

TENTH DAY

It is very sad to inform the sad demise of our beloved **Smt. Late Pushap Lata Gupta** W/O Late Sh. S P Gupta (Ex Manager (JCCBL) R/o Ekta Vihar near Army Gate, M.H. Road Udhampur, on 14th January 2025

10th Day shall take place on 22nd January 2025 at Shiv Mandir Housing colony Udhampur from 11 am till 12 noon **Kriya** shall take place at Devika Ghat on 25th January at 12 noon

UTHALA and RASAM PAGRI shall also take place on 25th January at our residence at 4 pm to 5 pm.

Grief stricken:

Mr. Neeraj Gupta and Mrs. Sumita Gupta (**Son & Daughter-in-law**)
Smt. Neetu Gupta & Mr. Sandeep Mahajan (**Daughter & Son-in-law**)
Mrs. Naveeta Gupta & Mr. Vikas Gupta (**Daughter & Son-in-law**)
(**Sister-in-law and Brother-in-Law**)

Smt. Indira Gupta w/o Lt. Munshi Ram Gupta

(**Sister-in-law and Brother-in-Law**)

Manorma Gupta & Sh. Jugal Kishore Gupta

Ajit Singh Wazir (**Brother**)

Bhushan Rathore and Khem Rathore (**Sister and Brother-in-Law**)

(**Sister and Brother-in-Law**)

Kanchan Sambyal & Rajinder Singh Sambyal

Grand Children: Ishika, Janvi, Kritiya Aakarshit, Kartik, Reyansh, Aarav.

Contact No. 9419267300, 8825009728, 9419161575



Smt. Late Pushap Lata Gupta

10TH DAY/KRIYA/UTHALA

With profound grief and sorrow, we regret to inform the sad demise of **Smt. Sharda Devi Sharma** W/o Late Sh. Manohar Lal (Daughter-in-law of Late Sh. Chundi Lal Ji, Vijaypur/Nonath Wale) resident of H.No. 106, Maheshpura- Jammu. Who left for heavenly abode on 14.01.2025

Tenth Day will be performed on 23.01.2025 (Thursday) at Prachin Shiv Mandir, Maheshpura Chowk Jammu at 10:30 am.

Kriya will be performed on 24.01.2025 (Friday) at our residence, H.No. 106 Maheshpura Jammu.

Uthala will be performed on 25.01.2025 (Saturday) at Geeta Mandir, Bakshi Nagar, Jammu from 2:30 pm to 3:30 pm.

GRIEF STRICKEN:

Pooja & Anil Sharma (**Daughter-in-law & Son**)

Mob No. 9419138905

Bandhana & Ankush Sharma (**Daughter-in-law & Son**)

Mob No. 9419836243

Prof. Anupama & Atul Sharma (**Daughter-in-law & Son**)

Mob No. 7006074405, 9596662524

Grand Children:

Charvi, Keshav, Divyansh, Advay, Praghya & Vibhu

DEEPLY REMEMBERED BY:

Pangotra Family (Nonath Wale)

Sharma Family (Nagrota Wale)



Smt. Sharda Devi Sharma

KRIYA/UTHALA

We regret to inform you the sad demise of our beloved **Smt Sneh Abrol** W/o Sh. Darshan Lal Abrol, who left for heavenly abode on Friday 10th Jan 2025.

Kriya will be performed at our residence 349/2 Upper Roop Nagar near Ram Vatika Park at 12.00 Noon on 22nd Jan 2025 Wednesday. Followed by **Uthala** at Aap Shambu Mandir Upper Roop Nagar B/W 4.00 PM to 5 PM.

GRIEF STRICKEN

Husband

Sh. Darshan Lal Abrol - (**Retd Jammu University Physics Deptt**)

Mrs Palak & Mr Arjun Abrol - **Daughter in Law & Son**

Mrs Komal & Mr Vimal Gaiind - **Daughter & Son in Law**

Smt Pooja & Sh. Parshotam Lal Abrol- **Devrani & Devar**

Smt Sushma & Sh. Inder Parkash Abrol- **Devrani & Devar**

Smt Krishna W/o Lt. Romesh Abrol - **Sister in Law**

Smt Vijay Kapila & Sh. Ravinder Kapila - **Sister & Brother in Law**

Grand Childrens: Adarsh Gaiind Trishika Abrol

All Abrol, Kesar, Gaiind & Bhardwaj Family

Mobile no: 7006394399, 9419286190



Smt Sneh Abrol

10TH DAY KRIYA

With heavy heart, we are sad to inform the untimely demise of **Smt. Suman Lata Shah (Suman Ji)** Wife of Shri. Pran Nath Shah, on 15th January 2025.

