## 10TH DAY KRIYA

Smt Meenawati Pandita

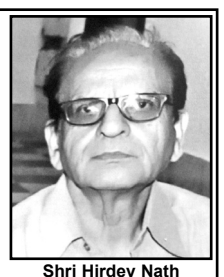
With profound grief and sorrow we inform the sad demise of our mother Karamyogi **Smt Meenawati Pandita** wife of Late Sh Narayan Pandit R/o Irkumoo Kokernag Kashmir A/P House No. 43 Sector 1/A Ext. Channi Himmat Jammu on 29-04-2021.
**10th Day Kriya** will be performed at Muthi Ghat near DSE Jammu on 08-05-2021 at 9.30 AM.
Due to COVID-19 Pandemic and Safety of everyone Condolence through phone will be accepted.
**GRIEF STRICKEN :**
**Daughters-in-law & Sons**
Smt Pushpa Ji & Sh Ashok Kumar- **9469234553**
Smt Babli Ji & Sh Predman Ji- **9469261472**
Smt Dimpy Ji & Sh Girdari Lal - **9419144977**
**Daughters & Sons-in-law**
Lt. Smt Phoola Ji & Sh Madsudhan Ji Koul - **8899144754**
Smt Kishni Ji W/o Lt Sh M L Raina -**9086283994**
Smt. Khemaji & Sh M K Dhar - **9419137762**
Smt Sudesha Ji & Sh S L Bhat - **9419814219**
**Grand Daughter-in-law & Grand Son**
Smt Nirja Ji & Sh Vinod Pandita - **7006730078**
**AND SAMAST PANDITAS, KOUL, RAINA, DHAR AND BHAT PARIVARS OF IRKUMOO, VESSU, TARAGAM, KEWA & FATEH PORA**

## 10TH DAY KRIYA

Smt. Seema Ji

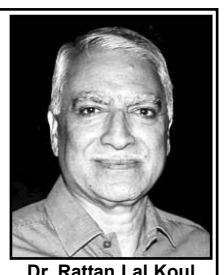
With profound grief and sorrow, we inform the sad demise of our beloved **Smt. Seema Ji** W/o Shuban Ji Pandita (Vaishnavi) ex-resident of Nazuk Mohalla Anantnag presently H.No. 762, Sec-3, Vinayak Nagar, Muthi, Jammu on 30th April, 2021.
**10th Day Kriya** will be performed on 9th May at 8.00 AM at Muthi Ghat.
Mourning from Malun side will also be observed at H.No. 762, Sec-3, Vinayak Nagar.
**GRIEF STRICKEN**
Shuban Ji Pandita - **Husband**
Navneet & Sumakshi - **Daughters**
Roopa Ji Vaishnavi - **Mother-in-law**
**Sister-in-law & Brother-in-law**
Suman Pandita & Chand Ji Pandita
**Brother-in-law & Sister-in-law**
Rakesh Vaishnavi & Purnima Vaishnavi
**Brothers & Bhabis**
Vimal Ji Zutshi & Rimi Zutshi
Vinod Ji Zutshi & Suman Zutshi
Roop Krishan Sharma & Veena Sharma
Chandan Zadoo - **Sister**
Supriya, Mehak, Ashiv, Arnav, Rashi, Rakhi, Akshay, Shiveta, Vasshu, Mehela & Prinash

