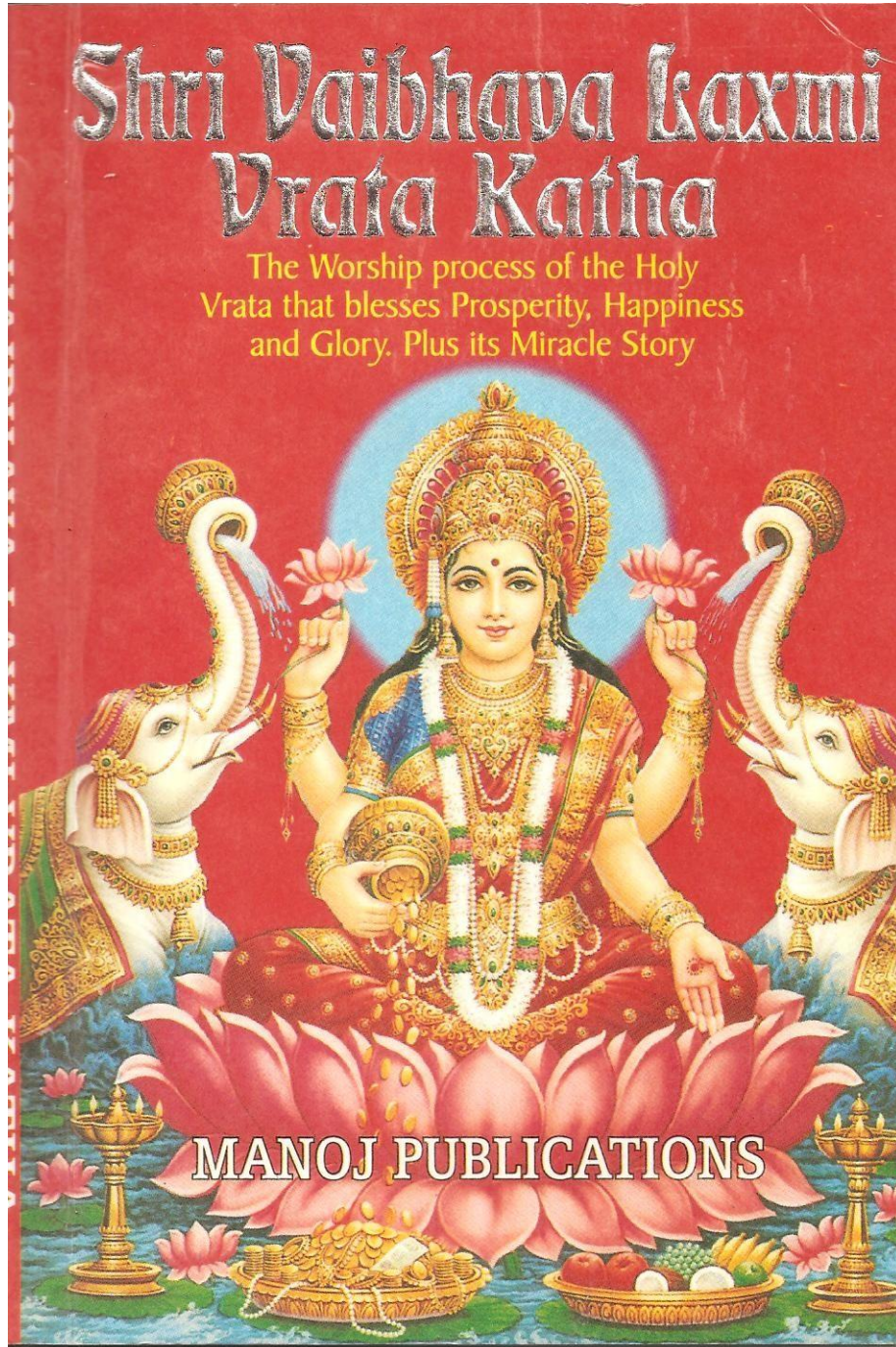


## SHRI VAIBHAVA LAKSHMI VRATA KATHA

The worship process of the Holy Vrata that blesses you with Prosperity, Happiness, and Glory



## HOW TO PROSPER

*Alankrito Maya Jantoo  
Sarvo Bhavati Pujita  
Nirdhanam Shivatulyoapi  
Sarverapyabhibhuyata.*

Ma Lakshmi says, “The one blessed by me is honored. But a poor one, even one as great as Lord Shiva, gets no social respect. He is ignored everywhere.”

Ma Laxmi’s statement is practical truth. What is life without money and riches? All pleasures and comforts in life are bought with money. Without it, nothing comes or is gained. But how does one become blessed with such riches?

No prosperity comes without Ma Laxmi’s blessing. Performing this Vrata is one way to earn Ma Laxmi’s blessing. Money earned through wrong means (crime, etc) cannot have Ma Laxmi’s blessing. Money earned the wrong way brings nothing but trouble – trouble with the law, social stigma, etc. Money that comes easily goes easily as well. According to the *Shastras*, the Shri Ma Vaibhava Lakshmi Vrata is the easiest and most religious way to be blessed with prosperity.

## WHO ELSE HAS KEPT THIS FAST?

### Lord Indra:

The appearance of goddess Lakshmi is related to an ancient story. Sage Durvasa once presented Lord Indra, the king of the gods with a garland of flowers which would never wilt. Lord Indra gave this garland to his elephant Airavata. Sage Durvasa saw the elephant trampling the divine garland and cursed Lord Indra and all the gods for this disrespect. He said that Lord Indra and all the gods had become vain and proud, and would lose all their power. Because of Sage Durvasa’s curse, the demons vanquished the gods and took control of the heavens.

The defeated gods, led by Lord Indra, went to seek refuge with Lord Brahma. He told them to churn the ocean of milk (Ksheersagar), and obtain the nectar of immortality (Amrit). The gods then went to Lord Vishnu to seek his assistance in completing this task. Lord Vishnu appeared and advised them to do Sagar Manthan with the help of demons. Lord Vishnu took the form of a tortoise (Kurma Avatar), and using the mountain (Manthara Parvata) as a churning rod and the king of serpents (Vasuki) as the churning rope, the gods and demons (led by the pious and wise King Bali Chakravarti) helped each other churn the ocean of milk.

Amongst the host of divine gifts which appeared from the ocean was the goddess Lakshmi. She chose Lord Vishnu as her consort.

Thereafter, Lord Indra worshiped Ma Lakshmi with the Shri Suktam. Ma Lakshmi was pleased and appeared to give her blessing to Lord Indra. Lord Indra asked that Ma Lakshmi for

two things. First, that she never give up this world ever again (because when Ma Lakshmi removes her sight from this world, it loses all virtue and becomes Sattva Heen. All Tap is lost and Yajyas are lost too). Second, he asked that Ma Lakshmi never leave whoever worships her with the Shri Suktam (once in the morning and once in the evening). Ma Lakshmi granted both wishes.

The scriptures reveal that Lord Brahma, Lord Vishnu and Lord Shiva are all maya of Ma Lakshmi. Ma Lakshmi has many forms, names and dimensions. The Shri Ma Vaibhava Lakshmi Vrata is related to eight dimensions:

- 1) Gaja Lakshmi - Giver of animal wealth like cattle and elephants (gaja); Swami Chidananda interprets Gaja Lakshmi as giver of power of royalty. Gaja Lakshmi was the form of Ma Lakshmi worshipped by Lord Indra when he lost his kingdom.

## GAJA LAXMI



**O Ma Shri Gaja! Bless me with the divine grace and make my life graceful. Royal dignity be the motto of my conduct and the dealings.**



2) Dhanya Lakshmi - Giver of agricultural wealth

## DHANYA LAXMI



**O Blesser of Prosperity! I seek your shelter. Make my life full of riches, milk, honey and the resources of happiness.**

3) Aishwarya Lakshmi - Goddess of riches

**AISHWARYA LAXMI**



**O Ma Aishwarya! Make me prosper and  
bless my life with pleasures. Let the  
luxuries flood my life with happiness.**

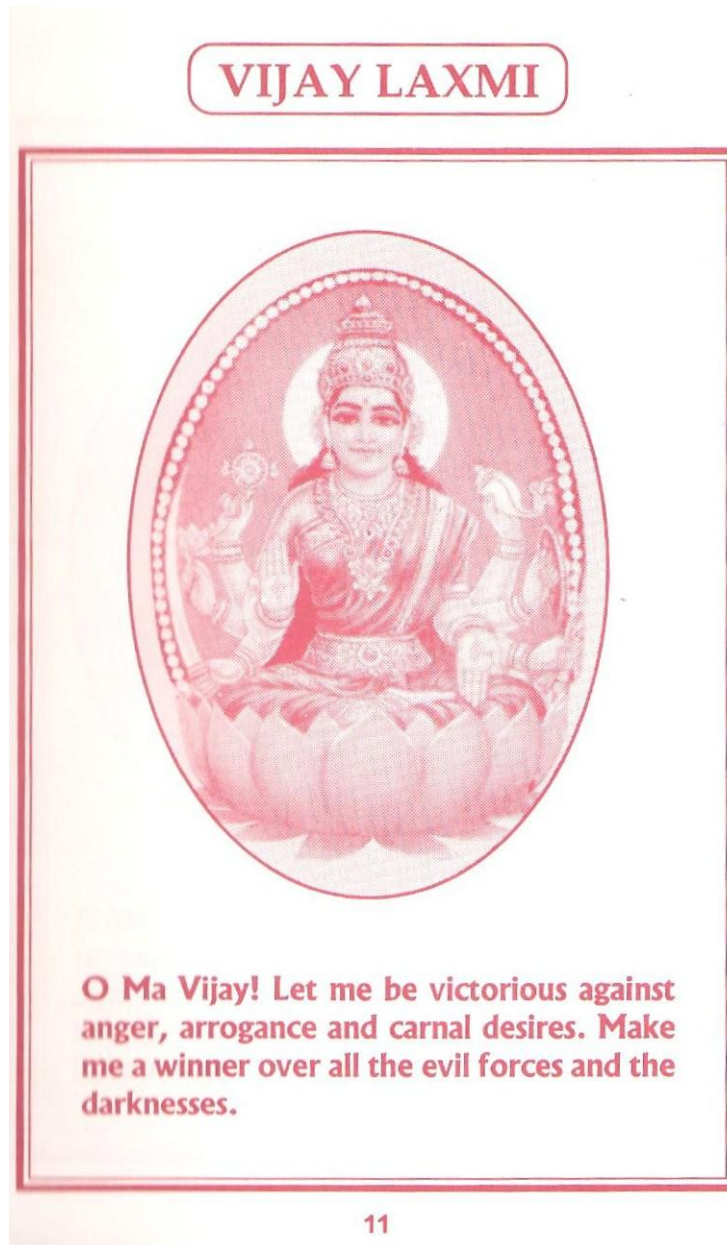
4) Adhi Lakshmi – Goddess of spiritual contentedness

