

**ANNEXURE '18'**



**STATE BANK OF INDIA  
STRESSED ASSETS MANAGEMENT BRANCH (SAMB), BENGALURU**

**Authorised Officer's Details:**

**Name:** Name: Sri Raghunandan K  
**E-mail Id:** [sbi.04209@sbi.co.in](mailto:sbi.04209@sbi.co.in)  
**Mob:** +91 9148103793  
**Landline No. (Office):** 080-2594 3471

**Address of the Branch:**

2<sup>nd</sup> Floor, Office Complex Building  
SBI LHO Campus, No. 65, St. Marks Road  
Bengaluru - 560 001.  
**Telephone:** 080-25943488  
**E-mail Id:** [sbi.04209@sbi.co.in](mailto:sbi.04209@sbi.co.in).

**APPENDIX – IV A**  
**(See proviso to Rule 8(6))**

**e-AUCTION ON 08.10.2026**  
**SALE NOTICE FOR SALE IMMOVABLE PROPERTIES**

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE  
SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND  
ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO  
RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

Notice is hereby given to the public in general and in particular to the Borrower/Mortgagors/Guarantors that the below described immovable properties mortgaged/charged to the Secured Creditor, State Bank of India, SAMB, Bengaluru, the Physical Possession of which has been taken by the Authorized Officer of the Bank, will be sold on **“As is where is”, “As is what is”, and “Whatever There is”** basis on **08.10.2026** for recovery of Rs. 4,00,34,884.00 (Rupees Four Crore Thirty Four Thousand Eight Hundred Eighty four only) as on 03.09.2026 and further interest at contractual rate from 04.09.2026 with incidental expenses, costs, charges etc., due to the Secured Creditor, from the Borrower M/s. Stems N Leaves International Granites Pvt Ltd, Door No. 1-S-16-1098, Salvadore Villa, Malaraya Temple Road, Urwa, Chilimbi, Mangalore, Dakshina Kannada 575003, Rep by Director and Personal Guarantor Sri Jude Jerald Goveas, S/o Sri Victor Goveas, D. No. 2-14-1203/5, Synorina, Anegundi 4<sup>th</sup> Cross, Bejai, Kapikad, Mangaluru 575004, Director and personal Guarantor Smt Rufina Salvia Goveas, W/o Sri Jude Jerald Goveas, D. No. 2-14-1203/5, Synorina, Anegundi 4<sup>th</sup> Cross, Bejai, Kapikad, Mangaluru 575004 and

Personal Guarantor Smt Sybil Elfrida Pinto, W/o late Ignatius Pinto, D. No. 2-14-1203/5, Synorina, Anegundi 4<sup>th</sup> Cross, Bejai, Kapikad, Mangaluru 575004.

The Reserve Price, Earnest Money Deposit (EMD), Bid increment amount and time of e-auction and last date for submission of EMD along with KYC documents for immovable properties to be sold will be as under:

| Property No.         | Reserve Price<br>(Below which<br>the properties<br>will not be sold)<br><br>(In Rupees) | Earnest<br>Money<br>Deposit<br>(EMD)<br><br>(In Rupees) | Bid<br>Increment<br>Amount<br><br>(In<br>Rupees) | Date,<br>Time of<br>e-<br>Auction<br>of<br>property | Last<br>date for<br>submis<br>sion of<br>EMD<br>along<br>with<br>KYC<br>docume<br>nts |
|----------------------|-----------------------------------------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------|-----------------------------------------------------|---------------------------------------------------------------------------------------|
| SBIN2000391<br>51265 | 5,50,00,000.00                                                                          | 55,00,000.00                                            | 2,00,000.00                                      | 08.10.20<br>26.<br><br>11:00 AM<br>to 04.00<br>PM   | On or<br>before<br>08.10.20<br>26 up to<br>11.00<br>A.M.                              |

#### **DESCRIPTION OF THE IMMOVABLE PROPERTY.**

**Tender No. SBIN200039151265**

Equitable Mortgage over Non-Agricultural Immovable property held on Warg right and Situated at 176, Manjanandy Village of Mangalore Taluk within the Registration Sub District of Mangalore Taluk standing in the joint names of Smt Rufina Salvia Goveas and Smt Sybil Elfrida Pinto and comprised in:

| S. No.  | Kissam    | Extent (A-C) | Remarks                |
|---------|-----------|--------------|------------------------|
| 130-1C1 | Converted | 1-15.5       | East Middle<br>Portion |

Together with all contents appurtenances, easementary and mamool rights of way, water, etc.

**Bounded on:** East by S D Line, West by Remaining portion of the same S. No., North by S. Line, South by S Line and common Road.

The sale shall be subject to provisions of the Secularization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002.

For further details regarding inspection of the property the intending bidder may contact the Authorized Officer, State Bank of India, Stressed Assets Management Branch, 2<sup>nd</sup> Floor, Office Complex Building, SBI LHO Campus, No. 65, St. Mark's Road, Bengaluru -560 001,

To the best of knowledge of the Authorized Officer, there is no encumbrance on any of the above said properties. For detailed terms and conditions of the sale, please refer to the link provided in PSB Alliance Pvt Limited, **<https://www.baanknet.in>**

Date: 04.09.2026  
Place: Bengaluru

Assistant General Manager & Authorized Officer  
State Bank of India,  
Stressed Asset Management Branch,  
Bengaluru