## TRIBUTE


Shri Hirdey Nath Khazanchi

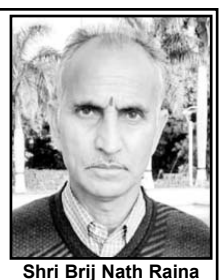
A Tribute to **Karmyogi Shri Hirdey Nath Khazanchi**. Originally from Wazapora Fateh Kadal Kashmir, Presently Kabir colony Near Poonch house Talab tillo Jammu
He was a great soul. Always there to give his best. A superb host filled with a complete package of "elements of hospitality".
He knew the value and meaning of relationships and would leave no stone unturned to maintain them with a selfless intent.
He always carried a unique smile on his face that would be so transparent as to Express sadness and joy at the same wavelength. He had mastered the art of dealing with all situations with a terrific level of maturity and command.
A seasoned and sensible personality with almost no regrets with the life. He may have not lived a life full of luxuries but he would never ever compromise his self respect and dignity.
A true gentleman and a fabulous human being left for his heavenly abode on 25th April 2021 at Bangalore, Karnataka.
He will always be remembered for his simplicity and etiquettes.
A pious soul.
All we can pray for is that, "God be kind to him and keep his soul always in your proper care ".
**Om Shanti Om.**
**FROM**
**Dhars**
**@ Chanan House Durga nagar sector2**
**Mr.Omkar Nath Bhat and Family.( Zewan, Kashmir)**
**Jyoti Khazanchi ( wife)**
**Summit and Derpti Khazanchi ( Son and Daughter in law)**
**Isha and Vijay ji ( Daughter and son in law)**
**And" All relatives and friends "**

## OBITUARY
### (FROM IN LAW'S SIDE)


Dr. Rattan Lal Koul

With intense pain and shock we inform the sudden and sad demise of our beloved brother-in-law **Dr. Rattan Lal Koul** husband of our sister Lalita Koul original resident of Anantnag and presently residing in Lucknow on 28th April 2021. In view of the present unprecedented situation erupted due to COVID - pandemic, it is implored to abstain from visiting our residence at Barnai Jammu. We shall acknowledge your condolences telephonically, through whatsapp and SMS whatever you find convenient.
**Tenth Day Kriya** will be performed by home side on 7th May 2021.
**GRIEF STRICKEN:**
Asha Jee & Rattan Lal Koul **(9796478646)**
Veena & Behari Lal Koul **(9419241852, 9419253652)**
Khema Shori & K. L. Dhar **(9086084731)**
Tosha jee & B. L. Ticku **(7006123962, 9419188153)**
Basanti & J. P. Bhat **(7889562435, 9796841991)**
Bita & B. L. Raina **(9055373806, 7889656085)**

## TENTH DAY


Shri Brij Nath Raina

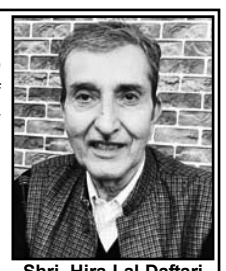
With profound grief and sorrow, we regret to inform the sad and untimely demise of our beloved **Shri Brij Nath Raina** S/o Dina Nath Raina of Vessu (Anantnag) presently residing at Flat No-17, Block No 148, Lane 23-24, Mini Township Jagti, Jammu on 29th April 2021.
**Tenth Day Kriya** will be performed on 8th May, 2021 at Muthi Ghat near Director School of Education at 09:00 AM.
**GRIEF STRICKEN:**
Veena Raina -**Wife**
**Son & Daughter-in-Law**
Sachin Raina & Romy Raina
Robin Raina & Kiran Raina
Amit Raina & Meenakshi Raina
Ashwani Raina & Sheetu Raina
Anil Raina
**Brother & Bhabhi**
Avatar Krishan Raina & Seema Ji Raina
Vinod Raina & Sweety Raina
Rakesh Raina & Neetu Raina
**Sister and Brother-in-Law**
Lt Smt Benjhi & Lt Sh. Niranjan Dhar
Smt. Durga Ji W/o Lt Sh. Niranjan Nath Dhar
Smt. Chuni Pandita W/o Lt Sh. Nand Lal Pandita
Smt. Jeeta Bhat & Sh. Maharaj Krishna Bhat
**Sister and Brother-in-Law**
Smt. Desha Raina & Sh. Ravi Ji Raina
Smt. Titli Turki & Sh. Iqbal Krishan Turki
Smt. Suman Ganjoo & Sh. Ramesh Ji Ganjoo
Smt Pinki Raina & Ramesh Ji Raina
Smt Beauty Pandita & Ravi Ji Pandita

