

### 10TH DAY BHOG

With profound grief and sorrow we inform the sad demise of our beloved mother **Sdn. Manjeet Kour Ji** W/o Shaheed S. Jagbeer Singh R/O Channi Himmat Jammu.



Sdn. Manjeet Kour Ji

10th Day Bhog and Antim Ardas will take place at Gurdwara Singh Sabha, Sainik Colony, Jammu on 08.01.2024 (Monday) at 12:00 Noon to 1:00 PM.

#### GRIEF STRICKEN:-

S. Charanjeet Singh (Son)  
Sdn. Gurpreet kaur (Daughter in law)  
Sdn. Amardeep kaur (Daughter)  
S. Narinderpal Singh (Son in law)  
Mob: 9906198487

### 77TH BIRTH ANNIVERSARY

Missing you  
with silient tears in our eye



Smt. Rattna Pawar  
Senior Govt. Teacher  
07/01/1947

#### DEEPLY REMEMBERED BY:

All family members  
Nears & Dears  
Mob. No: 9858162814

### 11TH DAY KRIYA

With profound grief and sorrow we regret to inform the sad demise of our beloved **Sh Ramesh Chander Goswami (Retd JEE PHE)** S/o Lt. Sh. Mohan Lal Goswami R/o Kishtwar who left us for heavenly abode on 28/12/2023.



Sh Ramesh Chander Goswami (Retd JEE PHE)

11TH DAY KRIYA will be performed on Sunday 07/01/2024 at our residence House No 185 Ward No 5 Kishtwar.  
**GRIEF STRICKEN**  
**GOSWAMI FAMILY KISHTWAR**  
Smt. Kamla Goswami (Wife)  
Shweta Goswami (Daughter)  
Dr. Shivani & CA Abhinav Goswami (Daughter & Son in law)  
Sumit & Neelu Goswami (Son & Daughter in law)  
Vrshank Sharma (Grand Son)  
MOB. 8492928444, 7889607220.

### TENTH DAY

With profound grief and sorrow, we inform the sad demise of our beloved Mother **Smt. Shanta Devi Khar alias RANI ji** Wife of Sh Narayan Dass Khar of Nadimarg Shopian on 01-01-2024.



Smt. Shanta Devi Khar alias RANI ji

Tenth Day will be performed on 10-01-2024. (9:30 AM) at Akhnoor Ghat. Assembly will be performed at 1PM at Community Hall Back Side of Lane No 4 Jagti.

**GRIEF STRICKEN:**  
**Son and Daughter-in-Law**  
Sh.Chand Ji Khar & Smt. Pamposh Khar  
**Daughter and Son-in-Law**  
Mrs. Archana Raina and Mr. Rakesh Raina.  
**Grand Children**  
Rahul Khar & Pooja Khar/ Bhan, Rohit Khar, Kritih Khar, Vidhi Raina & Kartik Raina.  
**and Samast Khar's, Pandita's, Koul's, Raina's and Bhan's.**  
Mob. 7889675713, 7780832756, 7006455431

### TENTH DAY

With profound grief and sorrow, it is to inform about the sad demise of **Sh Roop Krishan Wali** S/o Lt Sh Saligram Wali originally resident of Zaindar Mohalla Srinagar and presently residing at Mahajan Mohalla Upper Barnai, on 29th of December 2023.  
Tenth Day will be observed on 7th of January 2024 at Akhnoor Ghat and Assembly will be held at Muthi Ghat at 12.00 noon.  
**GRIEF STRICKEN:**  
**WALIS, SHARMAS, BHATS, KOULS AND PANDITAS**  
Contact numbers  
9419006033, 7006169390, 7889979738



Sh Roop Krishan Wali

### TENTH DAY KRIYA

WITH PROFOUND GRIEF & SORROW, WE INFORM SAD AND UNTIMELY DEMISE OF OUR BELOVED **TRILOKI NATH BHAT** S/O LT. SHAMBOO NATH BHAT R/O DH PORA KULGAM A/P H.NO. 80-C, OM NAGAR UDHEYWALLA BOHRI JAMMU ON 04-01-2024.



TRILOKI NATH BHAT

TENTH DAY KRIYA WILL BE PERFORMED ON 13TH OF JANUARY, 2024 SATURDAY AT AKHNOOR GHAT AND ASSEMBLY WILL BE HELD AT MUTHI GHAT NEAR DIRECTORATE OF SCHOOL EDUCATION AT 10.30 AM.

