

## 2.25 cr. tourists visited Kerala in 2023; inflow goes up post-COVID

After a 72.77% slump in tourist visits during peak of pandemic and lockdown in 2020, arrivals grew by 42.56% in 2021.

**The Hindu Bureau**  
THIRUVANANTHAPURAM

Kerala witnessed a record increase in tourist visits in 2023, both domestic and international, rebounding strongly after the COVID-19 pandemic that hit the industry hard in the previous years. The State received 2.25 crore tourist visits in 2023, much higher than the pre-COVID-19 level.

The State received 2,18,71,641 domestic tourist visits and 6,49,057 international tourist visits last

year, demonstrating a strong comeback after the challenges of the pandemic.

### Domestic tourists

There has been a major upsurge in domestic tourist visits in the State, showing a high and steady increase since 2021. From 75,37,617 domestic tourist visits in 2021, the footfall in this segment rose sharply to 1,88,67,414 in 2023.

It is significant to note that this was even higher than the highest previous mark of 1,83,84,233 tourist

visits registered in the pre-pandemic 2019, said the Tourism department in a release here on Saturday.

After a 72.77 per cent slump in tourist visits during the peak of the pandemic and the lockdown in 2020, arrivals grew by 42.56 per cent in 2021 - beating all odds.

### Growth

Tourist visits more than doubled in 2022 compared to 2021, when the numbers surged by 152 per cent. Last year, they witnessed a growth of 17.22 per cent.

## 97 odonate species spotted in North Wayanad forest division

**E.M. Manoj**  
KALPETTA

The first ever Odonate survey that concluded in the North Wayanad forest division recently spotted 97 species of odonates, order of insects comprising dragonflies and damselflies.

The survey was jointly organised by the North Wayanad Forest Division and the Society for Odonate Studies (SOS), a non-governmental organisation. As many as nine camps were set up in different parts of the forest division and took three days to complete.

### Diversity of the region

They recorded as many as 59 species of dragonflies and 38 species of damselflies. Combining the result with that of a research team monitoring odonate diversity of the region for the past two years, the to-



(From left) Protosticta sexcolorata, Melanoneura bilineata, Asiagomphus Nilgircus, and Macromia irata. SPECIAL ARRANGEMENT

tal number of odonate species recorded has reached 114. Of these, 35 species are endemic to the Western Ghats.

Some of the rare and endemic species recorded during the survey including Blue-necked Reedtail (Protosticta mortoni), Vibrant Reedtail (Protosticta

sexcolorata), Malabar Bamboo Clubtail (Melanoneura bilineata), Fraser's Clubtail (Acrogomphus fraseri), Nilgiri Clubtail (Asiagomphus nilgircus), Nilgiri Mountain Hawk (Chlorogomphus campioni), Fraser's Torrent Hawk (Macromia irata), and Minaret Daggerhead (Idionyx galeatus).

North Wayanad Divisional Forest Officer K. J. Martin Lovel inaugurated the survey. Rakesh K., Sanoop Krishnan P.V., Ramya Raghavan, and Rajith P, range forest officers, led the teams.

Green India Mission, a Central government programme for forest conser-

vation, Coordinator C.S. Anvar coordinated the programme.

Mr. Anvar said the rich diversity of indicator organisms like odonates shows the forests were thriving.

As many as 30 odonate experts across the State took part in the survey.

## Youth held with MDMA

**The Hindu Bureau**  
KALPETTA

In a MDMA haul at Meenangadi in Wayanad, 113.57 grams of MDMA was seized from a youth on Saturday morning.

The Meenangadi police arrested Suhair, 24, at Kadachira in Kannur, while he was reportedly transporting the contraband in a contract carriage heading to Kozhikode from Bangaluru. The drug had reportedly been kept hidden in his pocket. During interrogation, Suhair told that he was transporting it to Kozhikode for local sale, said the police.