## TENTH DAY KRIYA

CHAMPA DEVI PANDITA (BHABI)

WITH PROFOUND GRIEF AND SORROW WE INFORM THAT OUR BELOVED MOTHER **CHAMPA DEVI PANDITA (BHABI)** WIFE OF SH. MAKHAN LAL PANDITA ERSTWHILE RESIDENT OF HANDWARA MAGAM SHOGHPORS KASHMIR AT PRESENT JAGTI TOWN LEFT FOR HER HEAVENLY ABODE ON 30/04/2021 .
**TENTH DAY KRIYA** WILL BE PERFORMED ON 09/05/2021 AT TAWI NEAR SAINIK SCHOOL NAGROTA AT 08.00 AM ON SUNDAY PLZ PAY YOUR CONDOLANCE ON TELEPHONE
**GRIEF STRICKEN**
SH. MAKHAN LAL PANDITA **(HUSBAND)**
**9596618269,7006676037,6006596485**

## TENTH DAY KRIYA


Shri. Hira Lal Daftari

With profound grief and sorrow, we regret to inform the sad and untimely demise of **Shri. Hira Lal Daftari** (H/o Smt. Nancy Daftari), originally a resident of Sathu Sheetal Nath, Srinagar.
He left for his heavenly abode on 27th April, 2021 at Kurukshetra, Haryana.
**TENTH DAY KRIYA** will be performed on 6th May, 2021 (Thursday), at Ghat Muradnagar, Ghaziabad, U.P.
**GRIEF STRICKEN :**
**DAFTARIS, WAGUZARIS, HAPPAS, KOULS**
**Contact - 9818699953, 9810804825, 9284680463**
**(32 B, Pocket - C, DDA S.F.S flats, Mayur Vihar phase - III Delhi - 96)**
***We shall maintain all COVID protocols to keep up with health and safety. Kindly convey your condolences via digital medium.**

## OBITUARY/TENTH DAY

Sh Bansi Lal Raina

With profound grief and sorrow we inform the sad demise of our Karamyogi father **Sh Bansi Lal Raina** S/o Late Shiv Jee Raina on 29th April 2021, originally resident of Nai Basti Anantnag Kashmir A/P H No. 28/A, Sec. 3 JDA Housing Colony Roop Nagar near Aap Shamboo Jammu.
The **Tenth Day Kriya** will be performed on 8th May 2021 at Muthi Ghat near Directorate of School Education.
**GRIEF STRICKEN :**
Smt Usha Raina W/o Lt Sh Bansi Lal Raina
**Son & Daughter-in-law**
Sh Sunil Raina & Anjali Raina - **Ph. 9803020476**
**Daughter & Son-in-law**
Sh Jaideep Raina & Kiran Raina- 9622072514
**Son & Daughter-in-law**
Sh Utesh Raina & Archina Raina- **Ph. 9419282659**
**Grand Children**- Harsha, Shivam & Muktesh

## TENTH DAY KRIYA

Thakur Inderpal Singh

With profuond grief & sorrow, we inform that our beloved father **Thakur Inderpal Singh** S/o Lt Sh Nihal Singh R/o JMC 491, Gurha Bakshi Nagar has left for his heavenly abode on 30 April 2021.
**Tenth Day Kriya** will be performed on 9th May 2021 (Sunday) at our residence Gurha Bakshi Nagar at 11:00 AM.
**GRIEF STRICKEN**
Anuradha Thakur - **Wife**
**Son & Daughter-in-Law**
Er Gagandeep Singh (JE PWD) & Smt Kavita Thakur
**Daughters & Sons-in-Law**
Smt Preeti & Sh Rajesh Pathania
Smt Ritu & Sh Prem Singh Chib
**Grand Children**
Raghu, Muskan, Ridhima, Suhasini, Tanishq & Dhruv

