# **CREMATION**



With profound grief and sorrow, we inform the sad and untimely demise of our beloved mother Smt. Kamlesh Tandon W/o Late Dr. Ram Prakash Tandon (Rtd. Director Sheep Husbandary) R/O House No. 5 B Bakshi Nagar, Jammu who left for heavenly abode on

Cremation shall be held on 24.10.2025 at 12:30 PM at Jogi Gate,

#### **GRIEF STRICKEN**

(Daughter-in-Law and Son) Dr Ritu Tandon and Dr Vishal R. Tandon (Daughter-in-Law and Son) Mrs. Sonika Tandon and Mr Sumit Tandon (Brother and Bhabhi) Mr. Narendra Pal Nanda and Mrs. Nirmal Nanda (Brother and Bhabhi) Mr. Virendra Pal Nanda and Mrs. Vijay Nanda (Sister and Brother-in-Law)

Smt. Mohini Talwar and Late Bansi Lal Talwar **Ghai Family and Tandon Family (Poonch Wale)** Mobile No. 9419195126, 7889597363, 9419252725, 9796220122

#### **TENTH DAY / KRIYA**

With profound grief & sorrow we inform the sad and untimely demise of our beloved Balbir Singh (Mintu) S/o Sh Kartar Singh R/o Ward No. 6, Hiranagar on 16-10-25.

Tenth Day will be held on 25-10-25 (Saturday) at 10 AM at our residence Ward No. 6 Hiranagar.

Kriya will be held on 28-10-25 (Tuesday) at 10 AM at our residence

**GRIEF STRICKEN** (Father & Mother)

Sh Kartar Singh Rampuria & Pushpa Devi Chacha Ji & Chachi Ji

Brig Kuldin Rampuria (Retd) & Usha Ran Brothers & Bhabi Ji

Sh Shiv Dev Singh & Ranjana

Sh Randhir Singh & Rohani

Jija Ji & Sister Sh Kirpal Singh Billawaria & Neelam Rani

Bunny, Kannu, Ridhu, Nannu (Nephews) Dr Mannu (Niece)

#### **BHOG AND ANTIM ARDAS**

With profound grief and sorrow, we regret to inform the sad demise of our beloved S. HARBAJAN SINGH (NIKKA) S/O LATE S. GIAN SINGH R/O Dashmesh Nagar, Digiana, Jammu on 16th October 2025.

Bhog Sri Akhand Path Sahib on Friday 24-10-2025 at 09:30 A.M.

Kirtan and Ardas at 09:30 AM to 11:00 AM followed by Guru Ka Langar at our Residence.

Antim Ardas will be held at Digiana Ashram,

Jammu on 24th of October 2025 at 03:30 P.M. to 05:00 P.M. **GRIEF STRICKEN:-**

S. HARBAJAN

LIC employees oppose appointment of Private Sector

candidates to top positions in LIC, PSGI Companies

new executive guidelines

without amending these

Acts, the association argued,

amounts to executive over-

reach and undermines the

According to the associa-

tion, the new guidelines

strike at the very ethos of

nationalisation, a frame-

work that ensured India's

banking and insurance sec-

tors served public interest

rather than private profit.

The revised provisions, they

warned, would open the door

to private influence and

eventual privatisation of

these highly successful pub-

lic sector financial institu-

tions. Such a move, they

emphasized, could threaten

India's economic sovereignty

and jeopardize the safety of

people's savings, as public

sector banks and insurance

companies have long been

pillars of inclusive growth

and social security in the

The association further

expressed concern that

allowing lateral entry of pri-

vate corporate executives

into the top-most positions

of these institutions would

demoralize existing officers

who have dedicated their

careers to serving the organ-

ization. This, they said,

could disrupt the internal

authority of Parliament.

