

QURAN KHAWANI JUMMAH FATIAH

IN REVERENT MEMORY OF



Jb. Haji Mohammad Afzal
MD & Proprieter
KHAIR-UD-DIN SONS

It is with a profound sense of loss that we announce the passing away of **Jb. Haji Mohammad Afzal** on the 8th of October, 2024, a Legend of Jammu, he was a man whose life was a testament to unwavering principles, a beacon of integrity and compassion.

In homage to his illustrious legacy, Kuran Khawani followed by Jummah Fatiah will be solemnized at our residence, on the 11th of October at 196 AD Green Belt Park, Gandhi Nagar Jammu, 2024. From 5:00 PM Onwards.

Join us as we honor and celebrate the life of a truly remarkable man.

"Inna Lillahi Wa Inna Ilayhi Raji'un" (Indeed, to Allah we belong and to Allah we shall return)
All those who love hin n Miss him.

CREMATION

WITH PROFOUND GRIEF & SORROW, WE REGRET TO INFORM THE SAD DEMISE OF OUR BELOVED MOTHER **MRS. NIMI ZAROO** W/O LATE MR. CHAMAN LAL ZAROO ON 8-10-2024 R/O H.NO. 194, SEC-2, EWS COLONY BUTTA NAGAR NEXT-INN, NEAR RADIO SHARDA.

CREMATION WILL BE PERFORMED ON 11TH OF OCTOBER 2024 (FRIDAY) AT 12.30 PM AT CREMATION GROUND, BANTALAB.

GRIEF STRICKEN:
SHEETAL ZAROO (DAUGHTER)
RAHUL ZAROO (SON)
ENTIRE ZAROO FAMILY
PH.NO. 9599123387



MRS. NIMI ZAROO

10TH DAY/KRIYA

We are heartbroken to share that **Raman Kumar** (S/o Lt Mr. Nek Ram & Chanchala Devi) has left us all at very young age.

We regret to inform about unexpected Loss of Raman Kumar.

10TH DAY will take place at Kashyap Sabha Nai Basti on Friday (11-10-2024) at 12.00 Noon.

GRIEF STRICKEN:
Mr. Ajay Kumar (Brother)
Ph No.: 9419159473



RAMAN KUMAR

10TH DAY/KRIYA & UTHALA

With profound grief & sorrow, we inform the untimely sad demise of our beloved **Mr. Dr Kuldeep Raj Sharma** S/o Lt Shri Jai Ram original resident of Ward No. 60, Mohalla Paroch, Paloura. At present resident of H No. 16(A), Sector-3, Pamposh Colony, Main Stop Janipur, Jammu on 3rd of October 2024 (Thursday).

10TH DAY will be performed at our residence on 11th of October 2024 (Friday) at 11.00 AM.

KRIYA will be performed at our residence on 12th of October 2024 (Saturday) at 1:00 PM.

UTHALA will be performed at our residence on 12th of October 2024 (Saturday) at 4:00 PM.

GRIEF STRICKEN:
Lt Smt Satya Sharma (Wife)
Son & Daughter-in-law
Gaurav Sharma & Kamakshi Sharma
Daughter & Son-in-law
Samriti Sharma & Amit Sharma
Brother & Bhabhi
Mr. Ram Paul Sharma & Mrs. Sudesh Sharma
Mr. Ram Sarup Sharma & Mrs. Nisha Sharma (Nurpur)
Mr. Sushil Sharma & Mrs. Sushma Sharma (Nurpur)
Sister & Brother in laws
Mrs. Kanta Devi & Lt Mr. Shashi Pandit
Mrs. Santosh Devi & Lt Mr. Jagdish Chander Koushal
Brother in laws & Sister in law
Lt Mr. Madan Lal & Lt Mrs.Kanchan Devi
Mr. Bhagat Ram & Mrs.Asha Rani
Lt Mr. Yograj Sharma & Mrs.Sudesh Kumari
Mr. Dr Deepak Sharma & Mrs. Pinki Devi
Mr. Satish Sharma & Mrs. Nutan Sharma
Mob : 6006424551, 9796855878



MR. DR KULDEEP RAJ SHARMA

10TH DAY KRIYA

With profound grief and sorrow, we regret to inform the sad demise of our beloved Mother **Mrs. Jagat Rani Kaul (Sheelaji)** W/O Lt. Mr. Jagan Nath Kaul originally Resident of Gund Jaffer Anantnag, Kashmir, left for heavenly abode on 07/10/2024.

