

Govt plans cyber audit as digital fault lines emerge

Review likely to assess enterprise risks after cluster of security breaches

AASHISH ARYAN
New Delhi, 22 October

The central government is likely to soon hold a high-level stocktaking review and audit meeting to assess potential damage to Indian enterprises following a series of cybersecurity incidents over the past few days, sources said.

Among the issues likely to be discussed are vulnerabilities flagged in PHP, a widely used server-side scripting language; the leak of private keys associated with web security certificates issued by eMudhra; and a week-old communication from the Indian Computer Emergency Response Team (Cert-In) warning that artificial intelligence (AI)-powered agents had reached the live networks of Indian firms, sources said.

PHP, or PHP: Hypertext Pre-processor, is an open-source scripting language that has been around for over 30 years and is used to build and run websites and web applications. Content management systems and publishing platforms such as WordPress rely on PHP to deliver dynamic content. Its widespread use means that vulnerabilities in the language can potentially expose websites, applications, and servers across a range of organisations to cyberattacks.

“One major area of concern that we have noticed following all these incidents is that the cybersecurity preparedness and response of our enterprises, especially among micro, small, and medium enterprises, is very weak. Some of the credentials are stored in plain text, and most passwords have never been changed from the default that was provided at the time of installation,” a senior government official told *Business Standard*.

Earlier this week, Cert-In issued a late-night advisory, saying that some providers



On the agenda

- Govt is likely to discuss the impact of vulnerabilities flagged in the server-side programming language PHP
- Also likely to be on the agenda is the leak of the private keys of the web security certificates issued by eMudhra
- Indian Computer Emergency Response Team (Cert-In)'s week-old communication regarding AI-powered agents reaching live networks of Indian firms also up for discussion

of frontier AI models had informed it and the Ministry of Electronics and Information Technology (Meity) that their AI models and agents had, “during research and evaluation activity”, reached the live systems of several Indian organisations. “The recorded activity involved reading business records, including personal data and confidential material, through credentials and connection settings exposed in application configuration, public code repositories and permissive Cloud service roles,” Cert-In had said.

A few days later, in another advisory, Cert-In cautioned that private keys used for eMudhra's digital certificates had been “generated with insufficient cryptographic randomness”, leading to their compromise.

Bengaluru-based eMudhra,

a licensed certifying authority, was founded in 2008 and has issued over 60 million digital certificates to date. Only a limited number of agencies worldwide issue digital certificates under the global trust framework. Web browsers use certificates issued by agencies such as eMudhra to verify the authenticity of websites and determine whether to trust them.

Late on Wednesday night, following a global outage linked to vulnerabilities discovered in PHP, Cert-In issued another advisory asking Indian companies and enterprises to install patches released to address the security flaws.

“In practical terms, attackers could potentially execute malicious code on affected systems, including the deployment of web shells, thereby gaining control over vulnerable servers. Incidents of

this kind can escalate rapidly across the global cyber landscape, particularly when they involve technologies that are widely deployed,” said Sergey Lozhkin, head of Kaspersky's Research Center for the Asia-Pacific and Middle East, Türkiye, and Africa regions.

Although patches have been released to address the vulnerabilities in PHP, the greater challenge is identifying and managing every instance in which the language has been used over the years, experts said. “The use of PHP is pervasive. It can sit beneath public websites, content management systems, hosting platforms and third-party products, sometimes without even being obvious to the organisation using it,” said Don Smith, vice-president of threat intelligence at cybersecurity firm Sophos' Counter Threat Unit.

Organisations should also conduct a full inventory of their systems and update PHP installations to patched versions, said Srinivas L, joint managing director and joint CEO of 63SATS Cybertech. “Where a system cannot be patched immediately, put a web application firewall rule in front of it as a shield. Shadow infrastructure is the attacker's favourite address because nobody is watching it,” he said. With several recent cybersecurity incidents involving autonomous AI agents or humans using frontier AI models, the threat could grow in the coming days, experts said.

“We are already seeing the broader impact of AI use in vulnerability discovery, as Patch Tuesday and other security updates are being flooded with AI-assisted flaws. AI-assisted vulnerability discovery is creating larger haystacks, but it isn't finding more needles. These flaws are the needles,” said Satnam Narang, senior staff research engineer at Tenable.