Sdn. Ranbir Kour (Nanni) - **Wife** 

(Mother-in-Law)

Sdn. Mohinder Kour W/o Lt. Sdr. Balwant Singh Sisters-in-Law and Co Brothers-in-Law

Sdn. Rajinder Kour and S.Charanjeet Singh

Sdn. Gurmeet Kour and S. Kamalieet Singh

Brother-in-Law:

Master Karan Singh (Switzerland) Son: S.Uchshaan Singh

**Daughters and Son-in-Laws** Harsimran Kour and S.Pritampal Singh (UK)

Harleen Kour and S.Sanampreet Singh (Canada)

**Brothers and Bhabhis:-**Sdn. and S.lqbal Singh (NHPC)

■ STATE TIMES NEWS

The

Employees, represented by

Division, affiliated to the All

India Insurance Employees'

Association (AHEA), have

strongly protested against

the recent executive order

issued by the Appointments

Committee of the Cabinet

(ACC). The order approves

"revised consolidated guide-

lines" for the appointment of

(WTDs), Managing Directors

(MDs), Executive Directors

(EDs), and Chairpersons in

public sector insurance com-

panies like the Life

Insurance Corporation of

India (LIC), Public Sector

General Insurance (PSGI)

companies, and public sector

banks including the State

stated that these financial

institutions are governed by

specific Acts of Parliament -

the LIC Act, 1956, the

General Insurance Business

(GIBNA), 1972, and the

State Bank of India Act,

1955 - which clearly define

their management struc-

tures, roles, and procedures

for appointments. Issuing

Bank of India (SBI). The employees' association

(Nationalisation)

Northern

JAMMU:

Association,

Whole-Time

Sdn. and S. Ravinder Singh Raja (Retd. Chief Manager, J&K Bank) Contact Nos:-

9419149973, 9682606722, 9906352235, 7006270238

LIC

 $\mathbf{Z}$ one

Employees'

Srinagar

Directors

## **BARKHI**



VINOD KUMAR BASU (09.09.1948-04.11.2024)

One year have passed since you left us but your memories are always with us and we miss your presence every moment

Barkhi of Our beloved Late Sh Vinod Kumar Basur S/O Late Comrade Sh Trilok Chand and Late Smt Harbans Kour Resident of Trilok Niwas Q.No:351 Rehari Colony Jammu will be performed on 24th of October (Friday) at 11:00 AM Onwards at our residence. DEEPLY REMEMBERED BY:

> Smt Neena Devi SON & DAUGHTER IN LAW DAUGHTER & SON-IN-LAW Smt. Ritu Gandotra & Sh. Sanjeev Gandotra SISTERS & BROTHER -IN LAW

Smt. Chander Prabha Khullar & Late Sudershan Khullar Smt. Meena Kohli & Justice Parmod Kohli (RETD) **NEPHEW & NIECE** Pranav Kohli (Sr, Advocate), Anju Sawhney, Shalu Grover, Nishu Gupta Parul Kohli.

**GRAND CHILDRENS** Manik, Manya, Archita, Saksham Mobile No: 9419050555, 7889797878, 0191-2581213

#### **BHOG & ANTIM ARDAS**

With heavy heart we would like to inform you about the sad demise of our beloved Sardar Jaspal Singh Ji (Retd. Punjab and Sind Bank) S/o Late Sardarni Nanak Kaur and Late Sardar Nanak Singh on 17th October 2025. Arambh Shri Akhand Path Sahib on 24th October 2025 at 09:00 AM at our residence. Trikuta Nagar

Bhog Shri Akhand Path Sahib on 26th October 2025 at 09:30 AM at our residence. Antim Ardas shall be performed on 26th October 2025 at Gurdwara Bala Pritam, Trikuta Nagar from 4:00 PM to 5:30 PM.