## Taking stock



Wayanad District Collector Renu Raj examining the counting centre at Mar Thoma College at Chungathara near Nilambur on Saturday. Mar Thoma College is the counting centre for Nilambur, Ernad and Wandoor Assembly segments of the constituency. SAKEER HUSSAIN

## Revision of court fees: panel to hold hearings

**The Hindu Bureau**  
THIRUVANANTHAPURAM

A five-member committee chaired by former Kerala High Court Judge V.K. Mohanan to moot recommendations for revising court fees will conduct hearings across the State to collect opinion from stakeholders and the general public.

The hearings for the southern region comprising Thiruvananthapuram, Kollam (10 a.m. to 1 p.m.) and Pathanamthitta (3 p.m. to 5 p.m.) will be held at the Thiruvananthapuram Government Guest House on June 22.

Addressing mediapersons here on Saturday, Mr. Mohanan said the committee had written to around 125 stakeholders, including authorities of the Kerala High Court and quasi-judicial bodies, representatives of Bar associations, advocates' organisations, law reporters, and publishers soliciting their views.

The general public can also present their suggestions at the hearings. They can also submit their recommendations by mailing them to the Convener, Law Secretary, Court Fees Reform Committee, Secretariat, Thiruvananthapuram - 695001, or through e-mail (secy.law@kerala.gov.in).

## LSGD moots rotational deployment of HKS to ensure fair wages

**The Hindu Bureau**  
THIRUVANANTHAPURAM

With a view to addressing the disparity in earnings of Haritha Karma Sena members involved in doorstep waste collection, the Local Self-Government department has suggested that groups be deployed on a rotational basis in wards with higher number of commercial establishments compared to wards

with predominantly residential areas.

The suggestions are part of the standard operating procedure for material collection facilities that the department issued earlier this week. The area of operation for each Haritha Karma Sena has to be fixed to ensure a fair monthly income. Local bodies have been given the freedom to tweak the suggestions as per local requirements.

## Monsoon: 251 relief camps identified in Wayanad

**The Hindu Bureau**  
KALPETTA

The Wayanad District Disaster Management Authority has identified as many as 251 relief camps to shift families in flood-prone areas ahead of the monsoon. District Collector Renu Raj has directed officials to coordinate rescue operations.

Phone numbers: District emergency control room-1077 (toll-free), 04936-204151, 95628-04151, and 8078409770; Sulthan Bathery taluk-04936-220296, 04936-223355, and 62384-61385; Mananthavady - 04935-240231, 04935-241111, and 94466-37748; Vythiri taluk-85908-42965 and 94470-97705.

## Concern over rise in drowning deaths in Malappuram

**The Hindu Bureau**  
MALAPPURAM

With the arrival of the monsoon, people's concerns about drowning deaths have increased. As many as 22 children drowned in waterbodies like ponds, streams and rivers in Malappuram in the past five months.

A drive is currently on under the leadership of the Fire and Rescue Services department with the support of the Civil Defence group to impart swimming training to children in the district. The programme named Midippu (meaning pulse) aims at empowering at least 1,000 children with swimming skills.

As many as 127 people,

most of them children, had drowned in the district last year. Most drowning incidents had taken place during the monsoon.

"It's natural that the monsoon showers bring in concerns for the people. Even if you know swimming, it's advised not to venture into unfamiliar waterbodies.

Many children who knew swimming have lost their lives in unfamiliar ponds and rivers in the district," said K. Alavikutty, a farmer whose child had a near drowning experience a few years ago. District Disaster Management authorities too have advised the people not to venture into waterbodies during monsoon.

## Landslip in Kozhikode

**The Hindu Bureau**  
KOZHIKODE

A building was damaged and around an acre of land got washed away in landslide at Koorachundu in Kozhikode on Friday night due to heavy rains. According to reports, the incident happened at 28<sup>th</sup> mile on Parimala Road near Kallanod. The landslide stretched across a distance of around one kilometre.