**GRIEF STRICKEN**  
SMT RAJ DULARI BHAT -WIFE  
SMT SARLA & SH SURINDER BHAT -DAUGHTER-IN-LAW & SON  
SMT JUSSY BHAT & SH AMIT KAW -DAUGHTER & SON-IN-LAW  
SMT BHARTI RANI BHAT W/O LT. OPENDER BHAT -DAUGHTER-IN-LAW  
SMT MOHNI BHAT & SH M K BHAT -BHABHI & BROTHER  
SMT KUNDNA & SH S C BHAT -BHABHI & BROTHER  
SMT PHOOLA & SH S K KOUL -SISTER & BROTHER-IN-LAW  
SMT JEETA & SH R L KANDROO -SISTER & BROTHER-IN-LAW  
SMT SHANOO BHAT & SH AMIT BHAT -DAUGHTER & SON-IN-LAW  
MR ROMI BHAT -SON  
SMT SHEIKHA & SH SHUBAM BHAT -DAUGHTER-IN-LAW & SON  
SMT RASHMI & SH LOVELASH BHAT -DAUGHTER-IN-LAW & SON  
MR SHIVAM BHAT -SON  
SMT RASHI & SH SUNIL KOUL  
SMT ARCHANA & SH AJAY KOUL  
SMT KOMAL & SH PARDEEP KACHROO  
SMT SHEETAL & KAMLESH KANDROO  
**GRAND CHILDREN:** SEJAL, SPARSH, ARNAV, HARSHIT, NIMAY, NITAYE, KRISHNA, GITANSHU  
MOURNING FROM MAULIN SIDE SHALL ALSO BE HELD AT ABOVE GIVEN ADDRESS.  
MOBILE NO. 6006535090, 9906095354, 7006047103, 9906231716, 9419317871

### TENTH DAY

It is with deep sorrow and profound grief we regret to inform the sad demise of our beloved **Sh. Makhan Lal Koul (Papaji)**, son of Late Sh. Shivji Koul, originally from Rang Teng, Ali Kadal, near Reshppeer Temple- Srinagar and at present H.No 107/2, Block A, Roop Nagar Enclave, Jammu on 02-01-2024.  
10th-Day rituals will be performed at Akhnoor and the Assembly will be held at Muthi Ghat on 10-01-2024, 11:00 AM.  
**GRIEF STRICKEN:-**  
**Sons and Daughter-in-Law**  
Smt. Shakuntala Koul W/o Late Sh. Roshan Lal Koul  
Sh. Ashok Kumar Koul and Girja Koul  
Sh. Bharat Bushan Koul and Nirmala Wali  
**Daughters and Son-in-Law**  
Smt. Veena Monga and Sh. Satish Kumar Monga  
Smt. Sunita Bazaz and Sh. Daleep Bazaz  
**Grand Son and Daughter-in-Law**  
Mr. Sumit Koul and Mrs. Shiveeta Koul  
**Grand Daughters and Son-In-Law**  
Mrs. Minisha Koul and Mr. Anshoo Raina  
Mrs. Shivangi Koul and Mr. Loveesh Bhatt  
Mrs. Shafalee Koul and Mr. Sandeep Koul  
**Great Grand Children:** Shivika, Shivani, Esha, Kavish, Arav, Aavya, Aaveer and Shivansh  
**Bangroo Family, Raina Family, Kachroo Family and Raina (Hastu) Family**  
Mob No.: 7006781310, 9419120318, 7006521813



Sh. Makhan Lal Koul (Papaji)

### 10TH DAY KRIYA

With reverence and sadness we mourn the demise of **Sh. Brij Nath Kaul (Patwari)**, S/O Late Bal Ji Kaul fondly known as "Bhaiji", (originally from Keni Mohalla, Rainawari) presently residing at 706/606, SABZAR, Sector 45, Faridabad.



Sh. Brij Nath Kaul (Patwari)

10th Day Kriya will be held on 10th January, 2024 at Chhota Haridwar, Muradnagar followed by Kirtan at our residence at Faridabad from 3.30 PM.

**MOURNED BY:-**  
**Extended Kaul (Patwari) Family, Children, Grand Children, Great Grand Children**  
9419120001, 9625194323, 9643003626, 9673051510

### TENTH DAY/13TH DAY

With profound grief and sorrow, we inform the sad and sudden demise of **Smt. Kanta Devi** W/o Late. Advocate Shamsher Singh R/o Ward No. 01, Near Cooperative Society Kathua who Expired on 02-01-2024.



