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Arya Vysya Officials' & Professionals' Association

ಆರ್ಯವೈಶ್ಯ ಅಧಿಕಾರಿಗಳ ಮತ್ತು ವೃತ್ತಿನಿರತರ ಸಂಘ

No. 61, Amogh Gokul Plaza First Floor R V Road Basavanagudi Bengaluru - 560 004



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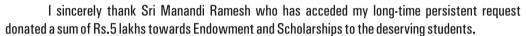
President's Message

Dear Members, Donors and Welwishers,

Namaste

I am happy to note that a very few members have positively acknowledged our request and contributed towards Defence Welfare Fund. We will continue to receive the donations till 31-7-2025 and the collected money along with the donations from the AVOPA Charitable Trust will be

remitted to the Defence Welfare Fund. I urge upon all our members, donors and welwishers to contribute liberally to the noble cause.



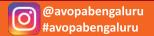
We have lost our long-standing member and donor of AVOPA Sri A. Aswatha on 17/06/2025. Our heartfelt condolences to the bereaved family members.

I remember a famous couplet of Tulasidas "when we come into the world, we cry and the world laughs. Our time and actions in the world should be such that when we, leave, the world cries and we laugh". In recent months, we have witnessed several heartbreaking tragedies. Many dreams have been snuffed out in seconds, reminding us how transient life is. In the Mahabharata, the yaksha asked Dharmaraya what is the most wondrous thing in the world. Dharmaraya replied, "We see countless dying, but it does not occur to us that we will also die one day". We do not realize that death is also stalking us like a shadow. We must accept death. Let us love our family and friends as a trustee of the Lord. Let us fulfil our aspirations, break boundaries, and expand our lives. Let us work for others and contribute to society with time and money. Fear of death will slowly vanish. Humanistic impulses will flourish.

The happiness of our life depends upon the quality of our thoughts. Karma is not a punishment. It is a mirror. It reflects what you have sown — sometimes in this life, sometimes long before. You are not suffering randomly. You are just being brought back to balance. Karma is how the universe remembers, when you forget. You may not remember what you did in a past life. But your soul remembers the lesson it still needs to learn. So if life feels unfair, look deeper. The event may not your fault — but the lesson is yours to grow firm. Karma is not only about action- it is also about the intention behind it. An act you do with love creates peace. The same act with ego creates bondage. What matters is your state of mind, not just your action. Sometime karma is not here to punish—but to purify. A heartbreak, a betrayal, a delay.. may be grace in disguise. The storm you are facing might be clearing karma from ten life times. Your karma is not against you. It is you-trying to wake you upto your own truth. So learn to walk through it with grace. Not to escape it- but to evolve through it. That

Ph: 2657 1709 8762292566 Timings: 10.30 a.m. to 1 p.m. & 5.00 p.m. to 7.00 p.m.

www.avopabengaluru.org









is how you live your life consciously. Good karma brings ease. Bad karma brings lessons. But both are meant to evolve you- not to trap you. So, do not ask 'why is this happening to me? Ask instead- 'what is this trying to teach me? We hear so much about karma-good karma, bad karma and past life karma. But what is karma, really? Why do we suffer for livings we do not remember doing? Sometimes life feels out of control because you are trying to fix what was meant to be felt. Karma does not always need to be fixed. Sometimes, it just needs to be experienced- so that your soul can complete its circle.

