

SANDESH PRIDE

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ಖ್ಯಾತ ಉದ್ಯಮಿಗಳು ಹಾಗೂ
ವಿಧಾನಪರಿಷತ್ ಮಾಜಿ ಸದಸ್ಯರಾದ

ಶ್ರೀ

ಸಂದೇಶ್
ನಾಗರಾಜ್
ಅವರಿಗೆ
ಹುಟ್ಟುಹಬ್ಬದ
ಶುಭಾಶಯಗಳು

ಶುಭಕೋರುವವರು
ಸಿಬ್ಬಂದಿವರ್ಗ

ಸಂದೇಶ್ ಅನ್.
ಖ್ಯಾತ ಉದ್ಯಮಿಗಳು ಹಾಗೂ
ಜಿಲನಚಿತ್ರ ನಿರ್ಮಾಪಕರು

Kumar Shankar Roy
bl. research bureau

A recovery agent repeatedly calling through the day, threatening a borrower, contacting relatives or colleagues about unpaid dues, or even turning up during a wedding or a medical emergency --- such practices have long made loan recovery particularly distressing for borrowers in default.

From January 1, 2027, lenders and their recovery agents will face a much more detailed rule-book on what they can and cannot do. The Reserve Bank of India (RBI) this month has finalised sweeping new directions (https://tinyurl.com/rbrules2026) governing loan recovery, explicitly barring practices ranging from abusive or threatening calls and public humiliation to misuse of borrowers' personal information. The framework extends across RBI-regulated lenders, including commercial and small finance banks, regional rural and co-operative banks, non-banking financial companies (NBFCs) and housing finance companies. Recovery agents generally come into the picture after a borrower defaults and the lender escalates the account for recovery.

Besides setting rules for how and when borrowers can be contacted, the new RBI rules make lenders accountable for the conduct of recovery agents and introduce safeguards covering recorded calls, grievance redressal and even remote restrictions on financed mobile devices.

Here is what borrowers need to know.

RESPECTING YOUR PRIVACY

Under the new RBI mandate, collection agents cannot disrupt your life at arbitrary hours.

In-person visits and recovery calls are strictly restricted to a daytime window between 08:00 hours and 19:00 hours, unless you have explicitly authorised contact outside these limits.

To protect your dignity, recovery agents must maintain civil decorum at all times. They are strictly barred from discussing your outstanding dues with third parties, such as family, friends or colleagues, and cannot contact you during sensitive personal events like weddings, bereavements, or medical emergencies.

When visiting your premises, recovery agents must display their identity card and carry an authorisation letter and a copy



New RBI rules shield borrowers in default

BORROW SAFE. Sweeping new loan recovery guidelines will protect retail customers from January 2027

of the notice issued by the lender.

Furthermore, banks must document every single call made to you, notify you that the conversation is being recorded, and archive all recovery call recordings for at least six months.

All forms of "harsh methods", such as using abusive language, making anonymous or threatening calls, and posting your personal information on social media, are strictly prohibited.

SMART PROTECTIONS

For borrowers financing smart devices like mobile phones, tablets or laptops, the RBI has introduced cutting-edge protections against aggressive remote lockdowns. Lenders are now subject to strict, graded timelines. No restrictions can be placed on a financed device until the loan is at least 30 days past due. A full set of restrictions, including restricting outgoing calls, can only be initiated after 60 days past due.

RECOVERY CODE

- Calls and visits restricted to daytime
- Agents cannot discuss dues with third parties
- Lenders remain accountable for recovery agents

Importantly, your digital life-line cannot be completely cut off. Lenders are legally barred from disabling essential functionalities, meaning you will always retain access to incoming calls, SMS and emergency SOS features.

Furthermore, restrictions cannot deny you access to applications or services required for your active work or employment. Lenders and third-party software providers are also strictly prohibited from accessing your personal data, such as photos, contacts, location history, or call logs, under any circumstances.

