

10TH DAY KRIYA

Jay Jay Kaar Asin Chanis Naawas, Vaikunth Dhamas Manz Asinayee Jaayee Myeeni Maeji With Profound Grief & Sorrow, We regret to inform the sad demise of our Karamyogini, Vaikunth Vasin, Gyan Daayni, Vidhya Daayni, Beloved Mother "TATHIJI" **Smt. Sheela Pandita** (W/o - Sh. Jager Nath Pandita) Who left for her heavenly abode on Friday 06th Feb., 2026

"THIS HAS LEFT US WITH A HUGE VOID IN OUR LIVES THAT CAN NEVER BE FILLED"

10th Day Kriya 15th Feb. 2026 | Time : 08:00 A.M. At: Sh.Kali Mata Mandir, Palla Ghaat Faridabad (Haryana)

IN GRIEF: Panditas (Rajinder - Son), Gigoos & Bhats



Smt. Sheela Pandita

TENTH DAY KRIYA

With profound grief and sorrow, we inform the sad demise of our beloved father **Shri Madan Lal Mattoo**, son of Late Shri Nath Ram Mattoo, originally resident of Chanpora, Srinagar Kashmir; presently residing at L-604 Trident Embassy, Greater Noida Sector 1, U.P, on February 3, 2026

Tenth Day Kriya will be performed on February 12, 2026 at Chota Haridwar, Modi Nagar, U.P.

Assembly will be held at our Greater Noida residence at 2 PM on February 12, 2026.

GRIEF STRICKEN

Sweetey Mattoo (Daughter) Surinder Mattoo (Son)

Sunil Mattoo (Son) Amit Mattoo (Son)

9717055497, 9910772526
Mattoo and Mattas families



Shri Madan Lal Mattoo

TENTH DAY KRIYA

With profound grief and deep reverence, we mourn the sad demise of our esteemed father, **Sh. Moti Lal Razdan**, S/o Pt. Shankar Nath Razdan & Grand son of Pt. Krishan Joo Razdan, resident of H.No. 86, Lane - 4 (Downside), Greater Kailash, Jammu, originally from Wanpoh, Anantnag.

Tenth Day Kriya will be performed on 16th February, 2026 at Akhnoor Ghat and the assembly will be held on the same day at 1:00 pm at our residence (Greater Kailash Jammu). All relatives, friends, and well-wishers are humbly requested to join the assembly and pay homage to the departed soul.

IN GRIEF

Smt. Lakshmi Shori Razdan (Wife) A. K. Razdan & Chandar Lata. (Son & Daughter-in-Law)

K.B. Pandit & Kiran Ji Pandit (Son-in-law & Daughter)

Ravender Tickoo & Sushma Razdan (Son-in-law & Daughter)

Ishan Razdan & Shivani Raina (Grand son & Grand Daughter-in-Law)

Priyanka & Ritesh Mattoo (Grand Daughter & Grand Son-in-law)

Aarish Tickoo (Grand Son) Reyansh Razdan, Ryan Mattoo & Aron Mattoo (Great grand children)

Ph. 9797620399, 7889728730, 7006525401, 9810663716



Sh. Moti Lal Razdan

TENTH DAY

With profound grief & deep sorrow, we inform you about the sad demise of our beloved mother **Smt Krishna Kaul** W/o Late Sh Bansil Lal Kaul, original resident of Kreshmore, Budgam at present H.No. 321, Vasant Vihar, Sec 3, Trikuta Nagar Jammu who left for her heavenly abode on 08-02-2026.

Tenth Day Kriya shall be performed at Akhnoor Ghat & Assembly will be held at Muthi Ghat near Directorate of School Education, Jammu between 10.00 & 10.30 am on 17-02-2026 (Tuesday).

GRIEF STRICKEN

Ajay & Babita Kaul -Son & Daughter-in-law

Anita & Surendra Kaul -Daughter & Son-in-law

Bhavesh, Ekansh, Aadi & Bhanu -Grand Children

Contact: 9711221116, 9797823888



Smt Krishna Kaul

TENTH DAY

With profound grief and sorrow we inform the sad demise of our beloved mother **Smt. Asha Rani** W/o Late Kanya Lal Dass original resident of Bomai Sopore at present Flat No. 1303-A Tower-3 Adore Samridhi Sector-89 Faridabad on 09-02-2026.

