



GRIHUM HOUSING FINANCE LIMITED

A Secured Creditor of the Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s)

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegao, Pune, Maharashtra 411014 , Branch Of Unit :- 1st Floor, 48-6/23, Sriram Sai Gayatri Complex, Srinagar Colony, near Rama Talkies Road, Visakhapatnam, Andhra Pradesh - 530016

E-AUCTION - SALE NOTICE
(Sale of secured immovable asset under SARFAESI Act)

E-auction Sale Notice for Sale of Immoveable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notification no.13/2021 of the Act. The Secured Assets will be sold on "As is where is" and "Whatever there is" basis on 18-08-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL's Secured Creditor's website i.e. www.grihumhousing.com

Sr. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP)(F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances /Court cases if any (K)
1	Loan No. HL0005410000000 5007553 Achanta Ravi Kumar (Borrower) Achanta Sarojini Sallaja (Co Borrower)	Notice date: 09-10-2025 Total Dues: Rs. 2445486/- (Rupees Twenty Four Lakh Forty Five Thousand Four Hundred Eighty Six Only) payable as on 09-10-2025 along with interest @12.35% p.a. till the realization.	Physical	All The Piece And Parcels Of The Site Of An Undivided And Unspecified Share Of Extent Of 25.02 Sq.Yards Or 20.91 Sq.Mtrs Out Of 201.66 Sq.Yards Together With Flat No.302 In Second Floor Measuring With A Plinth Area Of 900 Sft (Including Common Areas And Balconies) And 80 Sft Car Parking In The Silt Floor Of Sri Vignesha Arcade, Being In Plot No.230 In LG 13/2009/IV C Regional Deputy Director Of Town And Country Planning Visakhapatnam Covered By S.No.66/F Of Vedulawada Village, Athiputuram Mandalam Anakapalli District Bounded By Following Boundaries:- Site Boundaries: East : Plot No.213 South Plot No.231 West : 40 Feet Wide Road North Plot No.229	Rs. 1250000/- (Rupees Twelve Lacs Fifty Thousand Only)	Rs. 125000/- (Rupees One Lac Twenty Five Thousand Only)	17-08-2026 Before 5 PM	10,000/-	10-08-2026 (11AM - 4PM)	18-08-2026 (11 AM- 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself in all aspects thereto before submitting the bids. All electricity/water dues and other dues, if any, attached to the property to be auctioned and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider C1 India PVT Ltd. Address: Plot No.68 3rd floor Gurgaon Haryana-122003. Helpline Number - 7291981224,25,26 Support Email id - Support@bankauctions.com. Contact Person - Dharni P. Email id - dharni.p@c1india.com Contact No- 9948182222. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of a bill of NEFT/RTGS/DD in the account of GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C, Account no. - 091551000028, IFSC code - ICIC0000915, Branch Address - ICICI Bank Ltd, Panchsili Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on 17-08-2026 and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-Auction from the service provider. Where their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and send self-attested hard copy at Address: 1st Floor, 48-6/23, Sriram Sai Gayatri Complex, Srinagar Colony, near Rama Talkies Road, Visakhapatnam, Andhra Pradesh - 530016. Mobile no. +91 8281138143 e-mail ID p.adithi@grihumhousing.com. For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihumhousing.com to take part in e-auction.

This notice should also be considered as 15 DAYS (Fifteen) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Note: In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Business Standard shall be prevail.