If you default and subsequently clear your dues, the lender must unlock your device within one hour of payment realisation. If they wrongfully lock your device or delay its re-activation, the lender must compensate you at the rate of ₹250 per hour for the duration of the lock. This compensation, designed to protect consumers from bureaucratic delays, is capped only by the total amount of the loan disbursed to you.

YOUR RIGHT TO REDRESS

To guarantee professional conduct on the ground, the RBI has mandated that lenders only employ recovery agencies whose agents hold a professional certification from the Indian Institute of Banking and Finance (IIBF).

For agents currently operating without this credential, the central bank provides a strict one-year transition period ending on January 1, 2028, to obtain the certification for most regulated entities.

If you encounter non-compliant behaviour, you have clear avenues for redressal. Lenders must establish a dedicated grievance redressal mechanism, and the name, email, phone number and physical address of their Grievance Redressal Officer must be featured on all recovery communications and clearly written within your original loan agreement. Lenders can no longer deflect blame onto third-party agencies; they are held directly liable for their agents' actions.

Every lender must also have a board-approved policy incorporating provisions for compensating borrowers or guarantors for losses arising from recovery actions that violate these directions. This makes lenders accountable for misconduct even when recovery has been outsourced to a third-party agency.

INSURANCE QUERY.



SATISHWAR B

I am planning my life insurance, but I have a major worry. My nominee has very little financial experience. I am concerned that receiving a large, lump-sum payout all at once could leave them vulnerable to poor investment advice, family pressure or even outright fraud. How are life insurance products evolving today to provide structured payout options—like combining immediate cash with guaranteed monthly income—to better protect our beneficiaries?

Divya

You are absolutely right to be concerned about this, and I want to commend you for thinking a few steps ahead. True financial protection isn't just about the amount of wealth you leave behind; it is about how safely and effectively that wealth can be managed by the people you love when you are no longer there to guide them.

Sudden, large sums of money can be

incredibly overwhelming, especially for someone who has never managed a major portfolio.

In moments of grief, a lump-sum can make an inexperienced nominee a prime target for misaligned financial advice or predatory schemes.

Fortunately, the life insurance ecosystem has evolved dramatically to solve this exact problem. Today, products are designed not just to pay out, but to protect. Let's look at the primary ways you can structure your insurance to ensure your family receives a steady, secure financial runway.

TERM INSURANCE WITH FLEXIBLE PAYOUT OPTIONS

Term insurance is no longer a rigid, all-or-nothing proposition. Modern term plans have introduced highly customisable payout structures that allow you to dictate exactly how the death benefit is distributed.

When buying a policy, you can choose between three distinct tracks:

The lump-sum option: Best for families with immediate large liabilities, like a home loan.

The pure monthly income option: The total sum assured is converted into a regular, guaranteed monthly payout for a fixed period (for example, 10 or 15



years), effectively replacing your monthly salary.

The staggered hybrid approach: This is often the ideal solution for your specific concern. You can opt for a percentage of the sum assured (say, 25 per cent) to be paid out immediately as a lump-sum to handle sudden costs, medical bills or immediate debts. The remaining 75 per cent is then disbursed as a steady, regular monthly income, giving your nominee a predictable financial safety net without the stress of managing a massive corpus.

Crucially, many modern policies allow the policyholder to suggest this choice at the time of purchase. However, the nominee will also have a say on how they want to be paid. It's therefore important that you talk to your nominee about how they can manage the money.

INCOME PLANS WITH POLICY CONTINUATION BENEFITS

If you are looking for a solution that provides security while you are alive and seamlessly transfers that protection to your nominee later, a traditional Participating (Par) Income Plan is an excellent alternative.

These plans provide an assured, regular income to you during your lifetime.

However, to protect a financially-inexperienced nominee, you should look specifically for features like a Secure Policy Benefit or Policy Continuation Benefit.

Here is how this guardrail operates: If the life assured passes away during the policy term, the income and maturity benefits scheduled under the plan do not stop, nor do they collapse into a confusing lump-sum. Instead, the plan continues intact exactly as scheduled. All future premiums are completely waived, and the guaranteed regular income streams continue to flow directly to your nominee.

