



CERTIFICATE OF AUTHENTICITY

DATE COMPLETED
DECEMBER 9, 2025

APPRAISAL NUMBER
TV33320

SKU / STOCK NUMBER
002500523733

DOCUMENT FUNCTION
CERTIFICATE OF AUTHENTICITY

PREPARED FOR:
CASH CONVERTERS STORES PTY. LTD.

CUSTOMER ADDRESS:
GOODNA, QUEENSLAND, AUSTRALIA

MANGA MĀLAI NECKLACE

One cast & assembled, bright cut & matte finished 22 carat yellow fold single stand ruby, diamond and pearl Manga Mālai necklace. The necklace is constructed from a sequence of elaborate links with a stylised foliage motive and set with numerous oval-cut rubies. The piece culminates in a massive, ornate central Kundan pendant. This pendant features a central ruby cluster surrounded by extensive granulation, leaf and bright cut details, finished with cultured Akoya Pearl accents dangling from the bottom edge. The necklace measures approximately 66.00 cm in length and weighs a total of 83.25 grams. Stamped with "916", "BN KPR 916" and "KDM". In very good condition.

Condition Note: Please be advised that the item is not complete. There is one pearl missing from the dangling accents located on the edge of the large central pendant. Additionally, several minor gold grains (used in the granulation detailing) are absent from the overall pendant design.

This item is assessed as traditional Indian ceremonial or dowry jewellery, where the gold content (weight and purity) is the primary investment and valuation priority. Consequently, the Retail Replacement Value (RRV) is restricted to the estimated Overseas Retail Market Price. This methodology acknowledges that the quality of execution, the colour, cut and clarity of the accompanying gemstones and the finishing standards are subordinate to the bullion weight. This valuation DOES NOT include a typical high-end Australian retail or designer mark-up.

INSTRUMENTS USED

- Binocular Microscope
- Cross Polarized Filters (CPF)
- Diamond Color Masters
- Diamond Grading Light
- Dichroscope
- Electronic Scale
- Gemstone / Diamond Tester
- Loupe 10x
- Measuring Tape / Ruler
- Metal Tester (Acids)
- Metal Tester (ED-XRF)
- Millimeter Gauge
- Polariscope
- Refractometer
- Ring Mandrel
- Specific Gravity
- Spectroscope
- Ultraviolet (UV) Light
- World Of Color by GemWorld

PRECIOUS METAL PRICES

- Gold: AUD \$6,343.06/toz.
- USD \$1.00 => AUD \$1.50

BEZEL SET IN 22 CARAT YELLOW GOLD WITH:

Forty (40) synthetic, oval-shaped, faceted transparent, moderately strong pinkish red rubies

Measurements	4.60mm x 3.61mm x ~2.16mm in depth.
Weight Range	0.278 ct. - 0.327 ct.
Estimated Total Weight	12.00 ct.
Clarity	Moderately Included
Cut	Medium

BEZEL SET IN 22 CARAT YELLOW GOLD WITH:

One (1) synthetic, pear-shaped, faceted transparent, strong pinkish red ruby

Measurements	4.90mm x 3.75mm x 3.00mm in depth.
Estimated Weight	0.44 ct.
Clarity	Moderately Included
Cut	Fair - Medium

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BEZEL SET IN 22 CARAT YELLOW GOLD WITH:

Five (5) simulant, round-shaped, faceted transparent, colorless/white, glasses

Measurements 2.00mm in diameter x 1.00mm in depth.
Weight Range 0.021 ct. - 0.027 ct.
Estimated Total Weight 0.12 ct.
Clarity Eye Clean
Cut Medium - Good

POST SET IN 22 CARAT YELLOW GOLD WITH:

Twelve (12) round Akoya cultured pearls

Pearl Type Akoya Cultured
Measurements Ranging from 5.00mm to 5.20mm in diameter
Colour(s) Light Cream
Overtone(s) Slightly Pinkish / Slightly Greenish
Lustre/Luster Good - Very Good
Blemishes Clean - Lightly Spotted
Matching Good - Very Good

Total Weights

Total Weight of Gemstones ~ 14.71 ctw.



Nicole Fix
Nicole Fix, FGA, NCJV Reg. Val. Q0225
Jewellery Valuer

LEGAL DISCLAIMER: Any modifications applied to the original piece of jewellery or handbag, including but not limited to metal structure and composition alteration, diamond and gemstone (shape, cut, colour, clarity, size, hue, saturation, etc.) replacement or alteration will void this appraisal. Jewellery polishing and sizing will not affect the status of this appraisal. The values set forth herein are an estimate of the average current market price at which the appraised jewellery may be purchased in the average fine jewellery store. The appraised value does not necessarily reflect the price at which a similar item may be purchased at a specific jeweller. This document is intended for insurance purposes only, being an estimate of the cost to replace the article(s) at full retail prices (taxes not included) in effect at this date. The information recorded on this appraisal represents our interpretation of results obtained from gemological instruments and grading techniques designed for this purpose. Due to the subjective nature of gemological appraisals, results may vary considerably between appraisers. We have completed this identification and evaluation accurately and objectively, to the best of our knowledge and abilities. This document was generated using the Instappraise appraisal platform.



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BEZEL SET IN 22 CARAT YELLOW GOLD WITH:

Eight (8) synthetic, pear-shaped, faceted transparent, , moderately strong pinkish red rubies

Measurements	4.05mm x 3.10mm x ~1.86mm in depth.
Weight Range	0.168 ct. - 0.206 ct.
Estimated Total Weight	1.49 ct.
Clarity	Moderately Included
Cut	Fair - Medium

BEZEL SET IN 22 CARAT YELLOW GOLD WITH:

One (1) synthetic, pear-shaped, faceted transparent, , moderately strong pinkish red ruby

Measurements	3.20mm x 2.40mm x ~1.44mm in depth.
Estimated Weight	0.09 ct.
Clarity	Moderately Included
Cut	Fair - Medium

GLUED IN 22 CARAT YELLOW GOLD WITH:

One (1) synthetic, round-shaped, faceted transparent, , moderately strong purplish red ruby

Measurements	2.50mm in diameter x ~1.53mm in depth.
Estimated Weight	0.08 ct.
Clarity	Moderately Included
Cut	Fair - Medium

BEZEL SET IN 22 CARAT YELLOW GOLD WITH:

Nine (9) synthetic, round-shaped, faceted transparent, , moderately strong purplish red rubies

Measurements	2.20mm in diameter x ~1.34mm in depth.
Weight Range	0.054 ct. - 0.054 ct.
Estimated Total Weight	0.49 ct.
Clarity	Moderately Included
Cut	Fair - Medium

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