VALUATION REPORT

Amachal Service Co-operative Bank Ltd | Asset AMCB26G0007

Valuation Summary

Asset	**22K Gold Necklace set with matching earrings (pledged)**
Category	**Pledged Ornaments - Necklace**
Location	**Kattakkada, Thiruvananthapuram**
Valuer	**Er. Thomas Mathew, FIV**
Date of Valuation	**10 Jul 2026**
Fair Market Value	**Rs. 6,22,000**
Realisable / Reserve Value	**Rs. 5,13,489**

Gold Particulars

Ornament Type	**Necklace**
No. of Items	**3**
Gross Weight	**48.500 g**
Stone Weight	**1.200 g**
Net Weight	**47.300 g**
Purity / Caratage	**22K (916 Hallmarked)**

Valuer's Remarks

The undersigned has inspected the above asset on 10 Jul 2026 at the request of Amachal Service Co-operative Bank Ltd. The valuation is arrived at on the basis of prevailing market rates in the locality, physical condition, age and marketability of the asset. The distress sale value has been considered for fixing the reserve price for the e-auction.

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