10TH DAY KRIYA will be performed on 16th of October 2024 (Wednesday) at Ganga Ghat, Murad Nagar and Assembly at A-19, FM-1&2, Shalimar Garden Ext 2, Ghaziabad, UP at 11:00 AM.

GRIEF STRICKEN:

Daughter's and Sons in law

Mrs. Sarla Wali and Mr. B L Wali

Mrs. Pami Kandroo & Lt. Mr. Ramesh Chander Kandroo

Mrs. Anita Bazaz W/o Lt. Mr. Raja Ji Bazaz

Son and Daughter in law

Mr. Sunil Kaul (Buboo ji) and Mrs. Shanoo Kaul

Mr. Rakesh Kaul (Raju ji) and Mrs. Neena Kaul

Childrens

Rashu, Sethi, Jimmy, Deepak, Komal, Gopi, Rishab, Anshu, Chetan, Kesar

Your memories will always remain in our hearts.

Also remembered by Raina's, Kaul's, Pandita's, Wali's, Kandroo's and Bazaz's

Contact: 9811772375, 8178394476, 9891128616, 7780999622, 9419110582



MRS. JAGAT RANI KAUL (SHEELAJI)

CHOUBARSI

"Your love, blessings, values and hard-work will always be cherished in our hearts as you leave behind your beautiful and inspiring memories."

In Sweet & Everlasting Memory of **Late Mrs. Sharda Devi** (W/o Mr. Balveer Singh Slathia) who left for her heavenly

abode four years back **4TH DEATH ANNIVERSARY (CHOUBARSI)** shall be performed on 11th of October 2024 (Friday) at our residence H.No. 20, Subash Nagar Ext.-2, Jammu.

PROGRAMME

Friday 11th October, 2024

Shej: 10.00 AM

Preeti Bhog: 2:00 pm onwards

DEEPLY REMEMBERED BY:

Mrs Ruchi & Mr Sujit

Mrs Deepakshi & Mr Varun Singh (M) 9419173721

Mrs Sonam & Mr Tarun Singh (M) 7006237571



LATE MRS. SHARDA DEVI

10TH DAY KRIYA

With profound grief & sorrow, we regret to inform the sad demise of our beloved father **Mr. Saligram Mussa** (Retd. Branch Manager, National Insurance

Company) S/o Lt. Mr. Hriday Nath Mussa R/o Martand, Mattan Anantnag Kashmir,

Presently at H.No. 220/B, Lane No-3, Friends Sector, Subash Nagar, Jammu.

10TH DAY KRIYA will be held on 12th of October 2024 (Saturday) at 9:00 AM near Directorate of School Education Muthi, Jammu.

GRIEF STRICKEN:

Mrs. Kanta Devi (Sister)

Daughter-in-law & Son

Mrs. Usha Ji & Mr. Sanjay Mussa (LIC of India)

Mrs. Sunita Santoshi & Mr. Sunil Mussa

Daughter & Son-in-law

Mrs. Nisha & Mr. Bimal Ji Khar

Grand Children

Rahul, Neha, Rohit, Deepika, Surbhi, Shubam, Sheen, Duggu & Arshu.

Contact : 9419307072, 7889418178, 9697208649

Samast Mussa's, Kichloo's, Tickoo's & Khar Parivar



MR. SALIGRAM MUSSA (Retd. Branch Manager, National Insurance Company)

10TH DAY KRIYA

With profound grief and sorrow we inform the sad and untimely demise of our beloved **Smt Bimla Hangshoo** W/o Tej Krishan Hangshoo of Sangrampora Sopore on 03-10-2024.

10TH DAY KRIYA will be performed on 12-10-2024, 08:30 hrs at Muthi Ghat near Dir. School Education A/p H No. 102 Ambika Vihar Gole Gujral Camp near PHC Talab Tillo Jammu.