10th Day Kriya will be performed on 24th Jan 2025 at 8 AM at Muradnagar Ganga Ji Ghat followed by a gathering at 10 AM at Flat No F-3, Plot No B-58, JNC 3rd Apartment, Shalimar Garden Extn-2, Sahibabad, Ghaziabad 201005.

IN GRIEF

Sister-in-Law

Smt. Vijay Shah W/o Late Shri. Mohal Lal Shah

Shri. Pran Nath Shah (**Husband**)

(**Daughter-in-Law & Son**)

Smt. Lulakshi & Shri. Ravinder Shah

Smt. Renu & Shri. Vivek Shah

Smt. Priyanka & Shri. Arvind Shah

Smt. Poonima & Rahul Koul (Daughter & Son-in-Law)

Grand Children

Devesh Shah, Tanish Shah, Myra Shah, Ruhan Shah, Aadit Koul

9990013353, 7011841002, 9871093941, 9711698053, 9999969298



Smt. Suman Lata Shah (Suman Ji)

Bharti Airtel, Bajaj Finance partner to create India's largest digital financial platform

STATE TIMES NEWS

JAMMU: Bharti Airtel, one of India's leading telecom providers, and Bajaj Finance, the largest private-sector Non-Banking Financial Company (NBFC), have entered into a strategic partnership to establish one of India's largest digital platforms for financial services. This collaboration aims to revolutionize the delivery of financial products, particularly in rural and underserved areas. The partnership combines Airtel's vast customer base of 375 million and a network of over 12 lakh distribution points with Bajaj Finance's wide-ranging suite of 27 financial products and extensive reach of 5,000+ branches and 70,000 field agents. Initially, Airtel will offer Bajaj Finance's retail financial products through its Airtel Thanks App, ensuring a seamless and secure customer experience. In the future, these products will also be available via Airtel's nationwide network of stores. Gopal Vittal, Vice Chairman and MD of Bharti Airtel, highlighted the shared vision of both companies to empower millions of Indians by addressing their diverse financial needs. He empha-

sized that the partnership would leverage Airtel's reach and Bajaj Finance's expertise to create a significant digital financial ecosystem, with Airtel Finance positioned as a strategic asset for the company. Rajeev Jain, Managing Director of Bajaj Finance, spoke about the role of India's digital ecosystem in driving financial inclusion and credit underwriting. He said the partnership would harness the country's digital infrastructure to provide accessible financial services, especially in remote areas, while leveraging artificial intelligence to improve customer experiences. The partnership has already piloted two products on the Airtel Thanks App, with four more products expected by March, including Gold Loans, Business Loans, a co-branded Insta EMI Card, and Personal Loans. Airtel customers will also have access to flexible EMI options through the co-branded EMI card for purchasing goods at over 1.5 lakh partner stores across the country. Both companies are committed to ensuring strong regulatory compliance, data privacy, and excellent customer service throughout this collaboration.

ADM conducts inspection of medical shops, suspends licenses for violations

STATE TIMES NEWS

JAMMU: Additional District Magistrate Anusya Jamwal on Tuesday conducted an extensive inspection of medical shops near Government Medical College Bakshi Nagar. The inspection focused on adherence to Schedule H drug protocols, verification of licenses, employee profiling, computerised billing systems and the proper functioning of CCTV cameras. During the inspection, several irregularities were found, resulting in notices being issued to various medical shops for violating Standard Operating Procedures. The licenses of three medical shops were suspended due to the absence of a registered pharmacist on-site and the shops were immediately sealed. Additionally, show cause notices were served to the shop owners, directing them to

address the violations promptly. Also noted were significant gaps in record maintenance. The ADM cross-verified whether psychotropic drugs were being sold without proper prescriptions and identified discrepancies between the purchase, sales, and available stock in the shops. These irregularities pointed to a lack of transparency and accountability in operations, warranting immediate corrective measures. The ADM emphasised the importance of strict compliance with legal provisions governing the sale of medicines, highlighting that any breach poses a serious risk to public health. The ADM was accompanied by Tehsildar Jammu Khas Paramdeep Singh, Deputy Contoller Legal Metrology Jammu, Drug Inspectors Nissar Ahmed and Sanjay Bhat.

Secy JK LA participates in 61st Conference of Secretaries of Legislative Bodies

STATE TIMES NEWS

JAMMU: Secretary, J&K Legislative Assembly, Manoj Kumar Pandita, participated in the 61st conference of Secretaries of Legislative Bodies in India held at Patna, Bihar. The conference was presided over by Secretary General Lok Sabha, Utpal Kumar Singh.