**ADHI LAXMI**



**O Ma Force Supreme! Swathe me with  
spiritual contentedness. Fill my soul with  
the riches of the sublime knowledge.**

- 5) Vijay Lakshmi – Goddess of victory, not only in battle, but also over conquering hurdles in order to beget success





6) Dhana Lakshmi – Goddess of money and gold

**DHANA LAXMI**



**O Ma Laxmi, you are the true mother, the  
blesser of money, without which the carnal  
brothers, mother and father shy away.  
Only your kindness can make our lives  
meaningful.**

- 7) Veer Lakshmi – Goddess of valor, not only in battle, but also providing courage and strength to overcome difficulties in life

### VEER LAXMI



**O Ma Veer Laxmi! Bless me with the valour to enable me to wage a winning battle against all evils, weaknesses and the temptations. Let me be the winner in the battle of life.**

8) Santana Lakshmi - Goddess of family, bestows followers with children

### SANTAN LAXMI



**O Blessor of Children Ma! Bless me to be the sire/mother of worthy sons, the bringers of the glory to my family and the daughters worth priding over.**

and the Shri Yantra. Shri means 'glory' and yantra means 'symbolic figure representing'. Ma Lakshmi is called the Shri Yantra because she is the symbolic figure representing glory.





**श्री यन्त्रम्**  
ॐ श्री गणेशाय नमः

- विष्णोः  
१ परब्रह्मानन्द नाथ  
२ परमेश्वर नाथ  
३ पराशक्त्यम्ब नाथ  
४ कौन्तेयनाथ नाथ  
५ सुकुन्दनाथ नाथ  
६ कुन्तेयनाथ नाथ  
७ कामेश्वरनाथ नाथ
- नो ब्रह्म के रूप  
१ ब्रह्म देवता  
२ ब्रह्म अरुण, पीतवर्ण,  
३ ब्रह्मा दल-श्वेत  
४ अष्टवक्त्र  
५ ब्रह्मकुमुद वर्ण  
६ ब्रह्मदेवता  
७ ब्रह्मदेवता वर्ण

श्री यन्त्रम्  
ॐ श्री गणेशाय नमः

श्री यन्त्रम्  
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जय  
राजराजेश्वर्य  
नमः

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६ ब्रह्मदेवता  
७ ब्रह्मदेवता वर्ण

लं लक्ष्मी सिद्धिः  
उत्तर

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२ परमेश्वर नाथ  
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ॐ श्री गणेशाय नमः

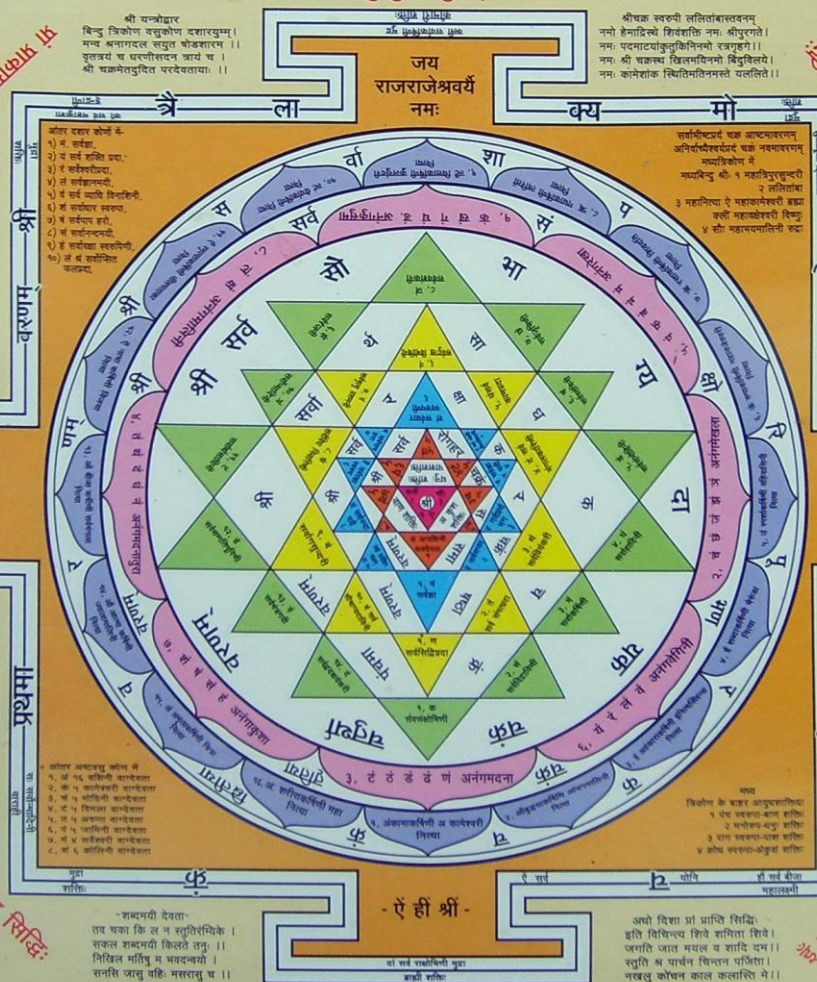
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५ ब्रह्मकुमुद वर्ण  
६ ब्रह्मदेवता  
७ ब्रह्मदेवता वर्ण

अं अणिमा सिद्धिः  
पश्चिम



लं लक्ष्मी सिद्धिः  
उत्तर

श्री यन्त्रम्  
ॐ श्री गणेशाय नमः

श्री यन्त्रम्  
ॐ श्री गणेशाय नमः

अं अणिमा सिद्धिः  
पश्चिम

Lord Brahma performed, during the month of Bhadrapada, a 15 day worship of Ma Lakshmi. This became the precedent for all Ma Lakshmi worship all over the world.

Manu worshipped Ma Lakshmi on Pausa Sankranti day.

Lord Vishnu worshipped Ma Lakshmi in Chaitra month.

Because of this, the worship of Ma Lakshmi is considered most fruitful during the above three months of the vernacular calendar.

The most popular Ma Lakshmi puja is performed during Diwali, the festival of lights which falls on the moonless day of Kartika month. Lord Ganapati (remover of obstacles) and Lord Kubera (god of wealth) are also worshipped that same night.

Lord Indra worshipped Ma Lakshmi to rid himself of the fear of being dethroned by demon king Bali.

Yuddhishtira performed Ma Lakshmi fast to get back his lost kingdom.

Duryodhana was a devotee of Ma Lakshmi. He was blessed with an inexhaustible treasury.

There is no end to the people and gods who have benefitted from the worship of Ma Lakshmi and kept the fast in her name. Some related stories are provided at the end of this book.

The Ma Lakshmi fast demands only true devotion and faith.

## HOW TO KEEP THE SHRI MA VAIBHAVA LAKSHMI VRATA

Before keeping the Shri Ma Vaibhava Lakshmi Vrata, you need to make a resolution, a kind of holy pledge in prayer form. This pledge can be made in a temple or before a Tulsi plant. With true faith in Ma Vaibhava Lakshmi, say, "O Ma Vaibhava Lakshmi! Victory be yours. O Ma, I am in your protection. I turn to you after getting disappointed everywhere else. I pledge my fast to your kindness. Please fulfill my wish of .... Jai Ma Vaibhava Lakshmi!"

The rules of the Shri Ma Vaibhava Lakshmi Vrata are as follows:

- 1) The Shri Ma Vaibhava Lakshmi Vrata must begin on a Friday.
- 2) The pledge to keep the Shri Ma Vaibhava Lakshmi Vrata must be accompanied by a resolve to keep the fast for 5, 11, 21, 31, 51 or 101 Fridays. If your prayer is answered before the intended number of fasts are completed, the fast should not be broken or discontinued until the pledged number of days is completed. The culminating Friday fast must be consummated with due Udyapana rites.
  - a. Udyapama rites (last day of fast): Do Ganesh Puja (to remove obstacles), then do Shri Ma Vaibhava Lakshmi Puja (as you have done for each past Friday). Invite 5 married women or virgin girls for dinner. Do not feed them anything sour, or with eggs, onions or garlic. For dessert give each of them a copy of the Shri Ma Vaibhava Lakshmi Vrata book and a small gift (silver diya, etc as you can afford). Also go to Ma Lakshmi temple. The book can also be distributed among devotees, friends and relatives. It is common to leave a number of copies with the local temple as well.
- 3) During the process of fasting you must not lose patience and faith if your prayer does not appear to be answered. Every Friday the fast should begin again with renewed faith and resolve.
- 4) If during the fast process any fasting woman falls in her monthly period on or before Friday then the fast for that week should be given up and the fast should be extended by the same number of Fridays that she misses.
- 5) These fasts can be kept by anyone. But in the case of a married woman if the couple observes the fast together it will prove doubly beneficial and instantly rewarding. Widows can also keep this fast.
- 6) During the fasting period one must keep his mind free of evil thoughts and avoid evil deeds. If a woman is unable to keep the fast for any reason her man can keep the fast for her.
- 7) The fast must not contain the element of greed. The aim should be to please Ma Vaibhava Lakshmi.
- 8) Ma Lakshmi has eight dimensions illustrated in the following pages. Paying obeisance to Shri Yantra is as good as the worship of Ma Lakshmi of any or all dimensions.
- 9) During puja, the Shri Yantra must be set on a small altar. In a puja bowl, put something made of gold or silver, and immerse it in some water. If you do not own anything made

of gold or silver, use a 1 rupee coin, or a U.S. half dollar. Then pray to Ma Lakshmi and recite her holy tale.

