QURAN KHAWANI JUMMAH FATIAH

IN REVERENT MEMORY OF



Jb. Haii 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.

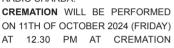
In homage to his illustrious legacy, Kuran Khawani followed by Jummah Fatiah will be solemnized at our residence, on the 11th of October at 196 AD Green Belt Park, Gandhi Nagar Jammu, 2024. From 5:00 PM Onwards.

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

"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



GROUND, BANTALAB. **GRIEF STRICKEN:**

SHEETAL ZAROO (DAUGHTER) RAHUL ZAROO (SON) **ENTIRE ZAROO FAMILY** PH.NO. 9599123387



MRS. NIMI ZAROO

MR DR KIII DEEP RAJ

MR. BADRI NATH BHAT

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 voung 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

October 2024 (Thursday).



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

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

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

UTHALA will be performed at our residence on 12th of October 2024 (Saturday)

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)

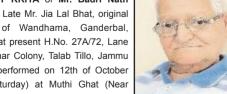
Sister & Brother in laws Mrs. Kanta Devi & Lt Mr. Shashi Pandit Mrs. Santosh Devi & Lt Mr. Jagdish Chander Koushal

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

10TH DAY KRIYA

10TH DAY KRIYA of Mr. Badri Nath Bhat, S/o Late Mr. Jia Lal Bhat, original resident of Wandhama, Ganderbal, Kashmir, at present H.No. 27A/72, Lane No. 2, Amar Colony, Talab Tillo, Jammu shall be performed on 12th of October 2024 (Saturday) at Muthi Ghat (Near Directorate of School Education), Jammu at 8.30 AM



GRIEF STRICKEN:

Mrs. Raj Dullari (Wife)

(Sisters & Brothers-in-law)

Mrs. Shanta Bhat (W/o Lt. Mr. Sri Kanth Bhat) (Retd: JKP) Mrs. Mohini (Babli) & Mr. Ashok Bhan (Retd. Education Dept.) Sisters-in-law & Brothers

Sh. Pushkar Nath Bhat (Vijayshwar Kariyalay, Talab Tillo) Mrs. Santosh & Mr. Bushan Lal Bhat (Retd: AG Office)

Mrs. Purnima & Mr. Pran Nath Bhat (Retd: JKPDD) Mrs. Rohini & Mr. Tej Krishen Bhat (Retd: Airports Authority) Daughters-in-law & Sons

Mrs. Jullee & Mr. Saniav Bhat (J&K Bank)

Mrs. Sippy & Mr. Amit Bhat (Geniusmesh India Pvt. Ltd.) Daughters and Sons-in-law

Mrs. Reeta & Mr. Ashwani Safaya (Ag Office & Agricultural Deptt.) Mrs. Suneeta & Mr. Rajesh Raina (Income tax Dept.) Kaul (Habba Kadal), Mattoo (Manigam) & Raina (Thejiwara), Pariwal

Mob: 9596622698, 9596715770, 8767033661



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

CHOUBARSI

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

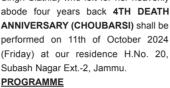
In Sweet & Everlasting Memory of Late Mrs. Sharda Devi (W/o Mr. Balveer Singh Slathia) who left for her heavenly abode four years back 4TH DEATH ANNIVERSARY (CHOUBARSI) shall be performed on 11th of October 2024 (Friday) at our residence H.No. 20, Subash Nagar Ext.-2, Jammu.

Friday 11th October. 2024

Preeti Bhog: 2.00 pm onwards

DEEPLY REMEMBERED BY:

Shej: 10.00 AM



LATE MRS. SHARDA

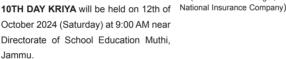
MRS. JAGAT RANI

KAUL (SHEELAJI)

Mrs Ruchi & Mr Sujit Mrs Deepakshi & Mr Varun Singh (M) 9419173721 Mrs Sonam & Mr Tarun Singh (M) 7006237571

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.



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, Dugqu & Arshu.

Contact: 9419307072, 7889418178, 9697208649 Samast Mussa's, Kichloo's, Tickoo's & Khar Parivar

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.



MR. SALIGRAM MUSSA

(Retd. Branch Manager,

GRIEF STRICKEN: Tej Krishan Hangshoo (Husband) -

9419210890, 9796062628

(Brother & Bhabi)

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

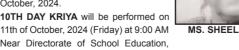
Mrs. Shama Koul -09990298723

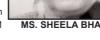
Mrs. Sunita & PJ Bhat - 8492094581

Mrs. Lovely & M K Pandita- 9419157873 Grand Child: Nidhaan

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





MS. SHEELA BHAT

GRIEF STRICKEN:

Jammu.

Mr. Daya Krishan Bhat (Husband)

Mrs. Janak Rani (Jethani) Mrs. Pushpa Rani (Nanand)

Mrs. Uma Tickoo (Sister)

Mr. Maharai 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. Aiav Bhan, Mrs. Jvoti 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

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 proaramme:

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 Manieet Sahib Ji near District Hospital Poonch from 10:00 AM to 12:30 PM

GRIEF STRICKEN: Palvinder Kour (Wife) Hitkar Singh (Son)

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

Brothers and Sisters-in- Law

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

Mr. Kewal Krishan Vaid & Lt. Mrs. Tripta Vaid Lt. Mr. Subash Chander Vaid & Mrs. Rani Devi

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

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

October, 2024.