### Timings

KOZHIKODE		
<b>SUNDAY, JUN. 02</b>		
RISE 06:03	SET 18:47	
RISE 02:19	SET 14:52	
<b>MONDAY, JUN. 03</b>		
RISE 06:03	SET 18:48	
RISE 03:03	SET 15:48	
<b>TUESDAY, JUN. 04</b>		
RISE 06:03	SET 18:48	
RISE 03:49	SET 16:45	

**THE HINDU**  
DISCLAIMER: Readers are requested to verify and make appropriate enquiries to satisfy themselves about the veracity of an advertisement before responding to any published in this newspaper. THE PUBLISHING PVT LTD., the Publisher & Owner of this newspaper, does not vouch for the authenticity of any advertisement or advertiser or for any of the advertiser's products and/or services. In no event can the Owner, Publisher, Printer, Editor, Director/s, Employees of this newspaper/company be held responsible/liable in any manner whatsoever for any claims and/or damages for advertisements in this newspaper.

**SMART CITY THIRUVANANTHAPURAM LIMITED**  
CIN U73302KL2017SGC05027

**TENDER NOTICE**  
E-Tenders are invited for the following projects of Smart City Thiruvananthapuram Limited Project

Sl. No.	Name of Project	E-Tender Id	PKC Amount (Exclusive of GST)	Bid Submission Last Date
1	Selection of Contractor for Supply, Installation, Testing & Commissioning of EV charging station including Annual Maintenance for the first 5 years from the date of handing over after successful commissioning at Athalath, Thiruvananthapuram.	2024_SCTCL_654634_2	Rs.10,45,000/-	10-JUNE-2024 11 AM

Date and Time of Opening Price Bid: To Be Intimated Separately to Technically Qualified Bidders by e-mail. All the RFP documents and details are available on the e-procurement Website. Bids are only accepted online on the Website: <https://etenders.kerala.gov.in>

(Sd/-) CHIEF EXECUTIVE OFFICER, SMART CITY THIRUVANANTHAPURAM LTD.

**SOUTH INDIAN Bank**  
SIB House, Chhalad - Alavil Road, Kannur  
Pin: 670014 Kerala. Tel: +91 497 2713233/34/35, email: ro1@siib.co.in, CIN No. L65191KL1929PLC001017

Regd. Office: SIB House, T.B. Road, Thiruvananthapuram, Kerala. Tel: 0487-2420020  
E-mail: [sibcorporate@siib.co.in](mailto:sibcorporate@siib.co.in), Website: [www.southindianbank.com](http://www.southindianbank.com)

**E-AUCTION SALE NOTICE (FOR SALE OF IMMOVABLE PROPERTIES) Rule 8 (6) & 9(1)**  
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 proviso to Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules, 2002.

Borrowers (1) M/s Metro Plus Hyper Market, Rep. By Its Partners, Casa Marina Shopping Center, Talap, Kannur, Kerala-670002 Also At, 37-124,125,128,129,133, Metro Square, S.N.Park Road, Kannur-670001 And, TV 33/41, Shenoy Centre, Fort Road, Kannur - 670001 And, 16/11/21-6-7-B, Riyad Mall, Peruma, Payyannur, Kerala-670307 And, CP-1-5, Metro Global Exim, Thavam, Cherukunnu, Kerala-670301 (2) Mr. Abdul Khader C M @ Abdul Khader Mohammed Kunhi, Partner, M/s Metro Plus Hyper Market, C M House, Near NM UP School, Mattol North, Kannur-670325 (3) Mrs Nafeesath Abdul Khader, Partner, M/s Metro Plus Hyper Market, C M House, Near NM UP School, Mattol North, Kannur-670325

Borrowers in the KCC OD limit: (1) Mr Abdul Khader C M @ Abdul Khader Mohammed Kunhi, C M House, Near NM UP School, Mattol North, Kannur-670325 also residing at "Sanover" Summer Field Apartment, Gokhale Road, Kannur, Kerala-670001. (2) Mrs Nafeesath Abdul Khader, Partner, M/s Metro Plus Hyper Market, C M House, Near NM UP School, Mattol North, Kannur-670325 also residing at "Sanover" Summer Field Apartment, Gokhale Road, Kannur, Kerala-670001

