



ISO 9001:2015 Certified Company

## CUSTOMER HANDLING GUIDELINES

---

1. When the customer walk's in to the branch, then one of the available staffs should **Greet** him/her with a **smile** [Mandatory]
2. Following procedure's and tasks will be followed by **Branch manager** or in his absence by **Assistant branch manager**
3. Proceed to ask for the **type of metal** that the customer has come to sell and wait for the customer to answer
4. Then Proceed by asking for the **type of Transaction**,  
Transactions can be of 2 types i.e. (i) **Physical** (ii) **Release** [Refer Annexure 1]  
after you get an answer from the customer **explain in detail** about the Transaction that is to be performed

❖ **Steps Involved during transaction:**

- **Rough calculations** quote and **process explanation** [Refer Annexure 2]
- If **Release** then **Feasibility** of Transaction to be checked and if found feasible then **allocate** a Transaction Executive [Refer Annexure 3]
- **Collection** of the metal and **Required documents** from the customer [Refer Annexure 4]
- **Weighing** of the metal, Do Remove Physical dirt if present [Refer Annexure 5]
- Check for BIS **Hall mark** laser symbol
- **Rub, flexibility and sound test** [Refer Annexure 6]
- Stones **deductions** if any [Refer Annexure 7]
- If **doubtful** then cutting of the metal
- **Joints Purity** test After Purity machine Calibrations [Refer Annexure 8]
- **KYC** and **Thumb** Impression collection of the customer [Refer Annexure 9]
- **Process** for billing and wait for Head Office **Approval** [Refer Annexure 10]
- Print the bill and handover the amount via **IMPS** or cash to the customer

5. **Thank** the customer For Choosing **Attica Gold** With a **smile** [Mandatory]

**CAUTION:** If BM/ABM are doubtful or suspect the customer to have stolen jewellery, then inform Head office and get directions before dialling 100.



ISO 9001:2015 Certified Company

## ANNEXURE.1

### For the Type of Transaction

01. BM/ABM must ensure to finalise the type of transaction before explaining it to the customer
02. BM/ABM must and should enquire as to how the gold is related to the customer before performing any transactions
03. Do not indulge in any business transaction if the customer is less than 18years old
04. For customers who are less than 21years then it is mandatory for the BM/ABM to do a telephonic and home address verification before doing any business
05. If the customer has revisited for another sale then it is mandatory for BM/ABM to inform respective Zone officers before proceeding
06. For Release transactions BM/ABM must find out the place of the financing company and their working hours
07. For Release transaction BM/ABM must ensure to take pledging document and gross weight to calculate transaction feasibility
08. For Release transaction BM/ABM should ask for additional documents such as purchase bill and manufacturing company before handing out rough quotation

**Note:** 3% Deduction from the Gross amount is our Service Charge/Margin and Not any form of GST or Tax

**CAUTION:** If BM/ABM are doubtful or suspect the customer to have stolen jewellery, then inform Head office and get directions before dialling 100.



ISO 9001:2015 Certified Company

## ANNEXURE.2

### Rough Calculations and Quotations

1. BM and ABM are advised to be **Soft spoken** and **Polite** to their customers before generating quotation
2. BM/ABM should follow the **method of calculations** for quote generation
3. BM/ABM should **get help** for quote generation from the respective **zone officer** if the jewellery quantity **exceeds 60 grams**
4. BM/ABM should give quotations for **maximum purity & maximum amount** figures only

**Note:** 3% Deduction from the Gross amount is our Service Charge/Margin and Not any form of GST or Tax

---

## ANNEXURE.3

### Release Feasibility of Transaction and Allocation of Transaction executive (TE)

1. BM/ABM should ensure to **Calculate** the feasibility of the transaction and only if found **Feasible** then the BM/ABM should **Allocate** a TE.
2. BM/ABM should ensure to collect **Original pledging slip or pawn ticket** from the customer and after verification BM/ABM should **hand it over** to the TE.
3. BM/ABM should let the TE know **"The release amount"** and the TE should ensure to carry the **Exact amount** before leaving the branch.
4. BM/ABM should let the TE know beforehand about the **Approximate weight of gold** that he is going to carry.
5. Upon reaching the NBFC, TE should pay the amount to NBFC and collect the **Releasing slip**.
6. In case of partial release then TE should ensure to take the new **Re-pledging slip**.
7. Post releasing of gold the TE should **Head straight** to our branch.
8. TE **Must & should understand** that he is **solely Responsible** for the gold & not the customer.
9. TE must and should ensure that he **Does not handover** the gold to the customer under any circumstances.
10. When the TE **Reaches** our premises, the BM/ABM should check the weight of the gold brought by TE.

**CAUTION:** If BM/ABM are doubtful or suspect the customer to have stolen jewellery, then inform Head office and get directions before dialling 100.



ISO 9001:2015 Certified Company

## ANNEXURE 4

### Collection of metal and required documents

1. BM/ABM should collect **Original ID and address** proof from the customer.
  2. BM/ABM should ask the customer to **Handover** the gold for processing the transaction.
  3. If gold is above **60 Grams** then proceed for verification and **Collect blank cheque** with signature for transaction safety purposes.
  4. If **Repeat customer** doing multiple transactions, then alerts the respective zone managers and follow their instructions.
  5. If originals are **Not present** with the customer then collect **Multiple** ID and Address proof documents.
- 

## ANNEXURE 5

### Weighing of gold and machine calibrations

1. BM/ABM should **Calibrate Weighing scale** on daily basis to minimize variations.
  2. BM/ABM should **Remove** all physical dirt and all of that **which is not gold** should be **Removed** and **separated** before weighing of gold.
  3. BM/ABM should ensure to **Calibrate** by keeping the weighing scale on **Stable level surface** and by **Water bubble level** method.
  4. BM/ABM should ensure to **Turn off AC and fans** before weighing the gold as the air **movement can lead** to deviations in weight.
  5. BM/ABM should ensure to keep away **Mobile phones** and **Other electronic devices** from the **weighing machine** as they impact the weighing scale by **Vibrations**.
- 

**CAUTION:** If BM/ABM are doubtful or suspect the customer to have stolen jewellery, then inform Head office and get directions before dialling 100.

