	Weight of the ornament in grams
Purity	Numeric	Purity value (e.g., 916, 999, 925, etc.)
HUID	Text	Optional - Hallmark Unique Identification
Photo	File Upload	Optional - Product image
Description/Remarks	Text	Optional - Any additional details
Metal Type	Dropdown	Gold / Silver / Diamond / Platinum
Making Charges	Numeric	Optional - Making/labour charges if applicable
Stone Weight	Numeric	Optional - If product has stones
Date Added	Date	Auto-captured date of entry

Field	Type	Details
Status	System	In Stock / Sold / On Approval / In Repair

1.2 Tag Printing

Generate printable tags for each product with:

- **Product Code**
- **Purity**
- **Weight**
- **HUID** (if available)

Format: Small barcode/QR label suitable for jewellery tags.

1.3 Inventory Reports

Report	Description
Day-wise Product Sales	Products sold on a given date
Product Code-wise Sales	Sale history of a specific product
Stock Summary	Current stock grouped by category/metal type
Stock Valuation	Weight-wise and value-wise stock on hand

2. Sales

Sales are of **two types**: GST Sales and On Approval Sales.

2.1 GST Sales

Bill Creation Form

Field	Type	Details
Customer Name	Dropdown	Searchable dropdown of existing customers + add new
Mobile Number	Auto-fetch	Auto-populated from system; editable for new entries
GST Number	Text	Optional - Customer's GSTIN if provided
Product Code	Text/Scan	Enter code; all product details auto-fetched from inventory
Product Details	Auto-fetch	Category, weight, purity, HUID - from inventory
Multiple Products	List	Ability to add multiple products to one bill
Final Amount	Numeric	User enters the final (inclusive) amount
Taxable Value	Auto-calc	Reverse-calculated from final amount
CGST (1.5%)	Auto-calc	Calculated from taxable value
SGST (1.5%)	Auto-calc	Calculated from taxable value
Payment Mode	Dropdown	Cash / Card / UPI / Bank Transfer / Mixed
Date	Date	Date of sale

Field	Type	Details
Bill Number	Auto-gen	Sequential; resets every financial year (Apr 1)
Payment Type	Radio	Full Payment / Credit Payment
Credit Amount	Numeric	If credit - outstanding amount
Old Gold/Silver	Section	Optional - Deduction for old ornaments exchanged

Bill Number Format

MJ/GST/2526/0001 - Prefix + Financial Year + Sequential Number. Resets to 0001 on April 1 each year.

Reverse Tax Calculation (GST @ 3%)

Taxable Value = Final Amount / 1.03
 CGST (1.5%) = Taxable Value * 0.015
 SGST (1.5%) = Taxable Value * 0.015

Post-Sale Actions

- Product status in inventory changes to **Sold**
- Product mapped to **Bill Number** and **Customer Name**
- If **credit payment**: outstanding amount reflected in customer ledger with alerts on dashboard
- Bill can be **shared via WhatsApp** or **downloaded as PDF**

2.2 On Approval Sales

Identical to GST Sales in billing and bill generation with one key difference:

*On Approval sales are **NOT included** in monthly GST sales reports.*

On Approval bills have a separate bill number series: MJ/APR/2526/0001

Workflow:

- Products are marked as **On Approval** in inventory (not Sold)
- If customer confirms: convert to GST Sale
- If customer returns: move product back to **In Stock**

3. Sales Return

When a customer returns an ornament:

Credit Note Generation

Field	Type	Details
Original Bill No	Search	Search and link to the original sale bill
Customer Name	Auto-fetch	From original bill
Return Date	Date	Date of return
Product Code(s)	Select	Select products being returned from the bill

Field	Type	Details
Reason for Return	Text	Optional
Credit Note Number	Auto-gen	Sequential: MJ/CN/2526/0001
Refund Mode	Dropdown	Cash / Bank Transfer / Adjust Against Future

Post-Return Actions

- Returned product goes back to **In Stock** in inventory
- Credit note linked to original bill
- If original sale was on credit, adjust the ledger accordingly
- Credit note can be printed/shared as PDF

4. Sales Orders

Orders taken from customers for custom/specific products.