Silver inflows likely to rebound as import curbs eased for Diwali

BLOOMBERG
Mumbai, 22 October

India's silver imports are set to rebound in time for the busiest jewelry-buying season after the government issued a raft of new permits, easing restrictions that had stifled shipments to one of the world's biggest markets.

Traders and bank dealers this week received quotas covering as much as 6,000 tonnes of silver, said according to four people familiar with the matter. The permits are valid for six months, said the people, who asked not to be named because they're not allowed to speak publicly.

The new licences “should be able to easily cover any demand spike,” said Harshal Barot, principal consultant at Metals Focus Ltd, a precious metals consultancy. “As a result, we no longer see a tight market and premiums are likely to ease substantially in the run-up to Diwali.”

India imports almost all of its silver. The government introduced new licensing



Restrictions lifted

- Traders, bank dealers have received quotas covering as much as 6,000 tonnes of silver
- The Centre introduced licensing requirements in May as a measure to conserve Fx reserves
- As a result, silver imports initially plunged to a fraction of the country's demand
- Despite demand uptick, silver consumption is expected to pale in comparison with last year

requirements in May, one of a number of measures taken to preserve foreign-exchange reserves and defend the rupee.

Would-be silver buyers must now apply for a permit, and every shipment must be accompanied by a certificate proving the country of origin. The government also more than doubled import taxes on gold and silver, adding to the cost of buying.

As a result, silver imports initially plunged to a fraction of the country's demand. In June,

monthly shipments hit a three-year low of just 37 tonnes. That rose to 328 tonnes in September, according to an estimate by Metals Focus, as a limited number of permits were granted.

Demand for precious metals typically rises during the festival season that peaks with Diwali. With the latest permits granted, premiums paid to secure silver are likely to ease substantially, Barot said.

Indian premiums dropped to around 50 cents an ounce over the global benchmark on

Thursday, said Monal Thakkar, managing director of Ashoka Global FZCO, a precious metals trader. That was down from around \$2 last week, data from Metals Focus shows.

Last year, India imported over 7,000 tonnes of silver, a massive wave of buying that helped to trigger a historic short squeeze in the global market. Prices rose further as speculators piled in — hitting a record high above \$121 an ounce in January — before slumping after the West Asia war sent energy prices surging, stoking global inflation fears. Spot silver was trading around \$56 an ounce on Thursday.

While demand has picked up ahead of the festival season, silver consumption is expected to pale in comparison with last year. Stocking by retailers and wholesalers has been subdued, Barot said, and fewer Indians are gifting silver this year. “We have not seen any meaningful dip-buying despite the price correction, as many investors are sitting on losses from silver bought last year,” he added.

Sonia Gandhi makes Instagram debut with first look of her book

PRESS TRUST OF INDIA
New Delhi, 22 October

Congress leader Sonia Gandhi made her Instagram debut on Thursday with posts on her upcoming book, which she said is a “story of love, duty, loss and finding a place to belong”.

This is Gandhi's first foray into social media as over the years she has been using the X handle of the Congress to release her video statements or other messages and letters that she wished to make public.

The Congress Parliamentary Party chairperson

immediately followed the Instagram accounts of her son Rahul and daughter Priyanka, along with that of the Congress. Within a few hours, Sonia's Instagram account had over 110,000 followers. All top Congress leaders, including Rahul Gandhi, who are on Instagram started following the former Congress president's account.

Several Congress leaders took to social media to praise Sonia Gandhi and expressed enthusiasm for her book.

In her first post on Instagram, Sonia shared a video clip of her receiving

copies of her upcoming book *Belonging: A Journey of Love*.

“Hello everyone, I'm truly grateful to share this moment with you all; the first look of *Belonging: A Journey of Love*,” she said in an Instagram post.

“It is a story of love, duty, loss and finding a place to belong. I look forward to sharing it with you,” she said.

In the video, Gandhi is seen receiving the first copies of her book and sharing sweets with her daughter Priyanka Gandhi Vadra. In a second post, Sonia shared a picture of her scanning through the book.