Mob: 7889755477, 8492001155



of October, 2024 (Friday) at 9:00 AM MRS. SHEELA BHAT

10th Day Kriya will be performed on 11th

KARAM YOGI PT. **CHAMAN LAL KOUL**

PADROO

LATE MR. INDER

KRISHAN KAR

Near Directorate of School Education,

Nagar, Bantalab, Jammu on 2nd of

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 Rai & Mrs. Bharti Bhat

Mr. Ajay Bhan & Mrs. Jyoti Tickoo

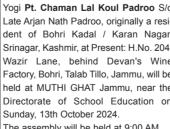
Grand Son-in-Law & Grand Daughter

Mr. Sahil Bali & Mrs. Nupur Bhat Grand Children: Akhil, Satvarth, Devanshi and Dhruvika Contact: 7006366320, 7006416918, 9070812356, 9419107579

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

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



The assembly will be held at 9:00 AM **GRIEF STRICKEN:** Sons & Daughters-in-law Sanjay Koul & Dolly Koul Sunil Koul & Jyoti Koul

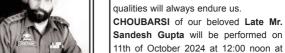
Mino Koul & Suman Koul Daughters and Sons-in-law: Manju & Rajinder Koul Shivani & Vikas Koul

Smriti & Abhishek Raina

Brothers & Sisters-in-law

Veena ii Koul Santosh Koul & Santosh Kakpuri Sisters & Brothers-in-law

Sarla & Ashok Ganioo Sanjay Kaloo Grand Children Sanchit, Nripa, Sunjyot, Bulbul





SINGH (INSP. JKAP)

MRS. JANAK GUPTA





our residence, Talab Tillo near Gol Puli lammu

DEEPLY MISSED AND REMEMBERED Mrs. Vijay Gupta (Wife)

Brother and Bhabhi

Mrs Shashi and Ravi Gupta

CHOUBARSI

Four years has been passed since you

left for heavenly abode, your indelible

memories, smiling face and virtuous

Sons and Daughters-in-law CA Ritudes Gupta & Isha Gupta

Abhimanyu Gupta (DoLIC) & Diksha Mahajan (High Court) Daughters & Sons-in-law

Mr. Pritam Dass Gupta & Lt Mrs. Bimla Gupta

Mrs Seema and Rakesh Gupta Mrs Reema and Sanjay Gupta (LIC) Mrs Deepa (Statical Officer) & CA Amit Gupta

Mrs Sakshi and Sahil Mahaian (Canada) **Grand Children** Sonal Purnima, Gopal, Tanya, Vatsal, Akshra, Vihaan, Lavanya, Viraj Raiasti, Sargun, Sehai, Dhanish & ragamaya

M/S STYLISH CLOTH HOUSE LINK ROAD JAMMU

BARKHI

Mob: 9797350875, 7889975459

One year has passed since you left all of us on your heavenly journey, but your sweet memories will always remain with us. You may no longer be with us physically, but we feel your presence and blessings in every moment of life. BARKHI of our beloved Mrs. Neelam

Nargotra W/o Mr. J.P. Nargotra, will be performed at our residence 37-A, B/C Gandhinagar Jammu at 12 Noon on Friday 11th October 2024. **GRIEF STRICKEN:**



DR. DWARKA NATH

LATE MR. SANDESH

10TH DAY KRIYA

NARGOTRA FAMILY

Ph: 9906354125, 8899788756

With profound grief and deep sorrow, we regret to inform the sad demise of Dr. Dwarka Nath Dhar Durani (Frisal Kulgam).

10TH DAY will be performed on Saturday, 12th October 2024 at Alandi Ghat, Pune at 9:00 A.M. **GRIEF STRICKEN:**

Mohini Dhar (Wife) Daughter & Son-in-law Kundan and Bharat Bushan Raina Son & Daughter-in-law Manoranjan & Sarla Dhar

Daughter

Raayna & Yuvaan

Ph 9599227234

Suman Dhai **Grand Children** Nidhi, Siddhi, Rounak, Amulya, Nishant & Shweta **Great Grand Children**

10TH DAY / KRIYA

With profound grief and sorrow, we inform the sad demise of our Father Mr. Subhash Chander Sharma (Retd. Lecturer) on 2nd of October 2024. 10TH DAY will be performed on 11th of October 2024 (Friday) at 10.00 AM.

KRIYA will be performed on 12th of October 2024 (Saturday) RASAM PAGRI will be performed on

MR. SUBHASH CHANDER SHARMA Saturday, 12th October, 2024 at our resi-

ence Ward No. 16 Upper Shiya Nagar Ka **GRIEF STRICKEN:**

Shubh Latta Sharma (Wife) (Retd ZEO) Son & Daughter-in-law Shiv Bhushan Sharma & Ekta Daughter & Son in law

Alpana Sharma & Gautam Sharma

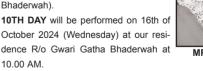
Daughter & Son in law Subharia Sharma & Girish Sharma **Grand Children**

Rudrakshi, Sharanya, Shivang, Shivanya, Bhavin Aman And Entire Sharma Family

Ph: 9911311546, 9419129258

10TH DAY With profound grief and sorrow we inform you about the untimely demise of our

beloved Mrs. Rama Devi W/o Mr. Omi Chand (Ex. Chairperson of B.D.C Bhaderwah). 10TH DAY will be performed on 16th of October 2024 (Wednesday) at our resi-



MRS. RAMA DEVI

GRIEF STRICKEN: Mr. Omi Chand (Husband)

10.00 AM

Son & Daughter-in-law Mrs. Arti & Mr. Daya Krishan Mrs. Anu & Mr. Mukesh

Daughter & Son-in-law Mrs. Usha & Mr. Pritam Singh Mrs. Vidya & Mr. Diljeet

Mob:- 7006093107

Mrs. Guddi & Mr. Lekh Raj Mrs. Asha & Late Mr. Inder Krishan Mrs. Pammi & Mr. Rakesh Raina

Grand Children: Vimal, Lavya, Kashab, Dhristi

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