Impressions

For Private Circulation only

Theme of this Bulletin:
Nirbhau - Nirvair
(No Fear - No Hate)

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Editor
Dr VJS Vohra



Disability leads to Ability of Super Humans

Fear never builds future, But FAITH and Creating HOPE in the World does



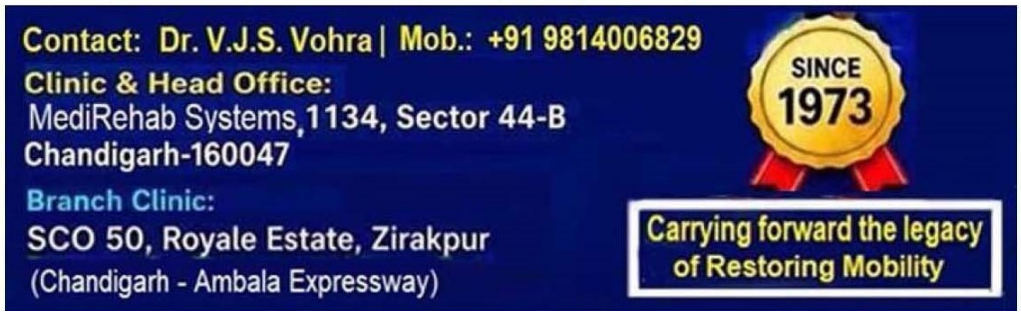
This e-Bulletin is dedicated to Colonel DS Vohra

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Legendary Cricketer Syed Kirmani visits Nevedac Prosthetic Clinic





Syed Kirmani, the legendary wicketkeeper of India's 1983 Cricket World Cup-winning team, visited Nevedac Prosthetic Clinic, Chandigarh, on 3 October 2026. He was accompanied by Mr. T.S. Anand, a renowned hearing-aid specialist. Mr. Kirmani had graced the opening of the 18th Anand Hearing Clinic in Mohali, serving as its Brand Ambassador.

Mr. Kirmani highly appreciated the prosthetic limbs provided by Nevedac Clinic to persons with disabilities, helping them regain mobility, independence and dignity.





Mr. Kirmani also had a warm and cordial interaction with Dr. VJS Vohra and his family; Indu, Ita, Ananya and Anushka.

Dr. Vohra feels deeply honoured by Mr. Kirmani's gracious visit to Nevedac and his encouraging appreciation of its efforts towards empowering persons with disabilities, with kind words to inspire the Nevedac team to continue its mission of restoring mobility, independence and dignity through quality prosthetic care.

Our sincere thanks are also extended to Mr. T.S. Anand for making this memorable visit possible.

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Nevedac Prosthetic Clinic

Images of Success Stories



Running, trekking and driving motor bike with prosthetic legs



Playing golf with artificial legs; eating, drinking and writing with artificial arms



Enjoying sea side and climbing ladder with prosthetic legs; holding a file and drinking water with prosthetic arms



Walking and climbing stairs with artificial leg — Playing football with artificial leg

Various activities with Artificial Limbs

Restoring Mobility • Comfort • Rebuilding Confidence • Independence • Enhancing Quality of Life

An Era of India's Growth, Good Governance and Disability Empowerment

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President of India Dr. A.P.J. Abdul Kalam and Prime Minister Dr. Manmohan Singh: Advancing the Vision of an Inclusive India

· President: Dr. A.P.J. Abdul Kalam - 25 July 2002 to 25 July 2007.
· Prime Minister: Dr. Manmohan Singh - 22 May 2004 to 26 May 2014.
Both served together from 22 May 2004 to 25 July 2007, a period of approximately 3 years and 2 months.

How to describe India under them: India under President Dr. A.P.J. Abdul Kalam and Prime Minister Dr. Manmohan Singh (2004-2007) can be described as a period marked by scientific aspiration, economic growth, democratic institutions, and social development.

The period when Dr. A.P.J. Abdul Kalam served as President of India (2002–2007), overlapping with Dr. Manmohan Singh's tenure as Prime Minister (2004–2007), was an important chapter in India's journey towards economic growth, democratic governance, scientific advancement and social development. For persons with disabilities, these years also brought meaningful attention to rehabilitation, assistive technology, equal opportunities and human dignity.