The conference brought together the Secretaries of Legislative Assemblies and Legislative Councils to share their experiences of Parliamentary Democracy and issues confronted while discharging their duties. During the conference, robust discussions were held on adoption of modern technologies in Legislative Bodies for greater efficiency, effectiveness and productivity.

During the discussions, Manoj Kumar Pandita spoke on the initiatives being taken by the Legislative Assembly of Jammu and Kashmir under the leadership of present Speaker Advocate Abdul Rahim Rather. He mentioned that the three day orientation programme was recently held at Jammu for newly elected Legislators which has been appreciated throughout India. Manoj Pandita further discussed with Secretary Legislative Council Bihar, Akhilesh Kumar Jha, about implementation of National e-Vidhan Application (NeVA) in Bihar Legislative Council. Earlier, Manoj Kumar had attended 60th conference of Secretaries at Mumbai Maharashtra held on the theme "Making use of Cutting Edge Technologies in the Service of Legislature". He also attended the 59th conference of Secretaries of Legislative Bodies in India held at Jaipur in the month of January, 2023 under the theme "Enforcing Executive Accountability by Strengthening Committee System in Legislature".

FIFTH DAY

With profound grief & sorrow, we regret to inform about the sad demise of our Bua **Smt Raj Rani Gupta** W/o Late Sh. Bal Krishan Gupta R/o Gali No 7 Talab Tillo Jammu who left for heavenly abode on 19-01-2025.

Fifth Day will be performed on 22-01-2025 Wednesday at 11 AM at Mahajan Hall Gali No 7 Talab Tillo Jammu.

GRIEF STRICKEN

Nephews

Sh Jaswant Rai Gupta

Smt. Neelam & Ashok Kumar Gupta

Smt. Chandar Prabha & K.K. Gupta

Smt. Anisha & Vinod K Gupta

Smt. Manjusha & Neeraj Gupta

Smt. Deepika & Arit Gupta

Smt. Shubh Gupta W/o Late Madan Lal Gupta



Smt Raj Rani Gupta

UTHALA

With profound grief and sorrow, we inform the sad demise of our beloved Father **Sh Dinesh Gupta** S/o Late Sh Mulkh Raj Gupta R/o Wazir Lane, Talab Tillo, Jammu.

Uthala will be performed on 22 Jan 2025 (Wednesday) from 3 pm to 4 pm at Mahajan Sabha, Shalamar Road, Jammu.

GRIEF STRICKEN:

Smt. Anju Gupta (**Wife**)

Shuvam Gupta (**Son**)

Diksha Gupta (**Daughter**)

Ishan Mahajan (**Son-in-Law**)

Contact Number : 7889404571 , 8825085001



Sh Dinesh Gupta

TENTH DAY KRIYA

With profound grief and sorrow we regret to inform the sad and untimely demise of our beloved **Sh. Jagdish Kotwal** S/o Late Sh. Nar Singh Dass Kotwal R/o Kerhi Chinta Bhaderwah on 13.01.2025.

Tenth Day Kriya shall be held on 22.01.2025 at 10:00 AM at Native Village Kerhi Chinta Bhaderwah.

GRIEF STRICKEN:

Smt. Bhagwana Devi (**Wife**)

Daughter-in- Law & Son

Smt. Kajal Kiran & Pawan Kotwal (Mob. 9906197253)

Daughters & Son-in-Laws

Smt. Pooja Kotwal & Rakesh Manhas

Smt. Poonam Devi & Sunil Kumar Kotwal

(**Kotwal Zaidar Family**)



Sh. Jagdish Kotwal

TENTH DAY KRIYA

The 10th Day Kriya of our beloved **Sh Mohan Lal Bhat (Papa Ji)** S/o Lt. Raghav Ram Bhat R/o Chowdrigund, Shopian Kashmir A/P Flat No. 17, Block-119, Lane No. 20, Mini-Township, Jagti, Nagrota Jammu who left all of us untimely on 15-01-2025 for heavenly abode journey.

10th Day shall be held on 24-01-2025 at 8 AM at Akhnoor Jammu.

Assembly for paying our respect & offering prayers for the departed soul's liberation, after Kriya shall be held at Block-119, Lane No. 03, Jagti Nagrota on 24-01-2025 at 11 AM.