## OBITUARY

Smt. Janak Rani Koul

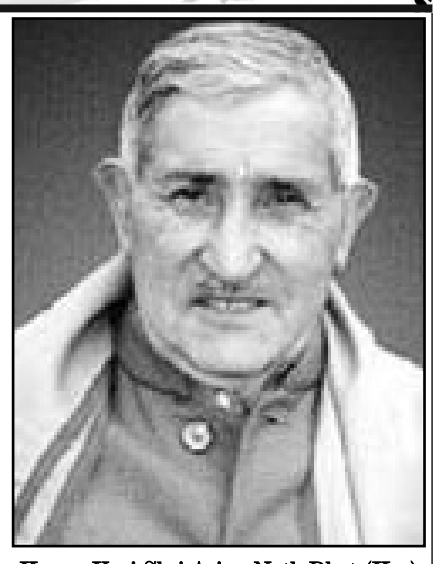
With profound grief and gloom we inform the sad demise of our beloved mother **Smt. Janak Rani Koul** W/o late Sh. Soom Nath Koul original resident of Nazuk Mohalla Anantnag Kashmir and presently residing at Gurha Barnai Jammu on 26th April 2021. We the below mentioned grief stricken members of the bereaved family implore all well wishers, sympathisers and kith and kin to abstain from visiting our residence in the event of ongoing dreadful COVID - pandemic. Condolences will be acknowledged telephonically.
**Tenth Day** will be performed on May 5, 2021 at Jammu.
**GRIEF STRICKEN:**
**Daughter-in-law and Son**
Nimi Jee and Avtar Krishen Koul
**Daughter and Son-in-law**
Veena and Behari Lal Koul
Vijay Jee and Kamal Fotedar
A.K.Pandita
**Grand children:** Vineet, Ritika, Urvashi, Arvind, Vipan, Aayushi.
**Kouls, Kandroos & Veshins of Anantnag.**

## TENTH DAY KRIYA

Smt Gopishori Pandita

With profound grief and sorrow, we regret to inform the sad demise of our beloved Karamyogi Mother **Smt Gopishori Pandita** wife of Late Sh Janki Nath Pandita, originally resident of Gotangoo, Kupwara, Kashmir, presently at B-203, Plot 12B, Shree Ganesh Apt. Sector 7, Dwarka, ND-75. on Monday, 26th April 2021.
The **Tenth Day Kriya** will be performed at Ganga Ghat Muradnagar (Chotta Haridwar) on 05-05-2021 at 8.00 AM
**GRIEF STRICKEN:**
**Daughter-in-Laws & Sons:**
Smt Madhu Krishan & Sh Tej Krishan Pandita
Dr Brij Krishan Pandita
Smt Seema & Sh Ramesh Kumar Pandita
Smt Geetu & Sh Manohar Pandita
**Daughter & Son-in- Law:**
Smt Sunita & Sh Satish Kumar Bhan
**Grand Sons & Grand Daughters:**
Smt Deepika & Sh Jugnu Kaul,
Smt Sheetu & Sh Happy Bhagati
Smt Neelam & Sh Deepak Dhar
Smt Ankeata & Sh Rakesh Saraf
Smt Anu & Sh Arun Raina
Kuldeep Pandita
Shiva Pandita
Ankush Bhan
Maheeka Pandita
Mayuk Pandita
**Great Grand Kids:**
Rudra, Gayatri, Shiv Ansh & Shiv Om
**& Samasat Pandita, Thusoo, Handoo, Bhan & Kaul Parivaar**

# SHRADHANJALI


Karam Yogi Shri Arjun Nath Bhat (Kar)

