



Kerala to create statewide cultural network with year-round art hubs

Initiative aims to bridge gap between Kerala's rich artistic traditions and its tourism sector

SHAINU MOHAN @TPuram

IN a major push to strengthen Kerala's cultural infrastructure, create vibrant public spaces for artists, and position culture as a year-round tourist attraction, the state government is set to establish a statewide cultural network linking three major cultural complexes across the state. The flagship initiative, part of the department of cultural affairs' 100-day action plan, seeks to transform these underutilised facilities into dynamic cultural destinations with a curated calendar of performances, exhibitions and public events throughout the year.

Tourism and Culture Minister P C Vishnunadh told *TNIE* that the initiative was conceived after the government found that several cultural assets created over the years were not being used to their full potential.

The plan is to establish a network that will bring together the Sree Narayana Guru Cultural Complex in Kollam, Subrahmanyan Thirumumbu Cultural Complex in Kasaragod and the V T Bhattathiripad Cultural Complex in Palakkad.

"We have built cultural infrastructure worth nearly ₹60 crore, but we never developed a

Permanent ecosystem for artists

- Plans to establish network to bring together Kollam's Sree Narayana Guru Cultural Complex, Kasaragod's Subrahmanyan Thirumumbu Cultural Complex and Palakkad's V T Bhattathiripad Cultural Complex

- Expects to create a permanent ecosystem for artists by providing regular performance opportunities and assured remuneration



system to operate and activate these spaces effectively. Our focus now is to establish a professional management structure, appoint dedicated curators and prepare a 365-day cultural calendar so that these centres evolve into vibrant public cultural spaces that remain active throughout the year," the minister said.

According to him, the initiative also aims to bridge the gap between Kerala's rich artistic traditions and its tourism sector.

"Kerala attracts visitors looking for authentic cultural experiences, but we lack permanent venues where tourists can regularly experience the state's living artistic heritage. Beyond

the art gallery, there are hardly any live cultural programmes. We want to integrate these centres into the tourism department's travel calendar so that visitors can enjoy performances, exhibitions and cultural events as part of their Kerala itinerary," Vishnunadh said.

The minister said the Sree Narayana Guru Cultural Complex, which houses the A Ramachandran Art Gallery and a museum, remains largely unknown even among local residents. "When I examined the programmes conducted there over the past year, I found that most were handicrafts and textile exhibitions. That was never the vision. These centres should become places where

people can experience Kerala's artistic traditions every day," he said.

The government expects the initiative to create a permanent ecosystem for artists by providing regular performance opportunities and assured remuneration. "Kerala has no shortage of talented artists. What they lack are permanent stages. Most performers get opportunities only during festival seasons such as Onam. If these cultural centres remain active throughout the year, artists can perform for 60 to 70 days annually, creating a steady source of income while helping preserve our traditional art forms," Vishnunadh said.

As part of the initiative, a dedicated governing body will be constituted to manage the network, while an expert curator will be appointed to plan and coordinate year-round artistic programming. The objective is to ensure that the centres remain active all 365 days with performances, exhibitions, literary events, workshops, cultural festivals, and exchange programmes instead of functioning merely as event venues. He said that complexes at Palakkad and Kasaragod are nearing completion and will be opened to the public within the next 100 days.

CET future at crossroads as KTU constituent college plan draws flak

SOVI VIDYADHARAN @TPuram

THE UDF government's proposal to convert the College of Engineering Trivandrum (CET) into a constituent college of APJ Abdul Kalam Technological University (KTU) has sparked a debate over the institution's future. While critics have raised concerns about CET's autonomy, supporters say the move offers greater opportunities for academic growth within a university system.

Established in 1939, CET is Kerala's oldest government engineering college and the only state-run engineering institution to feature among the top 150 in the National Institutional Ranking Framework (NIRF). The proposal seeks to make CET KTU's flagship campus, but has drawn mixed reactions over its long-term academic and institutional impact.