- 10) Each Friday of the vrata must be undertaken in the same place it was begun (usually your home). If you need to leave your home during one of the Fridays of the vrata, keep your fast but extend your vrata by as many Fridays as you are away from home.
- 11) If there is a death in your family on any Friday of your vrata, extend your vrata by another Friday.
- 12) Chant "Jai Ma Vaibhava Lakshmi" on the Fridays of your vrata as many times as possible.
- 13) During the Fridays of your vrata, you should not eat sour food, eggs, garlic or onion. You may eat fruits, nuts, milk and yogurt during the day (the same foods you are allowed to eat during Navaratri fasting). If that is not enough due to your age or ill health, you are permitted one meal a day (dinner) during which you can eat anything that is not sour and does not have eggs, onions or garlic.
- 14) This fast must not be taken with the intention to harm anyone. It is meant for one's own true happiness and prosperity.



## THE DAILY PUJA

1. Light the diya.
2. Look at the "Shree Yantra " the Amulet of Goddess Lakshmi uttering Salutation (homage) to the "Amulet of Goddess Lakshmi " (the photograph is given in this text). One should bow down one's head to it and then apply one's hands to one's own eyes.
3. Then one should bow down one's head to the photographs of the eight incarnations of Goddess Lakshmi, and touch with hands to one's eyes. The incarnations of Goddess Lakshmi are as follows:
  - Shri Dhan Lakshmi Goddess.
  - Shri Gaja Lakshmi Goddess.
  - Shri Adhi Lakshmi Goddess.
  - Shri Vijaya Lakshmi Goddess.
  - Shri Aishvarya Lakshmi Goddess.
  - Shri Veera Lakshmi Goddess.
  - Shri Dhanya Lakshmi Goddess.
  - Shri Santana Lakshmi Goddess.
4. To worship the gold and silver ornaments immersed in water on the altar, take a red flower (rose or carnation, etc) and apply turmeric and kanku.
5. Then one should read the story of Kamla and recite the prayers following it.
6. Then take the prasad you prepared (carrot halwa, laddoo, etc as appropriate for a fast) and give it to Ma Vaibhava Lakshmi (you can say that prayer at the same time). You can give a glass of water (in a stainless steel, NOT a glass cup) too. Now the halwa and water is prasadam.
7. Then do Lakshmi Aarti.
8. Bow down to Lakshmi's photos and incarnations and the Shri Yantra. Share aarti (the diya) and prasadam to your family and friends.

## Vaibhava Lakshmi Vrata Katha

Kamla was a good charactered and contented woman. She was the devotee of Lord Vishnu. She used to live in a village with her husband Sohanlal. The village offered no opportunities. So they moved to a big city. In the city Sohanlal opened a small hotel. He earned good money. It was perhaps the kindness of God in whom Kamla had deep faith. All was good except that Sohanlal was becoming more and more money minded. To multiply his wealth he had started gambling.

It sometimes frightened Kamla. She tried to argue with her husband about his gambling habit. He would retort, "You are the same village woman! Now we are city people. We need to have kothi and cars. Thing big, woman!"

"Money will come through your normal business if God so wills. You need not gamble."

"Bah! God's will! A man must make money through his own efforts."

The husband's talk would hurt Kamla. Sohanlal continued on his bad ways. He began to lose in gambling. To ease the pain of loss he started to drink. He was no longer paying attention to his hotel. The business began to suffer. He now drank during the day too. Customers began to avoid his hotel. Sohanlal was getting confused. Whatever he earned now went into gambling. He had no more money to give his wife; he blamed his failing business. Sohanlal had always purchased provisions for his hotel from the neighborhood shops on credit. When the credit was not cleared, the shopkeepers make inquiries and came to know of their customer's gambling habit. They stopped extending him credit.

As a result the hotel closed down. Sohanlal would set out in the morning from his home to look for a job and return home at night, drunk. His wife and two kids now starved.

For some days Kamla borrowed food from her neighbors for her children. Then, neighbors also began to avoid her. How long could they feed her family?

At night the children went to bed after crying on an empty stomach. A drunken Sohanlal came and sprawled on his cot. Kamla wept before the idol of Lord Vishnu that she kept in her home. She prayed, "O Narayana! For what sin am I being punished? Please remove this trouble from my life. My children have gone to sleep on an empty stomach. My husband has gone bad, O Lord. Please help me! Give better sense to my husband!"

She went to sleep with prayers on her lips. In the morning when she awoke her children were still asleep. Her husband was taking his bath. He could not meet the eyes of his wife. Sohanlal set out after donning his clothes. Kamla washed her face and sat before her Lord Vishnu temple. She was wondering what she would do when her children awoke and asked for food.

A knock sounded on the front door.

Kamla walked up to the door and opened it. A sadhu stood on her door step.

"Give me some alms," the sadhu begged.

"Baba, we have nothing in this house. No food grains, no money. I am very sorry," she cried.

"Daughter! You have a treasure buried in your house. Why so sad?" the sadhu revealed.

“Treasure? In my house? Baba, are you making fun of me?”

“No. I am telling you the truth. Look behind your framed picture of Lord Vishnu. There lies your purse with some money in it. If the children want something from their father they should first win over their mother. Mother will easily persuade their father. Take it..” sadhu took a book out of his bag and handed it to Kamla, saying, “It is Ma Vaibhava Lakshma Vrata Katha. With its help please Ma Lakshmi. She will bless you with prosperity.”

The touch of the book electrified Kamla. She said, “Baba, will Ma Vaibhava Lakshmi bring good tidings?”

“Daughter, where there is Vaibhava Lakshmi, there is no poverty or misery. Follow the book and keep the Ma Lakshmi fast for better luck. Narayana, Narayana.”

Kamla turned the pages of the book anxiously. Suddenly she thought that if there really was money in the purse the baba deserved to get some of it. She raised her head to ask him to wait. But he was gone, his chant of “Narayana” still hanging in the air.

It surprised Kamla. She wondered if that Baba was an angel sent by Narayana. Kamla went inside thinking of several things. She looked behind her picture of Narayana and found her old purse. It contained five one hundred rupee notes. It pleased her and a new life surged through her. She quickly took a bath and sat down to read the book. She carefully read through the process and rules for the fast. She was happy to learn that the Lakshmi fast process started on Friday because that day happened to be Friday. She made a resolve to keep 21 fasts in the name of Ma Vaibhava Lakshmi. Then she went to the market and came back with provisions and pooja material.

Kamla woke her children, bathed and fed them. She then invoked Ma Lakshmi and started her Vaibhava Lakshmi Vrata. All day long she chanted, “Jai Ma Vaibhava Lakshmi.” In the evening she worshipped the goddess and prayed, “O Ma! By the order of Narayana I seek your shelter and protection. Fulfill my wish, Ma. My only wish is that my husband gets back his good sense and gives up his evil ways. Jai Ma Vaibhava Lakshmi.”

After reciting this prayer she gave Choorma Prasadam to her children, distributed the same to her neighbors and waited for her husband to come home. He returned at 8 p.m. To Kamla’s pleasant surprise, he was not drunk.

“Kamla! A miracle happened today! My hotel will reopen from tomorrow. The shopkeeper called today and promised that he would give me provisions on credit if I gave up gambling and drinking. I gave my promise. I swore I would not gamble or touch liquor. That is the result of your religious resolve.”

“It is the miracle of Ma Vaibhava Lakshmi.”

“Ma Vaibhava Lakshmi?”

“Yes, husband. We are now in the care of Ma Vaibhava Lakshmi. I have started fasting in her name from today. She fulfills all the wishes. If Ma Vaibhava Lakshmi gets pleased then we do not have anything to worry about. Prosperity will reign in our life.”

“Who told you that? Kamla, please tell me more,” Sohanlal said excitedly.

“Come.. first accept this prasadam.” Kamla led Sohanlal to the temple and gave him prasadam. In her small temple Shri Yantram was installed on a wooden platform, and the Ma Vaibhava Lakshmi diya was still burning. In the water of the worship bowl Kamla had placed her last ornament, a gold pin.

Suddenly Sohanlal was overwhelmed with a feeling of devotion. Tears welled up in his eyes. He prayed, “Ma Vaibhava Lakshmi, I had gone astray, driven by greed. I wanted money without hard work. You punished me for my greed. Ma, now I seek your blessing. Please provide shelter for myself and my family. Redeem me and I resolve to keep a fast in your name along with my wife.”

Kamla and Sohanlal both ate prasadam together. The next day, Sohanlal went to his hotel and cleaned it. As he was sweeping the floor, his cook and waiters returned miraculously. By noon his hotel was in business again. On Friday the couple kept the Ma Vaibhava Lakshmi fast. Their good days began to come back. Their financial condition improved. Now Sohanlal was content to live with whatever his hotel earned.

On the final fasting Friday, Kamla and Sohanlal invited their neighbors and read out Ma Lakshmi Katha. Seven virgin girls were duly fed. All the guests were presented with a copy of “Shri Vaibhava Lakshmi Vrata Katha”. One hundred and one copies were thus given away.

They also took an oath to keep the fast all their lives, regularly.

Victory to Ma Vaibhava Lakshmi!

Note: The Katha should be concluded with the prayer, “O Ma! Fulfill the wishes of all your devotees like you did for Kamla. Protect those who seek your shelter. Give happiness and prosperity to all.”