Dr. A.P.J. Abdul Kalam, a distinguished scientist and a President who inspired millions, demonstrated a remarkable commitment to improving the lives of persons with disabilities.



Dr. A.P.J. Abdul Kalam's scientific vision and Dr. Manmohan Singh's policies: Advancing disability inclusion…….by Dr. V.J.S. Vohra

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https://www.babushahi.com/opinion.php?oid=2191

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President of India Dr. A.P.J. Abdul Kalam and Prime Minister Dr. Manmohan Singh: Advancing the Vision of an Inclusive India

Dr. Abdul Kalam understood that science and technology acquire their true value when they serve humanity. His advocacy for lightweight artificial limbs and orthoses, illustrated how innovations in composite materials could make assistive devices more affordable and improve mobility.

He reinforced a powerful message: the right technology, combined with compassion and professional rehabilitation, can transform lives. He consistently emphasised that disability should never become a barrier to human potential, education, employment or participation in society.

Dr. Manmohan Singh's government contributed to strengthening the policy framework for disability inclusion. The National Policy for Persons with Disabilities, 2006, recognised persons with disabilities as a valuable human resource and emphasised equal opportunities, rehabilitation, education, employment and full participation in society. India also signed the United Nations Convention on the Rights of Persons with Disabilities in March 2007 and ratified it in October that year, during his premiership. These developments strengthened India's commitment to disability rights and inclusion.

The broader national context was equally significant. India experienced strong economic growth, expanding international engagement and advances in information technology and scientific research. Democratic institutions continued to function within a constitutional framework, while the national development agenda increasingly encompassed questions of social justice and inclusive growth. These achievements coexisted with persistent challenges, particularly poverty, unequal access to services and the limited availability of rehabilitation in many areas.

From the perspective of prosthetic rehabilitation, however, an important lesson emerges: economic progress is incomplete if persons with disabilities cannot share its benefits. Artificial limbs and assistive devices are far more than a medical device. It is a complete rehabilitation treatment. A properly designed, fabricated and fitted artificial limb, can restore mobility, support livelihood opportunities, enhance independence and help a person reclaim confidence and dignity. Similarly, orthoses, wheelchairs, hearing aids and other assistive devices can open pathways to education, employment and social participation.

The lasting significance of this period lies in the convergence of scientific vision and public policy. Dr. Kalam brought exceptional visibility to the potential of rehabilitation technology, while the government led by Dr. Manmohan Singh advanced important policy and international commitments concerning disability inclusion.

As India aspires to become a developed nation, this legacy deserves to be carried forward through affordable, high-quality prosthetic and orthotic services, accessible assistive devices, qualified rehabilitation professionals and stronger support for economically weaker persons with disabilities.

True development is not measured by economic growth alone, but also by how effectively a nation enables every citizen to live with mobility, independence, dignity and equal opportunity.

Live Life to the Fullest

By



Brigadier DS Dhillon

The 'live your life to the fullest' philosophy is about embracing every moment, taking chances, and not having regrets. It's about making the most of the time you have, treating every day as if it could be your last, and not letting the past or future distract you from the present. It's about avoiding unnecessary drama, learning from your mistakes, and not being afraid to make new ones. It's about living authentically, passionately, and with purpose.

A wise man was sitting on the bank of the river since a long time, watching the river, and a passerby asked, "What are you doing Sir?" He replied: "I am waiting for the whole river to flow, and then I will cross it." That passerby said, "Learned one, you will never be able to cross the river while waiting for the whole water to flow. That can't happen!"

The wise man replied, "This is exactly what I have been trying to explain." People always say that once the responsibilities of life are fulfilled, then I will have fun. But, like the river won't stop flowing, responsibilities also cannot end till we are alive. So, have fun, roam around, meet everyone, serve, live life now.