Those opposing the move argue that CET has long been a strong candidate for autonomous or Deemed-to-be University status. They contend that either model would provide greater academic freedom while allowing the institution to retain complete administrative independence.

"KTU, established in 2014, should first strengthen its own systems before taking over a premier institution. Academic autonomy, rather than constit-



AUTONOMY VS GROWTH DEBATE

- Proposal seeks to make CET KTU's flagship campus
- Critics fear loss of autonomy and institutional identity
- KTU promises greater research funding and academic flexibility
- Supporters say CET's legacy will remain intact
- Debate centres on autonomy v/s long-term academic growth

uent college status, would better position CET to design innovative curricula, respond quickly to industry requirements and strengthen its national standing," said a senior CET faculty member, requesting anonymity.

KTU, however, maintains that the proposal is intended to enhance, not diminish, CET's academic profile. According to

the university, CET's identity and legacy will remain intact while the institution benefits from functioning as a research-intensive university campus.

"The constituent status would improve access to funding from both the state and Central governments for research, laboratories and innovation, while enabling closer collaboration with industry and other academic institutions," said Ciza Thomas, Vice-Chancellor of KTU.

"It should be noted that proposals to grant autonomous status to CET did not materialise nearly two decades ago because of opposition from within the institution," said Prof Kuncheria P Isaac, former vice-chancellor of KTU and a CET alumnus. During Isaac's tenure, KTU had initiated another proposal to grant autonomy to CET.

Meanwhile, the government has sought to allay faculty concerns over redeployment. "Teachers currently serving under the Directorate of Technical Education, including those at CET, would be given the option to join the university service. Those who opt for the university system would be eligible to serve until the age of 60, compared with the retirement age of 56 in government engineering colleges," said a senior higher education department official.

EXPRESS READ

CB to probe voice clip alleging 2018 flood as man-made

T'Puram: The state government has announced a crime branch probe regarding an audio clip that alleged the 2018 flood was a man-made disaster. The audio clip released by MLA Mathew Kuzhahadad during the assembly poll campaign had mentioned the delay in opening the shutters of Thottappally spillway was to help the private company.

35-year-old man's death: 3 prison staff arrested for custodial torture

EXPRESS NEWS SERVICE @Kanniyakumari

A day after the death of S Sabari Varman — a prisoner in judicial custody in Nagercoil — due to alleged custodial torture, three prison staff were arrested late on Tuesday and placed under suspension. The charges under which they were booked are not clear yet.

The arrests came hours after a post-mortem report revealed 19 injuries on

the 35-year-old disabled victim's body, including on his elbows, forearms, knees, and legs. Sources said the arrested jail staff allegedly assaulted the man and tied him up inside the prison on Sunday night after he made loud noises and caused a disturbance.

A senior officer said the suspects were arrested after holding an investigation with eyewitnesses and after perusing the CCTV recordings of the prison.

SIT seeks PSC exam docus for key posts

EXPRESS NEWS SERVICE @TPuram

THE special investigation team probing the alleged malpractices in the recruitment exams conducted by the Public Service Commission (PSC) on Tuesday gave a letter to the Commission secretary seeking details of the exam conducted for various key posts in the Planning Board.

Sources said the details such as mark lists, answer sheets, question paper, tabular sheet and interview mark lists were sought by the inves-

tigators. SIT head IG S Ajeetha Begum on Monday met PSC chairman M R Baiju and sought his cooperation in the probe. She had also apprised him about the documents of PSC that the investigators wanted to examine. It's in pursuant to the meeting that the letter was issued to the secretary on Tuesday.

So far about 20 complaints have been received through various channels regarding various PSC recruitment exams.

The government had initially decided to conduct a vigilance probe, but later opted for a crime branch investigation on the basis of the legal opinion.