Then say the following prayer while thinking of Ma Lakshmi, and recite the Lakshmi Chalisa:

*Ya Raktam Bhujvasini Wilsini Chandashu Tejaswini,  
Ya Rakta Rudhirambra Harisakhi Ya Shri Manohwadini,  
Ya Ratnakarmaarthana Pragatita Vishnosheha Ya Gayhini,  
Sa Mama Patu Manorama Bhagwati Lakshmicha Padmavata.*

#### **Translation:**

Oh Goddess, Lakshmi!  
who resides in the red lotus,  
who is graceful,  
who shines with glorious rays of divine light,  
who is brilliant and crimson in color,  
who is clothed in red robes,  
who is beloved of Lord Vishnu,  
Goddess Lakshmi,  
who gives happiness to the heart,  
who is created by churning of the ocean,  
who is the wife of Lord Vishnu,  
who is born from the lotus,  
who is extremely worthy to be worshipped  
May that Goddess Lakshmi please protect me.



## Apology Mantra

*Avaahaanam Naa Jaanaami  
Na Jaanaami Visarjanam  
Pooja Chaiva Naa Jaanami  
Kshadamasy Parameshwari*

### Translation:

O Mother Parameshwari! I do not know the method of invocation, initiation or withdrawal. Nor do I know how to do pooja. So, O Mother, if my fasting process had any error please forgive me.

## Lakshmi Prayer

*Patrabhyagvadanman Charan  
Prakashshalan Bhojan!  
Satseva Pitrudevarchan Vidhihi  
Satyamgavam Palanam!  
Dhanya Namapi Samgraho Na  
Kalahaschitta Truroopa Priya!  
Drashta Praha Hari Vasami Kamala  
Tasmin Gruhe Nischala!*

### TRANSLATION

I always reside there,  
where guests are welcomed and offered meals,  
where virtuous people are respected,  
where God is worshiped and other religious services done,  
where conduct is truthful,  
where no misdeed is done,  
where cows are protected,  
where corn is collected to give for charity,  
where there is no quarrelling,  
where woman is content,  
where man is industrious.

## **Miracles**

### **Won the Lottery**

A letter of one lady from Navsari is presented here. Our financial position was very feeble. My husband was invalid and ill. I had young sons. My elder daughter had been serving in the post office. Our family was maintained from the income of her salary. She had completed twenty-five years of her age. So we were anxious to get her married.

Luckily we selected a bridge-groom for our daughter. Our daughter also gave her consent for that young man. That young man also liked our daughter. The marriage was arranged. But one obstacle stopped the marriage. The bridge-groom's mother said, 'Marriage may be arranged with simplicity. But this marriage can be done if you give 100 grams of gold to your daughter, otherwise I won't give my consent.'

'We were put into the awkward position. We felt that our ship was sinking on the shore itself. We had no saving at all. Then how could we purchase 100 grams of gold? I had been sitting on the verandah highly disappointed. At that time a motorcycle passed by my house. I saw something dropped and fallen into the corner from that motorcycle. I was very much curious to know what was dropped there. To my wonder, it was a book of 'Vaibhava Lakshmi Vrat'. I wiped the book with one end of my sari, touched the same to my eyes and began to read it immediately sitting on the verandah. While reading it, I thought that our problem might be solved if I observe this Vrata of Vaibhava Lakshmi. Probably Goddess Lakshmi might have sent this book to me to help me in my difficult situation! Deep and intense faith arose in my heart to observe the Vrata.

The very next day was Friday. After having taken the bath, I took the pious decision to observe the Vrata for 'eleven Friday' and started to perform the Vrata with proper rites as written in the book with full faith. I uttered 'Jai Ma Laxmi' the whole day on that Friday. In the evening I put my golden ring in a small bowl placed on the copper big pot, kept on the small heaps of rice. I worshipped according to the rites described in the book of Vrata and offered the sweet dish to Goddess Lakshmi and fasted for the whole day. I began to see the photograph with devotion everyday and entreated her to exempt me from my miseries. On the fifth Friday I began to worship Goddess Lakshmi. My mind was completely absorbed in the photograph of Goddess Lakshmi, seeing devotedly at the photograph. Exactly at that time my son, who was fifteen years old, came to me running fast and said, Mother see! We have won the lottery of Maharashtra State, and we are lucky to win the prize of fifty thousand."

I leaped with over-joy. I said to him, 'Be seated silently. Let me complete the worshipping, we shall talk after eating the sweet dish offered to the Goddess Lakshmi.' I finished the ceremonies of the Vrata whole –heartedly. We all ate the sweet dish offered to Goddess. Afterwards we checked the number of our lottery, and found that we had won the lottery.

Goddess Lakshmi had relieved me from the distress. Having received the amount of the lottery. I purchased 100 grams of gold, and ornaments were prepared from it. Our daughter got

married; she was given the golden ornaments of 100 grams and was given send-off to her husband's house with tears in our eyes.

Thus by the effective influence of the Vrata of Vaibhava Lakshmi, my miseries were removed once for all. Jai Dhan Lakshmi Goddess!!

### **Regained the Lost Diamonds**

My husband was the commission agent in the market of diamonds. He had comparatively good income we used to live happily with our two sons. We had no trouble at all. We had neither a motor car nor a bungalow. We were not even well to do from the financial point of view. But my husband was praised well in the business of diamond-market. Hence he had a great prestige in the business. We felt that we were very happy. No body would have been so much happy as we had been. We were satisfied with our family life. But who would have passed all the days happily? And really, the day dawned in our life when the dark clouds of calamities heavily fell on us.

At night my husband returned home. As usual he hung up his bush-shirt on the peg. Having changed the pantaloons, he tried to take out the packets of diamonds from his pocket, but unfortunately the packets were not found. Hurriedly he again tried to find the packets from the pockets of his shirt, but did not succeed to get the same. Afterwards he tried to search on the floor of the house and in all directions. I saw from the kitchen that he had been trying to search something. Hence I went near him and said, 'What are you trying to search? "Have you lost anything?' He said with heavy heart!

Yes, the packing of diamond-packets is not found. I had put it into the left pocket of my pant. If we cannot find it out, we would be drowned into debt. We shall have to sell out this flat also."

I lost all my senses. I switched down the gas and ran from the kitchen and hastily tried to find out the packing of the diamond packets on the way of coming and going and on the staircase of the apartment and behind the staircase. Unfortunately the packet was not found. We both of us-husband and wife sat down on the sofa with great shock and disappointment. How much happy we had been! And how great calamity had crushed us! Shall we lose everything? Tears began to drop from my eyes.

At that critical moment, my husband's friend came to visit us with his wife. I welcomed them and gave them a glass of water. Having seen the shadow of sorrow on our faces, he said with a smile. "What is the matter? Have you quarreled today?"

While weeping I described everything that had happened. They too were dumb with shock. All of a sudden Ramilaben the wife of my husband's friend called me in the kitchen and said, 'would you believe what I am saying to you?

'What' I said to her.

Ramilben said to me. 'You devotedly decide to observe the Vrata of Vaibhava Lakshmi. Men may not have faith in the Vrata, but we should have full faith in the Vrata. This is the Vrata of Dhan Lakshmi. It has miraculous influence in this Iron Age (age of vice and irreligious prescribed by Kali). You do observe the Vrata. And she described to give fifty-one copies of this book as present to the women. Keeping the Vrata with full faith in the heart, I began to entreat

Goddess Dhan Lakshmi saying, 'Oh Mother, kindly let us regain our lost diamonds and save our family from disparity.'

The whole night I continuously uttered the pious name of Goddess Lakshmi. At the rising of the sun, in the dim Sunlight we went out in search of packets of diamonds inspired by the Goddess herself. We began to utter Her pious name and tried to find looking minutely on both sides of the road, from where my husband had returned home by scooter. As soon as we entered into the neighboring street of diamond-market, I happened to see the packet slightly hidden into the dust in the corner. I pointed it out to my husband.

"There it is! There it is!" He uttered out and picked up the packet promptly. It was the same packing in which all the packets were tagged with a rubber string. At last we regained the same packing of the diamond-packets. Really! Tears of joy dropped from the eyes of my husband. We deeply felt that we were saved from the terrible destructive disaster of our life.

I told my husband about the oath taken by me for the observance of the Vaibhava Lakshmi Vrata for twenty-one Friday. And from the following Friday we-I and my husband, began to observe the Vrata. With full faith and devotion we completed the observance of Vrata for twenty-one Friday and gave fifty-one books of Vaibhava Lakshmi Vrata as present to the women.

Dear readers! The above-described incident proves the pious influence of Goddess Dhan Lakshmi.

### **Found Lost Jewelry**

The doors of Nilaben's flat were left open by negligence. At that time the mason's work was going on in the flat on the upper floor. The laborer carrying the bags of sand was dishonest by intention. Seeing the flat open, he misused the opportunity. He went into the flat and began to search minutely and carefully. Nilaben had gone for bath. There was no one in the flat. While searching, he happened to find the gold necklace, the auspicious golden marriage ring, and two golden bangles under the pillow in the bedroom. The laborer put the ornaments into his pocket. He stealthily went away putting the pillows as before. Then for an hour, he continued to bring bags of sand. Afterwards he pretended to have pain in the stomach and escaped away.

Nilaben had this bad habit to put the ornaments below the pillow in the bedroom everyday and to put on the same after finishing the cooking work, the next day. Nilaben did not know that her ornaments had been stolen. After finishing the cooking work, Nilaben went to her bedroom to take the ornaments, but she didn't find them. She scattered everything in the bedroom, but she didn't get any ornament. Being disturbed, she began to shed tears. The neighboring woman rushed there. All began to pacify her giving consolation. Her parent house was just two streets away. Someone informed at her parents' house. Her mother and sister hurriedly came there.

Seeing her mother, Nilaben started to weep again. Mother consoled her and said, 'Nila, you should not take out the ornaments at all. If you remove the ornaments you should put them properly in the cupboard. Well! Don't mind what has happened. You know well that I have deep faith in Goddess Dhan Lakshmi. Take the religious oath to observe Vaibhava Lakshmi Vrata for eleven Friday. Goddess Lakshmi will do every thing good.'