This ensures a seamless transition of financial support without requiring your beneficiary to make complex investment decisions.

The writer is MD and CEO, Bandhan Life

Bank FD interest rates (%)

Bank	<1 year	1 to 2 years	2 to 3 years	3 to 5 years	w.e.f
FOREIGN BANKS					
DBS Bank	6	6.85	6.4	6.4	May 06
Deutsche Bank	5	7	6.25	6.25	Jul 25
HSBC	4.1	5.5	5.35	5.5	Jul 17
Standard Chartered	5.75	6.6	6.5	6.5	Aug 01
INDIAN: PUBLIC SECTOR BANKS					
Bank of Maharashtra	5.25	6.65	5.25	5	Aug 10
Bank of Baroda	6	6.6	6.5	6.4	Jun 12
Bank of India	5.5	6.6	6.7	6.25	May 18
Canara Bank	5.5	6.6	6.25	6.25	Mar 17
Central Bank of India	6.5	6.75	6.25	6	Aug 10
Indian Bank	6.2	6.65	6.6	6.05	Aug 04
Indian Overseas Bank	5.5	6.6	6.4	6.1	May 15
Punjab National Bank	5.6	6.6	6.35	6.35	Jun 01
Punjab & Sind Bank	4.85	6.85	6.1	5.95	Jun 16
State Bank of India	5.9	6.45	6.4	6.3	Dec 15
UCO Bank	5	6.45	6.1	6	Apr 01
Union Bank	5.6	6.55	6.1	6	Aug 04
INDIAN: PRIVATE SECTOR BANKS					
Axis Bank	5.75	6.5	6.5	6.5	Aug 14
Bandhan Bank	4.20	7.45	7.45	7.25	Jun 20
CSB Bank	6.5	7.1	6.5	5.75	Aug 05
City Union Bank	6.25	7.25	6.5	6.25	Jun 16
DCB Bank	6.5	7.5	7.5	7.5	Aug 04
Dhanlaxmi Bank	7	7.1	6.5	7.25	Jul 23
Federal Bank	6	6.6	6.4	6.7	Jul 16
HDFC Bank	5.75	6.45	6.45	6.5	Mar 06
ICICI Bank	5.5	6.3	6.45	6.5	Aug 14
IDBI Bank	5.8	6.45	6.5	6.35	Feb 23
IDFC First Bank	6.5	7.25	7.25	6.75	Jul 25
IndusInd Bank	6.25	7	7	6.65	Jul 24
J & K Bank	6	6.75	6.8	6.85	Aug 01
Karnataka Bank	5.75	7	6.15	6.15	Jun 08
Kotak Bank	6	6.8	6.8	6.4	Jun 10
Karur Vysya Bank	7	7.2	6.55	6.55	Jun 08
RBL Bank	6.05	7.2	7.2	7	Sep 24
South Indian Bank	5.9	6.6	6.8	6.2	Jun 19
Tamilnad Mercantile Bank	6.5	7.25	7	6.7	Apr 10
TNSC Bank	6.85	7.6	7.1	6.85	NA
Yes Bank	6.5	7	7	6.75	Jun 02
SMALL FINANCE BANKS					
Equitas Small Finance Bank	6.35	7.1	7.75	8	Jun 16
ESAF Small Finance Bank	6	7.75	7.75	6	Jun 18
Jana Small Finance Bank	7	7.3	8	7.77	Aug 06
Suryoday Small Finance Bank	6.5	7.6	8.1	7.9	Mar 29
Utkarsh Small Finance Bank	6	8.1	7.5	7.25	May 05
Ujjivan Small Finance Bank	6	7.8	7.25	7.55	Jun 22

Data as on respective banks' website on 14 Aug 2026; For each year range, the maximum offered interest rate is considered; interest rate is for a normal fixed deposit amount below ₹1 crore. Compiled by BankBazaar.com;

LOYAL TEXTILE MILLS LIMITED

Registered Office : 21/4 Mills Street, Kovilpatti 628 501. Phone : 04632-220001

CIN : L17111TN1946PLC001361

Website : www.loyaltextiles.com/E-mail : investors@loyaltextiles.com

UNAUDITED (STANDALONE & CONSOLIDATED) FINANCIAL RESULTS OF THE COMPANY FOR THE QUARTER ENDED 30TH JUNE 2026

In compliance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements), Regulation, 2015 (the "Listing Regulations"), the Audit Committee and the Board of Directors of Loyal Textile Mills Limited in its meeting held on Friday, August 14, 2026 approved Unaudited (Standalone & Consolidated) Financial Results of the Company for the quarter ended June 30, 2026.