We have to find a way to cross the flowing water, so start living life! Embrace the present moment, pursue your passions, and find joy in the simple things. Don't look for a logical reason for doing everything in your life. Do it because you need it, because it's fun, because your soul demands it, because it makes you happy. "Live this day as if it will be your last. Remember that you will only find "tomorrow" on the calendars of fools.

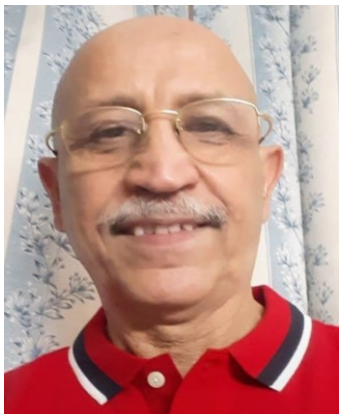
Forget yesterday's defeats and ignore the problems of tomorrow. The saddest words you can ever utter are, "If I had my life to live over again." Take the baton, now, Run with it! This is your day! Beginning today, treat everyone you meet, friend or foe, loved one or stranger, no matter how trivial the contact, all the care and kindness, understanding and love that you can muster, and do it with no thought of any reward. Your life will never be the same again.

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Early morning walk along the river

Author



Maj General Krishan Chauhan
Retired Army Medical Corps
Former Additional Director General, AMC

Last week I stayed in a guestroom in this hamlet tucked away in a small Cantonment just a kilo meter away from a winding river. The air was crisp, clean, and was registering a pristine AQI of under 50. Normally, my running shoes would practically call my name, and I would have gone for a morning run. The empty, peaceful roads spreading out from The nearby Cantonment provide the ultimate backdrop for an early morning workout.

But today, the morning light had other plans for me. As the sky began to soften with the promise of dawn, the sheer, untouched beauty of this place made me pause. Running through a landscape this stunning felt like rushing through an art gallery. So, I made a last-minute executive decision: I left the running pace behind, grabbed my smartphone, and stepped out for a slow, intentional walk to capture some pics with my cell phone camera.

The Faizabad Cantonment sits right next to Ayodhya, framing Guptar Ghat, a historic riverbank bordered by a small hamlet and its 500-year-old temple. This article is not about religion, it is purely an ode to the Almighty, his Nature and the flora and fauna He created.

The dawn was breaking out. This is the time when the Indian robin sings the most melodious song. The clouds have a special hue. The small forest of old trees, appeared to welcome me, and I deeply inhaled the fresh morning air, circulated by them.

The river was at a distance, but the flood plains were in sight. Monsoons were bountiful and the river had overflown to these vast patches of land. Mostly having smaller plants. But then I spotted a smaller *pond* full of white lotuses for which I had to stop.

After savouring their beauty, I moved on. There was a movement in the watery thicket. A pair of Asians Open billed storks. Missed my binoculars and zoom camera but could make a short video. Appeared magnificent. These smaller sized storks live in shallow wetlands. Their beaks have a gap between their upper and lower jaws for breaking open shells of snails.

I walked along the edge of the marshes with hardly a single person in sight. The wetland had ended and soon the marshes gave way to open sandy grounds. The earth was firm now because of rains, and I could walk right next to the river. The river had a bend here, with a huge portion of near stagnant water on our side. The first few River Terns and Indian Skimmer birds appeared, flying inches above these waters. Except for one odd dive, mostly flew back hungry to start their flight after a rest. Food, I learnt, is not easy to find.

The sun was not out yet. Next to me was a beautiful island in the midst of sand made up of plants. Their yellow flowers had bloomed so beautifully. Butterflies were quite active at this moment. And so were their predators – the noisy *seven sister* birds or the Jungle Babblers. This sight was an unexpected bonus to my audio-visual senses!

Small clouds had overtaken the sun. The river still appeared grey. The midstream of the river had fast moving water with vegetation collected from the flooded banks. The water in the presently flooded bank was almost still. The first boat was coming towards the shore. Human activities started too. I waited for the clouds to pass. But they were overtaken by even larger clouds. Not wanting to wait much longer, I started my journey back home. People had let loose their animals by now. Could capture a small goat grabbing its first morsel of leaves from a low branch.