Date: 31-07-2026, Place: Vizag

Sel- Authorised Officer, Grihum Housing Finance Limited

FORM DPT-1 CIRCULAR OR CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS [PURSUANT TO SECTION 73 (2) (a) AND SECTION 76 AND RULE 4(1) AND 4(2) OF THE COMPANIES (ACCEPTANCE OF DEPOSITS) RULES, 2014] The circular or circular in the form of advertisement shall contain the following: 1. GENERAL INFORMATION . a. Name of the Company: VISAKA INDUSTRIES LIMITED. CIN : L52520TG1981PLC003072 Address (Registered Office): "Visaka Towers" 1-8-303/69/3, S.P. Road, Secunderabad- 500 003. Website : www.visaka.co Telephone : +91 40 27813833, 27813835 Fax : +91 40 27813837, 27891833 E-mail : vil@visaka.in b. Date of incorporation of the Company: 18th June, 1981. c. Business carried on by the company and its subsidiaries with the details of branches or units, if any: The Company is engaged in manufacturing and marketing of the following products: ➤ Fibre Cement Roofing and other Allied Products. ➤ Synthetic Blended Yarn. ➤ V-Next Boards, Panels and other wall solutions ➤ Solar Roofing (ATUM) ● The details of Fibre Cement Roofing units: A.C. Division Unit – I at Survey No.164, Manickanatham Village, Paramati – Velur Taluq, Namakkal District – 637207, Tamil Nadu. A.C. Division Unit – II at Plot No. 11, 12, 18 to 31 830, Changsol Mouza, Bankibundhi, G.P. No. 4, Salboni Block, Midnapore West, West Bengal – 721 201, A.C. Division Unit – III at Survey No. 190/2A, 902B, 27/1, G. Nagenahalli Village, Kora Hobli, District & Taluk – Tumkur, Karnataka. A.C. Division Unit – IV at Village Kannanav, P.S: Bacharawan, Tehsil - Maharaj Ganj, Rai Bareilly District, Uttar Pradesh with expanded capacity. A.C. Division Unit - V at Survey No. 385 & 386, Near Kanchikacharla, Jujuru Village, Veerula Padu Mandal, Krishna District, Andhra Pradesh – 521181, A.C. Division Unit - VI at 70/3A & 70/3, Sahapur Industrial Area, Village – Nandur, Taluk – Daund, Pune, Maharashtra and A.C. Division Unit - VII at Plot No. 1994, 2006, Khata No. 450, Chaka No. 727, Paramanpur Village, Tehsil – Maneswar, Sambalpur District, Odisha – 768200. ● The Textile Factory of the Company is located at 39 KM Mile Stone, NH No. 6, Bhandara Road, Survey No. 179 & 180, Chiruva Village, Moudha Taluk, Nagpur District, Maharashtra. ● The V-Next Board Division-I of the Company is located at Survey No. 95 & 96, Gajalapuram Village, Near Miryalguda P.O., Pedadevullapally, Tripuraram Mandal, Nalgonda District – 508 207, Telangana (panels are also manufactured at this unit), Division-II at Gatt No. 262, Delwadi Village, Daund Taluq, District Pune, Maharashtra – 412 214, Division-III at Musli Nos. 106, 107 & 115, Jhaswa Village, P.S & Tehsil, Salawas, Jhajar, Haryana-124 146 & Division-IV at S.F. No. 169/A3C1, 169/B1, 174/A1, 174/A3, 174/B, Village Venasapatti, Post Ganapathipalayam, Firka and Taluk Udmulpet, Tirunpur, Tamil Nadu- 642 122. & Post Operations Division at Sy. NO. 272, Mahindra World City Developers Ltd, Chengalpeta Taluk, Kancheepuram, Tamil Nadu- 603 004. Division-V R S Plot No. 1 to 7, 9, 144, 54/9, 5/50.51, R S Plot No. 58/116, 59/120/60/105 and 120, J L No 430 and 431, Mouza-Krishnapur, Dakshinols, Sabani, Paschim Midhanpur, Mouza- Krishnapur, West Bengal- 721 127. ● Solar Roofing (ATUM) unit of the Company is located at Survey No. 95 & 96, Gajalapuram Village, Near Miryalguda P.O., Pedadevullapally, Tripuraram Mandal, Nalgonda District–508 207 . ● Solar Plant unit of the Company is located at Survey No. 95 & 96, Gajalapuram Village, Near Miryalguda P.O., Pedadevullapally, Tripuraram Mandal, Nalgonda District – 508 207 . Your company, with a view to capitalise on the expertise gained in various applications of its products, incorporated V-Next Solutions Private Limited on 20.03.2020 and Atum Life Private Limited has been incorporated on 30.12.2020. The Company has no branch Offices. d. Brief particulars of the Management of the company: Subject to the supervision and control of the Board of Directors, the business and affairs of the Company are being managed by Smt. G. Saroja Vivekanand, Managing Director with the support of Joint Managing Director, Whole-time Directors and other senior management team.	e. Names, addresses, DIN and occupations of the directors: <table><tr><th>Sl. No.</th><th>Name</th><th>Address</th><th>DIN</th><th>Occupation</th></tr><tr><td>1.</td><td>Dr. G. Vivek Venkatswamy Chairman</td><td>H.No. 6-3-1238/A, Renuka Enclave, Somaiguda, Hyderabad-500082.</td><td>00011684</td><td>Business</td></tr><tr><td>2.</td><td>Smt. Vanitha Datta Director</td><td>H.No. 8-2-293/82/A Plot No. 170, Road No. 13A, Jubilee Hills Hyderabad-500033.</td><td>00480422</td><td>Business</td></tr><tr><td>3.</td><td>Mr. Gogineni Appender Babu Director</td><td>8-2-326/4/A/1, Plot No. 133, Street No. 2 Avenue-7, Road No. 3 Banjara Hills, Hyderabad- 500034.</td><td>00034681</td><td>Business</td></tr><tr><td>4.</td><td>Mr. Sanjay Vijay Singh Jesrani Director</td><td>8-2-309/1/11/203, Sri Krishna Residency Road No -14, Banjara Hills, Hyderabad, Telangana, 500034</td><td>02306916</td><td>Business</td></tr><tr><td>5.</td><td>Mr. Pravin Chelluri Director</td><td>31 Arabian Ranches 1, 31 Shaer 1, Dubai – 506868, UAE.</td><td>10568107</td><td>Business</td></tr><tr><td>6.</td><td>Mr. Gusti Jali Noria Director</td><td>H.No. 8-3-325/6&7 Road No. 3, Bajara Hills, Hyderabad – 500034.</td><td>00015561</td><td>Business</td></tr><tr><td>7.</td><td>Smt. G. Saroja Vivekanand Managing Director</td><td>H.No. 6-3-1238/A, Renuka Enclave, Somaiguda, Hyderabad-500082.</td><td>00012994</td><td>Employment</td></tr><tr><td>8.</td><td>Mr. G. Vamsi Krishna Joint Managing Director</td><td>H.No. 6-3-1238/A, Renuka Enclave, Somaiguda, Hyderabad-500082.</td><td>03544943</td><td>Employment</td></tr></table>	Sl. No.	Name	Address	DIN	Occupation	1.	Dr. G. Vivek Venkatswamy Chairman	H.No. 6-3-1238/A, Renuka Enclave, Somaiguda, Hyderabad-500082.	00011684	Business	2.	Smt. Vanitha Datta Director	H.No. 8-2-293/82/A Plot No. 170, Road No. 13A, Jubilee Hills Hyderabad-500033.	00480422	Business	3.	Mr. Gogineni Appender Babu Director	8-2-326/4/A/1, Plot No. 133, Street No. 2 Avenue-7, Road No. 3 Banjara Hills, Hyderabad- 500034.	00034681	Business	4.	Mr. Sanjay Vijay Singh Jesrani Director	8-2-309/1/11/203, Sri Krishna Residency Road No -14, Banjara Hills, Hyderabad, Telangana, 500034	02306916	Business	5.	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The 3D manufacturing capability for apparels which is in the nascent stage, if successfully commercialised at affordable price, could pose challenges to the traditional spinning & weaving industry. China's manufacturing facilities are a matter of concern. V-Next Boards & other wall solutions: Import of Cement Board materials from Philippines, Thailand, China and Malaysia is a matter of concern apart from lack of entry barriers. Initial handling of material is comparatively difficult for which necessary steps are initiated like educating the applicators to ensure acceptance. Import of cellulose is a matter of concern. In export front Saudi Arabia and Middle East market are down and alternate markets are being explored. Solar Roofing (ATUM): High competition from existing rooftop solar conventional solutions. However, owing to unique utility and patented technology of ATUM, there is wide opportunity to create a market segment. The impact of Covid -19 pandemic has been felt across the economy and business segments. Consequent to significant opening up of the economic activity in the country, the demand for the company's products has improved compared to that during the initial phases of Covid-19 including the lock down period. All the business segments of the Company have recovered and resumed to normal. In preparation of these financial results, the Company has taken into account both the current situation and likely future developments. Apart from the aforesaid specific risks, we also will be affected by general business risks which include, but are not limited to: • Changes in Government policies with respect to roofing industry; • Changes in competitors' pricing and other competitive strategies; • General economic and political changes and changes in law and regulations including with respect to direct / indirect taxes or environmental regulations; • The market/prices and demand for the Company's products; • The loss of any significant customers or financial health of the customers; Our ability to successfully implement our strategy, our growth and expansion plans and technological changes; • Government and business conditions globally and in India; • Changes in interest rates, and in exchange rates; • Changes in raw material, finished goods and energy prices; • Availability of continued quality power supply. • Changes in consumer preferences. • Disaster risks like natural calamity etc. • Changes in information technology & data integrity etc.
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S. No.	Description	Limits	Deposits held as on 31.03.2026	Deposits held as on 17.05.2025	Amount of Deposits proposed to be raised	Deposits repayable within next 12 months as on 17.05.2026
A	Deposits from members (10% of the aggregate of the paid up capital and free Reserves).	8355.73	189.82	189.82	1000.00	189.82
	Deposits from public (25% of the aggregate of the paid up capital and free Reserves).	20,889.32	1018.37	1045.09	3000.00	1045.09