GRIEF STRICKEN:

Tej Krishan Hangshoo (Husband) - 9419210890, 9796062628 (Brother & Bhabhi)

Mrs. Sunita & Sanjay Hangshoo - 9419206730, 9149607885

Daughter & Son in law

Mrs. Kanchan & Sunil Ji Bhat- 9906356219

Sister & Brother in law

Mrs. Bimla & S K Bhat (Lalad) - 9419220100

Mrs. Shama Koul -09990298723

Mrs. Sunita & P J Bhat - 8492094581

Mrs. Lovely & M K Pandita- 9419157873

Grand Child: Nidhaan



MRS. BIMLA HANGSHOO

10TH DAY KRIYA

With profound grief, we inform the sad demise of our beloved **Ms. Sheela Bhat** W/o Mr. Daya Krishan Bhat originally resident of Chinkral Mohalla, HabbaKadal, Srinagar, presently at 12/3, Sector 1, K.B Nagar, Bantalab, Jammu on 2nd of October, 2024.

10TH DAY KRIYA will be performed on 11th of October, 2024 (Friday) at 9:00 AM Near Directorate of School Education, Jammu.

GRIEF STRICKEN:

Mr. Daya Krishan Bhat (Husband)

Mrs. Janak Rani (Jethani)

Mrs. Pushpa Rani (Nanand)

Mrs. Uma Tickoo (Sister)

Mr. Maharaj Krishan Bhat, Mrs. VijantiKoul (Son & Daughter in law)

Mr. Bushan Lal Bhat, Mrs. Nimmi Pandita (Son & Daughter in law)

Mr. Deepak Raj, Mrs. Bharti Bhat (Son-in-law & Daughter)

Mr. Ajay Bhan, Mrs. Jyoti Tickoo (Son-in-law & Daughter)

Mr. Sahil Bali & Nupur Bhat (Grand Son-in-Law & Grand Daughter)

Grand Children: Akhil, Satyarth, Devanshi and Dhruvika

Contact: 7006366320, 7006416918, 9070812356, 9419107579

And Samast Parivaar, Bhats, Bhans, Tickoos, Kouls, Sharabis, Panditas, Balis and Dhars



MS. SHEELA BHAT

1ST DEATH ANNIVERSARY

It is exactly one year since our beloved **Late S. Gurdeep Singh (Insp. JKAP)** has left this ephemeral world. To commemorate his loving memory.

ARAMBH OF SHRI AKHAND PATH SAHIB is being organised at our residence and Kirtan and Antim Ardas will be performed at Gurudwara Bhetabh Mahant Mehar Singh Ji Near Distt. Hospital Poonch as per following programme:

ARAMBH SHRI AKHAND SAHIB -11th of October 2024 at our residence.

BHOG SHRI AKHAND SAHIB - on 13th of October 2024 to our residence at 9:00AM.

KIRTAN AND ANTIM ARDAS

Gurudwara Shri Manjeet Sahib Ji near District Hospital Poonch from 10:00 AM to 12:30 PM

GRIEF STRICKEN:

Palvinder Kour (Wife)

Hitkar Singh (Son)



LATE S. GURDEEP SINGH (INSP. JKAP)

10TH DAY/ KRIYA

With profound grief and sorrow we regret to inform the sad demise of our beloved **Mrs. Janak Gupta** W/o Lt. Mr. Kul Bhushan Gupta (Ramnagar Wale) R/o 267-A, Last Morh, Gandhi Nagar, Jammu- 180004

10TH DAY will be performed on 11th of October 2024 (Friday) at Arya Samaj Mandir, Shastri Nagar at 11:00 AM.

KRIYA shall be performed at our residence on 14th of October 2024 (Monday) at 12:00 Noon.

GRIEF STRICKEN:

Sons and Daughters-in-law

Rajesh Gupta and Nisha Gupta

Sunil Kumar Gupta and Veerta Gupta

Devar & Devrani

Mr. Jatinder Gupta and Mrs. Suman Gupta

Sister-in-Law

Mrs. Usha Dogra W/o Lt. Mr. Surinder Mohan Dogra

Brothers and Sisters-in- Law

Mr. Kewal Krishan Vaid & Lt. Mrs. Tripta Vaid

Lt. Mr. Subash Chander Vaid & Mrs. Rani Devi

Sisters & Jijaji

Lt. Mrs. Kamla Devi & Lt. Mr. Shiv Kumar Gupta

Mrs. Veena Gupta & Mr. Suresh Gupta

Nephew & Daughter-in-law

Ajay Gupta & Tina Gupta

Atul Gupta (Nephew)

Grand Children

Karan /Sparsh/ Lakshmi/ Ishita

Contact No. 9149798929, 9483910618, 9419144187, 9419772777



MRS. JANAK GUPTA

10TH DAY

of our beloved

LATE MR. INDER KRISHAN KAR

SON OF LATE MR. SHAM LAL

Resident of House No. 248/49, Lane No. 7, Lakkar Mandi, Janipur, Jammu will be performed on 11th of October (Friday) at Muthi Ghat at 11:00 AM.