After enjoying the scene, I moved on towards our guestroom. But another sight was in store. Early morning sale of fresh river fish. Unlicensed *open-air shop!* Sale of fish, *caught by locals for sale to locals.* Noisy haggling for rates is an inborn trait of Indians. Could barely steal a pic for my collection.

Early morning walkers have lot of positivity, especially if done in places having trees, plants and water bodies. Less human activities mean less distractions and better air quality. Brisk walks of over 40 mins have tremendous benefits for all organs of the body, not just the heart or lungs as it provides better blood circulation everywhere. All forms of exercise including brisk walking ensures better sleep quality. If combined with a balanced diet (with less ultra processed foods) and lesser periods of inactivity, it improves healthy bones/ joints, radiant skin, ensures weight reduction and improves immunity.

Early morning walks help release hormones which improve mood and allay anxiety and stress. Regular walks over a period help reduce stress, delay cognitive decline and memory loss. It also sharpens focus. I find walking or running in nature, stopping to appreciating the beauty of flora or fauna has a calming effect on mind. Just like meditation. Sometimes, it is good to slow down, just to walk leisurely, pause to enjoy nature and capture the special moments (on the cell phone) and share with your loved ones.

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Investigation Summary Report

IDFC FIRST Bank

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Case Overview

Total Fraud Size: Estimated at ₹645 to ₹650 crore in diverted government funds.
Affected Entities: Eight Haryana government departments, Chandigarh Municipal Corporation, and Chandigarh Smart City Limited.

- In February 2026, IDFC FIRST Bank disclosed unauthorized / fraudulent transactions involving approximately ₹590 crore in accounts belonging to Haryana government entities at its Chandigarh branch.
- The bank initially suspended four employees and reported the matter to law-enforcement authorities.
- Investigators alleged that bank employees colluded with government officials and outside parties. Some money was allegedly routed through shell companies and other beneficiary accounts.
- The investigation later expanded to Chandigarh Smart City Limited (CSCL) and other government-linked accounts, with a separate alleged loss of around ₹153 crore reported in the CSCL case.
- In June 2026, KPMG's forensic review concluded that the incident involved collusion between certain bank employees/ex-employees, government-department employees and third parties, and characterized it as an isolated branch incident. The bank reported a net principal amount of about ₹645.59 crore paid to affected government and other accounts, including applicable interest.
- The case is still legally active. Most recently, on September 2, 2026, the CBI filed another chargesheet against five Haryana IAS officers and 14 others in the broader ₹504-crore Haryana government funds case, alleging conspiracy, cheating, forgery, bribery and criminal breach of trust.
- It is important to distinguish the ₹590 crore initially reported, the ₹645.59 crore subsequently paid/settled based on claims, and the ₹504 crore CBI case, because they refer to different stages/scopes of the investigation rather than simply three different frauds.
- The Enforcement Directorate (ED) raided 14 locations across Chandigarh, Mohali, and Panchkula as part of an ongoing money laundering probe into a ₹645-crore embezzlement scandal linked to IDFC FIRST Bank's Sector 32 branch.

Alleged Modus Operandi

According to disclosures by IDFC FIRST Bank, the Directorate of Enforcement (ED), and investigations by the CBI, the fraud operated through the following mechanisms.

- Opening unauthorized government accounts and offering illegal high interest rates (up to 14%).
- Issuing fake Fixed Deposit Receipts (FDRs) and fabricated statements.
- Diverting funds to shell companies and laundering via local real estate and jewellers.

Collusion: An Unauthorized Fraudulent Activity (UFA) orchestrated through a direct collusion between bank branch staff (including ex-employees like Ribhav Rishi and Abhay Kumar), customer/government department employees, and third-party intermediaries.
Diversion of Fixed Deposits & Government Funds: Public funds and fixed deposits belonging to departments of the Haryana Government, the Chandigarh Administration, and private schools were illicitly diverted.
Shell Entities & Layering: Siphoned money was routed and layered through shell companies and front entities—such as Swastik Desh Projects, Capco Fintech Services, Maa Vaibhav Laxmi Interiors, SRR Planning Gurus, and Vipam Consultancy.