Smt. Kanta Devi

Tenth Day will be performed on 11-01-2024. 13th Day will be performed on 14-01-2024 at Ward No. 01, Near Cooperative Society Kathua.  
**GRIEF STRICKEN:-**  
Dr. Ravinder Singh- Son  
Lect. Satinder Singh & Anuradha- Son & Daughter-in-Law  
EX- Minister- Jatinder Singh alias Babu Singh- Son  
Mobile Nos.: 94191-50074, 99060-98663

### TENTH DAY KRIYA

With profound grief and sorrow, we regret to inform about the sad demise of our beloved **Sh. Narayan Jee Choudhary (Nana Jee)** S/O Late Sh. Neel Kanth Choudhary R/O Rainawari Srinagar, A/P Quarter No. 8, TRT Camp, Nagrota, Jammu abode on 29-12-2023.



Sh. Narayan Jee Choudhary (Nana Jee)

Tenth Day Kriya shall be performed on 07-01-2024 (Sunday) at Jio Pola Ghat Akhnoor The 11th and 12th Day Kriya will be performed at Community Hall, 1TRT Camp, Nagrota, Jammu.

**GRIEF STRICKEN:-**  
Ms. Ujala Choudhary (Wife)  
Ms. Madhu Choudhary (Daughter)  
Mr. Vikas Choudhary (Son)  
**Brother-in-Laws and Sister-in-Laws**  
Sh. Hans Raj Sharma & Smt. Pritma Devi  
Dr. Sukhchain Sharma & Smt. Kalawati Devi  
Lt. Sh. Mohan Lal Sharma & Smt. Sanjokta Devi  
Sh. Ashok Kumar Sharma & Smt. Khema Devi  
Deeply Remembered by all nears and dears  
Contact: 9018850103, 9691610969, 9797324748, 9682180938, 8082163734.

### TENTH DAY KRIYA

With profound grief and sorrow, we regret to inform you the sad demise of our Mother **Shanta Devi** W/o Lt. Poshkar Nath Bhat (Rangar, Budgam) on 01.01.2024.

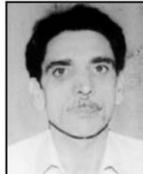


Shanta Devi

TENTH DAY KRIYA will be performed at Muthi Ghat on 10.01.2024 Permanent address: H No 36 Vinayak Nagar Sec 1 Ext Muthi Jammu.  
**GRIEF STRICKEN**  
**Son and Daughter in law**  
Lt. Manoj Kumar Bhat and Smt. Shashi Bhat  
**Daughter and Son in law**  
Smt. Sunita Pandita and Lt. T.K Pandita,  
Mrs. Anita Bhat and Mr. Anil Bhat  
**Grand children** - Satyam Bhat, Shivam Bhat, Priya Sadhu, Varsha Pandita, Paras Bhat, Aditya Bhat  
CONTACT NUMBER - 6005204354, 7889538896, 6006655619

### 10TH DAY KRIYA

WITH PROFOUND GRIEF & SORROW, WE INFORM THE SAD DEMISE OF OUR BELOVED **SH RAMESH KUMAR DHAR** S/O LATE SH RAM CHAND DHAR ORIGINALLY FROM VILLAGE BIJBEHARA DISTRICT ANANTNAG KASHMIR PRESENTLY AT LANE NO. 21, BLOCK NO.125, FLAT NO. 18 JAGTI MIGRANT CAMP NAGROTA JAMMU WHO LEFT FOR HEAVENLY ABODE ON 01-01-2024 (MONDAY).



SH RAMESH KUMAR DHAR

TENTH DAY KRIYA WILL BE PERFORMED ON 10-01-2024 (WEDNESDAY) 10.30 AM AT TRT MIGRANT CAMP NAGROTA NER BRIDGE.  
**GRIEF STRICKEN**  
SMT SUNITA DHAR -WIFE  
KARTICK & SHRAVAN -SONS  
**BROTHERS & BHABHIS**  
LT. SH DURGA NATH DHAR & SMT BIMLA JEE  
SH SHUBAN KRISHAN DHAR & SMT SAVITRI DHAR  
SH VIMAL KRISHAN DHAR (BITTUJI) & SMT ANITA DHAR  
**SISTER & JIJA JI**  
SMT RAJNI KACHROO & LT. SH INDU BUSHAN KACHROO  
MOB. 8803982587, 9419313187

### TENTH DAY KRIYA

With profound grief and sorrow, we inform the sad demise of our beloved **Sh. Kanaya Lal Dhar** S/O Lt. Madhow Ram Dhar R/o H.No. 83/A Govind Nagar Talab Tillo, Jammu originally R/o Khanoo Babagund Kupwara left for heavenly abode on 2nd Jan 2024.