Tenth Day will be performed at Chota Haridwar Muradnagar on 17-02-2026 (Tuesday) and Assembly will be held at Adore Samridhi Apartments Sector-89 Faridabad (12.30 pm)

GRIEF STRICKEN

Smt. Tosh Dass & Sh. M.L. Dass

Smt. Phoola Bhat Smt. Santosh Pandita & Sh. B.L. Pandita

Daughter-in-Law & Son

Smt. Vashnav & Sh. Sanjay Dass (Ph. No. 7006638237)

Sh. Manoj Dass -Son (8130338256)

Smt. Deepali & Sh. Niklesh Sumbly - Daughter & Son-in-Law

Grand Children: Sheena and Piyush Pandita, Sanchit, Ayoosh



Smt. Asha Rani

TENTH DAY

With profound grief & sorrow, we inform the sad demise of our beloved mother **Smt. Prem Lata Mattoo** W/o Lt. Sh. Prem Nath Mattoo, originally resident of Bagh Jogi Lankar, Rainawari, Srinagar, Kashmir and was currently residing at H.No. 932, Sector 31, Gurugram.

Tenth Day will be held at Shree Gauri Shankar Mandir, Block T, New Palam Vihar, Phase 1, Mandir Lane, Gurugram on 15/02/2026 at 10:00 am.

GRIEF STRICKEN

Sons & Daughters-in-law

Daughters & Sons-in-law

Grand & Great Grand Children

9810036317, 9996062033



Smt. Prem Lata Mattoo

TENTH DAY KRIYA

With profound grief and sorrow, we inform the sad demise of our beloved mother **Smt. Sheela Devi Pandita** W/o Late Sh. Brij Lal Pandita R/o Katrasoo Kulgam and D/o Late Sh. Sri Kanth R/o Chowgam Kulgam Kashmir at present H.No. 940, Housing Colony, Janipur Jammu.

Tenth Day will be held at Akhnoor on 12/02/2026 and Assembly will be held at Muthi Ghat at 11:00 AM.

GRIEF STRICKEN

Samast Pandita Parivar

Mob.No.:

7006492967, 7889819909, 9622260922, 9899660939, 7006050153, 9541318203



Smt. Sheela Devi Pandita

TENTH DAY KRIYA

With profound grief and sorrow, we regret to inform the sad demise of our brother **Sh. Pran Nath Kaul** S/o Late Sh. Arjan Nath Kaul erstwhile resident of Lal Chowk Anantnag Kashmir presently at H.No. 32-A, Lane no.4, Manorama Vihar Bohri Jammu who left for heavenly abode on 05-02-2026.

10th Day Kriya shall be performed on 14th February (Saturday) at Akhnoor Ghat while Assembly shall be held at Muthi Ghat (near Directorate of School Education) at 10:30 AM.

GRIEF STRICKEN

Smt. Veena Kaul W/o Late Dr C. L. Kaul (Bhabi)

Smt. Shashi Kaul and Sh Rajinder Kaul (Bhabi and Brother)

Smt Anita Thussu and Sh Sunil Thussu (Sister and Brother in law)

Mob. Nos. 9622045924, 6006404824, 9006404824, 9086055646



Sh. Pran Nath Kaul

Annual Calendar released by Bawa Bhairdev Sathan Trust

■ STATE TIMES NEWS
JAMMU: Shri Bawa Bhairdev Sathan Trust (Regd) on Wednesday released annual calendar (Panchang) for the year 2026. The Panchang were jointly released by Jammu East MLA Yudhvir Sethi, Trust President Balwant Singh, General Secretary Ramesh Sharma in the presence of Former Dy Commissioner B.S Jamwal, NMC President Subash Shastri, DBPS President Ved Parkash Sharma and several dignitaries of various social and religious organizations. DBPS Chairman Advocate P.C.Sharma presided over the function, which started with chanting of mantras and Shlokas by the religious scholars. Speakers urged the J&K U T Government to bring the thousands year old shrine on the Map of Tourism circuit, apart from raising and upgrading the facilities. Om Prakash Sharma, Kirpal Singh, Subash Sharma, Girdhari Lal, Advocate C.M.Sharma, Advocate Anehit Sharma, Ritiz Khajuria, Raman Sharma, Sanjay Baru, M.L.Padha, Barita Ram, Gurdas Sharma, others were also present on the occasion.

KIRYA/UTHALA

With profound grief and sorrow, we inform the sad demise of **Sh. Subash Chander Sharma** (Retired Manager Bata Shoe Company) S/o Lt. Sh Barkat Ram Bakshi R/o 31/B, New Plot, Opp Prem Sweets Lane on 02/02/2026.

Kriya will be performed at our residence on 12th February, Thursday at 12 Noon.