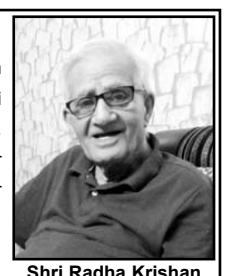
**Karam Yogi Shri Arjun Nath Bhat (Kar)** son of late Shri Tika Ram Bhat (Kar) was born in 1926 at Drugmulla, district Kupwara, Kashmir. He had three brothers and three sisters. During turmoil in the Valley the family migrated from Kashmir in 1990 and settled in Patoli, Jammu.
After completing his middle standard of education, he joined Government Service in the Education Department as a teacher. Shri Arjun Nath Bhat got married to Smt Radhika Kar (Koushalya Devi) daughter of late Shri Maheshar Nath Dhar resident of Langete, Handwara, and was blessed with four sons and two daughters who are presently married.
A staunch devotee of Lord Shiva and Sharda Devi, Shri Arjun Nath Bhat was a very pious soul, very polite, social and helpful, always ready to help the poor and needy people. He retired from service in 1986 and concentrated towards religious activities.
Shri Arjun Nath Bhat breathed his last on April 30, 2021 after a brief ailment. He is survived by his wife, four sons and two daughters, great and grand-great children.

## TENTH DAY KRIYA

Smt Lalita Ganju

With profound grief & sorrow, we inform the sad and untimely demise of our beloved mother **Smt Lalita Ganju** W/o Late Sh S N Ganju originally resident of Chanapora Srinagar at present H.No. 305, Lane No. 14, Hazuri Bagh, Talab Tillo Near Sharma Soda Factory, Jammu.
**Tenth Day** will be performed on 4th of May 2021 at Muthi Ghat at 8.30 AM.
**GRIEF STRICKEN**
**Son & Daughter-in-Law**
Smt Shradha Ganju & Sh Rakesh Ganju
Smt Remy Khah & Sh Suneel Khah - **Daughter & Son-in-Law**
Smt Rozy Mantoo & Sh Ravi Mantoo - **Daughter & Son-in-Law**

## TENTH DAY KRIYA


Shri Radha Krishan Raina (Daddy)

With profound grief and sorrow, we inform the sad demise of our beloved father **Shri Radha Krishan Raina (Daddy)** S/o Lt. Prem Nath Raina originally from Batiyar Alikadal, Srinagar, R/o B-73, Shalimar Garden, Ghaziabad-201005
**Tenth Day Kriya** will be performed on 4th May 2021 at Murad Nagar Ghaziabad.
**GRIEF STRICKEN:**
**Raina's, Mujoo's, Bakaya's, Wattal's, Qazi's, Koul's, Tickoo's, Bazaz's and Dhar's.**

## OBITUARY

Smt Urvashi Koul Bhan

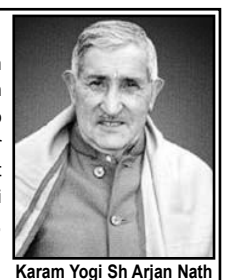
With profound grief and sorrow we inform the sad and untimely demise of our beloved **Smt Urvashi Koul Bhan** W/o Late Shri Hari Krishan Koul Resident of Rainawari Srinagar Kmr, presently Residing at Sector 3 H/No 110 Faridabad on Sunday the 25 April 2021.
**10th Day** will be performed on 4th May 2021.
Due to ongoing COVID-19 Dreaded viral wave Condolences will be please accepted on calls/whatsapp only.
**IN GRIEF**
**Daughter-in-Law & Son**
Vineeta and Sourab Koul
Surbhi and Rohit Hak - **Daughter & Son-in-Law**
Sarla Bhan W/o Late Janak Bhan - **Bhabi & Brother**
Davinder Bhan - **Brother**
Usha Zalpuri W/o Late Shiban Ji Zalpuri -**Sister & Brother-in-Law**
Omkar Nath Safaya H/o Late Pushpa Safaya - **Sister & Brother-in-Law**
Novneeta Koul W/o Ashok Ji Koul - **Sister & Brother-in-Law**

## TENTH DAY KRIYA

Sheela Bhat (Baby)