The legal opinion from the Director General of Prosecution had cited that the crime branch being a specialised wing has the legal ambit to investigate crimes of all sorts, while the vigilance can only probe offences which fall under the Prevention of Corruption Act.

ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY
Rayapudi, Amaravati-522237, Andhra Pradesh.
NIT No. 21/MAU61-ADMINSTG/OTH/12/2026, Dt: 14/07/2026

E-PROCUREMENT TENDER NOTICE

Name of Work: APCRDA - Request for Proposal (RFP) for Selection of Consultant to Provide Comprehensive Multi-layered Third-Party Quality Assurance & Quality Control Services for Infrastructure and construction works of development in Amaravati Capital City, Andhra Pradesh, India.

The bid can be downloaded on AP e-procurement portal from 15.07.2026 to 05.08.2026 up to 14.00 Hrs., Due date for submission of Bid is 05.08.2026 up to 15.00 Hrs., Technical bid opening 05.08.2026 @16.00 Hrs. For further details Please refer to www.approcurement.gov.in and www.crda.ap.gov.in.

Sd/- Commissioner, APCRDA, Amaravati

Canara Bank ARM BRANCH 2nd Floor, Canara Bank Building Chittoor Road, Ernakulam South, Ernakulam - 682016. Ph: 0484-2353072, 2353071 Email: cb2875@canarabank.com

Notice: With reference to the Sale Notice/E-Auction Sale Notice dated 26.06.2026 Published in Kerala Kaumudi and The New Indian Express dailies dated on 03/07/26 in the A/c/s of 1. Mr. Rojo Robins, 2. Mr. Sebastian PM, 3. Mr. Ajith Varghese, 4. Mr. Ahmed Shanavas Kurukkan, 5. Ms. Seenath Jaleel, 6. Ms. Bijimol CT, 7. Mrs. Yamuna J, 8. M/s Sha and Abhis Trading Co. (Ss. No. 1 to 8) in connection with the sale of the secured asset under the provisions of the Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002, it is hereby informed that due to an inadvertently typographical error, the last date for submission of EMD and the date of sale/e-auction were incorrectly mentioned as 19.07.2026.

The same may be read as 29.07.2026 wherever it appears in the Sale Notice.

Accordingly: Last Date for deposit of Earnest Money Deposit: Before 29.07.2026 before 10:00 AM Date & Time of Auction: 29.07.2026 & Time 10:30 A.M. to 11:30 A.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale) The property can be inspected, with Prior Appointment with Authorised Officer, on 15.07.2026 between 10:00 A.M. & 4:00 P.M. All other terms and conditions contained in the original Sale Notice shall remain unchanged and continue to be in force.

Ernakulam, 14.07.2026 (Sd/-) Authorised Officer, CANARA BANK

HDFC BANK Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Panel (W) Mumbai 400013

SALE NOTICE OF MOVABLE PROPERTY

Auction Sale Notice for Sale of movable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and to the Borrowers and Guarantors in particular that the under mentioned Vehicles mortgaged to HDFC Bank Ltd and the physical possession of the same has been taken by the Authorised Officer of the HDFC Bank Ltd, as per the power conferred under section 13 (4) of the Act, same will be sold through Public Auction as per the terms mentioned below for the recovery of HDFC Bank's outstanding dues with applicable interest, charges and costs etc. The property described is being sold on "AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECURSE BASIS" under the Rule 8 & 9 of the Security Interest (Enforcement) Rules. The Asset details, Reserve price & EMD amount mentioned below:-