Uthala will be held on Friday, 13th February at Hari Mandir, Rehari from 4PM to 5PM.

GRIEF STRICKEN

Daughters-in-law & Sons

Prerna and Nischient Sharma

Neeraj and Nischeev Sharma (Punjab Kesari)

Dr. J.P.Sharma & Smt. Reva Sharma - Brother & Bhabi

Late Sanjog Sharma & Sh. Ashok Sharma -Sister & Brother in Law

Sudanshi Sharma (Grand Daughter)

Achiint Sharma, Ashar Sharma (Grand Sons)

Contact No. 9697108053, 9419361196



Sh. Subash Chander Sharma

10TH, 11TH AND 12TH DAY

With heavy hearts, we bid farewell to our beloved, benevolent & Compassionate **Mrs. Sarla Parimoo**, who left us for Heavenly abode, at Chandigarh on 04/02/2026 at 11.59 PM.

A selfless soul, she touched countless lives with her kindness and generosity. Her love, laughter, and warmth will forever echo in our minds.

10th, 11th and 12th Day will be performed at Chandigarh on 13th, 14th & 15th Feb/26 respectively.

GRIEF STRICKEN:

GL Parimoo-Husband 9419199080

Surita Ganjoo -Daughter 9815153585

Rashmi & Joginder Bakshi -Daughter & Son in law 7738013500/7738013501

Kuldeep & Rosy Dhar -Brother & Sister in law 6005361810/9103131323

Grand Children: Shradha Ganju, Eeshan Bakshi, Dritih Ganju, Gayatri, Rahul

Parimoo, Dhars, Hashias, Adalatis, Jalalis, Ganjoos & Bakshis



Mrs. Sarla Parimoo

TENTH DAY KRIYA

WITH PROFOUND GRIEF & DEEP SORROW, WE INFORM YOU ABOUT THE SAD DEMISE OF OUR BELOVED FATHER **SH. JAGER NATH PANDITA** S/o LATE SH. NARAYAN PANDITA of Krawora (Pergochi), Shopian at present Lane No.4, Kailash Vihar, Netar Kothian, Lower Barnai, Jammu who LEFT FOR HIS HEAVENLY ABODE ON 06.02.2026.

TENTH DAY KRIYA SHALL BE PERFORMED AT AKHNOOR GHAT & ASSEMBLY WILL BE HELD AT MUTHI GHAT, NEAR DIRECTORATE OF SCHOOL EDUCATION, Jammu at 10:30 am. on 15.02.2026 (Sunday).

GRIEF STRICKEN

Smt. Sushma Pandita (Wife)

Sheetu & Sh. Vineet Koul (Daughter & Son-in-law)

Mr. Rahul Pandita (Son)

Samast Pandita, Bhat & Koul Parivaar.

Contact : 7006253639, 9906909903



SH. JAGER NATH PANDITA

Airtel launches new AI-powered protection from 'frauds caused by OTP leakages'

■ STATE TIMES NEWS

JAMMU: As part of its ongoing efforts to combat the menace of spam, Airtel, today, unveiled its innovative Fraud Alert, an AI-powered, cutting-edge solution that delivers real-time protection to customers against the rapidly growing menace of One-Time-Password (OTP)-related bank frauds.

Fraudsters exploit the urgency often associated with OTPs for day-to-day services like delivery, and dupe customers into sharing banking-transaction-OTPs, thereby exposing their account savings to the risk of fraud.

Airtel's new AI-powered system identifies such potentially risky situations

and warns the customers involved. Whenever a bank OTP is detected during a potentially risky incoming call, Airtel intervenes with a fraud alert check to the customer about the potential risk of giving consent for a banking transaction OTP to be delivered while they are still on the call. This powerful combination of AI-driven intelligence and human judgment gives customers the crucial time they need to think, verify, and stay firmly in control of their security, effectively closing the gap scammers exploit. Commenting on the initiative, Shashwat Sharma, Managing Director & CEO Airtel, India said, "We are on a mission to make Airtel the safe network. While

working towards this, we have realised that despite the foundational role played by One-Time Passwords (OTPs) in securing digital transactions, their efficacy is frequently being undermined by criminal tactics. We are, therefore, pleased to announce a significant advancement in Airtel's network layer that is designed to strengthen protection against banking frauds.

Our newly developed, AI-powered, autonomous solution operates proactively at network level and is engineered to detect and intervene against fraudulent activity in real-time. Extensive trials have demonstrated a remarkable level of accuracy and impact in preventing the

menace of such scams."