With profound grief & sorrow, we inform the sad demise of our beloved **Sheela Bhat (Baby)** originally resident of Namthal, Tehsil Chadoora, Distt Budgam (Kmr) A/p 13/6/434/B, Plot No. 43, Flat No. 502, Ramachandra Residency Opp Pillar No. 85/86, Attapur Ring Road Om Nagar Colony, Hyderabad, Telangana, who left for her heavenly abode on 25th April 2021.
**Tenth Day Kriya** will be performed on 4th May 2021, Tuesday at Hyderabad.
**GRIEF STRICKEN:-**
Maharaj Krishan Bhat - **Husband**
**Daughter-in-Laws & Sons**
Pratibha & Rohit Bhat
Amrita & Rahul Bhat
Smt Choti Ji & Sh C L Bhat (Jammu)
Smt Girja & Sh B L Bhat (Jammu)
Smt Sweety & Sh Ramesh Bhat
Smt Babli & Sh R K Zalpuri
Smt Dolly & Sh Daleep Dhar
**All Near & Dears**

## 10TH DAY KRIYA


Karam Yogi Sh Arjan Nath Bhat

With profound grief and sorrow, we inform that our beloved father **Karam Yogi Sh Arjan Nath Bhat alias Arjan Nath Kar** S/o Shri Tikka Ram, originally resident of Ander Hama, Drugmulla, Kupwara, Kashmir at present Residing at Patoli Brahmana Muthi Jammu/HNo 22 lane-22, Surya Vihar, Bohri, Talab Tillo, Jammu has left for heavenly abode on 30 April 2021.
**10th Day Kriya** will be performed on Saturday, 8th May 2021 at 9am at Muthi Ghat Jammu.
Due to prevailing unprecedented Pandemic conditions condolences can be conveyed over phone also.
**GRIEF STRICKEN FAMILY**
Shrimati Kaushalyia Devi alias Radhika -**Wife**
**Sons & Daughter-in-laws**
TK Kar & Titlee Kar
Col Satash Kumar & Pushpa Kar
Col Roop Lal Kar & Fancy Kar
Vijay Kar & Veena Kar
**Daughters & Son-in-law's**
Khema Pandita & Netaji Pandita
Champa Pandita & Virender Pandita
**Grand Children:** Sunil, Deepu, Simi, Jiya, Monika, Kidar, Rahul, Himanshu, Malvika, Kushboo, Aryan, Priyanshu, Anamica, Manik, and great grand children and also
**Samast Kar, Pandita & Dhar Parivar**
**Phone: TK Kar: 9419222539, Satash: 9890700966, Roop: 9823803005, Vijay: 9419652715**

## CONDOLENCE MESSAGE

With profound grief & sorrow JKBOA Jammu Unit condoles the sad & unfortunate demise of **Mr. Sanjay Kundu (Branch Head Chawri Bazar New Delhi)** and **Mr. Imtiyaz Ahmed Wani (Sr. Executive Moving Secretariat)**.
We pray for the solace of the departed souls and express our deepest sympathies with the families of the deceased during this difficult times.

**Jammu & Kashmir Bank Officers Association, Jammu**

## OBITUARY/TENTH DAY KRIYA

Sh Jawahar Lal Mujoo

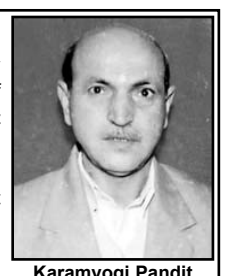
With profound grief and sorrow, we inform the sad and untimely demise of our beloved **Sh Jawahar Lal Mujoo** S/o Late Srikant Mujoo originally resident of Ghat Jogi Lanker, Rainawari, Srinagar Presently at vg-1840 Aman Residency, Shiv Chowk Sahibabad, Shalimar garden Ghaziabad UP.
**Tenth Day Kriya** will be performed at GARH GANGA Muradnagar (UP) on 10/05/2021 at 7.00 am.
**GRIEF STRICKEN**
**Mujoo's**

## OBITUARY

Smt Nancy Dhar (Hashia)