Name/s of Borrower(s)	BETA HEALTH CARE PRODUCTS PVT LTD, PLOT NO 21 B Cochin Special Economic Zone Kakkanad Cochin Ernakulam - 682037 and XAVIER C Moolayil Moolayil H Kadalikad Po Manjallloor Ernakulam Cochin - 686670.
Outstanding as on 27-05-2025	Rs. 16,76,180/- Together with further interest and cost
Notice Date: 29.5.2025	Possession Date: 22-06-2026
EMD Rs.: 1,44,700	Minimum Bid Increment is Rs. 1000/-
For inspection of the property inspection between 10.00 a.m. and 3.00 p.m. from 12-06-2026 to 18-06-2026.	
Last Date of Submission of EMD and Documents: 19-06-2026 before 11:30 am	
DESCRIPTION OF THE MOVABLE PROPERTY	
Vehicle : BHARAT BENZ 1117 R BS VI	Reg No.: KL07DD4733
Engine No. :400932D0062144	Chassis No. : MEC7424ABRP071481

If the Borrower pays the amount due to the Bank in full before the date of sale, the sale is liable to be stopped.

For reasons recorded, it shall be in the discretion of the "Authorized Officer" to adjourn/discontinue the sale. For inspection of the properties, details of terms & conditions contact the "Authorized Officer"

Revenue assessed upon the property or any part thereof:- NIL

Details of any encumbrances, known to the Bank, to which the property is liable:- NIL

Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value, Nothing other than the above.

Please Contact Concerned Officials of HDFC BANK LTD., Mr Deepu Paul at 9426792227.

Place : Ernakulam

Date : 13-07-2026 Sd/- AUTHORISED OFFICER HDFC BANK LTD

RAJASTHAN MEDICAL SERVICES CORPORATION LTD.
Gandhi Block, Swasthya Bhawan, Tilak Marg, Jaipur-302005, India, Phone No: 0141-2228066, 2228064, Website: www.rmsc.health.rajasthan.gov.in, CIN : U24232RJ2011SG035067, E-mail : edps@rmsc@rajasthan.gov.in

Ref No. :- F.02 (227)/RMSCL/Proc./565/NIB-22/2026/1290 Dated :- 10/07/2026

Notice Inviting E-Bids

S. No.	Item Name/Description	Ref. No.	UBN	Estimated Value Rs. in Crore	Last Time & Last date for bid submission
1	Surgical & Suture Items	Ref No. : F.02 (227)/RMSCL/Proc./565/NIB-22/2026/1265 Dated : 10.07.2026	MSC2627GLRC00039	25.48 Crore	27.07.2026 upto 06.00 pm

Raj.Samwad/C/26/6871 Director (Procurement)

भारत सरकार / GOVERNMENT OF INDIA, / अंतरिक्ष विभाग / DEPARTMENT OF SPACE
विक्रम साराभाई अंतरिक्ष केंद्र / VIKRAM SARABHAI SPACE CENTRE
निर्माण एवं अनुसंधान गृह / CONSTRUCTION AND MAINTENANCE GROUP
तिरुवनन्तपुरम / THIRUVANANTHAPURAM - 22 / (फोन नं./ Ph. No. 0471 - 2564568 / 5669 / 4537 / 4545)

ई-टेंडिंग का अर्थव्यवस्था / EXTENSION OF E-TENDER
दिनांक/Date : 14.07.2026

70 एकड़, वीएसएससी, ठुंबा में एनसीएससी कार्यालय के लिए एस्टीमेट भवन (चौबीस मीटर) का उद्देश्य विस्तार (निविल तथा विस्तार कार्य) / Vertical Extension of STS Building (Fourth Floor) for NGLV Office at 70 Acres, VSSC, Thumba (Civil & Electrical works) NIT No. VSSC/CMG/CO1/07/2026-27 Dt. 18.05.2026, (पी.ए.सी./PAC: रु./ Rs. 543.06 लाख / Lakhs)

इसमें एनसीएससी का अर्थव्यवस्था / Period for downloading: दिनांक 18.07.2026 को 23:00 बजे तक सड़ाए गए / Extended upto 23:00 hrs. on 18.07.2026

इच्छुक निविदाकार ब्रोअरों के लिए www.tendervizard.in या www.isro.gov.in देखें। / Interested tenderers may visit www.tendervizard.in or www.isro.gov.in for details.