(Retd. Puniab and Sing Bank)

Sardar Jaspal

Sinah Ji

**GRIEF STRICKEN:** 

Sardarni Tarvinder Kaur (Wife) Sardar Gurparkash Singh (Son)

Daughter-in-law and Son

Sardarni Navjot Kaur & Sardar Ripudaman Singh (HDFC Bank) Sardar Jasmehar Singh (Grandson)

(Brother and Bhabhi) Late Dr. Kuldeep Singh Soodan & Sardarni Gurcharan Kaur

Late Sardar Charanjeet Singh (Brother) Sister and Brother-in-law

Sardarni Surjeet Kaur & Sardar (Retd.) Col. Karanjeet Singh (Brother-in-law and Bhabhi)

Late Dr. Iqbal Singh & Sardarni Jagdeep Kaur

Sister-in-law and Brother-in-law Late Sardarni Davinder Kaur & Late Sardar Jagjit Singh Wazir

Mobile: 9796249115 / 7006625227 / 7006214783

## **10TH DAY KRIYA**

With profound grief and sorrow, we inform the sad demise of our beloved SANJAY KUMAR BHAT (VICKEY) S/O Sh. Laxmi Nath Bhat R/O Nunar, Ganderbal; at present House No. 27, Sector 2 ext., Near St. Pauls Convent High school, Gangyal, Jammu, who left for his abode on 17th October 2025.

10th Day Kriya shall be performed on 26 SANJAY KUMAR October 2025 at AKHNOOR GHAT and Public Gathering at MUTHI GHAT at 11.00 A.M.

**GRIEF STRICKEN:** 

Sh. Laxmi Nath Bhat & Smt. Phoola Bhat (MO: 9419533912)

Smt. Deep Mala Bhat (Wife) (MO: 8494067752)

(Brothers & Bhabis)

Sh. Rajinder Bhat & Smt. Rekha Bhat (MO: 9086069208) Sh. Dimple Bhat & Smt. Seema Bhat (MO: 9797481709)

(Sister & Brother-in-law)

Smt. Anita Raina & Sh. Anil Raina (MO: 9427258859)

Aditi Bhat (Daughter) Kirtiman Bhat (Son)

Mehak Bhat; Meghna Bhat; Mini Bhat; Anirudh Raina; Ayushman Bhat

# developmental works in border village Jumagund Qaidrabad

#### system of career progression and merit-based promotion that has sustained these

institutions for decades.

Additionally, the removal of the Annual Performance Appraisal Report (APAR)based merit evaluation system and the proposal to employ private HR agencies for behavioural assessment were termed as measures that would fundamentally alter the appointment framework laid down by Parliament. The employees see this as a direct challenge to the principles of public accountability that govern the functioning of nationalized financial institutions.

The LIC employees have demanded the immediate withdrawal of these revised guidelines. They urged the government to uphold parliamentary procedures, preserve public ownership, and ensure transparent consultations with all stakeholders before implementing any such far-reaching policy changes. The association reaffirmed its commitment to defending the public sector character of LIC, PSGI companies, and public banks - institutions that have been central to India's economic

progress and the welfare of

its citizens.

# ACD Kupwara reviews

#### **STATE TIMES NEWS** KUPWARA:

Assistant

Commissioner Development (ACD), Arshad Qadir Bhat today visited the remote and border village Jumagund of Block Qadirabad, District Kupwara, to review the status of developmental works being executed under various RDD schemes. During the visit, the

ACD interacted with local residents and discussed several issues concerning the development and welfare of the area. He assured the general

public of full cooperation and support from the administration in addressing their genuine concerns. The ACD was accompa-

nied by technical and field staff, who were directed to work with greater dedication and humility, keeping in mind the hardships faced by the people living in these far-flung areas.

The visit aimed to strengthen field-level monitoring and ensure timely execution of works for the overall development of border villages.

#### **KRIYA**

With profound grief, sorrow and heavy heart, we regret to inform of the untimely and sudden demise of our beloved Engr Dhiraj Singh S/o Sh. Surinder Singh Jamwal R/o Vill Agore-Jandial Jammu who left for his heavenly abode on Oct 14 2025

Kriya will be observed on Sunday 26th Oct 2025 at our residence.