e. Terms of raising of deposits : Duration, Rate of interest, mode of payment and repayment:
The Company intends to raise public deposits as per the following schemes:

SCHEME I – NON CUMULATIVE DEPOSITS

Particulars	Monthly Income	Quarterly Income
Minimum Deposit	Rs. 25,000/- & in multiples of Rs.1000/-	Rs. 25,000/- & in multiples of Rs.1000/-
Rate of Interest	9.50% P.A*, Payable Monthly. (*10.00% for Senior Citizens and Physically challenged persons)	9.50% P.A*, Payable Quarterly. (*10.00% for Senior Citizens and Physically challenged persons)
Period of Deposit	12, 24 & 36 months.	12, 24 & 36 months.
Interest payable	Rs. 197.91/- per month* for an investment of Rs. 25,000/- (*Rs. 208.33 per month for an investment of Rs. 25,000/- for Senior Citizens and Physically challenged persons).	Rs. 593.73/- per quarter* for an investment of Rs. 25,000/- (*Rs. 624.99/- per quarter for an investment of Rs. 25,000/- for Senior Citizens and Physically challenged persons).

SCHEME II – CUMULATIVE DEPOSIT (Interest Rate @ 9.50% P.A).

Period of	Amount(Rs.)	on Maturity Rs.		Yield	
		For Others	For Senior Citizens and Physically challenged persons	For Others	For Senior Citizens and Physically challenged persons
12 Months	25,000	27,460	27,595	9.84	10.38
24 Months	25,000	30,164	30,460	10.33	10.92
36 Months	25,00				