ದೇಹವು ಅನಿತ್ಯ - ಆತ್ತವು ನಿತ್ಯ. ಆತ್ತವು ಯಜಮಾನ, ದೇಹವು ಅವನ ಮನೆ. ದೇಹವು ಪಾಂಚಭೌತಿಕವಾದುದು; ಹಾಗೆಯೇ ನಾಶವುಳ್ಳದ್ದು. ಆದರೆ ಆತ್ಕವು ಅವಿನಾಶಿಯಾದುದು; ಮಾತ್ರವಲ್ಲ. ಜಗತ್ತಿನಲ್ಲೆಲ್ಲಾ ಹರಡಿಕೊಂಡಿರುವುದೂ ಕೂಡ ಆಗಿರುತ್ತದೆ; ಎಂದೆಂದೂ ಇರುವವನಿಗಾಗಿಯೂ; ಶರೀರದೊಳಗೆ ಸೇರಿಕೊಂಡವನಾಗಿಯೂ, ಇಂದ್ರಿಯ ಮೊದಲಾದವುಗಳಿಗೆ ಒಳಗಾಗದವನಾಗಿಯೂ, ಇರುವ ಆತ್ವನ ದೇಹಗಳು ಎಂದಾದರೂ ಇಲ್ಲವೆನಿಸತಕ್ಕವುಗಳೇ ಆಗಿವೆ; ಆತ್ಮನು ಆಯುಧಗಳಿಂದ ಭೇದಿಸಲ್ಪಡುವುದಿಲ್ಲ. ಬೆಂಕಿಯಿಂದ ಸುಡಲ್ಪಡುವುದಿಲ್ಲ, ಗಾಳಿಯಿಂದ ಒಣಗಿಸಲ್ಪಡುವುದಿಲ್ಲ. ನೀರಿನಿಂದ ತೋಯಿಸಲ್ಪಡುವುದಿಲ್ಲ. ಒಂದೇ ರೀತಿಯಲ್ಲಿ ಇರತಕ್ಕವನಾಗಿರುತ್ತಾನೆ. ದೇಹವನ್ನು ಕೊಂದರೂ ಇವನು ಕೊಲ್ಲಲ್ಪಡುವುದಿಲ್ಲ. ಇವನು ಇಂದ್ರಿಯಗಳಿಗೆ ಅಗೋಚರನು, ಊಹೆಗೂ ನಿಲುಕದವನು; ಇಂತಹ ಆತ್ಮನ ಸ್ಥಿತಿಯನ್ನು ಅರಿತುಕೊಂಡಾಗ ಅವನ ದೇಹಾಂತರ ಪ್ರಾಪ್ತಿಗಾಗಿ ಯಾರೂ ಅಳಬೇಕಾಗಿಲ್ಲ. ಶೋಕಿಸಬೇಕಾಗಿಲ್ಲ. - ಭಗವದ್ದೀತೆ.

With Greetings, T.K. THIMMARAJA SETTY President

ARYA VYSYA OFFICIALS' AND PROFESSIONALS' ASSOCIATION & AVOPA CHARITABLE TRUST, BENGALURU

AVOPA DOCTORS' DAY CELEBRATIONS ENDOWMENT PROGRAMME OF DR. SARASWATHI RAMESH & DR. M. RAMESH in the name of Dr. Arundhathi & Dr. R.S.K. Murthy On Sunday the 6TH July, 2025 at 11.00 AM



Speaker DR. B.S Rama Murthy MBBS & DMRD, MD Radiodiagnosis **Topic – Secrets of Foetus-Uncovered**



Speaker Dr. Venkatesh K. L. Chairman, AVOPA Doctors Committee Topic: Special talk on **Artificial Intelligence**



Speaker Dr. B.S. Giridhar MBBS & MS in Gen Surgery **Topic – Your health in your Hands**

Sri T K Thimmaraja Setty President. AVOPA & AVOPA CHARITABLE TRUST

Will preside

Venue: The Indian Institute of World Culture No.6, 1st Floor, B P Wadia Road, Basavanaqudi, Bengaluru – 560 004.

B.P. & Sugar Checkup @ 9.30 to 10.30 AM Coffee & Fellowship: 10.30 to 11.00 AM Lunch: After the meeting

Naresh Babu D. General Secretary CA Gopalakrishan Gupta E S Treasurer

Badarinarayana Babu Vice President, ACT





ಕರ್ನಾಟಕ ಆರ್ಯ ಸೈಶ್ಯ ಸಮುದಾಯ ಅಣವೃಫ್ಧಿ ಸಿಗಮ (ಸಿ).



