

**ওয়েস্ট বেঙ্গল গ্রামীণ ব্যাঙ্ক**  
(একটি সরকারী সংস্থা)  
**WEST BENGAL GRAMIN BANK**  
(A Govt. Enterprise)



PBGB



BGVB



UBKGB

**HEAD OFFICE, BMC HOUSE, NH-34, CHUANPUR, P.O: CHALTIA, BERHAMPUR DIST: MURSHIDABAD 742101**

**E-AUCTION SALE NOTICE**  
**SALE OF PLEDGED GOLD ITEMS**

Whereas the authorized officer of **West Bengal Gramin Bank** issued notice(s) calling upon the borrower(s) to clear the dues in gold loan availed by him/her/them. The borrower(s) having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned will conduct online auction of the gold ornaments strictly on "As is What is Basis" & "Whatever there is Basis" & "Without recourse Basis". The auction will be conducted online through <https://wbgbegold.auctiontiger.net> on 25.07.2025 12.00 noon to 1.00 PM

Sr. No.	Borrower - Loan Account Number	Gross Weight & Net Weight	Outstanding Amount	a. Reserve Price b. EMD c. Bid Multiplier	EMD account details
<b>Branch : Chakkamala, Howrah Region, br.chakkamala@pbgb.co.in, 8961111974</b>					
1	BEGAM ASURA 10340610011325	11.300 Gms 11.000 Gms	<b>Rs.43,036.32</b> (as of 30-06-2025) Plus Unbooked Interest and other charges	A. Rs.72462.60 B. Rs.18500.00 C. Rs.200.00	Acc No: 10020210000365 IFSC UCBA0RRBPBG
2	BEGAM ASURA 10340610011307	9.8000 Gms 9.8000 Gms	<b>Rs.42,835.18</b> (as of 30-06-2025) Plus Unbooked Interest and other charges	A. Rs.78903.72 B. Rs.20000.00 C. Rs.200.00	Acc No: 10020210000365 IFSC UCBA0RRBPBG
<b>Branch : GIP Colony, Howrah Region, br.gipcolony@pbgb.co.in, 7059840921</b>					
3	SUPARNA BAG 12320410000514	16.320 Gms 12.890 Gms	<b>Rs. 43,446.03</b> (as of 30-06-2025) Plus Unbooked Interest and other charges	A. Rs. 84911.40 B. Rs. 21500.00 C. Rs. 250.00	Acc No: 10020210000365 IFSC UCBA0RRBPBG

Earnest Money Deposit has to be deposited on or before within 24.07.2025 (within 3.30 PM)

Verification of Gold Packets is scheduled on 18.07.2025 from 12.00 p.m. to 03.00 p.m. Contact the concerned Branch for more details.

For detailed terms and conditions of the sale, please refer to the link provided in West Bengal Gramin Bank's (secured creditor) website: [www.wbgb.co.in](http://www.wbgb.co.in) and <https://wbgbegold.auctiontiger.net>.

Date: 05-07-2025

Place: BERHAMPUR

Sd/- Authorized Officer  
West Bengal Gramin Bank

**For Detailed Terms and Conditions of the Sale, Kindly  
Contact to the Regions Details as Given Below:**

Region Name	Mail Id	Contact No
HOWRAH	<a href="mailto:howrahro.cro@pbgb.co.in">howrahro.cro@pbgb.co.in</a>	9831312974, 7003268447

**E-AUCTION BID FORM**  
**E-AUCTION SALE OF PLEDGED GOLD ITEMS**

(Please fill in Capital Letters)

1. \* Name of the Bidder(s) or Company or Firm Name:
2. Father's/Husband's Name :
3. Postal Address of Bidder(s) :
4. \* Phone/Cell No. :
5. \* E-Mail ID :
6. \* Auction ID (Borrower Name & Account No.) :
7. Bid Amount quoted : Rs. \_\_\_\_\_  
(Rupees\_\_\_\_\_)
8. Date of submission of EMD(enclosed with  
Bid Form & KYC Documents) :
9. Demand Draft/Pay Order Details: :
10. EMD remittance details:  
Amount : Rs. \_\_\_\_\_  
Date of remittance : \_\_\_\_\_  
Name of Bank : \_\_\_\_\_  
Branch : \_\_\_\_\_  
A/c No. : \_\_\_\_\_  
IFSC Code No. : \_\_\_\_\_  
UTR No. : \_\_\_\_\_
11. Bank Account Details to which EMD amount should be returned
  - i) Bank Name :
  - ii) Branch Name :
  - iii) Bank A/c. No. :
  - iv) IFSC Code No. :
12. PAN Number
13. Photo ID enclosed: Voter ID / PAN Card / Driving License / Govt. ID card /  
Passport

I/We declare that I/We have read and understood all the above terms and conditions of e-auction sale and the auction notice published in the daily newspaper which are also available in the websites "[www.wbgb.co.in](http://www.wbgb.co.in)" & <https://wbgbegold.auctiontiger.net>" and shall abide by them. I/We also undertake to improve **my/our bid by one bid incremental value** notified in the sale notice if I/We am/are the sole successful-bidder.