Immediately Nilaben washed her hands and feet and solemnly affirmed to observe the Vrata of Vaibhava Lakshmi for eleven Friday. She also decided to give 11 books of Vaibhava

Lakshmi Vrata as present to the women. Afterwards she decided to recite the name of Goddess Lakshmi with deep faith. After some time her husband returned home and Nilaben narrated him the whole incident shedding tears from her eyes. Her husband said to her, 'Weeping is not going to help you in any way. Come on; let us go to the police station to report the matter. Both the husband and wife closing the door of the house went to the police station. They requested the police-inspector to register the incident narrated to him. The inspector began to write the report.

Nilaben was giving the details. Just at that time one police-man, catching hold of a laborer, entered into the police-gate, and said, 'Sir, this man was moving here and there near the goldsmith's shop. I suspected his behavior and caught hold of him. I found these ornament from him. And he presented four ornaments of Nilaben on the table of the police inspector, the details of which Nilaben had reported to him.

The laborer also confessed his crime. He told everything from where he had stolen and how he had stolen the ornaments. He recognized Nilaben too.

Having completed the procedure, the inspector entrusted the ornaments to Nilaben. In this way, by the grace of Goddess Dhan Lakshmi, Nilaben immediately received all the stolen ornaments. Then Nilaben immediately received all the stolen ornaments. Then Nilaben gave eleven books to the women as present, after having observed Vrata of Vaibhava Lakshmi for eleven Friday. Thus she observed the Vrata according to the oath taken by her.

Such is the great and pious power of the Vrata of Goddess Vaibhava Lakshmi. Jai Ma Vaibhava Laxmi!

### **Slack Business Started in Full Swing**

The dispute began for partnership in the business. Then there became four partners in the business. Since then began the days of disparity for Sureshbhai in his business. He used to work hard but was not successful to run his business by any means. He was mentally depressed within a year.

His wife Saralaben was very wise. She gave courage to her husband. How could he be in the happy mood when his business had been slack? She anyhow maintained the family selling out something or the other but she didn't let her husband know about the same. Her heart had been weeping to see her husband gradually becoming weak and feeble mentally and physically.

Once Saralaben's maternal aunt came to visit her. She had very close relations with her. Saralaben narrated everything about her miserable condition. Her maternal aunt said, 'You take an oath to observe Vaibhava Lakshmi Vrata for eleven Friday. Come on just now to the market with me and buy a book 'Vaibhava Lakshmi Vrat'. Goddess Dhan Lakshmi would relieve you from all your miseries.

At once Saralaben got ready and went to the market with her maternal aunt and purchased 'Shree Yantra-Amulet of Goddess Lakshmi and a book of Vaibhava Lakshmi Vrata in which there were photographs of various incarnations of the Goddess. The following day was Friday. She took an oath to observe the Vrata for twenty-one Friday and began to observe Vaibhava Lakshmi Vrata.

Next Friday Sureshbhai returned home with a joyous mood. She said to Saralaben, "To day a miracle happened. One very big and reputed company has approved the quality and

design of the spare parts stocked in our shop, and it has given a very big order for the same. It has favored us." And really the fact happened to be true. Sureshbhai's business started in full swing after the Vrata for twenty-one Friday. The Vrata was celebrated with full faith and then Sureshbhai kept the book in the treasury. After a year he reached at the top in his business and he was lucky to purchase a motorcar.

Such is the pious power of Vaibhava Lakshmi Vrat!

### **Got a Job**

Gajesh was Vimalaben's son. He got the first class in M. Com. Degree examination. All were very much pleased. From the very next day, Gajesh began to search for the job. He had already got his name registered in the employment office. All the members at home believed that Gajesh would immediately get the job as he had obtained very good marks. Gajesh belief fell flat. Gajesh had no influence (L G V G). Have you followed it? He had no degree of L G V G. No relative of his own or paternal uncle had been on good post.

Having wandered here and there for the employment, Gajesh got frustration within one year only. Belonging to be the member of middle class family, he could not afford to remain unemployed. The members of the family also began to murmur with discontent. Gajesh was very confused, as he could not decide what to do in that situation.

One day Minaben, living in the same street, invited Vimalaben at her place, as she had observed the Vaibhava Lakshmi Vrata, and she was to celebrate it.

Minaben marked the forehead of seven women with the red turmeric, and applied some grains of rice. She also gave a book of Vaibhava Lakshmi Vrata as present to the seven women and gave them sweet dish of rice, which was offered to Goddess Lakshmi. All the women discussed about miracles of Vaibhava Lakshmi Vrata. After some time all the women went to their places.

Vimalaben also returned home with the book of Vaibhava Lakshmi Vrata.

Having finished the household work, she began to look into the book. She also saw the Shree Yantra-the amulet of Goddess Lakshmi. She recollected the memory of their past prosperity. Her father used to keep the Amulet of Goddess Lakshmi in the treasury. He used to say that the Amulet had been the mystical form of the Goddess Lakshmi. Where there was the Amulet of Goddess Lakshmi, there always resided Goddess Lakshmi. She devotedly applied her hands to her eyes after touching the Amulet. At once she experienced some divine change in the mind. She got inspiration to observe Vaibhava Lakshmi Vrata. While turning the pages of the book, she found the various incarnations of Goddess Lakshmi. She touched devotedly the photographs of the Goddess and then to her eyes. She recollected that her mother had been telling that Goddess Lakshmi got satisfied if her various incarnations were devotedly seen by anyone then Goddess Lakshmi resided in the house. At her mother's house there were photographs of various incarnations of Goddess Lakshmi and she always worshipped them.

Vimalaben began to think, should I observe the Vaibhava Lakshmi Vrata? She collected the information about the rites to observe the Vrata from the book. Just then Gajesh returned home. Vimalaben showed him that book and entreated him to observe the Vrata. Gajesh loved his mother very much. He never refused to obey his mother's words. He replied positively to



respect his mother. The following day was Friday. Mother and son both took oath to observe Vaibhava Lakshmi Vrata for eleven Friday and began the observance from that very Friday. Saturday passed, Sunday also passed and on Monday Gajesh received a letter from the Garden Mill. He went for the interview on Tuesday. He was happy with his interview. He got the appointment letter on the Friday. Thus at last he got the decent job.

And again Gajesh took the oath to observe the Vrata for twenty-one Friday. By the grace of Goddess Dhan Lakshmi, Gajesh got the promotion after a quarter year and a month. He began to get higher salaries very promptly. Thus by the pious power of Vaibhava Lakshmi, Gajesh obtained the decent job and good salary due to speedy promotion.

### **Got Happiness and Prosperity**

Malatiben was very straightforward by nature. She was intelligent and had the sweet tongue. Nobody could stand with her regarding the efficiency of her work. In spite of that, clouds of calamity fell on her. She had two sons. Then all of a sudden her husband met with an accident. He lost both his legs. His right hand became invalid. It was for show only. Luckily he could save his life. Malatiben had to take over all the responsibilities of the family. She had passed four or five years of her married life. Hence they had not saved a big amount. She owned a flat only.

She was very much perplexed with miseries. But she did not let her husband know the least about her embarrassment by her behavior. She encouraged her husband by cheering him up.

Happiness leads you to the goldsmith and unhappiness inspires you to go at the feet of Lord Rama. According to that proverb, Malatiben surrendered to God Rama. Only by the grace of God, one can come out safely through such calamities. She began to ponder as to what to do to find out safe way.

All of a sudden she remembered that her Sushiben her maternal aunt, used to observe Vaibhava Lakshmi Vrata and used to celebrate it whenever she happened to be in difficulty. She praised the Vrata very much. Once upon a time her maternal aunt had invited her at the time of celebration of Vrata and had given a book of Vrata too. Oh! The book of the Vrata!

She had kept it in one of the corners of her cupboard. Malatiben at once got up and found out that book. She looked at Shree Yantra the Amulet of Goddess Lakshmiji, and also various incarnations of Lakshmiji in the book. She read the rites of the Vrata and also the miracles of the Goddess. She began to think, "Should I observe the Vrata? Goddess Lakshmiji would certainly show me some way." And while sitting there and then only, she took an oath to observe Vaibhava Lakshmi Vrata for eleven Friday, and with great devotion she started to observe the Vaibhava Lakshmi Vrata from the following Friday.

On the fifth Friday Reema, her friend of college-career came to visit her.

Both talked about their happiness and unhappiness with each other. Hearing Malatiben's miseries, Reema said to her, "Malati! Start a beauty parlor. Again your hand is that of an artist. What a great art you have achieved! You can spare one room from your flat for your beauty parlor.

Our next door neighbor wants to sell out the furniture and other equipment of the beauty parlor. Our neighbor wants to go abroad and she wants to sell everything as soon as possible. I have good relations with my neighbor.

She would give you at concessional rate and that too by installments."

Malatiben became very much pleased with that proposal. She immediately asked her husband about the same and got his permission, and within a week only, she started her beauty parlor at her place.

By the grace of Goddess Lakshmi, her beauty parlor got established very well.

Thus by the pious influence of Vaibhava Lakshmi Vrata Malatiben could find the path of progress. Within a year her financial condition was at the top and she started a new air-conditioned beauty parlor buying the neighboring flat.

Such is the wonderful power of Vaibhava Lakshmi Vrata.

### **Lost Son Returned**

Hemlataben had two sons. She had lost her younger son of two years age, when she had gone for the holy bath at the fair held at Kumbha. She tried hard to inquire about the child. She gave advertisement in the newspaper and also on television. She went from one city to another and one village to another in search of him. She didn't get the least information about him.

While searching, a year passed. All the savings and ornaments had been used up in searching him out, but he was not found at all.

The whole family was overcome with grief. They had lost the interest in the family-life. All day and night, the heart of Hemlataben and her husband had been burning in the terrible disappointment. They did not like to go anywhere. Anyhow they passed their days in distress. One day they went to market to purchase the books for their elder son.