## Annexure 6

### Gold Hallmarks and other symbols

1. BM/ABM should be able to verify Hallmarks and other purity marks.
2. These marks are as follows:
  - 999 --- 24 Karat
  - 958 --- 23 Karat
  - 916 --- 22 Karat
  - 850 --- 21 Karat
  - 750 --- 18 Karat
  - 585 --- 14 Karat
  - 375 --- 9 Karat
3. For jewelleries with 22k mark BM/ABM should ensure to do business by giving 85-87% purity, as the jewellery is not hall marked
4. There are multiple symbols in a jewellery and BM/ABM should be able to understand what the symbol means just by looking at the jewellery

These are 5 symbols that are to be noted



**NOTE:** Gold Jewellery Only with 22k symbol is not the same as 916 but is 18k in reality.  
Gold Jewellery with 22k along with 916 hallmark is 22k.

**CAUTION:** If BM/ABM are doubtful or suspect the customer to have stolen jewellery,  
then inform Head office and get directions before dialling 100.



ISO 9001:2015 Certified Company

## Annexure 7

### Rub, Flexibility and Sound Test

1. BM/ABM should take the **Permission** from the customer before doing any tests
2. If BM/ABM is **Doubtful** about the gold then take the permission from the customer to **Cut** the gold to reveal it's inside.
3. If BM/ABM receives **very high purity** from carat meter readings then ensure to proceed with **Rub test** to eliminate **gold coated** jewellery.

❖ Rub: Every transaction must happen only after **Rubbing** of gold. Rubbing is necessary to **Eliminate Fake Gold** purchases.

❖ Flexibility: 22K/**91.6** → **Highly** flexible 18K/20k/**21k**→**Not** flexible

❖ Sound test: Gold **With wax is heavier** and sounds heavy comparatively **Pure gold** sounds **light** and is not dense

❖ Magnetic test: Gold is **Not magnetic** and if you feel that it has magnetic properties then it's not gold.

---

**CAUTION:** If BM/ABM are doubtful or suspect the customer to have stolen jewellery, then inform Head office and get directions before dialling 100.



ISO 9001:2015 Certified Company

## Annexure.8

### Stone deduction

1. BM/ABM are **Not allowed** to **Remove stones** from jewellery but are advised to make appropriate stone **Weight deductions**.
2. If release from **Pawn brokers and NBFC's** then BM/ABM should **Not consider** the net weight values given by NBFC's and Pawn brokers but BM/ABM should **Separately evaluate** stone weight to make appropriate weight deductions.
3. If release from **Bank** then BM/ABM should **Follow the same** stone weight deductions as banks.
4. Keep in mind that stone is **Not held** in its place by **Gold** but it is held by **Gum, Glue or wax** so remember to deduct this **Excessive Adhesive weight** as well.

For example, if stone is **3** grams then **1-2** grams will be **Gum, Glue and wax** so totally BM/ABM has to **Deduct** about **5** grams.

**CAUTION:** Stone deduction should be done **Carefully** and if needed BM/ABM are advised to take help from their **Respective Zone officer** as **Carelessness** in stone deductions can **Incurs huge loss** to the business.

---

## Annexure.9

### Joints Purity and Purity machine Calibrations

1. BM/ABM should **Concentrate** on **Soldering point/joints** to **Check purity** of the jewellery.
2. BM/ABM should take **Multiple reading** at different points to get the **actual value**.
3. BM/ABM should be **Extra cautious** when taking reading on **Necklace** as necklaces have **different purities** in different **zones/area**.
4. For jewellery with **22k** mark BM should ensure to do business by giving **85-88%** purity. As the jewellery is not Hallmark.
5. For **Multiple jewellery** with/without hallmark BM should **Rub and take** carat meter readings for all of the jewellery present.

**NOTE:** BM should **Calibrate** purity machine **2-3 times** in a **day** to **limit variations**

---

**CAUTION:** If BM/ABM are doubtful or suspect the customer to have stolen jewellery, then inform Head office and get directions before dialling 100.



ISO 9001:2015 Certified Company

## Annexure 10

### KYC and Thumb Impression collection

1. BM/ABM should ensure to **Fulfil KYC Completely** as guided.
  2. BM/ABM should ensure to collect **Alternate mobile number** of the customer.
  3. BM/ABM should take **Signature and thumb impression** of the customer [mandatory].
  4. If release then BM/ABM should **fill the release** form and make sure to **enter correct** and **full details**.
  5. If **Release transaction** occurs and the customer **wishes to take away** some part of the gold then BM must ensure to take a **fully signed declaration** from the customer.
- 

## Annexure 11

### Bill approval and completion of transaction

1. BM/ABM must ensure to upload **KYC form, ID, Address proof, Release and Pledge slip** for billing approval.
  2. BM/ABM should take **Prior approval** from the **Zone officer** for any margin **Deviations**.
  3. In case if the customer demands **IMPS** transfer for **Release transaction** then the BM/ABM should ensure to collect **duly signed cheque leaves** and send it to accounts department.
  4. BM/ABM must ensure that the **Head office team** verifies the customer via **call**.
- 

**CAUTION:** If BM/ABM are doubtful or suspect the customer to have stolen jewellery, then inform Head office and get directions before dialling 100.