Over the past two years, Airtel has rolled out AI-powered, tech-led safeguards like spam-call warnings and malicious link-blocking to stop frauds at the source. While it has succeeded in its efforts to reduce fraud on its network to a great extent, fraudsters have continued to exploit human vulnerabilities through impersonation and social engineering. This breakthrough feature designed to protect mobile phone users is yet another step to protect its customers from digital fraud.

This solution is already live in Haryana and Airtel will roll it out to 100% of its customers over the next two weeks.

TENTH DAY/OBITUARY

With profound grief and sorrow we inform about the sad demise of **Karamyogi Jagar Nath Koul**, son of Mahadev Koul of Korigam Qazigund Kashmir presently at HNo 27, Lane No 3 Chandan Vihar Muthi behind Director School Education who left for his heavenly abode on February 2.

Tenth Day Kriya will be performed at Jipota Ghat Akhnoor on February 12 and Assembly will be held at Muthi Ghat near Director School Education at 11 am.

GRIEF STRICKEN:

Kanta Devi (Wife)

Smt Chand Rani Koul W/o Late Arjan Nath Koul (Bhabi)

Smt Ghashi & Ashok Koul (Daughter in law & Son)

Smt Thati & Veer Ji (Daughter & Son in law)

Smt Vimlesh & Sh Triloki Nath Koul (Nephew)

Smt, Deepa & Hari Krishan Koul (do)

Smt. Kiran & Ramesh Koul

Smt Indira Ji & Sh Shadi Lal Raina

Smt. Pinky & Vijay Tickoo

Smt; Sweetey and Mahraj Krishan Koul

Smt. Lovely and Kamal Ji Koul

Smt Kundna Bhat wife of Late Ashok Kumar Bhat

Smt Teja and Dileep Bhat

Smt Sarla and Kanya Lal Raina

Phone: 7051125316 & 9697111769



Karamyogi Jagar Nath Koul

KRIYA/RASAM PAGRI/UTHALA

Babuji, you were a man of remarkable fortitude, unwavering courage, boundless affection and a source of profound inspiration to us all. Your life has been a beacon of service, dedication and unwavering spirit.

With profound grief and deep sorrow, we inform the sad demise of our beloved **Babuji, Capt Sadhu Singh Manhas** Enclave, Ward No. 59, Manhas Market, Paloura Top, Jammu.

Kriya will be performed on 12th February 2026 (Thursday) at our residence from 12.30 pm.

Rasam Pagri/Uthala will be held on 13th February 2026 (Friday) at our residence from 2 pm onwards.

GRIEF STRICKEN

Sons & Daughter-in-law

Col Parshotam & Raman Manhas

Ajit & Sushma Manhas

Rajinder & Lalita Manhas

Raghubir & Anita Manhas

Daughters & Son-in-laws

Dy Comdt Prem Singh & Shakuntla Pawar

A/o Jai Singh & Santosh Jamwal

Grand Sons & Daughter-in-laws

Payal, Karandeep, Navjot & Kajal, Pallavi & Amit, Vidushi & Varun, Akashdeep,

Er Bhanu Partap & Ar Angelika, Harshdev

Great Grand Daughters

Bhavanya & Katayani Manhas



Capt Sadhu Singh Manhas

Brother & Bhabhi

Late Sub Kanwal Singh & Late Lajwanti Manhas

Nephews & Daughter-in-laws

SSP Sham Singh & Kamini Manhas

Rattan & Kanta Manhas

Bishan & Neelam Manhas

Ex-Corporator Ashok & Neeru Manhas

Mob: 9815384989, 7889683343, 9906064729

BHOG & ANTIM ARDAS

With profound grief and humble submission of Waheguru ji's will to seek eternal peace for the departed soul of **S. Adeep Singh Mehta** who left for his heavenly abode on 07/02/2026.

Arambh of Sri Akhand Path Sahib will be performed on Wednesday, 11th February 2026 at 9:30 AM.

Bhog of Sri Akhand Path Sahib will be performed on Friday, 13th February 2026 at 9:30 AM at their Residence House No. 28, Lane No. 4 Ishwar Nagar, Udhewyala, Bohri.

Followed by Kirtan and Antim Ardas from 11:00 AM to 12:30 PM at Gurudwara Singh Sabha, Guru Nanak Nagar

GRIEF-STRICKEN:

S. Gurmeet Kaur Mehta (Wife)

S. Anitt Kaur Mehta (Daughter)



S. Adeep Singh Mehta

10TH DAY KRIYA