They happened to see a book named Vaibhava Lakshmi Vrata. In their presence, four or five women purchased seven copies of that book and went away. They became curious about the same. They too purchased one copy of that book and returned home.

After finishing household work, they began to look into the book. They saw and read about the Shree Yantra the Amulet of Goddess Lakshmi, the photographs of various incarnations of the Goddess, the rites to observe the Vrata, and wonderful incidents of the pious power of the Goddess. Hemlataben began to think, "Should my lost son return home if I observe this Vrata? Let me do it. Goddess has been always kind. She wants only deep devotion. In spite of all my worldly efforts, I did not get anything. Now let me entreat Goddess Laxmi". While pondering, tears dropped from her eyes and said, "Oh! Goddess Dhan Lakshmi, I shall certainly observe Vaibhava Lakshmi Vrata for twenty-one Friday. I shall perform it devotedly and shall give one hundred and one copies of this book as present to women. But my merciful Mother! Get me back my lost son". Thus she took an oath and began to entreat the Goddess. After having lost the son, both the husband and wife talked the least with each other, as if they had been observing silence they were speechless. Hence forward, Hemlataben began to utter, "Jai Ma Vaibhava Laxmi" continuously.

From the following Friday, she started to observe Vaibhava Lakshmi Vrata according to the rites as described in the shastras. She had not prepared any sweet dish since a year. But on

that day she prepared the sweet dish of wheat flour and molasses and offered it to the Goddess.

Having completed the Vrata, she began to utter the pious name of the Goddess and went to bed. At dawn, she saw a large garden with a foundation of colored water in the dream. She saw her lost son in the garden.

In the morning, after taking bath, she bowed down her head to the photograph of Goddess Lakshmiji, and to Shree Yantra. Then she kept her hand above the flames of the lamp and applied it to her eyes and sang the prayer of Lakshmiji. She narrated the details of the dream to the Goddess speaking to herself only. She offered a coconut at the feet of the Goddess in the temple and again narrated the dream to herself. Then she returned home from the temple and told about the dream to her husband.

Her husband said to her, 'The garden which you are talking about is situated in Mysore and it is named Vrundavan garden. I had once visited it.'

"Then let us go and inquire about our son in that garden. The Goddess herself has given me the hint by showing my son in the dream. My heart says to me "let us go there." Immediately the husband and wife became ready to go to Mysore. The elder son was entrusted to her paternal aunt.

They went to Vrundavan Garden of Mysore. They began to search with anxious eyes. At that time she was uttering "Jai Ma Vaibhava Laxmi" in the heart.

And a miracle happened. They saw their son playing with a child in the garden, where she had seen her child in the dream. A couple was sitting beside him. From their facial appearance they seemed to be Madrasi.

Running to the child, Hemalataben embraced it and began to weep sobbing herself. That Madrasi couple was amazed and stood there being dumb. Their son began to weep with fear. Hemalataben was consoled and calmed down by her husband. Then he told every thing about their lost child to that couple and showed them the cuttings of the newspaper.

The Madrasi couple said, 'We had found this child when we had sat in the train after taking the holy bath at the fair held at Kumbh. We did not know how that child had come into the train. But the child was crying much. So we had brought the child to Mysore and we were treating him as our own child'.

After doing certain procedure, Hemalataben and her husband returned home safely with their lost son. Once again the family was full of joy and happiness.

Afterwards she used to prepare some sweet dish and used to offer it to Goddess Lakshmi every Friday. She celebrated the Vrata after having completed the observance for twenty-one Friday and gave 101 books of Vaibhava Lakshmi Vrata to 101 women as present.

Her relatives and neighbors all were wonder-struck with the divine miracle happened in Hemalataben's family.

Such is the miracle of the holy power of Vaibhava Lakshmi Vrata. Jai Ma Vaibhava Laxmi!

### **Daughter Got Married**

Radhaben belonged to the goldsmith caste. Most of the women of her caste were handsome and beautiful. But Radhaben's daughter Sonali's skin was slightly brown. Also they

were financially not well. Sonali passed her degree examination, but they could not get her married.

Radhaben and her husband were becoming anxious, as Sonali was growing older in age. Sonali was expert in cooking and smart in all extra activities.

She was very wise by nature. But unfortunately, she fell short in the matter of marriage. Other girls of her age had already got married and had become mother of one or two children. But, Sonali didn't get chance for marriage. Gradually she began to despair. It was not possible for them to get Sonali married with any youth of their caste only. While Sonali's parents earnestly desired to get

Sonali married with any youth of their caste only.

One day, Sonali went to see her friend Hema. At that time Hema was reading a book. Sonali said to her, "Hema, what you are reading?" Hema said, 'This is the book of Vaibhava Lakshmi Vrata. My neighbor Lataben today celebrated the Vaibhava Lakshmi Vrata. She gave the copies of this book to all women. I also got it as the present and I am reading it.' 'Please show it to me', said Sonali.

Hema gave the book to Sonali. Having read the book, Sonali thought, 'Let me observe the Vrata. Probably I may also get married. The third day of dark half of a lunar month of Vaishakh has passed, so my marriage is not possible in this season. But if the God may show mercy on me, my marriage may take place in the next season.' Sonali began to think about the grace of the Goddess and then said, 'Hema, may I take this book with me to my place?' With a smile Hema asked, 'what? Do you want to observe the Vrata?'. Sonali replied, 'yes, with the increase in my age, my heart has been frightened'. 'You are right, It is such a matter that neither one can bear it, nor can tell it to anyone. You certainly observe this Vrata. By the power of this Vrata, desires of four or five persons have been fulfilled. You take away this book.'

And Sonali returned home with the book, She showed the book to her mother and she also liked it. It was Friday after two days. Sonali took an oath to observe the Vaibhava Lakshmi Vrata for eleven Friday and began it on Friday morning. The whole day Sonali uttered the name of Goddess Dhan Lakshmi whole-heartedly. She worshipped the Goddess Dhan Lakshmi in the evening and entreated her to get herself marriage with a good match.

And really the miracle happened. That very night her paternal uncle came and told about a bridegroom for Sonali. The bridegroom happened to be the son of a very forward family of her caste. He was M. Sc. and was a very rich person. Sonali's paternal aunt had given the details about Sonali to that young boy directly. That youth wanted as his life-partner, a girl of smart and peaceful nature who can take part in his business.

Sonali was very much pleased to know about the bridge-groom. She thought, 'Goddess Dhan Lakshmi has at once favored me'. Sonali bowed down her head with devotion to Goddess Dhan Lakshmi in her heart and began to utter her pious name and the following Friday, Sonali got married without any pomp.

Such is the grace of Goddess Dhan Lakshmi, and the miracle of the Vrata of Vaibhava Lakshmi Goddess!

**Memory Improved**

Suresh, Kusumben's son, hardly studied up to S.S.C. class with many efforts, as his remembrance power was very weak. Suresh used to study with much labor but could not remember anything. He thought that he would never pass S.S.C examination and so he was very much disappointed.

Kusumben saw that Suresh had been in the gloomy mood. He was not interested in study. Kusumben's husband had been the manager of a bank and Suresh was their only son. Hence, Suresh was their beloved son, they knew that Suresh was weak in study. But he would get a good job if he would be a graduate, anyhow. Then only he would be well set in his life. They saw that Suresh had been in the unhappy mood. Those days Kusumben decided to ask him about his present condition, as he seemed to be confused in his own mind.

Once Kusumben asked Suresh, "What is the matter? Are you not in a good mood now days? Is there any problem?" Suresh replied, 'Mummy, there is no matter as such, but I cannot memorize anything that I read. This year I have to appear at S.S.C examination of the S.S.C.E. Board. I feel that I would not get through the S.S.C examination. However hard I have been reading, attentively, I don't memorize anything.'

Kusumben thought that his complaint was genuine. But what could be the way out? And both mother and son indulged themselves in their own activity.

Kusumben began to think how to solve the problem and she passed the whole night thinking about it.

Next day was Friday. She used to observe Vaibhava Lakshmi Vrata, and decided to celebrate it after having finished twenty-one Friday. She had full faith in Goddess Dhan Lakshmi.

Once she had been observing the rites of the Vrata. At once she thought, If Suresh observe this Vrata he would solve this problem.

She also called Suresh and Suresh began to see as if he was asking the reason of her calling him to her.

Kusumben said, 'My dear son, believe what I am telling you. You may or may not get any good result, but please do observe the Vaibhava Lakshmi Vrata yourself. Take the oath that you would observe the Vrata for twenty one Friday, if you memory power would increase.'

'Mummy, what are you talking about? Should the memory-power increase by the observance of the Vrata?' said Suresh and began to laugh. Kusumben said, "I have found out the right solution of your difficulty. If you observe the Vrata with deep devotion and faith, your memory-power would definitely increase.' 'Well Mummy, As you are telling this with full faith, I would certainly observe the Vrata. But please tell me how should I observe this Vrata.'

Kusumben explained him all the rites to observe the Vrata. From that very day, Kusumben guided Suresh to observe the Vrata and got it fulfilled.

Another Friday passed. The third Friday also passed. And at once Suresh felt that he could memorize what he had read. He began to study more laboriously and with great enthusiasm.

He could begin to keep in memory very easily after five Friday, He also observed the Vrata for twenty one Friday, like his mother, then he celebrated it and again observed twenty one Friday.

The S.S.C examination began. Suresh also appeared at the S.S.C. examination. The result of examination was declared. Suresh saw that he had passed with first class marks.

Mother and son were very much pleased. Thus Goddess Dhan Lakshmi blessed Suresh with her holy power. Jai Ma Vaibhava Lakshmi!