Fraudulent Billing & Real Estate Layering: Funds were further laundered and absorbed via fictitious or inflated gold / jewellery billings (e.g., linked to entities like Sawan Jewellers and Chandigarh Mega Store) and real estate transactions involving absconding developers.

Key Investigations & Latest Raids

- ED Crackdown: Raided prominent jewellers and premises on September 29, 2026, probing hawala trails and cash-for-gold transactions.
- Assets Attached: The ED has attached, seized, or frozen movable and immovable assets worth ₹211 crore so far.
- Mastermind Arrests: Former branch manager Ribhav Rishi and relationship manager Abhay Kumar are identified as primary architects of the fraud and remain in custody.
- CBI Chargesheets: The CBI has named multiple Haryana-cadre IAS officers and arrested over 22 individuals, including state board officials and senior bureaucrats.

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……. Continued from previous page - **Investigation Summary Report**

- Financial Loss: A net principal claim of ₹645.59 crore across 13 accounts (after a ₹94.32 crore credit adjustment) plus ₹30.60 crore in interest, recognized in bank books.
- Enforcement Action: A forensic report was submitted by KPMG on June 5, 2026. Multiple central agencies (ED and CBI) have conducted raids, frozen over 90 bank accounts, seized assets, and arrested multiple accused (including 19 individuals linked to the branch/collusion network and former Haryana public servants).

Bank's Explanation

IDFC FIRST Bank maintains it is a victim of a deliberate financial conspiracy executed by rogue current and former employees in collusion with external parties.
The bank stated that its core banking system records remain accurate and that it has since implemented tighter technology-led preventive controls.

My Perspective

Based on the available information in public domain, the Banks and similar institutions should develop internal controls and systems to have these and similar transactions red flagged at the time of occurrence. In the current scenario, use of AI related techniques would greatly enhance the internal control procedures.

Disclaimer

Information sourced from available public online domains. We do not authenticate or vouch for its accuracy and correctness. The findings detailed by regulators are interim, and the company has the right to present its defense in ongoing legal and regulatory proceedings. It provides general information and guidance as on date of preparation and does not express views or expert opinions of Jagdeep S Chopra FCA or J.S. CHOPRA & ASSOCIATES, Chartered Accountants or contributors, if any, of various articles.

119th Birth Anniversary Shaheed Bhagat Singh

Author



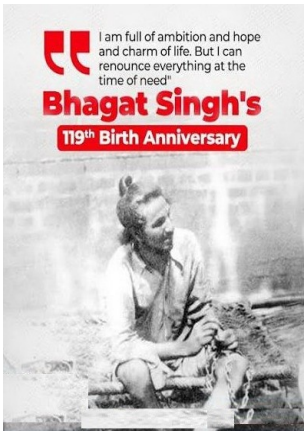
Dr Jaswant Singh Puri
Doctor of Letters (Honoris Causa)
Social Activist, Punjab Rattan

Shaheed Bhagat Singh remains one of the most inspiring figures of India's freedom struggle. Born on 28 September 1907, he developed a deep love for his motherland from an early age.

He believed that freedom required courage, sacrifice and dedication. With his revolutionary ideas and fearless spirit, he inspired thousands of young Indians to join the struggle against British rule.

Bhagat Singh, along with Rajguru and Sukhdev, sacrificed his life for the nation on 23 March 1931. His writings, ideals and supreme sacrifice continue to inspire young people even today.

On his 119th birth anniversary, we remember him with pride, respect and gratitude.



Gandhi Jayanti

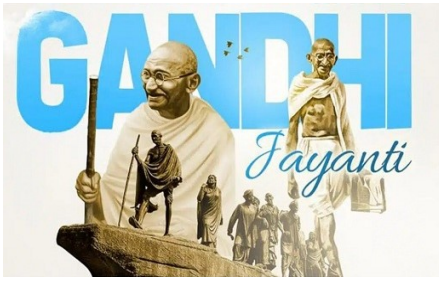
Let's pledge to follow the principles of Mahatma Gandhi

Author: Dr Jaswant Singh Puri

Gandhi Jayanti, observed on 2nd October, marks the birth anniversary of Mahatma Gandhi, popularly known as the Father of the Nation.
Born in Porbandar in 1869, Gandhi dedicated his life to truth, non-violence, equality, and social harmony.