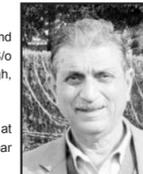
Sh. Kanaya Lal Dhar

Tenth Day Kriya will be performed at Muthi Ghat near Director School Education on Thursday on 11th Jan. 2024 at 9 am.

**GRIEF STRICKEN**  
Smt. Bimla Dhar - Wife  
**Son & Daughter-in-law**  
Sh. Ravi Kumar Dhar  
Smt. Gudiya Dhar  
**Brother & Bhabhi**  
Sh. P.N. Dhar & Smt. Disha Dhar  
Sh. B.L. Dhar & Lt. Bharti Dhar  
**Sister & Brother-in-law**  
Sh. Mohan Lal Pandita & Smt. Rajni Pandita  
Sh. Ajit Kumar Pandita & Smt. Dolly Pandita  
Sh. Tej Krishan Dhar & Smt. Jolly Dhar  
Sh. Vinod Pandita & Smt. Buntly Pandita  
**Daughter & Son-in-law**  
Sh. Ravinder Kumar Raina & Smt. Ruby Raina  
Sh. Manoj Bhat & Smt. Deepika Bhat  
**Nephew & Niece-in-law**  
Sh. Rakesh Pandita & Smt. Anjali Pandita  
Kids: Karan, Khawais, Tanish, Chanana, Nivin, Ridhima  
Contact No: 7006694414, 9419231312, 9682606110

### TENTH DAY KRIYA

With profound grief and sorrow we inform sad and untimely demise of our beloved **Sh. Bahadur Bhan** S/O Late Shri Nand Lal Bhan originally from Garbugh, Pulwama, presently at H.No. 308 Lane No. 0, Sector 2, Durga Nagar Jammu on 30/12/2023.



Sh. Bahadur Bhan

Tenth Day Kriya will be performed on 8/1/2024 at Akhnoor and Assembly will be held at Muthi Ghat near Directorate of School Education, Jammu at 12 Noon.  
**GRIEF STRICKEN:**  
Smt. Santosh Bhan -Wife  
**(Sister in Law)**  
Smt. Asha Ji wife of Late Pushkar Nath Bhan  
Sh. S.L.Bhan/Smt. Sushila Bhan (Brother & Sister in Law) (M 9419132383),  
Sh. Sunil Bhan/Smt. Sunita Bhan (Son & daughter in Law) (M 7006037831)  
Smt. Suchitra Raina / Sh Vijay Raina (Daughter & Son-in Law) (M 9419186707)  
Smt. Jyoti Bhan/ Pandita/ & Sh. Sanjay Pandita (Daughter & Son-in Law) (M 9004037377)  
Simran, Sarthak, Maahi, Jeevika, Medansh (Grand Children)

### TENTH DAY KRIYA

With overwhelming grief and heavy heart we mourn the demise of our Karmyogi father **Sh Jawahar Lal Bangroo** original resident of Jogi Lankar, Rainawari, Srinagar at present HNo 64 Sec 1 A, Laxmpuram, chinnore who went to heavenly abode on 1st January 2024 at brahmamuhurat.



Sh Jawahar Lal Bangroo

TENTH DAY KRIYA will be performed on Tuesday, 09th January 2024 at Akhnoor Ghat. Assembly will be held at our above residence at 1200 hrs.  
**GRIEF STRICKEN:-**  
Kishni Bangroo- Wife  
Munu Ji Bangroo & Geeta- Brother & Sister in Law  
Virendra Bangroo- Son  
Neena and Rajender Bhat- Daughter & Son-in-Law  
Sarojani and Tej Kishen Bhat- Daughter & Son-in-Law  
Nephew: Sangeeta and Ranjan Raina, Natalia and Rajan Raina  
Grand Children: Preeti, Ishan, Ritul, Simran, Eesha, Riya, Ruchi, Ronak and Kairav

### KRIYA

It is intimated with profound grief and sorrow that our beloved father **Sh. J.B Singh** S/o Sh. S M Pathania H. No 210 Rehari Mohalla Jammu left for his heavenly abode on 27-12-2023.