Order Form

Field	Type	Details
Order Number	Auto-gen	MJ/SO/2526/0001
Customer Name	Text	Name of the ordering customer
Mobile Number	Text	Customer mobile
Estimated Weight	Numeric	Expected weight of the product
Purity	Numeric	Required purity
Photo Upload	File	Reference image for the order
Customisation Notes	Textarea	Any special instructions
Width	Numeric	Optional - Width dimension
Height	Numeric	Optional - Height dimension
Length	Numeric	Optional - Length dimension
Delivery Date	Date	Expected delivery date
Rate Booked	Boolean	Whether rate is locked for the customer
Booked Rate	Numeric	If rate booked - the locked rate per gram
Approx Order Value	Numeric	Estimated total value
Advance Amount	Numeric	Advance paid by customer (0 if none)
Payment Mode	Dropdown	Cash / UPI / Bank Transfer / Card
Order Status	System	Pending / In Progress / Ready / Delivered

Order Actions

- Generate **PDF** of order details
- **Print** order slip

- **Share via WhatsApp** to customer or vendor/karighar
- Link order to Karighar when assigned for making

5. Purchase Accounts

Purchase is done in terms of **gold/silver weight**, not individual products.

Purchase can be of **2 types**: Fine or Rate Cut.

5.1 Purchase Entry Form

Field	Type	Details
Supplier/Party Name	Dropdown	Searchable with add-new option
Mobile Number	Text	Supplier contact
Date	Date	Purchase date
Purchase Type	Radio	Fine / Rate Cut
Gross Weight	Numeric	Total weight including impurities
Net Weight	Numeric	Pure metal weight
Purity	Numeric	Purity of the metal
Wastage	Numeric	Wastage percentage/value
Rate	Numeric	Optional - Can be added later
Rate Added Date	Date	Auto-recorded when rate is entered/updated
Hallmarking Charges	Numeric	Optional
Stone Charges	Numeric	Optional
Other Charges	Numeric	Optional - Any miscellaneous charges

5.2 Fine Calculation

$$\text{Total Fine} = \text{Net Weight} * (\text{Purity} + \text{Wastage})$$

Example: Net Weight 100g, Purity 0.916, Wastage 0.02 => Fine = 100 * (0.916 + 0.02) = 93.6g fine gold

5.3 Final Amount Calculation

$$\text{Final Amount} = (\text{Total Fine} * \text{Rate}) + \text{Hallmarking Charges} + \text{Stone Charges} + \text{Other Charges}$$

5.4 Purchase Payment

Payment Type	Details
Cash	Direct cash payment
Metal	Payment in form of gold/silver weight
Cheque/Bank Transfer	Cheque number or transaction reference

Multiple partial payments allowed; tracked in purchase ledger.

5.5 Rate Cut Feature (Purchase Ledger)

This is a critical feature for purchase account reconciliation:

- Cash paid earlier or now is **converted to gold weight** using a specified rate and purity
- Cash amount is adjusted and reflected as gold weight in the ledger
- Gold weight credit is added and adjusted against the outstanding balance on the account

Rate Cut Calculation:

$$\text{Gold Weight Equivalent} = \text{Cash Amount} / (\text{Rate} * \text{Purity})$$

5.6 Purchase GST Bills

For GST-registered purchases, enter bill details:

Field	Type	Details
Supplier GSTIN	Text	Supplier's GST number
Bill Number	Text	Supplier's bill number
Bill Date	Date	Date on supplier bill
Gross Weight	Numeric	Weight of goods
Purity	Numeric	Purity of goods
Rate	Numeric	Per gram rate
Description	Text	Description of goods purchased
Total Taxable	Numeric	Taxable value
CGST	Numeric	Central GST (if intra-state)
SGST	Numeric	State GST (if intra-state)
IGST	Numeric	Integrated GST (if inter-state, based on GSTIN)

*These entries feed into the **monthly GST purchase report**.*

5.7 Purchase Reports

Report	Description
Purchase Register	All purchases with date, party, weight, amount
Party-wise Purchase Summary	Total purchase per supplier
GST Purchase Report (Monthly)	For GST filing - all purchase GST bills
Sale vs Purchase Report	Overall comparison to track growth

6. Mortgage

Customers pledge jewellery as collateral for a loan.