Notice is hereby given to the public in general and in particular to the borrower/guarantor that the below described immovable property mortgaged to the South Indian Bank Ltd, Branch Kannur South Bazar (Secured Creditor), the physical possession of which has been taken by the Authorised Officer of The South Indian Bank Limited (Secured Creditor), will be sold on "as is where is" basis, "as is what is" and "whatever there is" condition on 25-06-2024 for recovery of an amount of Rs.91,28,517.71 (Rupees Ninety One Lakh Twenty Eight Thousand Five Hundred Seventeen and Paise Seventy One Only) as on 31-05-2024 with future interest, costs and expenses etc. thereon in the account/s of M/s Metro Plus Hyper Market and a sum of Rs.25,63,151.64 (Rupees Twenty Five Lakhs Sixty Three Thousand One Hundred Fifty One and Paise Sixty Four Only) as on 31-05-2024 in the KCC OD account with future interest, costs and expenses etc. thereon in the account of Abdul Khader C M @ Abdul Khader Mohammed Kunhi with Kannur South Bazar Branch of the Bank (Secured Creditor), from the above mentioned Borrower(s) and guarantor(s).

**DESCRIPTION OF THE IMMOVABLE PROPERTY**  
Name of Property Owner: Mr Abdul Khader Mohammed Kunhi, Description of property: All that part and parcel of land measuring 219.75 Cents (1.75 Cents + 8 Cents + 164 Cents + 19 Cents + 27 Cents) along with building having total plinth area of about 215.50 Sq.Meters and all other constructions, improvements, easementary rights existing and appurtenant thereon situated under S.No.743,744 & 745/2 of Kannur Village, Kannur Taluk, Kannur District and owned by Mr Abdul Khader Mohammed Kunhi more fully described in Registered Jenmam Deed Nos 4246/2008 dated 29.10.2008, 4227/2006 dated 13.11.2006, 4564/2008 dated 20.11.2008, 4426/2007 dated 09.11.2007 and Registered Sale Deed No. 821/2009 dated 09.03.2009, all of Sub Registrar Office Kannur. **BOUNDARIES:** North: Property of Mascot Hotel & Property In R.S.No. 736, M/S: Road & Military Area, South: Arabian Sea, West: Property of Mascot Hotel & Arabian Sea

Reserve Price: Rs.15,87,82,000.00 (Rupees Fifteen Crore Eighty Seven Lakh Eighty Two Thousand Only)  
Earnest Money Deposit (EMD): Rs.1,58,78,200.00 (Rupees One Crore Fifty Eight Lakh Seventy Eight Thousand Two Hundred Only) (EMD shall be deposited on or before 24-06-2024 till 05:00 PM)

Bid Increment amount: Rs.50,000.00 (Rupees Fifty Thousand Only)  
Date and time of E-auction: 25-06-2024 from 10:00 AM to 12:00 Noon (With 5 minute unlimited auto extensions till sale is concluded)

Encumbrances known to the Bank: Nil-Encumbrances from 01-01-2023 to 04-01-2024  
For detailed terms and conditions of the sale, please refer to the link provided in web portal of South Indian Bank Ltd. (Secured Creditor) website i.e. [www.southindianbank.com](http://www.southindianbank.com). Details also available at <https://bankauctions.in>  
For any further clarification with regards to inspection of property, terms and conditions of the e-auction or submission of bids, kindly contact South Indian Bank Ltd South Bazar or may contact 8848659770 at the south Indian Bank Id Regional office, Kannur. Place: Kannur Date: 01.06.2024

**Your feedback will keep us Cleaner, Sharper and Bolder**

Call our toll-free number **1800 102 1878**

Or write to us at [customercare@thehindu.co.in](mailto:customercare@thehindu.co.in)