Sh. J.B Singh

KRIYA will be performed on 08-01-2024 (Monday) at our residence. ASSEMBLY will be held at our residence 210 Rehari Mohalla Jammu at 9.30 AM.  
**GRIEF STRICKEN**  
**Sons & Daughter in Law**  
Devinder Pathania & Anju Pathania  
**Daughters & Son in Law**  
Renu Pathania & Adv. Narinder Kumar Kiran Pathania  
Dr Kanchan Pathania

### KRIYA

WITH PROFOUND GRIEF AND SORROW, WE INFORM THE SAD DEMISE OF **MR VISHAL GUPTA (TEACHER)** S/O SMT SHARDA GUPTA AND SH JIA LAL GUPTA R/O HNO 429, BEHIND ASHRAM DIGIANA JAMMU.

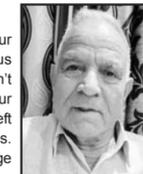


MR VISHAL GUPTA (TEACHER)

KRIYA WILL BE PERFORMED ON SUNDAY, 7TH JAN 2024 AT HOME.  
**GRIEF STRICKEN**  
NEHA GUPTA (WIFE)  
**DAUGHTERS AND SON**  
RIDHI, PAJAS AND RIDHANSH  
SISTER AND BROTHER IN LAW  
SMT RAJNI AND SH VISHAL GUPTA  
SMT MEENAKSHI AND SH AMIT GUPTA  
SHAGUN AAYAN AARVI AND SARANSH (NIECE AND NEPHEW)  
7298367147, 7006060959, 7006555212

### KRIYA

As you passed away, you took shelter from our heads, a shelter which invisibly gave us strength and care always. Now our rooms won't be filled with tales of your younger days, your laughter, guidance & morals anymore. You left a void which can not be filled all our lives. Perhaps we all were not ready for this huge loss, but if there is anything beyond heavens, you will get that "papa ji" We are sure you will protect us from the skies above.



LATE SHAM LAL BHAT

You will remain in all of us, today & forever. Kriya will be performed on 07-01-24 (Sunday) at Akhnoor Ghat. Assembly at: 12 Noon. (H.No. 1, Lane no.1, Kailash Vihar Udheywala, Bohri, Jammu).  
**GRIEF STRICKEN:**  
**Brother and Sister-in-law:**  
Sh. Badri Nath Bhat & Lt. Smt. Asha Kiran Bhat  
**Son and Daughter-in-law:**  
Lt. Sh. Kavinder Bhat & Sheetal Bhat  
Deepak Bhat & Priyanka Bhat  
**Daughter and Son-in-law:**  
Priya Misri & Pintoo Ji Misri  
**Grand-son:** Anmol Misri  
**Grand-children:** Ronak, Tushyant, Diya, Kalp  
Mob: 7006289043, 9086666034

### TENTH DAY KRIYA

With profound grief and sorrow, we regret to inform about the sudden and sad demise of our beloved mother **Smt Lalita Narayan** W/o Late Shri Maharaj Krishen Narayan, originally resident of Upper Sathu Barbar Shah, Srinagat at present at Alpha-II, I-Block, House # 585, Greater Noida, who left for heavenly abode on December 29, 2023.



Smt Lalita Narayan

Tenth Day Kriya will be performed on January 7, 2024 at 9.30 AM at Upper Ganga Canal Road Muradnagar, Yusufpur Manota, Uttar Pradesh - 201206.  
**OM SHANTI**  
**Deeply Mourned By:**  
Dhruv & Kalpa Narayan -Son & Daughter-in-law  
Roop Krishen & Nirmala Narayan -Brother-in-law & Sister-in-law  
Nirmala Narayan -Daughter  
Jyoti & Nikhil Chrungeoo -Daughter & Son-in-law  
Archana & Ramneek Bajaj -Daughter & Son-in-law  
Prerna & Vaibhav Prakesh -Daughter & Son-in-law  
**Kaul's, All Grand Children, Kith & Kin**  
Mobile: 9971757803, 9622420635, 9811334939

## General EDP training programme concludes at SBI RSETI Jammu

#### STATE TIMES NEWS

JAMMU: A General Entrepreneurship Development Program (EDP) training programme conducted by SBI Rural Self Employment Training Institute (SBI-RSETI) Jammu concluded on Saturday at RSETI Roop Nagar, here, in which 27 candidates from different parts of Jammu District participated.