Congress MP Sonia Gandhi unveils her upcoming book *Belonging: A Journey of Love* on Instagram. PHOTO: PTI



Punjab & Sind Bank
(A Government Of India Undertaking)
Digital Banking Department
Naraina Industrial Area, New Delhi-110028, E-mail: ho.dbd@psb.bank.in

TENDER NOTICE
Sealed tenders are invited for “Request for Empanelment of FinTech companies.” For specifications & other relevant details, Please visit Bank's website (<https://punjabandsind.bank.in>). Any further changes related to the said Tender shall be posted on Bank's website only.
Date: 21.10.2026
Place: New Delhi

DGM



RIKO AUTO INDUSTRIES LIMITED
CIN: L34300HR1983PLC023187

Regd. & Corp. Office: 38 KM Stone, Delhi-Jaipur Highway, Gurugram-122001, Haryana
Tel: 0124 2824117, **Fax:** 0124 2824200, **Email:** cs@ricoauto.in, Website: www.ricoauto.in

NOTICE TO SHAREHOLDERS

5th Notice for Special Window for Transfer and Dematerialisation of Physical Shares

In continuation to our previous publications dated 13th February, 2026, 15th April, 2026, 20th June, 2026, 20th August, 2026 and pursuant to the Securities and Exchange Board of India (SEBI) Circular No. HO/38/13/11(2)/2026-MIRSD-POD/I/3750/2026 dated 30th January, 2026, all shareholders are hereby once again informed that a Special Window has been opened for a period of one (1) year, from 5th February, 2026 to 4th February, 2027, to facilitate transfer and dematerialisation of physical securities which were sold/purchased prior to 1st April, 2019 but such transfer requests which were submitted earlier were rejected/returned/not attended due to deficiency in the documents/process or otherwise. The Window is available for instances permitted under the applicability defined in the aforesaid circular.

Kindly note that during this window, securities so transferred shall be mandatorily credited only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/lien-marked/pledged during the said lock-in period.

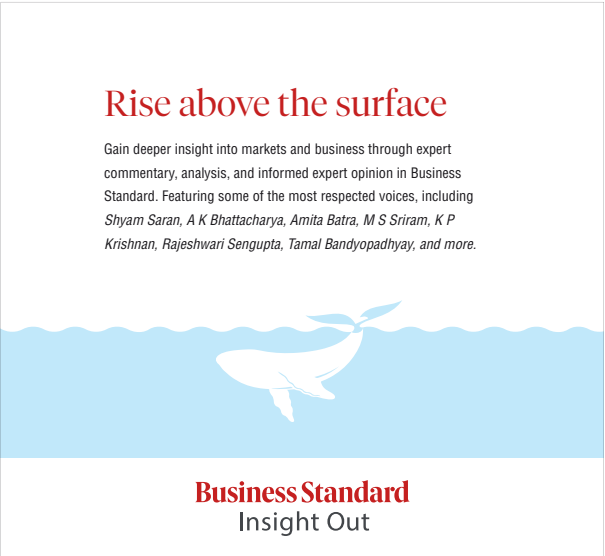
Further, securities transferred to IEPF Authority and cases involving disputes between transferor and transferee will not be considered in this window for processing.

Eligible Shareholders are requested to take advantage of this opportunity by furnishing their requests alongwith necessary documents, as mentioned in the circular for transfer and dematerialization, to the Company's Registrar and Transfer Agent i.e. MCS Share Transfer Agent Limited, at the address mentioned below:

MCS Share Transfer Agent Limited
Unit: **Rico Auto Industries Limited**
179-180, DSIDC Shed, 3rd Floor, Okhla Industrial Area, Phase I, New Delhi – 110 020.
Tel: (011) 41406149, Fax: (011) 41709881
E-mail: helpdeskdelhi@mcsregistrars.com
admin@mcsregistrars.com.