Scan the QR code to register your feedback

THE HINDU **businessline**

FRONTLINE SPORTSTAR thehindu.youthworld THE HINDU

## ELETTIL BRANCH Calicut

**DEMAND NOTICE [SECTION 13(2)] TO BORROWER/GUARANTOR/MORTGAGOR/LEGAL HEIR**  
Borrowers: (1) Dhasni N.K, D/o Abu Rahman N.K, (2) Abdurrahman N.K (Deceased Represented by Legal Heirs including Borrower and Guarantor) (A) Dhasni N.K, D/o Abu Rahman N.K, (B) Shanavas N.K, S/o Abdurrahman N.K, (C) Rishad N.K, S/o Abdurrahman N.K, (D) Ayisha N.K, W/o Abdurrahman N.K, (3) Ayisha N.K, W/o Abdurrahman N.K. All Residing at: Nalakandathil House, Kizhakothe P.O, Kozhikode-673572

Dear Sir/Madam,  
Sub: DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002  
That Abdurrahman N.K (Deceased Represented by Legal Heirs), Dhasni N.K (hereinafter referred to as "the Borrower") Ayisha N.K (hereinafter referred to as "the Guarantor") has availed the following loans/credit facilities from our **ELETTIL Branch** from time to time:

Nature of Loan & No.	Date of Sanction	Sanctioned Amount	Liability with interest as on date
Education Loan- Vidyasagar Scheme (A/c No. 1734651016883)	14-09-2010	Rs. 10,00,000/-	Rs. 24,95,702.35

The above said loan/credit facilities are duly secured by way of mortgage of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as NPA on 29-03-2024. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of the Borrower towards the secured creditor as on date amounts to Rs.24,95,702.35 (Rupees Twenty four lakhs ninety five thousand seven hundred two and Paise Thirty five only) plus interest @ 10% together with future interest and incidental expenses and costs, within sixty days from the date of the notice, failing which you shall exercise all or any of the rights under Section 13(4) of the subject Act. Further, you are hereby restrained from dealing with any of the secured assets mentioned in the schedule in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law. You are invited to pay the amount due to us in full within the stipulated time. Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

You are also put on notice that in terms of section 13(13) the Borrower/Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor.  
The demand notice had also been issued to you by Registered Post Ack due to your last known address available in the Branch record.

**SCHEDULE OF ASSETS (IMMOVABLE)**  
(1) All that part parcel of property to the extent of 3 Cents of land in Old Sy No.44, Re Sy No.41/1, Pannoor Desom, Kizhakothe Amson, Kizhakothe Village, Koduvally Sub District, Thamarassery Taluk, Kozhikode District in the name of Smt. Ayishakutty. **Bounded:** East: Thannilshesham; North: Thannilshesham; West: Paracharu Paramba South: Thannilshesham.  
(2) All that part parcel of property to the extent of 9 Cents of land in Old Sy No.44/2A, Re Sy No.41/1, Pannoor Desom, Kizhakothe Amson, Kizhakothe Village, Koduvally Sub District, Thamarassery Taluk, Kozhikode District in the name of Sri. Abdurrahman. **Bounded:** East: Kuruthattiparamba District; North: Thannilshesham; West: Thannilshesham; South: Paracharu Paramba  
Date : 02-06-2024  
Place : Calicut (Sd/-) Authorised Officer, Canara Bank

**ARM BRANCH, 2<sup>nd</sup> Floor, Canara Bank Building, Chittoor Road, Emakulam South -682016, Email:cb2875@canarabank.com, PH:0484-2353072,2353071**

**SALE NOTICE**  
E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002  
Notice is hereby given to the public in general and in particular to the borrower(s) and Guarantor(s) that the below described immovable properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on 10-07-2024 for Recovery of Rs.2,63,00,666.10 (Rupees Two Crore Sixty Three lakhs Six hundred Sixty Six and Paise ten only) Plus further interest thereon from 01.01.2024 along with suit expenses and other legal charges due to Emakulam ARM Branch of Canara Bank from borrowers Sri.Rajith Kumar Arunalayam, Smt.Ranjini Raman and Guarantor Sri.Anil Kumar P.