**GRIEF STRICKEN** 

Smt Vandana Jamwal - Wife Master Shushant Singh Jamwal - Son

Father & Mother

Sh. Surinder Singh Jamwal (Sr Audit Officer Retd) & Smt Pushpa Dev Smt Vaishali & Vikram Singh Jamwal- Brother & Sister in Law Contact No: 9419232793, 7051093131, 9697274929

#### **TENTH DAY KRIYA**

With profound grief and sorrow, we inform that our beloved father Karamyogi Sh. Makhan Lal Raina S/o Lt. Sh. Kanth Ram Raina originally from Aga Hamam Habbakadal Srinagar A/P H.No.19-D, Sector-E, Bharat Nagar, Talab Tillo, Jammu left for heavenly abode on 15-10-2025. Tenth Day Kriya shall be performed on 24-10-2025 at Akhnoor Ghat and Assembly will be held at Muthi Ghat at 11 AM.

**GRIEF STRICKEN** Daughter-in-law & Son

Manju Koul & Rateesh Raina - 7006925500

Daughter & Son-in-law

Deepak Raina & Dr. Ravinder Pandita - 9419201788 Grand Children: Garima Raina, Ravina Pandita, Parth Pandita Raina's, Pandita's, Jan's, Koul's, Muthoo's & Trisul's

## **TENTH DAY KRIYA**

With profound grief and sorrow, we inform the sad demise of Smt Mahalakshmi Tikoo W/o Late Sh Prithvi Nath Tikoo, on 19th Oct 2025, original resident of Shalla Kadal, Habba Kadal, presently at 41/C, Om Nagar, near SP Smart School, Jammu. 10th Day Kriya will be performed on 28th

October 2025 at Muthi Ghat at 9:00 AM. GRIEF STRICKEN:

Sh Brij Krishen Tikoo (Son) Sh Kishore & Smt Manorama Tikoo (Son & Daughter in law)

Smt Sunita & Sh Kuldeep Moza (Daughter & Son in law) Smt Vijaya Tikoo (Daughter in law) SAMAST TIKOO PARIVAR

Mob: 8492825932, 9911499938



Sh. Rai Nath Puri

Smt. Renuka

Safaya

SMT. PARVATI DEV

Smt Phoola Bakaya

Zitshi

Sh. Makhan Lal

Raina

**Engr Dhiraj Singh** 

# **TENTH DAY (KRIYA)**

With profound grief and sorrow, we regret to inform the sad demise of our beloved Sh. Raj Nath Puri (S/o Lt Aman Nath) on 16th October 2025 originally from Chinkral Mohalla, Srinagar A/P Sataini, Near SBI, Dhar Road, Udhampur. 10th Day Kriya will be performed at Devika Ghat, Udhampur on 25th Oct. 2025 (Saturday) at 9:00 AM. **GRIEF STRICKEN** 

Smt. Raj Kumari Puri (Wife)

(Samast Puri & Bhat Parivaar)

Sh. Ramesh Kumar & Smt. Sony Kheer (Son & Daughter-in-law) Smt. Sunita Bhat & Sh. Vir ji Bhat (Daughter & Son-in-law) Sh. Kiran Kumar Puri & Smt Girja Puri (Brother & Sister-in-law)

Sh. Sanjay Puri & Neetu (Son & Daughter-in-law) Sh. Rohit Puri & Smt Sukriti (Son & Daughter-in-law) Contact: 9419158300, 9540061010

## TENTH DAY KRIYA

With profound grief and sorrow, we inform the sad demise of our beloved "Pyari Jee" Smt. Renuka Safaya W/o Late Sh.N.N.Safaya R/o Bagdaii, Rainawari, Srinagar A/P RZ 373/356. Gali No 09, Shivpuri, West Sagarpur, New Delhi on 17/10/2025

Tenth Day Kriya will be held at Shree Gauri Shankar Mandir, T- Block, Phase 1, Sector-109, lew Palam Vihar, Gurugram on 25-10-2025 at 08:00 am. Assembly Prayer will be held at Residence at 12 Noon.