## Hymn of the Goddess

Mahadevi Mahalakshmi Namaste Tvam Vishnu Priye  
Shaktidayee Mahalakshmi Namaste Dukha bhajani /1/

Shraaiya Prapti Nimittaya Mahalakshmi Namamyaham  
Patitodhdharinee Devi Namamyaham Punaha Punaha /2/

Vedanstvam Sanstuvanti Hee shastrani Cha murhumuhu  
Devastvam Pranamanti Hee Lakshmi Devi Namostute/3/

Namaste Mahalakshmi Namaste Bhavabhanjane  
Bhaktimukti Na Labhyte Mahadevi Tvayee Krupa Vina/4/

Sukh Saubhagyam Na Prapnoti Patra Lakshmi Na Vidyate  
Na Tatfalam Samapnoti Mahalakshmi Namamyaham /5/

Dehi Saubhagyamarogyam Dehi Me Paramam Sukham  
Namaste Aadyashkti Tvam Namaste Bheed, Bhanjane/6/

Viddhehi Devi Kalyanam vidhehi Paramamshriyam  
Vidyavantam Yashasvantam Lakshmvantam Janam Kuru/7/

Achintya Roop-charite Sarvashatru Vinashinee  
Achintya Roop-charite Sarvashatru Pradayeene /8/

Namamyaham Mahalakshmi Namamyaham Sureshvaree  
Namamyaham Jagdhdhatree Namamyaham Parameshvaree/9/

## Shri Suktam

Hiranya varnam harinim  
suvarna-rajathas-rajam  
Chandhram hiranmayim lakshmim  
jathavedho ma avaha  
Tham ma avaha jathavedho  
lakshmi manapagaminim  
Yasyam hiranyam vindheyam  
gam-ashvam purushan-aham

*Oh God of Fire, invoke for you, the Goddess Lakshmi who shines like gold, yellow in colour, wearing gold and silver garlands, radiating like the moon, the embodiment of wealth. Oh God of Fire! Invoke for me the unfailing Lakshmi, blessed by whom, I shall have wealth, cattle, horses and men.*

Ashvapurvam ratha-madhyam  
hasthi-nadha-prabodhinim  
Shriyam dhevim-upahvaye  
shrira-ma-dhevir jushatham  
Kam sosmi-tham hiranya-prakaram-  
ardhram jvalanthim thruptham tharpayanthim  
Padhme sthitham padhma-varnam  
thvamiho-pahvaye shriyam

*I invoke Shri (Lakshmi), who has a line of horses in front of her, a series of chariots in the middle, who is being awakened by the trumpeting of elephants, who is divinely resplendent. May the divine Lakshmi grace me. I hereby invoke that Shri (Lakshmi) who is the embodiment of absolute bliss; who has a pleasant smile on her face; whose lustre is that of polished gold; who is wet as if she was just from the milky ocean, who is blazing with splendour, and is the embodiment of the fulfillment of all wishes; who satisfies the desire of her devotees; who is seated on the lotus and is beautiful like the lotus.*

Chandhram prabhasam yashasa jvalanthim  
shriyam loke dheva-jushtam-udharam  
Tham padhminim-im sharanam-aham  
prapadhye alakshmir me nashyatham thvam vrune  
Adhithya-varne thapaso dhijatho  
vanaspathis-thava vriksho tha bilvaha  
Thasya phalani thapasa nudhanthu  
mayantha-rayashcha bahya alakshmih

*I resort to that Lakshmi for shelter in this world, who is beautiful like the moon, who shines bright, who is blazing with prominence; who is adored, even by the gods; who is highly*

*magnanimous and grand like the lotus. May my misfortunes disappear. I surrender myself to You, Oh resplendent like the Sun! By your power and glory, plants like the bael tree have grown up. May the fruits thereof destroy through the grace of all inauspiciousness rising from the inner organs and ignorance as well from the outer senses.*

Upaithu mam dhevasakhah  
kirthish-cha manina saha  
Pradhur-bhutho smi rashtre smin  
kirthim-ridhdim dhadhathu me  
Kshuth-pipasa-amalam  
jyeshtam-alakshmim-nashayam-yaham  
Abhuthim asamriddhim cha  
sarvan nirnudha me grihath

*Oh Lakshmi! I am born in this country with the heritage of wealth. May the friends of Lord Shiva (Kubera, Lord of wealth and fame), come to me. May these (having taken their abode with me), bestow on me fame and prosperity. I shall destroy the elder sister to Lakshmi, the embodiment of inauspiciousness and such evil as hunger, thirst and the like. Oh Lakshmi! Drive out from my abode all misfortunes and poverty.*

Gandha dhvaram dhura dharsham  
nnithya-pushtam karishinim  
Ishvarigum sarva bhuthanam  
tham iho pahvaye shriyam  
Manasah kamam-akuthim  
vachah-sathyam-ashimahi  
Pashunagm rupam-annasya  
mayi shrih shrayatham yashah

*I hereby invoke Lakshmi (Shri), whose main avenue of perception is the odoriferous sense (i.e., one who lives mainly in cows); who is incapable of defeat or threat from anyone; who is ever healthy with such virtuous qualities as truth; whose grace is seen abundantly in the refuse of cows (the cows being sacred); and who is supreme over all created beings. Oh Lakshmi! May we obtain and enjoy the fulfillment of our desires and our volitions, the veracity of our speech, the wealth of cattle, the abundance of varieties of food to eat! May prosperity and fame reside in me.*

Kardhamena praja bhutha  
mayi sambhava kardhama  
Shriyam vasaya me kule  
matharam padhmamalinim  
Apah srijanthu snigdhani  
chiklitha vasa me grihe  
Nicha dhevim matharam

shriyam vasaya me kule

*Lakshmi! You have progeny in Kardama. (Hence) Oh Kardama, may you reside in me. Make Mother Shri with garlands of lotuses to have Her abode in my ancestral line. May the holy waters create friendship (they being of adhesive nature). O Chiklita (progeny of Shri)! Reside at my home; and arrange to make the Divine Mother Shri stay in my lineage!*

Ardhram yah-karinim pushtim  
pingalam padhma-malinim  
Chandhram hiran-mayim lakshmim  
jathavedho ma avaha  
Ardhram yah-karinim yashtim  
suvarnam hema-malinim  
Suryam hiranmayim lakshmim  
jathavedho ma avaha

*Invoke for me, Oh Agni, Lakshmi who shines like gold, is brilliant like the sun, who is powerfully fragrant, who wields the rod of sovereignty, who is the form of supreme leadership, who is radiant with ornaments and is the Goddess of wealth. Invoke for me Oh Agni, the Goddess Lakshmi who shines like gold, blooms like the moon, who is fresh with anointment of a fragrant scent, who is adorned with the lotuses; lifted up by celestial elephants in the act of worship; who is the presiding deity of nourishment, who is yellow in colour and who wears garlands of lotuses.*

Tham ma avaha jathavedho  
lakshmim-anapa-gaminim  
Yasyam hiranyam prabhutham  
gavo dhasyo ashvan-vindheyam purushan-aham  
Yasojit prayadho bhutva  
chuyaadaya jamanwaaham  
Suktam panjatha chanjus  
srika masadatham javed

*Invoke for me Oh Agni, the Goddess Lakshmi, who is ever unfailing, being blessed by whom I shall have wealth in abundance, cattle, servants, horses and men. The one who yearns for the grace of Mahalakshmi should be pure, should have control over his senses and must perform yagna by offering ghee. He should do daily jappa recitation of the verses.*

Padhmadhane padhmabhuru  
padhmakshe padhmasambhave  
Thanme bhajasi bhadmakshi  
yenasokyam babamyaham  
Ashwadaye ghodhaye  
dhanadaye mahadhanay  
Dhanam me jushatham

dhevim sarvakamam shadhevimim

*Oh Goddess Mahalakshmi whose face is like the lotus, whose feet are like the lotus, whose eyes ripples in the lotus and has emeralds from the lotus. Grant me that by attainment of which I become prosperous. I pray to the one who gives horses, cattle, riches and who is the care taker of wealth. Grant me the wealth that fulfils my desires.*

Padhmanane padhmavi padhmabhadre  
padhmapriye padhma dhalayathakshi  
Vishvapriye vishwamano nukule  
thvathpadha padhmam mayi sannidhathsva  
Putrapowtra dhanam dhanyam  
astastashware kaveratham  
Rajanaam bhawasimatha  
ayushmamadhan karotume

*Oh Goddess, you are the one who lights up the lotus, who is the daughter of the lotus, who holds the lotus in her hands, who sits on the lotus, who has the eyes resembling the broad petals of the lotus. To the one who is liked by Lord Vishnu and loved by the whole world, I pray that you place thy lotus feet on me. Oh Goddess of prosperity bestow upon me children, grandchildren, riches, food, grains, cattle, elephants and chariots. You are the Mother of all people I pray for a long life.*

Dhanamagne dhanam bhayu  
dhanam suryo dhanam vasuhu  
Dhanam indro brihaspatay  
varunam dhanamastute  
Vainatay yasomam  
bhipasomam bhipato bhipraha  
Shomam dhanasya shomeno  
makhyam dhatatushomini

*By your grace Oh Lakshmi, Agni, the God of Fire, Vayu the Wind God, Surya the Sun God and Vasuhu are enjoying the riches and wealth bestowed by you. Indra the Lord of Heaven, Brihaspati the Creator of all beings, they are all enjoying the riches and wealth granted by you. Oh Vainataya; Garuda partake of the Soma let the destroyer of the demons, who is Indra drink the Soma. In order to perform the Soma yagna grant me riches.*

Nakroto nachama charyam  
lobonaasubha matahe  
Bhawante kritapun yanam  
bhaktanaam Sri Sukdam javed  
Sharachi janiyalay saro jashaste



dhwarana dharam shugagandhanam yachobay  
Bhaghawate hari vallabhe manoghe  
tripuvana bhute hari prasidha makhyam

*The one who does good deeds is never angry, is not envious, is not a miser and does not get bad thoughts. To grow in devotion one should always recite the Sri Suktam. The one who resides wherever lotuses grow; the one who has the lotus in her hand; the one who is dressed in white; wearing a fragrant garland; and is beautiful. Oh Goddess Bhaghawati, the consort of Mahavishnu, you know my heart, my desire, you bestow prosperity, happiness and also protect the three worlds.*

Vishnupatnim chamam dhevim  
madhavi madhavapriyam  
Lakshmim priya chakeem dhevim  
namamichoda vallabham  
Mahadhevyai cha vidhmahe  
vishnupathnyai cha dhimahi  
Thanno lakshhmih prachodhayath

*The consort of Mahavishnu, you are the Mother Earth, the Tulasi plant and the one who is dear to Madhava. I bow to you Oh Goddess who is the consort of Madhava and who is merged in him. Let that Mahalakshmi be invoked on whom I meditate upon; who is the consort of Lord Vishnu; the Supreme Mother.*

### **Shri Stotram**

[Prayer addressed to Goddess Lakshmi]

By Devendra

Translated by P. R. Ramachander

*Rajalakshmi sthirathwaya,  
Yada indrena pura sriya,  
Sthuthi krutha thadh,  
Rajan jayartham Sthuthimacharith. 1*

Hey king, Please chant this stotra for achieving victory,  
As Indra chanted it praising goddess Lakshmi,  
For achieving stability of wealth of his kingdom.