(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ)

ನಂ.16/ಜೆ, ಕರ್ನಾಟಕ ರೀಜನಲ್ ಚಾಪ್ಟರ್ ಕಟ್ಟಡ, 01ನೇ ಮಹಡಿ, ತಿಮ್ಮಯ್ಯ ರಸ್ತೆ. ಮಿಲ್ಲರ್ ಟ್ಯಾಂಕ್ ಬೆಡ್ ಏರಿಯಾ, ವಸಂತನಗರ, ಬೆಂಗಳೂರು-560 052.

ಕಡತ ಸಂಖ್ಯೆ: KAVCDC/ADM/MEAD/ADMD/2/2025

ది: 20.06.2025

ಪ್ರಕಟಣೆ

2025-26ನೇ ಸಾಅಗೆ ಸಾಲ-ಸೌಲಭ್ಯ ಒದಗಿಸಲು ಅರ್ಜಿಗಳ ಆಹ್ವಾನ

ಕರ್ನಾಟಕ ಆರ್ಯ ವೈಶ್ಯ ಸಮುದಾಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮದಿಂದ 2025–26ನೇ ಸಾಲಿನಲ್ಲಿ ಈ ಕೆಳಕಂಡ ಯೋಜನೆಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದೆ ಹಾಗೂ ಈ ಯೋಜನೆಗಳಡಿ ಸಾಲ–ಸೌಲಭ್ಯವನ್ನು ಪಡೆಯಲು ಇಚ್ಛಿಸುವವರು ಕಡ್ಡಾಯವಾಗಿ ಆನ್ಟ್ರೆನ್ ವಿಳಾಸ: http://kacdc.karnataka.gov.in ರ ಮೂಲಕ ಅರ್ಜಿ ಸಲ್ಲಿಸಬೇಕಾಗಿರುತ್ತದೆ. ಅರ್ಜಿ ಸಲ್ಲಿಸಲು ಕೊನೆಯ ದಿ: 31.07.2025.

2025-26ನೇ ಸಾಲಿನಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುವ ಯೋಜನೆಗಳು:-

- 1. ಸ್ವಯಂ-ಉದ್ಯೋಗ ನೇರಸಾಲ ಯೋಜನೆ.
- 2. ಬ್ಯಾಂಕ್ ಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಆರ್ಯ ವೈಶ್ಯ ಆಹಾರ ವಾಹಿನಿ/ ವಾಹಿನಿ ಯೋಜನೆ.
- 3. ವಾಸವಿ ಜಲಶಕ್ತಿ ಯೋಜನೆ.
- 4. ಅರಿವು ಶೈಕ್ಷಣಿಕ ಸಾಲ ಯೋಜನೆ CET ಹಾಗೂ NEET ಕೌನ್ಸಿಲಿಂಗ್ ಮುಗಿದ ನಂತರ ಅರ್ಜಿಗಳನ್ನು ಆಹ್ವಾನಿಸಲಾಗುವುದು.