**GRIEF STRICKEN:** 

Son & Daughter in law: Mr. Dheeraj Safaya & Mrs. Susheela Safaya

Daughters and Son-in- laws Mrs. Kavita Raina and Mr. Sanjav Raina Mrs. Anita Koul and Mr. Ramesh Koul

Mrs. Poonam Kaul and Mr. Suhail Kaul Grand children: Shreya, Vipul, Samarth, Dhruv, Khushi, Sara. Samast Safaya, Raina, Kaul, Koul, Mattoo & Dhar Parivaar Mob.No 8448060197, 9868242578

## 10TH DAY

With profound grief and sarrow we inform the sad demise of our Beloved Mother SMT. PARVATI DEVI W/o Lt. Sh Paras Ram Bhutval, who left for her heavenly abode on 15-Oct-2025.

10th Day will be performed on 24 Oct 2025, Friday at our residence, Suli Gam, (Ramban). GRIEF STRICKEN

Sons & Daughters-in-law

Daughters & Sons in Law

Smt. Anokha Devi & Sh. Choor Singh Bhutyal. Smt. Bimla Devi & Sh. Bharath Singh Bhutyal Smt. Reena Katal & Sh. Rangeel Singh Bhutyal

Smt. Darshana Devi & Sh. Raghu Nath Singh Jaggi Smt. Bala Devi & Sh. Hushair Singh Parihar GRAND SON'S Murari, Dilieet, Uttam, Paramyeer, Pranay, Prayag,

Mob: 7006158970, 9419167441, 8492872252, 9596272821

#### **10TH DAY KRIYA** With profound grief we inform the sad demise of

our beloved mother Smt Phoola Bakaya Zitshi W/o Late Sh Rattan Lal Zitshi on 21.10.25 at B-10 7441. Vasant Kuni. New Delhi. Tenth Day will be performed on 30.10.25

(Thursday) at Murad Nagar Gang Nahar at 9.00 am. GRIEF STRICKEN:

Son and Daughter in law

Mr Varun Zitshi (Son)

Mr Kuldeep Zitshi and Jvoti Bamzai (Daughters and Sons in law)

Mrs Nisha Raina and Sanjay Raina Mrs Archana Thussu and Saniav Thussu Mrs Namrata Bhat and Amit Bhat

Mr Shradha and Mr Sai (Grand Daughter and Grand Son in law) Sharad, Ishita, Palloma, Saanvi BAKAYA'S, ZITSHI'S, MOZA'S, KAUL'S, TICKOO'S, AMBARDAR'S



With profound grief and sorrow, we inform the sad demise of our beloved Thakur Chanchal Singh Jamwal S/o Late Sh.Krishan Singh

Jamwal R/O-Bhalwal Mandi, Jammu. 10th Day will be performed on 25-10-25 at

Kriya will be performed on 28-10-25 at 11:00 AM.

10:00 AM.

Rasam Pagri/Uthala will be performed on 29-10-25.

**GRIEF STRICKEN:-**Smt. Bindhiya & Col (Retd.) Sh. SS Jamwal - Sons & Daughter-in-laws

Smt. Seema and Sh. Paramjeet Singh

Smt. Neelam Salathia and LT. Capt.(IN) VS Salathia

The Pain of losing you has not faded, but neither has the love you gave us. One year without you, Dad, & we still feel your presence in our hearts.