On this occasion, certificates of participation were distributed by Wakil Dass, District Officer, J&K KVIB Jammu and Romesh Chander, Director SBI RSETI Jammu.

Wakil Dass elaborated that JKREGP Scheme is a new credit linked subsidy scheme launched by Govt. of UT of Jammu & Kashmir which is being implemented by J&K Khadi & Village Industries Board Jammu and a 35% Subsidy is being routed

through J&K Bank for eventual distribution to the beneficiaries in their bank accounts.

He also motivated the candidates to successfully start their business ventures after getting the loan disbursed from the banks.

Romesh Chander, assured the candidates to extend every possible help from RSETI in future.

Director, RSETI, Romesh Chander maintained that SBI RSETI Jammu which is aimed at skill building of prospective small entrepreneurs/borrowers specially for rural youth, is unique as it is intensive short term residential self employment training programme with free food and accommodation designed especially for unemployed rural youth.

The vote of thanks was delivered by Deepu Bala Faculty, SBI RSETI Jammu.

## Ram Temple consecration ceremony to be great moment of joy for everybody: Purnima

#### STATE TIMES NEWS

JAMMU: The consecration ceremony of January 22 at the Ram Temple in Ayodhya will be a "great moment of joy for everybody" and the people of Jammu and Kashmir should celebrate the day as a "festival". This was stated by Adv Purnima Sharma, Spokesperson BJP J&K and former deputy Mayor Jammu, while interacting with the members of various market associations of Jammu East constituency. Purnima Sharma has appealed to various Bazaar Associations of Jammu East constituency to enthusiastically celebrate the consecration ceremony of Shri Ram at Ayodhya in Jammu with great enthusiasm.

The senior BJP leader approached the office bearers of different traders and bazaar associations and held elaborate discussions on celebrating the above said event in order to make it a memorable one. Asserting that 22nd Jan 2024 is a historic day not only for the Hindus but for the people of other communities too as Ram belongs to one and all not only in India but across the globe, she urged the office bearers of the associations to ensure the best decoration of the markets with multicolour bunting and illuminations. She said that the markets and houses must present the look of Deep Mala on the auspicious day. She also urged the business community to organize Bhandaras by every market association across the East constituency for which well decorated stalls should be established for the people especially for the needy ones. It is pertinent to mention here that the main associations with which the celebration programmes for 22nd Jan were discussed included Kanak Mandi Bazaar Association, Raghunath Bazaar Association, Lakhdatta Bazaar Association, Rajinder Bazaar Association, Residency Road Association, Veer Marg Association, Link Road Association, Gali Darugiran Association, Ranbir Market Association, Purani Mandi Bazaar Association, Super Bazaar Association and Shalimar Road Association.

## Kuchhal Symbol area in Kishtwar gets JKRTC Bus services

#### STATE TIMES NEWS

KISHTWAR: The transport accessibility for the residents of Kuchhal Symbol in Block Mughal Maidan of District Kishtwar get a push as Deputy Commissioner (DC), Dr. Devansh Yadav flagged off JKRTC Bus service to ply on the route.

As per the JKRTC authorities the bus service will be available from the Main Bus Stand Kishtwar at 2 PM daily, accommodating an overnight stay at Kuchhal and returning back the following morning at 9:00 AM to Kishtwar Bus Stand.

The bus is equipped with adequate seating and safety features, ensuring a comfortable journey for the commuters.

Speaking on the occasion, Dr. Devansh Yadav emphasized the District Administration's unwavering commitment to augment transport provisions for the residents of Kishtwar district. He stressed upon JKRTC and MVD department to strictly adhere to road safety measures, ensuring the safety for commuters.

The Sarpanch of the area, on behalf of the people of Kuchhal Symbol and Mughal Maidan, expressed heartfelt gratitude to the District Administration and JKRTC for facilitating convenient and hassle-free travel. He urged the community to embrace and support the JKRTC services, ensuring the success of this initiative.

SCAN THE QR CODE TO PAY STATE TIMES

**BHIM UPI**  
BHARAT INTERFACE FOR MONEY UNIFIED PAYMENTS INTERFACE

**PAY THROUGH**  
**BHIM-UPI/Paytm-UPI**  
or any other UPI app