प्रधान, सीएसजी, वीएसएससी
होद, CMG, VSSC

GOVERNMENT OF TAMIL NADU
ELECTRONICS CORPORATION OF TAMIL NADU LIMITED - ANGADI
9th Floor, Sigappi Aschi Building, 18/3, Rukmani Lakshmiapathi Road, Egmore, Chennai-600 008
<https://tenders@elcotangadi.in>

NOTICE INVITING TENDER
Tender No. EANGADI-ST-LA01-2026-0033

ELCOT Angadi invites tender for "Comprehensive Annual Maintenance Contract (CAMC) with Manpower support for the Network Devices installed in Tamil Nadu Legislative Assembly, Secretariat, Chennai". For complete details, please visit www.tenders.gov.in. Site visit : 20.07.2026, 11:00 AM to 3:00 PM. Last date for submission of e-bids: 29.07.2026, 3.00 PM. For queries: tenders@elcotangadi.in DIPRI/2282/TENDER/2026 General Manager (Procurement)

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office: ICICI Bank Ltd. 4/10, Mythree Tower, Bommanahalli Hosur Main Road Bangalore- 560068

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Steevi K Ouseph & Ruby Aji/ 268351000005	As Described In The Loan Document / Property Document Covering Re Sy No. 364/17, 364/14 Chelomattam Village, Kunnathunadu Taluk, Perumbavoor District, Ernakulam District, Kerala- 683585, (Admeasuring An Area of 05 Ares 03 Sq Mtrs Bounded By North: Property of Bovu South: Property of Shamnod, East: Canal Bund Road, West: Property of Shamnod/ 09th July 2026	March 12, 2026 Rs. 59,40,258.58/-	Kalady

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: July 15, 2026 Place: Ernakulam Sincerely Authorised Officer, For ICICI Bank Ltd.

MAHATRANSCO Maharashtra State Electricity Transmission Co. Ltd.

SRM E-TENDER NOTICE 4th call

The Superintending Engineer (Parli Circle) on behalf of MSETCL (the Employer) invites online bids (SRM E-Tender) from reputed & registered Electrical Contractors on Mahatransco E-Tendering Website <https://srmetender.mahatransco.in> for following work.

Sr. No.	Particular of Works	SRM E-Tender No.	SRM E-Tender RfX No.
01	Work of second circuit stringing on 132kv jalkot udgir and 132kv Bhokar Himayatanagar line along with associated end bays at substations under EHV PC O&M Zone Ch. Sambhaji Nagar.	SE/EHVC/ PV/TS/ 2025-26/T-05	7000040759

For further details visit our Website <https://srmetender.mahatransco.in>.
Contact Person: The Executive Engineer(O): Phone No. (02446)222076.

The undersigned reserves the rights to accept or reject any or all tenders without assigning any reasons thereof.

Sd/-
Superintending Engineer, EHV (O&M) Circle, Parli-V

UJJIVAN SMALL FINANCE BANK

Registered Office: Grape Garden, No.27, 3rd "A" Cross, 18th Main, Koramangala 6th Block, Koramangala, Bengaluru-560095, Karnataka

E-AUCTION NOTICE

E-Auction Notice for Sale under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act) 2002, Read with Proviso Rule 8(6) & 9(1) of Security Interest (Enforcement) Rules 2002.