*Indra Uvacha:*

Indra said:

*Namosthu sarvva lokaanaam  
Jjananeem abdhi sambhavam,  
Sriyamunnidhra padmakshim,  
Vishnu vaksha sthala sthithaam. 2*

Salutations to the mother of all worlds,  
Who was born out of an ocean,  
Who has eyes like the just opened lotus flower,  
And who occupies the chest of Lord Vishnu.

*Padmalayam Padmakaram  
Padma Patra-Nibheksanam  
Vande Padma-Mukhim Devim  
Padma-Nabha-Priyam Aham*

I offer my obeisance unto the Goddess who is the abode of lotuses,  
who holds the lotus, whose eyes resemble the petals of a lotus, whose face is a lotus,  
and who is dear to the Lord who has a lotus navel.

*Thwam sidhi sthwam swadha sthwam swaha,  
Sudhasthwam loka pavanee,  
Sandhya rathri prabha moorthi,  
Medha sraddha Saraswathi. 3*

You are powers of occult, you are the manes,  
You are the fire and you are the nectar,  
Hey Goddess who purifies the world,

You are the dusk, the night, the shining one,  
You are wisdom, you are concentration,  
And you are Saraswati, the goddess of learning.

*Yagna vidhya, maha vidhya  
Guhya vidhya cha shobhane,  
Athma vidhya cha devi thwam,  
Vimukthi phala dhayini. 4*

You are the knowledge of fire sacrifice, Oh shining one,  
You are the greatest knowledge, you are the secret knowledge,  
You are the knowledge of the soul and Oh holy goddess,  
You are that which leads one to freedom from bondage.

*Anweshikee thrayee vartha,  
Danda neethi sthwameva cha,  
Soumya soumyrjya jagat roopai,  
Thwaitha devi pooritham. 5*

You are that knowledge of understanding by research,  
You are the knowledge of the three Vedas,  
You are that knowledge which leads to punishment,  
And it is because of you this world is filled with,  
Good and bad qualities, which go to make it.

*Kaa thwanya thwamruthe devi,  
Sarva yagna mayam vapu,  
Adhyasthe deva devasya,  
Yogi chinthyam gadhabrutha. 6*

Hey holy goddess, It is only you who is capable,  
Of living in the body of Lord Mahavishnu,  
And who is being meditated upon always by yogis,  
And who is of the form of all fire sacrifices.

*Thwaya devi parithyaktham  
Sakalam bhuvana thrayam,  
Vinishta praya bhavath thwaya  
Dhaneem samedhitham. 7*

Hey Goddess, all these three worlds,  
When forsaken by you looked empty and worthless,  
But now you have entered them and have given life to them.

*Dhara puthrasthadagaram  
suhрудanyadanadhikam  
Bhavathyonmahabhage  
nithyam thwadeekshan nrunaam. 8*

Hey great one, It is by daily meditating on you,  
That man gets wife, children, house, relations, money and grain.

*Sarererarogya maiswaryam  
ari paksha kshaya sukham,  
Devi twad drushti drustaanaam  
purushaanam na durlabham. 9*

For those man, on whom your sight falls,  
Health, wealth, destruction of enemies,  
And pleasures are not things they do not have.

*Thwam ambha sarva lokanam  
devadevo hari pitha,  
Thwait had vishnuna chamba  
jagadhyaptham chara charam. 10*

You are the mother of the entire world,  
And Hari, the god of gods is the father,  
And lord Vishnu is spread among,  
All moving and non moving things,  
Only because of you, mother.

*Manakosham thadha koshtam  
maa gruham maa parichadham,  
Maa shareeram kalathram cha  
thyajedha, sarva pavani. 11*

Oh mother who purifies everything,  
Please do not forsake your interest in,  
My treasure box, my fort, my house,  
My servants, my body and my wife.

*Maa puthraan ma suhrud vargaan  
ma pashun ma vibhooshanam,  
Thyajedha mama devasya  
Vishnu vaksha sthalalaye. 12*

Oh mother who lives in the chest of Vishnu,  
Please do not forsake your interest in,  
My sons, my company of friends,  
My cattle and my ornaments.

*Sathwena sathya souchabhyam  
thadha sheeladhibhir gunai,  
Thyajanthe they naraa sadhya  
sandhyaktha yea thwayamale. 13*

Hey Mother who is the purest,  
He in whom you are not interested,  
Is bereft of truth, good qualities,  
And the conduct which is righteous.

*Tvayavico kitah sadyaha  
shiladyair akhilair gunaih  
Kulaishvaryaish cha muhyante  
Purusha nirguna api*

And those who are glanced upon by you,  
Although devoid of good qualities,  
Are infatuated by all good qualities,  
Such as good character, lineage, wealth, etc.

*Sa slaghya sa gunee dhanya  
sa kuleena sa budhiman,  
Sa soora sa cha vikrantho,  
yasthwaya devi veekshitha. 14*

He who is seen by the holy mother,  
Is talked about, of good character, rich,  
Of good heritage, intelligent, heroic and  
Blessed with lots of courage.

*Sthwayavalokitha sadhya  
sheeladhair akhilair gunai,  
Kulaishvaryaish cha yujyanthe  
purusha nirgunaa api. 15*

He who is seen by you, mother,  
Even if he is bereft of all good qualities,  
Would be blessed with all good qualities,  
Family status and great wealth.



*Sadhyo vai gunyamayanthi  
sheeladhya sakala guna,  
Parangmukhee Jagadhdathri,  
yasya thwam Vishnu vallabhe. 16*

Oh Consort of Lord Vishnu and mother of all,  
To the one who is not liked by you,  
Even if he is blessed by good qualities,  
All good qualities would become bad.

*Na they varnayithum shaktha  
gunaan jihwapi vedasa,  
Praseedha devi padmakshi  
nasmamsthyakshi kadachana. 17*

Even The tongue of Lord Brahma,  
Is not capable to describe you fully,  
Show your kindness, goddess,  
Who has lotus like eyes and,  
Never leave me any time ever.

*Evam sthutha dadhou shreescha  
param indraya chepsitham,  
Susthirathwam cha rajyasya  
samgrama vijayadhikam. 18*

Thus prayed by Indra and Goddess Sri,  
Gave all that he had asked,  
Blessed him with Stability of his kingdom,  
And blessed him with victory in future wars.

*Sustotra pata sravanam karthranaam bhukthi mukthidham,  
Sree stotram sathatham thasmad padescha srunyan nara. 19*

Since it is told that reading and hearing a good stotra,  
Would bless one with devotion and at the end give him salvation,  
This stotra of Shri should be read and heard daily.

## **Lakshmi Aarti**

Om Jai Laxmimaata, Mayya Jai Laxmimaata  
Tumko Nishdin Sevat, Tumko Nishdin Sevat,  
Hara Vishnu Vidhata, Om Jai Laxmimaata

Uma Rama Brahmani, Too He Jagamaata, Ma Too He Jagamaata  
Surya Chandrma Dhyavat, Surya Chandrma Dhyavat,  
Narad Rushi Gaata, Om Jai Laxmimaata

Durga Roop Niranjini, Sukha Sampatti Daata, Ma Sukha Sampatti Daata  
Jo Koi Tumko Dhyaawata, Jo Koi Tumko Dhyaawata,  
Rudhdhi Siddhi Paata, Om Jai Laxmimaata

Tu Hee Hai Patal Basanti, Tu He Shubha Daata, Ma Tu He Shubha Daata,  
Karmaa Prabhaava Prakaashaka, Karmaa Prabhaava Prakaashaka,  
Jaga Nidhi Ko Traata, Om Jai Laxmimaata

Jis Gharne Tum Raheti, Tahi Main Guna Aata, Ma Tahi Main Guna Aata,  
Kara Sake Koi Kara Lay, Kara Sake Koi Kara Lay,  
Mana Nahi Bharkaarta, Om Jai Laxmimaata

Tum bin Yagna Na Hoyal, Vastra Na Koyee Paata, Ma Vastra Na Koyee Paata  
Khana Paana Ka Vaibhava, Khana Paana Ka Vaibhava,  
Tum Bin Nahee Aata, Om Jai Laxmimaata

Shubha Gun Sunder Mukta, Kshira Nidhi Jaata, Ma Kshira Nidhi Jaata  
Ratana Chaturdasha Tum Bin, Ratana Chaturdasha Tum Bin,  
Koyee Nahi Paata, Om Jai Laxmimaata

Shree Lakshmiji Ki Aarati, Jo Koyee Nara Gaata, Ma Jo Koyee Nara Gaata,  
Ur Anand Samata, Ur Anand Samata,  
Paap Utar jata, Om Jai Laxmimaata

Sthir Char Jagat Rachaye, Shubha Karam Nar Laata, Ma Shubha Karam Nar Laata,  
Kamal Kumar Maiya Ki Shubh Dhrishti Chaata.

Jai Vaibhava Lakshmi Maata!