Members are encouraged to dematerialize their physical equity shares as it will enable the Company to serve them better.

for Rico Auto Industries Limited
Sd/-
Date : 22nd October, 2026
Place : Gurugram
Ruchika Gupta
Company Secretary, FCS No. 6456



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Business Standard
Insight Out



IndusInd Bank Limited

INDUSIND BANK, 499, FIRST FLOOR, KOHAT ENCLAVE, PITAM PURA, NEW DELHI - 110034
PUBLIC NOTICE OF AUCTION OF GOLD
It is hereby informed that the below mentioned borrowers & other allied Gold loan facility from IndusInd Bank Limited. Due to failure in repayment of the Loan and breach of the terms & condition of the agreement. The Gold pledged against these loan is now scheduled for an open public auction. The respective auction proceed / bid amount will be credited to their/borrowers respective Loan account(s) and Linked Loan Accounts.
The Gold pledged will be auctioned on an “AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS” basis. Interested bidders intending to participate in the auction are required to adhere to the terms & condition outlined on IndusInd Bank's web site www.IndusInd.com and those of approved auction service provider.
Bid Documents, Declaration, General Terms and Conditions, these are available for reference on IndusInd Bank's website i.e. <https://www.IndusInd.com> and can also be collected from the below mentioned Branch.
The Authorized officer reserves the right at their sole discretion to amend or vary any of the terms and condition of sale.

GL Account No	Customer Name	Branch	Branch Contact No.	Gold Weight In Grams
704001382744	DEEPA SINGH	INDIRANAGAR-LUCKNOW	9455082581	87.96
704001342243	DEEPA SINGH	INDIRANAGAR-LUCKNOW	9455082581	27.51
704001283010	PRAMOD PRASAD	INDIRANAGAR-LUCKNOW	9455082581	7.15

The auction will be held at IndusInd Bank Ltd. i.e., IndusInd Bank Limited, Zonal Office, North-3, Ground Floor, 628/10A, Faizabad Road, Indira Nagar, Lucknow - 226016.

Last Date of Submission of Bid **26.11.2026 by 11.00 AM** from the date of this notice.
Date of auction is **26.11.2026 from 12.00 PM to 01.00 PM**.
The Borrowers retain the option to repay the full loan outstanding before the commencement of the auction. In doing so they may reclaim the pledged gold as per the terms and conditions of IndusInd Bank Ltd.
Date: 23.10.2026, Place : Uttar Pradesh
Authorized Officer, For IndusInd Bank Limited



इंडियन बैंक

Indian Bank

Zonal Office Lucknow, New Building, 2nd Floor, Hazratganj, Lucknow-226001, Ph. 0522-2286272, 2287283, Fax: 0522-2288033, E-mail id: zolucknow@indianbank.co.in

NOTICE OF SALE E-AUCTION
Notice in intended sale under rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act-2002
Whereas, the Authorized Officer of Indian Bank had taken constructive possession of the following property / ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same of “**AS IS WHERE IS, AS IS WHAT IS, AS IS WHATEVER THERE IS**” basis for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upto failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act platform provided by the Service Provider, contact & detail for **Symbolic Possession** of property is available at present.

Sr. No.	Name & Address of the Borrower(s)/Proprietor/Partners/ Director(s)/Guarantor(s)	Description of the Immovable Property mortgaged	Dt. of Demand Notice Dt. of Possession Notice Out.Amt. as per Demand Notice	a) Reserve Price b) Earnest Money c) Account Details for EMD d) Incremental Bid Amt.	Date for submission of EMD Date & Time of E-Auction
Branch: MAWAIIYA					
1.	1. Mr Ahmad Ali S/O Sri Mohammad Ali (borrower and mortgagor), Address- SS-93 Ravindra Palli Kailash Kunj Indira Nagar Lucknow-226016	All that part and parcel of land and building of House no part of house no- SS-92 EVWS situated at Kailash Kunj Yojna Ward Gomti Nagar Lucknow area 36.75 sq Mtr, Boundaries as per sale deed : North: Commercial Complex, South : 25 ft wide Road, East: Plot No 91, West : Plot No - 93	30.12.2023 19.09.2026	a) Rs. 26,50,000/- b) Rs. 2,65,000/- c) 6127853725 IFSC: IDIB000H561 Hazratganj Branch d) Rs. 10,000/-	Till 19.11.2026 upto 02.00 PM 20.11.2026 at 11.00 AM to 03.30 PM
	     	Name & Mobile Number of Authorised Officer/Branch Manager Authorised Officer: Mr. Deepak Goyal, Mob.: 8827250015 Branch Manager: Mr. Abhishek Mukherjee, Mob.: 9151069955			
For verification about be document, property & inspection thereof, the intending bidders may contact Indian Bank, above mentioned Branch, Lucknow during office hours before on 19.11.2026 for auction related query intending bidders may contact above mentioned Branch.					
For downloading further details and Terms & conditions, please visit : https://www.baanknet.com THE BORROWER(S)/GUARANTOR(S) ARE HEREBY NOTIFIED ABOUT THE SALE NOTICE UNDER THE SARFAESI ACT, 2002					
Date of Sale Notice: 21.10.2026		Place : Lucknow		Authorised Officer, Indian Bank	