The undersigned as Authorised Officer of Ujjivan Small Finance Bank Ltd, has taken possession of the following properties in exercise of powers conferred under section 13(4) of the SARFAESI Act. The Borrower in particular and public at large are informed that E-Auction of the mortgage properties in the below mentioned account for realization of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

S. No.	Loan Account Number / Name of Borrower / Co-Borrower / Guarantor	(i) Date of 13-2 Notice & Demand Amount as on (ii) Date of Possession	Present Outstanding Balance	Reserve Price in INR	Earnest Money Deposit (EMD) in INR
1.	1193210170000056 1. Mr. Madhu M 2. Mrs. Priya P	(i) 12.11.2024 & ₹ 11,99,237/- (Rupees Eleven Lakhs Ninety Nine Thousand Two Hundred and Thirty Seven Only) as on 10.11.2024 (ii) Symbolic Possession 26.03.2025 & Physical Possession 17.07.2025	₹ 15,35,546.66 (Rupees Fifteen Lakhs Thirty Five Thousand Five Hundred and Forty Six and paise Sixty Six Only) as on 13.07.2026	₹ 4,81,000/- (Rupees Four Lakh Eighty One Thousand Only)	₹ 48,100/- (Rupees Forty Eight Thousand One Hundred Only)

Schedule of the Property: All that Part & Parcel of the property admeasuring 2.59 ares in Re Sy No. 189/11 (Old Sy No. 286/23/2) Block No.12, in Perungala Village, Mavelikkara Taluk, Alappuzha District. Boundaries East: Property of Palathara, South: Property of Janardhanan, West: Property of Rajesh, North: Property of Thilakaraj and Usha and Private Road.

Branch Office: No.678/1,2,679/2, Chembunkkavu Village, (opp) Sun Tower, East Fort Thrissur, Kerala -680005

2.	1616210170000002 1.Mr.Sajan M C 2.Mrs.Maya P M 3.Mr. Chanthu V 4.Mr.Saru Chanthu.V	(i) 18.06.2022 & ₹ 9,92,570/- (Rupees Nine Lakh Ninety Two Thousand Five Hundred and Seventy Only) as on 18.06.2022 (ii) Symbolic Possession 10.02.2025 & Physical Possession 20.08.2025	₹ 13,28,155.81 (Rupees Thirteen Lakhs Twenty Eight Thousand One Hundred and Fifty Five and paise Eighty One Only) as on 13.07.2026	₹ 16,39,000/- (Rupees Sixteen Lakh Thirty-Nine Thousand Only)	₹ 1,63,900/- (Rupees One Lakh Sixty Three Thousand Nine Hundred Only)
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Schedule of the Property: All that piece and parcel of property 2.15 Ares of property comprised in Resurvey No.90/61 of Kozhukkully Village, Thrissur Taluk: Boundaries: East: Property of Pulikkal Thandamani, North: Property of Changarath Kunjithani & Santhosh West: Property of Premakurman & Mamplully Omana, South: Road.

DATE AND TIME OF E-AUCTION : 05.08.2026 From 11.00 a.m. to 12.00 Noon

Last Date for submission of Bid: on or before 04.08.2026 Between 10.00 a.m and 5.00 p.m	Date & Time of Inspection of the property: 03.08.2026 Between 10.00 a.m and 5.00 p.m
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For More Details Contact Bank Authorized Officer: Mr.Adithya - 95435 91627 / Mr.Tijo Sajan - 78451 92961.

The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".

The E-Auction will be conducted through Ujjivan Small Finance Bank Ltd approved E-auction service provider - M/s.C1 India PVT LTD. Contact person - Mr. Prabhakaran (Mobile No. 74182 81709). The intending bidders are advised to visit <https://www.bankeauctions.com> or <https://www.ujjivansfb.in/e-auctions> for the details of the properties in the website and for taking part in the bid they should register their names at portal <https://www.bankeauctions.com> and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. C1 India PVT LTD, Helpline Number's- 72919 18824, 25, 26 support email id:- support@bankeauctions.com, Auction portal - <https://www.bankeauctions.com>.

For detailed terms and conditions of the sale, please refer to the link provided in our Bank's / Secured Creditor's website i.e., <https://www.ujjivansfb.in/e-auctions> / <https://www.bankeauctions.com>.

Date : 15.07.2026 Sd/-
Authorized Officer, Ujjivan Small Finance Bank Ltd