6.1 Mortgage Entry Form

Field	Type	Details
Mortgage Number	Auto-gen	MJ/MG/2526/0001
Customer Name	Text	Borrower name
Mobile Number	Text	Contact number
Date	Date	Mortgage date
Product Description	Text	Description of pledged items
Gross Weight	Numeric	Total weight
Net Weight	Numeric	Net weight after deductions
Purity	Numeric	Purity of the pledged item
Amount Given	Numeric	Loan amount disbursed
Interest Rate	Numeric	Monthly interest rate (%)
Interest Customised	Boolean	Can be changed per individual item

6.2 Mortgage Transactions

A mortgage account supports multiple transactions over its lifetime:

Transaction Type	Details
Additional Loan	Customer takes more money on existing products
Interest Payment	Customer deposits interest amount
Partial Repayment	Customer pays back part of the principal
Full Settlement	Complete repayment - items released

Every transaction records: **Date, Amount, Type, Running Balance.**

6.3 Interest Calculation

$$\text{Monthly Interest} = \text{Outstanding Principal} * (\text{Monthly Rate} / 100)$$

Interest is calculated based on exact dates between transactions for accuracy.

6.4 Loss Alert System

The system continuously evaluates mortgage risk:

$$\text{Actual Product Value} = \text{Net Weight} * \text{Purity} * \text{Last Sale Rate (from system)}$$

$$\text{Total Liability} = \text{Amount Given} + \text{Accrued Interest Till Today}$$

$$\text{IF Total Liability} > \text{Actual Product Value} \Rightarrow \text{ALERT (Loss Warning)}$$

Dashboard Alert: Red flag on mortgage items where liability exceeds collateral value.

6.5 Mortgage Reports

Report	Description
Active Mortgages	All currently active mortgage accounts
Loss Alert Report	Items where liability > collateral value
Interest Due Report	Pending interest payments
Mortgage Ledger	Full transaction history per mortgage account

7. Karighar Accounts

Karighar (artisan) management for ornament making and repair work.

7.1 Karighar Profile

Field	Type	Details
Karighar Name	Text	Artisan name
Mobile Number	Text	Contact
Specialisation	Text	Type of work they handle
Address	Text	Optional

7.2 Order Assignment to Karighar

Field	Type	Details
Linked Sales Order	Reference	Link to sales order if applicable
Order Description	Text	What needs to be made
Metal Given	Numeric	Weight of metal given as advance material
Metal Purity	Numeric	Purity of metal given
Cash Advance	Numeric	Cash given as advance
Expected Delivery	Date	When the work is expected
Status	System	Assigned / In Progress / Completed / Received

7.3 Karighar Ledger

Track all transactions with each karighar:

Transaction	Details
Metal Given	Weight and purity of metal issued
Cash Given	Cash advances paid
Ornament Received	Finished product received (added to inventory)
Metal Returned	Unused metal returned by karighar

Transaction	Details
Labour Payment	Making charges paid

Running balance maintained in both **metal weight (fine)** and **cash**.

7.4 Inventory Link

When karighar delivers a finished ornament:

- Product is added to inventory with all details (weight, purity, etc.)
- Karighar ledger is updated (metal debit adjusted)
- If linked to a sales order, order status updates to **Ready**

8. Repairing

Customer repair jobs managed through karighars.

8.1 Repair Job Entry

Field	Type	Details
Repair Job Number	Auto-gen	MJ/RP/2526/0001
Date	Date	Date item received for repair
Customer Name	Text	Customer name
Mobile Number	Text	Customer contact
Description of Work	Textarea	What repair is needed
Weight	Numeric	Weight of the item
Purity	Numeric	Purity of the item
Cost of Repairing	Numeric	Estimated/final repair cost
Delivery Date	Date	Expected date of return to customer
Assigned Karighar	Dropdown	Which karighar will do the repair
Status	System	Received / Sent to Karighar / Repaired / Delivered

8.2 Repair Actions

- Generate **PDF** receipt for customer
- **Print** repair slip
- **Share via WhatsApp** to customer
- Track status through the repair lifecycle

9. Ledgers

Centralised ledger system for all account types.