GRIEF STRICKEN:

KAR FAMILY

Mob: 7889755477, 8492001155



LATE MR. INDER KRISHAN KAR

10TH DAY KRIYA

With profound grief, we inform the sad demise of our beloved **Mrs. Sheela Bhat** W/o Mr. Daya Krishan Bhat originally resident of Chinkral Mohalla, HabbaKadal, Srinagar, presently at 12/3, Sector 1, K.B Nagar, Bantalab, Jammu on 2nd of October, 2024.

10th Day Kriya will be performed on 11th of October, 2024 (Friday) at 9:00 AM Near Directorate of School Education, Jammu

GRIEF STRICKEN:-

Mr. Daya Krishan Bhat (Husband)

Mrs. Janak Rani (Jethani)

Mrs. Pushpa Rani (Nanand)

Mrs. Uma Tickoo (Sister)

Son & Daughter-in-law

Mr. Maharaj Krishan Bhat & Mrs. Vijanti Koul

Mr. Bushan Lal Bhat & Mrs. Nimmi Pandita

Son-in-law & Daughter

Mr. Deepak Raj & Mrs. Bharti Bhat

Mr. Ajay Bhan & Mrs. Jyoti Tickoo

Grand Son-in-Law & Grand Daughter

Mr. Sahil Bali & Mrs. Nupur Bhat

Grand Children: Akhil, Satyarth, Devanshi and Dhruvika

Contact: 7006366320, 7006416918, 9070812356, 9419107579

And Samast Parivaar,

Bhats, Bhans, Tickoos, Kouls, Sharabis, Panditas, Balis and Dhars.



MRS. SHEELA BHAT

10TH DAY KRIYA

10TH DAY KRIYA of our Revered Karam Yogi **Pt. Chaman Lal Koul Padroo** S/o Late Arjan Nath Padroo, originally a resident of Bohri Kadal / Karan Nagar, Srinagar, Kashmir, at Present: H.No. 204, Wazir Lane, behind Devan's Wine Factory, Bohri, Talab Tillo, Jammu, will be held at MUTHI GHAT Jammu, near the Directorate of School Education on Sunday, 13th October 2024.

The assembly will be held at 9:00 AM.

GRIEF STRICKEN:

Sons & Daughters-in-law

Sanjay Koul & Dolly Koul

Sunil Koul & Jyoti Koul

Mino Koul & Suman Koul

Daughters and Sons-in-law:

Manju & Rajinder Koul

Shivani & Vikas Koul

Smriti & Abhishek Raina

Brothers & Sisters-in-law

Veena ji Koul

Santosh Koul & Santosh Kakpuri

Sisters & Brothers-in-law

Sarla & Ashok Ganjoo

Sanjay Kaloo

Grand Children

Sanchit, Nripa, Sunjyot, Bulbul



KARAM YOGI PT. CHAMAN LAL KOUL PADROO

CHOUBARSI

Four years has been passed since you left for heavenly abode, your indelible memories, smiling face and virtuous qualities will always endure us.

CHOUBARSI of our beloved **Late Mr. Sandesh Gupta** will be performed on 11th of October 2024 at 12:00 noon at our residence, Talab Tillo near Gol Pul Jammu.

DEEPLY MISSED AND REMEMBERED

BY:

Mrs. Vijay Gupta (Wife)

Brother and Bhabhi

Mr. Pritam Dass Gupta & Lt Mrs. Bimla Gupta

Sons and Daughters-in-law

CA Ritudes Gupta & Isha Gupta

Abhimanyu Gupta (DoLIC) & Diksha Mahajan (High Court)

Daughters & Sons-in-law

Mrs Shashi and Ravi Gupta

Mrs Seema and Rakesh Gupta

Mrs Reema and Sanjay Gupta (LIC)

Mrs Deepa (Statical Officer) & CA Amit Gupta

Mrs Sakshi and Sahil Mahajan (Canada)

Grand Children

Sonal Purnima, Gopal, Tanya, Vatsal, Akshra, Vihaan, Lavanya, Viraj,