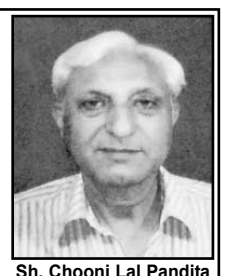
With profound grief, we inform the sad demise of our beloved mother **Smt Nancy Dhar (Hashia)** W/o Lt. Shri Moti Lal Dhar, Originally of Langate, Handwara Kashmir, Presently at Rajinder Nagar, Sec 3, Sahibabad Ghaziabad (UP) on 27 April 2021.
The **Tenth Day Kriya** will be performed on 6th May 2021 Thursday.
We pray to Almighty Isht Devi Badrakali and Shriman Shaker- Sahib Maharaj to bestow eternal peace to the departed soul in Vaikunth and give courage to all of us to bear
this irreparable loss.
**GRIEF STRICKEN :**
**Daughter and Son-in-law**
Dr. Anjali Dhar Bhat & Mr Sunil Bhat **(9811332921 / 9811354477)**
Dr. Sanjali Pandita & Mr Shiv Nandan Pandita **(9311154446/ 9596736786)**
Mrs. Manjali Raina & Mr Anesh Raina **(9958900412/ 8826305444)**
**Grand kids:**
Tarukh, Kyra, Shoolin, Arin and Avik
**AND Samsth Dhar Parivar.**
**# Due to the ongoing situation of COVID-19 pandemic, condolences will be accepted on the above mentioned phone numbers.**

## 10TH DAY/KRIYA


Karamyogi Pandit Nath Jee (Sas)

With profound grief, sorrow and heavy heart, we regret to inform the sad demise of our beloved father **"Karamyogi Pandit Nath Jee ( Sas )"**, S/O "Late. Sh. Ved Lal Pandit", originally resident of Maidanpora (Lolab), Tehsil Distt. Kupwara, presently at "Swaran Colony, Lane No:1, Trilokpur road, Jammu" has left for his heavenly abode on 25th April 2021.
The **10th Day Kriya** shall be held on 4th May 2021 at Muthi Ghat.
Due to prevailing pandemic conditions, you may convey your condolences telephonically/Whatsapp.
**GRIEF STRICKEN**
**Sons and Daughter-in-laws**
Sh. Surinder Kumar Pandit and Smt. Jolly Pandita
Sh. Manoj Kumar Pandit and Smt. Komal Pandita
Sh. Sanjay Kumar Pandit and Smt. Sunita Pandita
Sh. Pawan Kumar Pandit and Smt. Neetu Pandita
**Daughters and Son-in-Laws**
Smt. Meena Koul and Sh. Raj Nath Koul
Smt. Rajni Bhat and Sh. Ramesh Bhat
**And Grand children.**

## TENTH DAY KRIYA


Sh. Chooni Lal Pandita

With profound grief and sorrow, we inform the sad demise of our beloved **Sh. Chooni Lal Pandita** S/o Late Sh. Jia Lal Pandita, originally R/o Kachwaha Muqam, Baramulla, A/P- "Shekhar" 214-B, Suryavansh Vihar, Lower Roop Nagar, Muthi Jammu; has left for heavenly abode on 30/April/2021.
**10th Day Kriya** will be performed on 9/May/2021 (Sunday) at Muthi Ghat, Near Director School Eduction Office, Muthi at 8:30 am.
**GRIEF STRICKEN**
Smt. Phoola Pandita **(Wife)**
**Son & Daughter in Law**
Sandeep Pandita & Payal Pandita **(8082837302)**
Daughter & Son In Law
Suneeta Bhat & Ashwini Bhat **(9810499793)**
Sujata Raina & Arun Raina **(8427335157, 9815115057)**
**Brothers & Bhabies**
Lakshmi Pandita W/o Late Sh.J L Pandita **(9999166900)**
Mohan K. Pandita & Rita Ji Pandita **(9796236185)**
Chaman Lal Pandita & Rajini Pandita **(9419200244)**
Ashok Kr. Pandita & Pupli Pandita **(9419100804)**
**Grand Children** - Aakriti, Rythm, Saiish & Saiian
**Note: -** Condolences are accepted over phone due to COVID-19 Pandemic