UJJIVAN SMALL FINANCE BANK

• Registered Office:- Grape Garden, No. 27 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095 • **Regional Office:-** GMTT Building, Plot No. D-7, Sector-3, Noida (U.P.) - 201301
• Branch Office:- Zero Road - Ground Floor, House No. 118/105, KP Kakkar Road (Zero Road), 30/23 Mahajan Tola, Tehsil Sadar, Prayagraj, Allahabad, Uttar Pradesh - 211003

PUBLIC AUCTION NOTICE
PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002. READ WITH PROVISIO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002. The undersigned as authorized officer of Ujjivan Small Finance Bank Ltd., has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that Public auction of the mortgage property 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 hereunder.

Sr. No.	Loan Account Number	Name of Borrower / Co-Borrower / Guarantor	Date of 13-2 Notice & Demand Amount	Date of Symbolic / Physical Possession	Present Outstanding Balance	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR (10% of Reserve Price)	Date and Time of E-Auction	Last Date for submission of Bid	Account details for remitting EMD
1.	2373220230000006	(1) Pappu S/o Punni Lal, 175/1, Attarsuiya, Allahabad, Uttar Pradesh - 211003 (2) Alka Yadav W/o Pappu, 175/1, Attarsuiya, Allahabad, Uttar Pradesh - 211003.	30.11.2024 Rs. 10,67,006/-	22.05.2025 (Physical Possession)	Rs. 13,72,747.50 (as on 20.10.2026)	13.11.2026 at 2:00 PM by prior appointment	Rs. 1,76,000/-	Rs. 17,600/-	20.11.2026 11:00 AM to 12:00 PM	19.11.2026 till 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank payable at Zero Road Branch or remitted through RTGS/NEFT/IMPS to A/c No. 22011013462001; IFSC: UJJV0002201. Contact Person:- (1) Arunesh Pandey, M: 8130410711 (2) Ashish Chaudhary, M: 9875980425

All that part & parcel of the property admeasuring 126 Sq. Meter situated at Arazi No. 227, Mauza - Bisauna, Pargana & Tehsil Sadar, District Prayagraj, Uttar Pradesh. Which is bounded as follows:- **Boundaries:- East:** Road; **West:** Plot of Amar Singh Jasaur; **North:** Rest part of Arazi; **South:** Rest part of Arazi.

Terms & Conditions:- The E-Auction is being held on “**AS IS WHERE IS**”, “**AS IS WHAT IS**” and “**WHATEVER THERE IS**” basis.
1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. The Interested Bidders shall submit their Bid before the Authorised officer undersigned before the auction date as mentioned above.
4. The E-Auction will be conducted through Ujjivan Small Finance Bank approved E-Auction Service Provider - **M/s Arca Emart Pvt. Ltd., Contact Person - Mr. Vikas Kumar (M: 7997260999 / E-Mail ID: vikas@auctionbazaar.in)**. The intending bidders are advised to visit <https://www.auctionbazaar.com> or <https://www.ujjivansfb.bank.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.auctionbazaar.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 Arca Emart Pvt. Ltd., Helpline Number's - 7997043999 / 8370969696, Support E-mail ID: auctions@auctionbazaar.com, Auction Portal - <https://www.auctionbazaar.com>**
5. Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujjivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer / Tender without assigning any reason.
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim / right in respect of property/ amount.
7. The publication is subject to the force majeure clause.
8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjivan Small Finance Bank nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
9. This is also a notice to the above named borrowers/Guarantor's/Mortgagors about public auction scheduled for sale of mortgaged properties.

Date: 22.10.2026 **Place:** Prayagraj (Uttar Pradesh) **Authorized Officer, Ujjivan Small Finance Bank**