The Unaudited (Standalone & Consolidated) Financial Results along with Limited Review Report by M/s. Brahmayya & Co., Chartered Accountants, Statutory Auditors are available on the website of the company at www.loyaltextiles.com and also on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively.

In compliance with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 we hereby notify you that the same can also be accessed by scanning the following Quick Response (QR) Code:



For Loyal Textile Mills Limited
Place : Chennai
Date : August 14, 2026
Valli M Ramaswami
Chairperson and Whole Time Director

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BUSINESS OFFER

FINANCE

Wanted Financial Partner

LEGAL NOTICE

We are looking for a financial partner who can fund us upto 3 crores for a Project which is not hitherto developed in India. This is a medical device to save many, many lives & saving enormous foreign exchange. The Project is expected to be accomplished within (max) 3 years including central Govt clearances. This is for validating the samples alone & necessary approvals from Government agencies & Nodal agencies. Interested persons may kindly contact with your views & conditions you may also speak to us on our mobile 98840 07875 between 10.30am & 6.30pm (Monday to Friday) for a call. admin@horizonhealthcraft.com

BUSINESS OFFER

SHARES / INVESTMENTS

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LEGAL NOTICE

IN THE Court Of The Principal District Judge, Chengalpatt I.A. No.05 of 2025 in O.S. No.79 of 2018 Sathya Colours Pvt. Ltd. & Anr. Petitioners/Plaintiffs VS Benign Enterprises & Others Respondents/Defendants Notice By Paper Publication R1 - Benign Enterprises, represented by its partners, No.20, Peter Street, Thirunelmalai Road, Nagelkeni, Chrompet, Chennai - 600044. R3 - R. Babu, S/o. V. Ramalingam, No. 21, Sadasivam Nagar First Street, Maruthi Apartments, Flat No.2, Kamarajapuram, Chennai - 600073. R4 - U. Venkatasubramanian, No.44, M.C. Road, Ambur - 635802 and No.20, Peter Street, Thirunelmalai Road, Nagelkeni, Chrompet, Chennai - 600044. You are all hereby notified that the Hon'ble Principal District Judge, Chengalpatt, by order dated 27.07.2026, has directed paper publication in I.A. No.05/2025 in the above suit, relating to recovery of Rs.94,00,336/-. You are hereby called upon to appear before the Court on 18.08.2026, @ 10:30 AM either in person or through a pleader. Failing such appearance, the matter will be heard and decided in your absence. P. Senthil Dhandapani, Advocate for Counsel for Petitioners/Plaintiffs

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ALERTS.

NPS same-day investment cut-off extended

PFMDA has extended the cut-off time for same-day investment of National Pension System (NPS) contributions received by the Trustee Bank to 1.30 pm on a Business Settlement Day, from 11 am earlier. Contributions received by 1.30 pm, and subsequently matched and booked successfully, will be invested the same day and allotted units at the applicable closing NAV. The revised cut-off applies across contribution channels, including government nodal offices, Points of Presence, eNPS, D-Remit, BBPS, UPI, STAR NPS and Tatkal NPS. PFMDA has asked subscribers and intermediaries to initiate fund transfers sufficiently early.