ಎಲ್ಲಾ ಯೋಜನೆಗಳ ಸಾಮಾನ್ಯ ಮಾರ್ಗ-ಸೂಚಿಗಳು:-

- ಸಾಮಾನ್ಯ ವರ್ಗದಲ್ಲಿನ ಆರ್ಯ ವೈಶ್ಯ ಸಮುದಾಯಕ್ಕೆ ಸೇರಿದವರಾಗಿರಬೇಕು ಮತ್ತು "ನಮೂನೆ–ಜಿ"ಯಲ್ಲಿ ಜಾತಿ ಮತ್ತು ಆದಾಯ ಪ್ರಮಾಣ ಪತ್ರ ಪಡೆದಿರಬೇಕು.
- 2. ಅರ್ಜಿದಾರರು ಕರ್ನಾಟಕ ರಾಜ್ಯದವರಾಗಿದ್ದು, ಅವರ ಖಾಯಂ ವಿಳಾಸವು ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿರಬೇಕು.
- ಅರ್ಜಿದಾರರ ಮೊಬೈಲ್ ಸಂಖ್ಯೆಯು ಆಧಾರ್ ಸಂಖ್ಯೆಗೆ ಜೋಡಣೆಯಾಗಿರಬೇಕು ಮತ್ತು ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ಆಧಾರ್ ಸೀಡಿಂಗ್ ಆಗಿರಬೇಕು.
- ಅರ್ಹ ಅರ್ಜಿದಾರರುಗಳನ್ನು ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ರಚಿಸಿರುವ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಆಯ್ಕೆ ಸಮಿತಿಯ ಮೂಲಕ ಆಯ್ಕೆ ಮಾಡಲಾಗುವುದು.
- 5. 2019–2020ನೇ ಸಾಲಿನಿಂದ 2021–22ನೇ ಸಾಲಿನವರೆಗೆ ಸ್ವಯಂ–ಉದ್ಯೋಗ ನೇರ ಸಾಲ ಯೋಜನೆಯಡಿ ಸಾಲ ಪಡೆದು ಸಕಾಲದಲ್ಲಿ ಸಾಲವನ್ನು ಪೂರ್ಣ ಪ್ರಮಾಣದಲ್ಲಿ ಮರುಪಾವತಿಸಿದ ಫಲಾನುಭವಿಗಳಿಗೆ ಪುನಃ ಅರ್ಜಿ ಸಲ್ಲಿಸಲು ಅವಕಾಶ ಕಲ್ಪಿಸಲಾಗಿದೆ.



ವಿಶೇಷ ಸೂಚನೆ:-

ಮೇಲ್ಕಾಣಿಸಿದ ಯೋಜನೆಗಳ ಮಾರ್ಗಸೂಚಿ ಹಾಗೂ ಅರ್ಹತೆಗಳ ಸಂಕ್ಷಿಪ್ತ ವಿವರಗಳನ್ನು ಈ QR ಕೋಡ್ ಅನ್ನು ಸ್ಕ್ಯಾನ್ ಮಾಡಿ ಪಡೆಯಬಹುದಾಗಿದೆ. ಸಂಪರ್ಕ ವಿವರ:

ನಿಗಮದ ಸಹಾಯವಾಣಿ: 94484 51111 (ಬೆಳಿಗ್ಗೆ: 10.00 ರಿಂದ ಸಂಜೆ: 5.30 ವರೆಗೆ ಸಂಪರ್ಕಿಸಬಹುದಾಗಿದೆ) ಯೋಜನೆಗಳ ಮಾರ್ಗಸೂಚಿಗಳು, ಸಲ್ಲಿಸಬೇಕಾದ ದಾಖಲೆಗಳು, ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರ ಕಛೇರಿ ವಿಳಾಸಗಳನ್ನು ಹಾಗೂ ಎಲ್ಲಾ ವಿವರಗಳನ್ನು https://kacdc.karnataka.gov.in ಇಲ್ಲಿ ತಿಳಿಯಬಹುದಾಗಿದೆ.



ವಾಸಾಸಂಇ/ವಾಪ್ರತಿರಡಿ ಸಾಯ/..../2025-26

ಸಹಿ/-(ದೀಪತ್ರೀ .ಕೆ) ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.



MEMBERSHIP APPLICATION FORM				DONOR	MEMBER	≀ No.	
ARYA VYSYA OFFICIALS' & PROFESSIONALS' ASSOCIATION # 61, 1st FLOOR, "AMOGH GOKUL PLAZA", R.V. ROAD, BENGALURU-560 004. PHONE: 26571709, Mobile: 8762292566							
LIFE MEMBERSHIP FEE ₹. 2000/- (Rs. Two Thousand only) DONOR MEMBERSHIP FEE ₹. 5000/- (Rs. Five Thousand only) Bank Details: Canara Bank, Ashoka Pillar Branch. A/c No.0428101018653, IFSC: CNRB0000428							
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"I hereby declare that information furinshed above is true and correct in every respect and in case any information is found incorrect even partially the membership shall be liable to be rejected."							
I agree to support ECO friendly movement of AVOPA and would like to receive the digital version of News and Views - Yes / No							
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PRESIDENT GENERAL SECRETARY TREASURER CHAIRMAN Membership Committee							