Maswar and Veherved of our beloved Sh. Sohan Lal Bhat will be Karamyogi Shri performed on 26th and 27th October

2025 respectively at Ram Mandir,

**DEEPLY REMEMBERED BY:** 

Sons & Daughter

Raju, Manoj, Desh, Suraj & Meenu

Malla S/o Lt. Sh. Kashi Nath Malla original resident of Malyar, Habba Kadal, Srinagar at present Flat No 803, Tower 9, Unitech Horizon, Sec. PI - 2, Greater Noida (UP) on 17 -10-25. 10th Day will be held on 26-10-25 at Muradnagar, U.P.

Gathering will be held at 12 Noon at our

**GRIEF STRICKEN** Phoola Malla - Wife

residence.

Annupurna Kaul & Lt. Sh. D.P. Kaul (Daughter & Son in law) Anupama Kaul & Naveen Kaul (Daughter & Son in law) Ankur Malla & Sonia Malla

(Sister & Brother in Law) M. K. Malla & Santosh Malla

(Brother & Bhabhi)

# **TENTH DAY KRIYA**

With profound grief and sorrow, we inform the sad demise of our beloved Mother Smt. Roopawati Raina (Uma Shri) W/o Lt. Sh. Kanth Ram Raina on 19/10/25 R/o Bonpora Akingham, Anantnag, Kashmir at present H.No. 403/B, Lane No. 4, Suryavanshi Nagar, Muthi, Jammu near Uma Devi Temple.

Tenth Day Kriya will be performed on 28/10/25 Muthi Ghat near Directorate School Education Office at 10.00 am.

**GRIEF STRICKEN** 

With profound grief and sorrow, it is informed that our beloved NIRMAL KOUR JI (W/o Late S. Pritam Singh) R/o Trikuta Nagar Extn., Near Preet Nagar, Jammu left the world for heavenly

Sri Sukhmani Paath Sahib, Gurbani Kirtan & Antim Ardaas will be held on 25-10-2025 (Saturday) from 11.00 a.m. to 1.00 p.m. folowed by Guru Ka Langer at Gurdwara Baba

**GRIEF STRICKEN:** Gurdeep Singh & Surinder Kour - Son & Daughter-in-Law

**Brother & Sister-in-Law** S. Gurdeep Singh & Sardarni Manieet Kour

**Brother & Sister-in-Law** S. Sandeep Singh & Sardarni Harmeet Kour

Sister & Brother-in-Law Sardarni Harvinder Kour & S. Paramieet Singh

Sardarni Ravinder Kour - Sister Sister & Brother-in-Law Sardarni Rupinder Kour & S. Gurcharan Singh

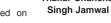


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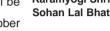
Smt. Indu and Comdt.(Retd.) Sh. JS Jamwal

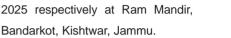
Smt. Neelu and Sh. Bikramiit Singh Daughter and son in law

All nears and dears Contact No. 9622113149 & 6005568110

# **MASWAR & VEHERVED**







Smt. Somi Devi - Wife

## **10TH DAY**

With profound grief and sorrow, we inform the sad demise of our beloved Sh. Omkar Nath





Mob.: 9811322788, 9582445900, 9891243673, 9419100782



Pankaj Raina & Shiveta Raina - Son & Daughter-in-law Sh. Pran Nath Ji & Rajni Ji - Son & Daughter-in-law Smt. Nancy Pandita & Sh. Romesh Ji Pandita - Daughter & Son-in-law Smt. Baby Tickoo & Lt. Sh. Roshan Lal Tickoo - Daughter & Son-in-law Smt. Sarla Raina & Sh. Shyam Lal Raina - Daughter & Son-in-law Smt. Ranu Bhat & Sh. Dileep Kumar Bhat - Daughter & Son-in-law

# ANTIM ARDAS

abode on 16-10-2025 (at Canada). To pay our obeisance to the departed soul.



Surjit Singh (Sony) & Geeta Singh (Geet) - Son & Daughter-in-Law Kavita & Suraj Mehta - Daughter & Son-in-Law

Jija Ji

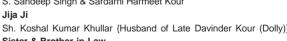
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