9.1 Ledger Types

Ledger Type	Purpose
Credit Sales Customers	Outstanding amounts from credit sales
Purchase Accounts	Metal and cash balances with suppliers (Fine)
Purchase Bill Accounts	GST purchase bill tracking
Mortgage Clients	Loan amounts, interest, and repayment tracking
Karighar Accounts	Metal and cash balances with artisans

9.2 Ledger Features

- **Date-wise transaction history** for every account
- **Running balance** (cash and/or metal as applicable)
- **Filter** by date range, party name, transaction type
- **Export** to PDF/Excel
- **Outstanding alerts** on dashboard for overdue amounts

10. Dashboard & Reports

10.1 Dashboard Widgets

Widget	Description
Today's Sales	Total sales amount and count for today
Outstanding Credits	Total credit sales pending with alerts
Mortgage Loss Alerts	Items where liability exceeds collateral
Pending Sales Orders	Orders not yet delivered
Pending Repairs	Repair jobs not yet completed
Low Stock Alerts	Categories with minimal inventory
Monthly Revenue Snapshot	Current month sales vs previous month

10.2 Reports Summary

Report	Module	Frequency
Day-wise Product Sales	Inventory	Daily
Product Code-wise Sales	Inventory	On Demand
GST Sales Report	Sales	Monthly
On Approval Sales Report	Sales	On Demand
Credit Sales Outstanding	Sales/Ledger	On Demand
Credit Notes Report	Sales Return	On Demand
Sales Order Status	Sales Orders	On Demand

Report	Module	Frequency
Purchase Register	Purchase	On Demand
GST Purchase Report	Purchase	Monthly
Sale vs Purchase Growth Report	Cross-module	Monthly
Mortgage Active Report	Mortgage	On Demand
Mortgage Loss Alert Report	Mortgage	Daily/On Demand
Karighar Ledger	Karighar	On Demand
Repair Jobs Status	Repairing	On Demand
Party-wise Ledger Statement	Ledgers	On Demand

11. System Categories (Master Data)

11.1 Ornament Categories

- Gold Necklace
- Gold Bangles
- Gold Ring
- Gold Earrings
- Gold Chain
- Gold Pendant
- Gold Mangalsutra
- Gold Coin
- Gold Bar
- Silver Necklace
- Silver Bangles
- Silver Ring
- Silver Payal (Anklet)
- Silver Bar
- Silver Murti
- Silver Utensils
- Diamond Ring
- Diamond Necklace
- Diamond Earrings
- Diamond Pendant
- *(Admin can add/edit categories)*

11.2 Purity Standards

Metal	Common Purities
Gold	999, 916 (22K), 750 (18K), 585 (14K)
Silver	999, 925, 900
Diamond	VVS1, VVS2, VS1, VS2, SI1, SI2

11.3 GST Configuration

- GST Rate: **3%** on jewellery (1.5% CGST + 1.5% SGST or 3% IGST)
- HSN Code: **7113** (Gold/Silver Jewellery), **7108** (Gold), **7106** (Silver)
- Making charges GST: **5%** (if billed separately)
- Shop GSTIN: Configurable in settings
- Financial Year: April 1 - March 31

12. User Roles & Access

Role	Access
Admin/Owner	Full access to all modules, settings, reports
Sales Staff	Sales, inventory view, customer management
Accountant	Ledgers, purchase, reports, GST filing data
Karighar Mgr	Karighar accounts, repair management

13. Technical Specifications (Proposed)

13.1 Bill Number Series (Financial Year Reset)

Document	Format	Example
GST Sale Bill	MJ/GST/YYMM/NNNN	MJ/GST/2526/0001
Approval Bill	MJ/APR/YYMM/NNNN	MJ/APR/2526/0001
Credit Note	MJ/CN/YYMM/NNNN	MJ/CN/2526/0001
Sales Order	MJ/SO/YYMM/NNNN	MJ/SO/2526/0001
Mortgage	MJ/MG/YYMM/NNNN	MJ/MG/2526/0001
Repair Job	MJ/JP/YYMM/NNNN	MJ/JP/2526/0001
Purchase Entry	MJ/PU/YYMM/NNNN	MJ/PU/2526/0001

All series reset to 0001 on April 1 of each year.