His peaceful movements played an important role in India's freedom struggle and inspired people around the world.

On Gandhi Jayanti, schools, institutions, and communities organise prayers, discussions, cleanliness drives, and other activities to remember his ideals.



The day encourages us to practise kindness, honesty, self-discipline, and respect for others. Gandhi's message of peace and non-violence continues to remain meaningful for future generations.

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The Global Ai Contest:

America, China and India Choose Different Paths

Analysis by



Prof Dr SK Sharma
Professor Emeritus
& Founder Director
Energy Research Centre
Panjab University

Artificial intelligence is becoming more than a technological competition. It is a contest over economic productivity, national security, industrial power and the future distribution of wealth. Yet the United States, China and India are approaching this transformation differently.

AMERICA: PUSHING THE FRONTIERS. The United States is driven largely by powerful private technology companies investing heavily in advanced models, computing infrastructure and the pursuit of increasingly capable AI systems. Its strength lies in research, venture capital, advanced chips and a dynamic commercial ecosystem. The challenge is to turn enormous investment into sustainable economic gains while managing energy demands, employment disruption and concentration of power.

CHINA: SPREADING AI THROUGH INDUSTRY. China is pursuing advanced AI while placing particular emphasis on applying it across manufacturing, robotics, logistics and other sectors. Its ambition is not merely to develop impressive models, but to improve productivity throughout the economy. Cost-efficient systems, industrial deployment and technological self-reliance are central to this approach.

INDIA: MAKING AI ACCESSIBLE AND USEFUL. India has a different opportunity. Through the IndiaAI Mission, it is expanding access to computing resources, supporting indigenous models and building AI capabilities in Indian languages. With its large talent pool and diverse development needs, India can apply AI to healthcare, agriculture, education, public services and small businesses. Its challenge is to strengthen research, computing infrastructure, semiconductor capabilities and commercial innovation rather than remain mainly a user of foreign technology.

These approaches are not mutually exclusive. America also deploys AI widely, China conducts frontier research, and India seeks technological leadership as well as inclusion.

The decisive question is therefore not simply who builds the most powerful model. It is who converts AI into higher productivity, better public services, new industries and broadly shared prosperity.

India need not imitate either superpower. Its opportunity is to build an AI ecosystem that combines technological self-reliance with affordable solutions to real human problems.

Life is Unpredictable



Utpal Chatterjee
Distinguished Journalist
former Sheriff of
Calcutta, and Global
Ambassador for Peace

When I was gradually approaching adolescence, there was a kindly, understanding teacher (who had lost an arm in the Second World War). He would often say that life was unpredictable. I respected him as I respected all my teachers. So, as one who had just moved up to Fourth Standard, I would nod politely. But the implication of that statement that he repeated so often left me thinking.

True, he had survived a War but lost an entire arm. Now, however, observing the developments the world over, that statement rings so true. Matters do, indeed, seem grave. But, whenever my room had shaken a bit when I stayed off Mandeville Gardens, Ballygunge, for a few seconds, thoughts of an impending earthquake haunted me. At a seminar at North Bengal Unversity in Siliguri recently, an expert had declared during an illustrative talk that earthquakes cannot be predicted like the weather even if there are earthquake prone zones.

But, If there is one thing an earthquake reminds us of, it is how fragile this life is. And how connected we are as a world family. The tectonic plates don't care about the boundaries we draw over Mother Earth. To think that in just a split second, this reality we have built up around us can be destroyed, is a humbling thought.

If today were the last day of our lives, would each one of us be truly content with who we ARE within? If not, it is time to start working towards becoming the persons we want to be. Not so much in terms of professions and designations, but as people - as living, breathing manifestations of soul energy.

So, let us toss out ego hassles, be graceful, learn to possess a pleasant disposition, be kind and loving and do whatever good we can for others. For life, indeed, is as unpredictable as an earthquake and may end in just a blink!

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