VENLON ENTERPRISES LIMITED					
Regd. Office & Works : 26 (P) & Plot No.2, Belavadi Industrial Area, Hunsur Road, Mysuru - 570 018 Phone : (0821) 2402530 e-mail: gdvenlon@gmail.com CIN : L24231KA1983PLC015089					
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 th JUNE 2026					
Particulars	Quarter Ended			FY ended	
	30-06-2026	31-03-2026	30-06-2025	31-03-2026	
	Unaudited	Unaudited	Unaudited	Audited	
Total Income	152.09	252.52	167.80	829.01	
Net Profit for the period (before Tax, exceptional and/or extraordinary item)	(18.66)	(123.10)	(99.34)	(337.91)	
Net Profit for the period before tax (after exceptional and/or extraordinary item)	(18.66)	(123.10)	(99.34)	(337.91)	
Net Profit for the period after tax (after exceptional and/or extraordinary item)	(18.66)	(123.10)	(99.34)	(337.91)	
Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	70.64	(223.15)	(98.17)	(367.49)	
Equity Share Capital	2612.12	2612.12	2612.12	2612.12	
Earnings Per Share (of ₹/- each) in Rs.					
Basic:	(0.04)	(0.24)	(0.19)	(0.65)	
Diluted:	(0.04)	(0.24)	(0.19)	(0.65)	
The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Quarterly Financial Results are available on the website of BSE Limited at www.bseindia.com & Company's website https://venlonenterprises.co.in/ and can be accessed by using the QR Code provided below.					
By Order of the Board C D Datwani (DIN:00355181) Chairman & Managing Director					
Place : Mysore Date : 14.08.2026					

SIKA INTERPLANT SYSTEMS LIMITED									
Regd. Off.: No.3, Gangadharachetty Road, BANGALORE - 560 042. Ph: 080 49299144 CIN: L29190KA1985PLC007363 comp.sec@sikaglobal.com, www.sikaglobal.com									
UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 th JUNE 2026									
Particulars	Standalone				Consolidation				Year ended
	3 months ended	Year ended	3 months ended	Year ended	3 months ended	Year ended	3 months ended	Year ended	
	30.06.2026	31.03.2026	30.06.2025	31.03.2026	30.06.2026	31.03.2026	30.06.2025	31.03.2026	
	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited	
Total Income from Operations (net)	4,536.00	4180.13	6,973.75	21630.75	4,537.29	4132.89	6,974.28	21635.86	
Net Profit / (Loss) for the period (before tax & Extraordinary items)	1,040.71	1052.10	1,386.76	4881.11	1,033.36	1047.22	1,384.39	4872.92	
Net Profit / (Loss) for the period before tax (after Extraordinary items)	1,040.71	1052.10	1,386.76	4881.11	1,033.36	1047.22	1,384.39	4872.92	
Net Profit / (Loss) for the period after tax (after Extraordinary items)	847.52	788.07	1,037.74	3653.40	840.21	782.60	1,035.27	3644.24	
Equity Share Capital	424.02	424.02	424.02	424.02	424.02	424.02	424.02	424.02	
Reserves (excluding Revaluation Reserve) as shown in the Balance Sheet of previous year		15189.42						15554.67	
Earnings Per Share (of 10/- each) Basic & Diluted:	4.00	3.72	4.90	17.36	3.96	3.69	4.88	17.19	
Notes: (a) The above unaudited results for the quarter ended 30 th June, 2026 were reviewed by the Audit Committee and then approved by the Board of Directors at their meeting held on 14 th August 2026. (b) The Company has only one business segment "Engineering Products & services", therefore no additional disclosure on segment reporting required. (c) The Financials has been prepared in accordance with Companies (Indian Accounting Standards) Rules 2015, IND-AS to the extent applicable. (d) The statutory auditors have carried out limited review of the standalone & consolidated unaudited financials for the quarter ended 30 th June 2026. e. Previous periods figures have been regrouped as necessary (f). The financial performance for the quarter was materially impacted by supply-chain disruptions arising from prevailing geopolitical tensions, resulting in delays in execution and delivery of certain customer orders and the consequent deferral of revenue. The Company continues to take appropriate measures to mitigate these disruptions and facilitate execution and delivery in subsequent periods.									
Place : Bangalore Date : 14/08/2026					Kunal Sikka (DIN:05240807) Managing Director & CEO				