**Details and full description of the immovable properties:**  
Item No.1: All that piece and parcel of the land having an extent of 35.22 Ares (67 Cents) of land with building in Re Sy. No. 283/6, 280/11 in Kuppadi Village, Sultan Bathery Taluk, Wayanad District in the name of Rajith Kumar, Guarantor: East: Thodu; North: National Highway 212; West: Thirunelli Block office Panchayat road; South: Thirunelli Block office Panchayat road.

Reserve price: Rs. 2,20,00,000/- Earnest Money Deposit: Rs. 22,00,000/-

Item No.2: All that piece and parcel of the land having an extent of 20.23 Ares (60 Cents) of land with building in Re Sy. No. 113/6 in Kuppadi Village, Sultan Bathery Taluk, Wayanad District in the name of Ranjini Raman, Guarantors: East: Property of Devaki; North: Property of Devaki; West: Property of Krishnan Kutty and Property of Krishi Bhavan; South: Road, Property of Krishi Bhavan

Reserve price: Rs. 1,52,00,000/- Earnest Money Deposit: Rs. 15,20,000/-

The Earnest Money Deposit shall be deposited on or before 08-07-2024 upto 5.00 p.m.

For Detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank Website ([www.canarabank.com](http://www.canarabank.com)) or may contact Chief Manager, ARM Branch, Ernakulam, mail id : [cb2875@canarabank.com](mailto:cb2875@canarabank.com), Ph:281991413, 0484 2353071, 2353072

Date : 28-05-2024  
Place : Ernakulam (Sd/-) Authorised Officer, Canara Bank

**The Taliparamba Co-operative Urban Bank Ltd**  
No. C-1407-RBI License No. UBD KER 1242P  
P.O Taliparamba-67014, Kannur District, Kerala  
E-mail:taliparambacoopurbanbank@yahoo.co.in

**POSSESSION NOTICE (For Immovable Property)**  
(Appendix IV under the Act-rule 8 (1))  
Whereas, the undersigned being the authorized officer of the Taliparamba Co-operative Urban Bank Ltd, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated calling upon the borrowers and also owner of the property to repay the total amount mentioned in the notice being within 60 days from the date of the said notice.

The owners of the property has failed to repay the amount even after receiving the demand notice, so the bank filed petition before the Hon'ble Chief Judicial Magistrate Court, Thalassery for taking physical possession of the schedule property and as per the order the commissioner was appointed by the court for taking possession of the property schedule below and handed over the possession of property to the authorized officer of the bank. This notice is hereby given to the owner of the property in particular and the public in general that the undersigned has taken possession of the property described herein below as per the order of the Honorable CJM Court Thalassery in as per the provision of SARFAESI act and rule on this day 29.05.2024.

S/No	Name address of the borrowers	Amount Due	Description of secured asset(immovable property)
1	1.K.M.TOMY, S/o.Thresiamma, 2.THRESIAMMA, W/o. Late Mathew 3.BINCY TOMY, Taliparamba Taluk, Kannur Dist, Kerala. Description of the property: Alumbu enna shalathil petta 5 aca shalathil petta 1 aca shalalum sakalavum.	Rs. 6,72,254/- as on 25.04.2022 and interest thereon costs etc.	B Schedule of the Property in Deed No.1703/2006 No.1 in O.S.No.1 having an extent of 40 Acre situated in Alakode amson Arangam desom of Taliparamba Taluk, Kannur Dist, Kerala. Description of the property: Alumbu enna shalathil petta 1 aca shalalum, Otalavu 3230.24 Aca. Boundaries: Kizhaku: Kadankavil Joseph Vaka shalam, Thekku: Davsi Vaka shalam, Padinharu: Thressiamma vaka shalam Vadaku: Mathew Vaka shalam

The owner of the property in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Taliparamba Co-operative Urban Bank Ltd for an amount and interest thereon, costs etc.  
Taliparamba 29.05.2024 (Sd/ Authorised Officer, Taliparamba Co-operative Urban Bank Ltd