Date:  
(Seal)

(Signature of the Bidder)

## DECLARATION BY BIDDER(S)

To:  
**The Authorised Officer,**

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Date:

Dear Sir/Madam

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief.  
I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorised Officer and that the Authorised Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorised Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorised Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfil any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorised Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorised Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all officer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorised Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature:.....

Name:.....

Address:.....

E-mail id.....

Note: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website \_\_\_\_\_ during the time of submission of the bid.





## West Bengal Gramin Bank

Sponsored by Punjab National Bank

Head Office, BMC House, NH -34 Chuanpur  
Po Chaltia, Berhampore, Dist.- Murshidabad  
West Bengal 742101, India

Email: [customercare@wbgb.co.in](mailto:customercare@wbgb.co.in)

Website: [www.wbgb.co.in](http://www.wbgb.co.in)

প্রধান কার্যালয়

Head Office

### General Terms and Condition of E-auction sale of Pledged Gold Items:

1. E-auction will be conducted for sale of gold jewellery / ornaments ("Gold") pledged with West Bengal Gramin Bank("WBGB") by its borrowers with respect to gold loan provided by WBGB.
2. The e-auction is being held on an **"AS IS WHAT IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"**. WBGB and its officers or employees shall not be responsible in any way for any third-party claims/rights/dues in relation to any of the Gold.
3. E-Auction will be conducted by Bank's Authorized vendor e-Procurement Technologies Limited through Bank's/Vendor's websites. Contact details of the vendor has to be provided.
4. An earnest money deposit as fixed by the Bank shall be deposited by the interested bidders with WBGB. The EMD shall be payable through NEFT / RTGS/DD/CHEQUE. The said EMD shall not bear any interest.
5. Interested bidders may inspect the gold packets on given date as mentioned in sale notice or contact Branch as per details given in sale notice. During physical verification of gold items, only traditional method of gold purity test is allowed and arrangement and cost have to be borne by the interested bidder. No objections, claims or references will be entertained in relation to the Gold after the deposit of EMD.
6. The bidder should not be related to WBGB (or any of its group companies or related entities).
7. The bidder's participation in the auction is voluntary and purchase, if any, shall be on 'as is what is' basis.
8. Each bidder shall submit KYC documents as required by WBGB and such documents shall be suitably verified by WBGB.
9. The EMD of the successful bidder shall be adjusted towards part sale consideration and the EMD of unsuccessful bidder/s shall be refunded. **The bidder shall ensure that the payment of the sale price along with applicable taxes is made forthwith and in no event later than seven (07) working days from the date of e-auction.** If the bidder delays the payment from the date of e-auction, WBGB shall be entitled to forfeit the EMD and cancel the sale. In the event of conducting a fresh auction, if the defaulting bidder may intend to participate, such person will have to deposit the EMD, as may be stipulated by WBGB and shall have no right to claim the forfeited amount.
10. The successful bidder shall take delivery of the auctioned Gold from the Branch Manager as communicated by WBGB upon payment of total bid amount.
11. Bank reserves the right to refuse any or all bids or defer or cancel or withdraw or postpone the auction or remove any Gold from the auction without prior notice and without assigning any reason whatsoever.
12. Bid Multiplier will be decided by Bank on case to case basis depending on the volume of gold placed for e-auction. **In case of sole bidder participating in the e-auction, he has to bid Reserve Price plus one incremental bid as fixed by the Bank.**

13. Bank has the right to reject the bid at any time without assigning any reason.
14. Bank may accept a bid, in full or part and with or without further conditions to the sale.
15. The successful bidder shall pay the entire bid amount at once and take delivery of the ornaments at his / her absolute risk and responsibility and the said bidder shall not have any recourse to our Bank for any reason whatsoever.
16. The Bank has right to adjourn / postpone the auction sale at any stage to any future date at the convenience of the Bank and no person shall be entitled to claim any prior notice or right therefore.
17. If the successful bidder does not clear the bid amount and / or does anything which may give rise to a necessity of adjourning / postponing / holding fresh auction sale, he / she shall be liable to indemnify the Bank to the extent of loss if any, caused on account of his / her lapses which may come in the way of completing the auction.
18. In the event of any inconsistency in the amounts mentioned in the bid submitted by the bidder, the amount in words shall be treated as final.
19. The sale price is exclusive of any taxes and the bidder shall be liable to pay such other taxes as may be applicable.
20. The decision of WBGB with regards to the terms and process of auction shall be final and binding on the bidder.
21. Submission of bid is construed to be your deemed acceptance to the above terms and conditions and the transaction is governed by the same.
22. In case of dispute regarding the auction, the decision of WBGB shall be final. The auction shall be subject to the jurisdiction of the Courts of the branch / district where the Gold was deposited.

**Place: Berhampore, West Bengal**

*Shasthacharya*  
**Authorized Officer**