GRIEF STICKEN

Son & Daughter-in-law

Sh Ramesh Kumar Bhat & Smt Baby Bhat (8803743585)

Son-in-law & Daughter

Sh Tej Krishan Bhat & Smt Tosha Bhat (8803144370)

Sh Sanjay Kumar Razdan & Smt Pinky Razdan (7006489171)

Grand Children

Amit Bhat, Diksha Bhat, Abshesh Bhat & Priyanka Abshesh Bhat

Sunil Bhat & Monika Bhat, Manvi Razdan, Janvi Razdan



Sh Mohan Lal Bhat (Papa Ji)

MAASVAAR

Six months have passed since you left for heavenly abode and yet your absence feels so unreal. But even though you are not present in your physical form but your love and blessings are guiding us through every moment of our lives.

Papa, death can never do us apart , you live in our hearts and memories forever.

Maasvaar will be performed on 22nd January/25 at our residence - Rh 175, Pratishta society, Shahu Nagar, Chinchwad , Pune -19

REMEMBERED BY

Peer's , Charagi's ,

Ratni Peer (Wife)

Daughters and Son in Law

Veronica and Kaustubh Patki

Sakshi and Urvin Thusu

Renaee Patki (**Grand Daughter**)

B. L. Charagi and Swaran Lata Charagi (**Brother in Law and Bhabhi**)



Maharaj Krishan Peer (Bhajan)

10TH DAY KRIYA

With profound grief and sorrow, we regret to inform the sad demise of **Smt Parameshwari (Babhi)** W/o Sh Dwarika Nath Pandita originally from Karihama Kupwara A/P House no.2/2, Sharda Vihar Santara Morh near Police Post Pounichak on 18/01/2025 (8:30 PM).

10th Day Kriya will be performed at Dev Angan Mata Bhaderkali Asthapan Thalwal Jammu on 27/01/2025 and Assembly will be held at our residence at 11:00 AM.

GRIEF STRICKEN

Sh Dwarika Nath Pandita (**Husband**)

Bhabhi and Brother in Laws

Sh Bansil Lal Pandita

Smt & Sh Gwash Lal Pandita

Smt & Sh Rattan Lal Pandita

Smt. Asha & Sh Ramesh Kumar Pandita (**Daughter in Law & Son**)

Daughters & Sons in Law

Smt Sunita and Sh A K Bagati

Smt Titlee & Sh K K Pandita

Smt Pumi & Sh S K Koul

Smt & Sh Rattan Lal (**Sister in Law**)

9906338303, 9419203345, 7006299768



Smt Parameshwari (Babhi)

TENTH DAY KRIYA

With profound grief and sorrow, we regret to inform the untimely sad demise of our beloved **Sh. Bhushan Lal Rayu** S/o Late Sh. Narayan Jo Rayu originally from Sanat Nagar, Kashmir at present R/o B-501, New Rajput CGHS Ltd., Plot No. 23, Sector-12, Dwarka, New Delhi.

Tenth Day Kriya shall take place on 24-01-2025 (Friday) at Rohini Ghat, near Telephone Exchange, Sector -16, Rohini, New Delhi.

Time: 10.30 am.

GRIEF STRICKEN

Sh. Raj Nath Rayu- **Brother**

Smt. Prana Rayu- **Sister-in-Law**

Smt. Som Rani Suri- **Sister**

Smt. Sona Batni- **Sister**

Smt. Shobha Devi- **Sister**

Smt. Phoola Mantoo & Sh. Raj Nath Mantoo- **Sister & Brother-in-Law**

Mob. No.: 8750301283, 9911683727, 9354521584, 9650297197



Sh. Bhushan Lal Rayu

KRIYA/UTHALA

With profound grief and sorrow we inform the sad demise of our beloved **Smt Chandar Kanta Sharma** W/o Late Col B K Sharma residing at 17 A/D, Gandhi Nagar, Jammu.

RASAM PAGRI/UTHALA at Laxmi Narayan Mandir, Gandhi Nagar, Jammu on Wednesday, 22-01-25 between 2.30 pm and 3.30 pm.

GRIEF STRICKEN :

Smt Mahima Sharma and Sujit Devadiga

(**Daughter & Son in law**)

Maj. Vijay Sharma and Smt Suman Sharma (**Devar & Devrani**)

Kulbhushan Sharma and Late Neelam Sharma (**Brother & Bhabhi**)

Smt Sheela Sharma W/o Late Dr S N Sharma (**Nanad & Nanadodee**)

(**Nanadodee & Nanad**)

Sudharshan Lakhnupal and Late Shanta Lakhnupal

Smt Nirmla Magotra W/o Late Rishi Magotra (**Nanad & Nanadodee**)

Krishaan and Sanaaya Devadiga (**Grand Children**)

Mb 9833358555, 96