13.2 Sharing & Export

- **PDF Generation:** For all bills, credit notes, orders, repair slips
- **WhatsApp Sharing:** Direct share via WhatsApp API/deep link
- **Print:** Thermal printer support for tags; A4/A5 for bills
- **Excel Export:** For all reports

13.3 Key Formulae

Calculation	Formula
GST Reverse Calc	Taxable = Final Amount / 1.03

Calculation	Formula
CGST	Taxable * 0.015
SGST	Taxable * 0.015
Purchase Fine	Net Weight * (Purity + Wastage)
Rate Cut (Cash to Gold)	Gold Weight = Cash / (Rate * Purity)
Mortgage Interest	Principal * Monthly Rate% (pro-rated by days)
Mortgage Product Value	Net Weight * Purity * Last System Sale Rate
Loss Alert	(Amount Given + Interest) > Product Value

14. Data Relationships

Customer

- |— Sales (GST / On Approval)
 - | |— Bill Items (linked to Inventory Product Codes)
 - | |— Credit Ledger (if credit sale)
- |— Sales Returns → Credit Notes
- |— Sales Orders
 - | |— Assigned to Karighar
- |— Mortgage Accounts
 - | |— Transactions (loans, repayments, interest)
- |— Repair Jobs
 - | |— Assigned to Karighar

Supplier/Party

- |— Purchase Entries (Fine / Rate Cut)
 - | |— Purchase Ledger (metal + cash)
- |— Purchase GST Bills
 - | |— Purchase Bill Ledger

Karighar

- |— Orders Received
- |— Metal Given / Returned
- |— Ornaments Delivered → Inventory
- |— Repair Jobs Assigned
- |— Karighar Ledger (metal + cash)

Inventory (Product)

- |— Tag Printing
- |— Linked to Sale Bill (when sold)
- |— Linked to Karighar (when received)
- |— Status Tracking (In Stock / Sold / On Approval / In Repair)

15. Phase-wise Development Plan

Phase 1: Foundation & Core

- Project setup (tech stack, database schema, authentication)

- System categories & master data management
- User roles & access control
- Inventory module (CRUD, tag printing, status tracking)

Phase 2: Sales & Billing

- Customer management
- GST Sales billing with reverse tax calculation
- On Approval Sales
- Bill PDF generation & WhatsApp sharing
- Bill number series with financial year reset
- Inventory stock-out on sale

Phase 3: Sales Return & Sales Orders

- Credit note generation
- Inventory stock-in on return
- Sales order creation & management
- Order PDF/WhatsApp sharing
- Order status tracking

Phase 4: Purchase & Karighar

- Purchase entry (Fine & Rate Cut)
- Purchase payment tracking (Cash, Metal, Cheque)
- Purchase GST bill entry
- Rate cut feature for ledger reconciliation
- Karighar profiles & order assignment
- Karighar ledger (metal + cash tracking)
- Karighar to inventory flow

Phase 5: Mortgage & Repairing

- Mortgage entry & transaction management
- Interest calculation with date-based pro-rating
- Additional loan on existing mortgage
- Loss alert system
- Repair job management
- Repair to karighar assignment flow

Phase 6: Ledgers, Reports & Dashboard

- All ledger types with running balances
- Dashboard widgets & alerts
- All reports (daily, monthly, on-demand)
- GST reports for filing (sales & purchase)
- Sale vs purchase growth report
- Export functionality (PDF, Excel)

Phase 7: Polish & Deployment

- WhatsApp integration
- Thermal printer tag printing

- Performance optimisation
- Data backup & recovery
- User training documentation
- Production deployment

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