REPORT ON MONTHLY PROGRAMME

A unique interactive session with eminent Consular Representatives and Trade experts was held on 15/6/2025 at the Indian Institute of World Culture. Sri Manandi N Ramesh, Trade Commissioner, CUBA Latin American Caribbean Trade Council, Sri. Karthik Tallam, Honorary Consul for the Kingdom of Cambodia, Sri N.S. Srinivasa Murthy, Honorary Consul for Vietnam in Karnataka and Dr. M.S. Prakash, Hon. Trade Commissioner for ASEAN Countries, Health Care & Education, were the Chief Guests. The meeting commenced with chanting of Omkara and Shanti Mantra. D. Naresh Babu welcomed the guests and the gathering. Thimmaraja Setty, President has briefed the activities of AVOPA and requested the gathering to donate towards Endowment fund and building fund. The guests were introduced by Kota Prasanna Kumar, T N Ashok, Badarinarayana Babu and D. Naresh Babu and the guests were felicitated thereon. Sri Manandi Ramesh in his address explained in detail the prospects of investments in Cuba and opportunities for tourism. Sri Karthik Tallam expressed his thanks for having invited him to the program and gave details about the opportunities in Cambodia for investments

and also to discover many places by touring Cambodia. He has promised to waive off the visa charges for the members of AVOPA who wish to visit Cambodia. Dr. M S Prakash, informed that he took many delegations to ASEAN countries especially Brunei and Indonesia. He has informed that he will facilitate the investors who wish to invest in these countries and help them in the process. Sri N.S. Srinivasa Murthy exhorted the gathering to visit Vietnam, a country which has progressed a lot after winning the battle with U.S.A. There are many beautiful places to see in Vietnam and he would facilitate for any trade and investments in Vietnam by the people who wish to do so. He has shown many pictures of that country through a Power Point presentation. All the four guests interacted freely with the members and gave clarifications to all the queries raised by the audience. All of them thanked AVOPA for arranging such a nice program and wished that the program would have been successful if the youngsters participated and urged AVOPA to put in their efforts for youngsters' participation.

M.V Subbarao proposed vote of thanks.





CONTRIBUTION TOWARDS DEFENCE WELFARE FUND BY MEMBERS & DONORS

Sriyuths:

Rs.5,001	Subramanya	Rs.1,100
Rs.3,000	Venkateswarlu Anumula	Rs.1,016
Rs.2,222	Nagaraja.G	Rs.1,016
Rs.1,116	Tataiah Gupta	Rs.1,011
Rs.1,116	Subbaraj D.	Rs.1,008
Rs.1,001	Manjunath J	Rs.1,001
	Rs.3,000 Rs.2,222 Rs.1,116 Rs.1,116	Rs.5,001 Subramanya Rs.3,000 Venkateswarlu Anumula Rs.2,222 Nagaraja.G Rs.1,116 Tataiah Gupta Rs.1,116 Subbaraj D. Rs.1,001 Manjunath J



Contributions may be paid through QR Code or remit to the AVOPA Charitable Trust Account No.0428101020835, Canara Bank, Ashoka Pillar Branch, IFSC: CNRB0000428

DONATION FROM SRI MANANDI N RAMESH

We express our sincere gratitude to Sri Manandi Ramesh who has donated a sum of Rs.5 lakhs towards Endowment and Scholarship Fund for deserving



students. We sincerely thank him for his kind gesture. We always remember his father Manandi Nanjunda Setty who was first to donate towards hostel maintenance fund. We are happy to note that his son is also following the noble footsteps laid by his father. May his tribe increase and inspiration for others to emulate.

OBITURY

We regret to inform that Sri A. Aswatha our member reached the lotus feet of the Lord on 17th June, 2025. He was our active member, past executive committee member and an ardent lover of Kannada language. He sponsored prizes for the students who have



excelled in Kannada language every year during award function of AVOPA. Though he has donated liberally does not want his name to be published and always wanted to be anonymous. AVOPA lost its dedicated member. We convey our heartfelt condolences to the bereaved family members. May his soul merge with the Unity.



