We sincerely thank

- For Compilation of source document - Smt. Krishnapriya
- For Sanskrit texts and proofing - Mannargudi Sri. Srinivasan Narayanan
- For Images - Sri. Murali Bhattar of www.srirangapankajam.com,
  Sri. Lakshminarasimhan Sridhar, Sow. R. Chitralekha,
  Sri. Sampathkumar, Sri. V. C. Govindarajan, Sri. B. Senthil,
  et al.,
- For e-book assembly - Smt. Jayashree Muralidharan
Sri Lakshmi NaaraayaNa Hrudayam

(from the Tamil translation and meaning by
Sri ArasANippAlai Gopala Desikan svAmi)

Translated into English by
Dr.Saroja Ramanujam
Additional commentaries by
Sri nrusimha sEva rasikan
Oppiliappan kOil Sri.VaradAchAri SaThakOpan

Sri Mahaalakshmi Kavacam

Commentaries and Meanings by
Sri nrusimha sEva rasikan
Oppiliappan kOil Sri.VaradAchAri SaThakOpan

Sri lakshmi sahasra yantrams

Drawn based on the 21st Chapter "Chitrastabhaka" of
Sri Lakshmi sahasram
by
ArasANippAlai VenkatAdhvari SvAmi
CONTENTS

General Introduction to the stotram 1
SrI nArAyaNa hrudayam 5
dhyAna slokam 7
Slokams and Commentaries 11
  Slokams 1 - 10 13 - 25
  Slokams 11 - 20 26 - 38
  Slokams 21 - 30 39 - 49
  Slokams 31 - 37 49 - 56
SrI LakshmI hrudayam -Introduction 57
  Slokams and Commentaries 65
    Slokam 1 - 20 67 - 94
    Slokam 21 - 40 95 - 119
    Slokam 41 - 60 120 - 140
    Slokam 61 - 80 141 - 161
    Slokam 81 - 100 162 - 184
    Slokam 101 - 108 185 - 194
nigamanam 194
Appendices 195
  SrI MahAlakshmI kavacam 197
  SrI LakshmiSahasra yantrams 204
moksha dayakan

(Courtesy: Sri. Murali Bhattar)
Introduction

For a prapanna, the path to realization is based on the pramANams that are based on the Srutis and the teachings of our sampradayic AchAryAs. These mahAns spend their life for the ujjeevanam of the baddha janams and show them the proper way to attain mOksha thru' the performance of prapatti to Lord Sriman NArAyaNan. Though many other deities exist, none of them has the power to grant the ultimate treasure (i.e) mOksham or grant the ultimate boon (i.e) eternal service to the divya dampathis at Sri VaikunTham. Sriman NArAyaNan alone is moksha dAyakan, the supreme lord of all others. In this unique and distinguishing aspect of EmperumAn, His consort Sri MahAlakshmi plays the central role of being the interceder on behalf of baddha jeevans for attaining moksham. It is Sruti pramANam that to perform the yaj~nam of baktha rakshaNam, EmperumAn needs thAyAr, His Divine Consort and cannot do the yaj~nam all alone by Himself. SrI (thAyAr) and Sriya: pathi (EmperumAn) are both involved in the process of aiding the jeevans in crossing the turbulent samsAric ocean to Parama Padam.

For most of the jeevans that revolve in various stages of samsAric woes, our beloved Mother, SrI MahAlakshmi thru' Her benevolent glances (kaTAksham) and merciful intercession (purushAkAram) with Her beloved husband (sriya:
pathi) EmperumAn Sriman NArAyAnan, grants us with various wealth (sampath) both material and spiritual. Acquiring of these will further lead us to the ruchi of kaimkaryam to the divya dampathis both in this world and thereafter.

The 24th slOkam of Sri Lakshmi Sahasram reveals Sri DEvi’s unique contribution for "AapannArthi prasamanam" (BhagavAn’s vratam for quenching the sorrows of those in dangerous situations). The meaning of this slOkam as given by Sri NavalpAkkam KaNNan Swamy is: “Externally, the sound, light, taste, fragrance and similar vishayams land us in danger. Internally, desire, anger and others expose us to additional dangers. BrahmA and other DevathAs cannot come to our rescue against these dangers.

PerumAL can save us but He cannot be accessed by sinners like us except through His AarAdhanam requiring niyamam. For those of us exposed to many such dangers and sufferings, Oh Lakshmi, You alone are our refuge. Through Your katAksham (glances) alone, You quench the heat of SamsAric sufferings”.

Similarly the 23rd slOkam of Sri Stuti by Sri NigamAntha mahA Desikan is recited for being blessed with Kaimkarya PrApthi (realization of Service) to the Divine Couple:

माता देवि त्वमसि भगवान् वासुदेवः पिता मे
जातः सोईं जननि युवयोर् एक ऋक्ष्यं द्याया ।
द्वसो युष्म्भन्ति परिजनत्या देशिकारप्यतस्तः
किं ते भूयः प्रियमिति किल स्मृति वक्त्र विभासि ।

MaathA DEvi Thvamasi BhagavAn VaasudEva: PithA mE
Jaatha: sOaham Janani yuvayO: yEka-lakshyam dayAyA:
dhatthO yushmath parijanatayA Desikair-api ata: Thvam
The key passage of this slokam is: "Aham YuvayO: DayaayA: yEkalakshyam Jaatha:" ("Oh Sri Devi! adiyEn has become the target (key object) of both of Your Dayaa"). Swamy Desikan exults here over the many anugrahams received from the Dhivya Dampathis.

Meaning:

"Oh PirAtti! Through Your compassionate nature of overlooking adiyEn's trespasses, You serve as my Mother. Your Lord, who has the intention of correcting me for all my trespasses, stands in the role of my Father. As a result, I have become the key object of both of Your dayaas as You take on the role of my Father and Mother. Thanks to Your grace, adiyEn is blessed to have noble AchAryans. They in turn presented me as Your servant to perform kaimkaryams for You. Oh Mother! When adiyEn looks at Your smiling face, it appears to me that You are asking me the question: Are You contented? What else can I do for you?. AdiyEn is indeed blessed to have all these soubhAgyams."

Brighu Maharishi

The divya dampathis are always waiting to bless us with all auspiciousness. We in turn resort to the recitation of stutis and chanting of nAmAs out of our gratitude and joy for Their boundless dayA on us. Some of these stutis and stotraas have powerful mantrams and beejAksharams within them. The ancient rishis and our beloved Achaaryaas have woven these sacred mantras into these slokas in their mercy to enable everyone to be blessed by the benefits of chanting them, which would otherwise require great rigor and strict observances. Sri Lakshmi NaaraayaNa Hrudayam is one such powerful sthOthram to invoke the kaTAkshams of thAyAr and perumAL for soubhAgyams of every kind.

Sri Lakshmi NaaraayaNa Hrudayam is housed in the uttara khaNDam of
atharva vedam. It is written by Sri Brighu Maharishi. He has bequeathed this jewel for posterity to be recited by one and all that have mahA visvAsam in the divya dampathis. Since the divya dampathis are inseparable and always together, Sri NaaraayaNa Hrudayam is read first, followed by Sri Lakshmi Hrudayam and finally Sri NaaraayaNa Hrudayam is read again to complete one recital. Reciting this wonderful sthOthram with devotion and sincerity will result in sarvAbhIshTa siddhi and the ultimate saubhAgyam of the divine dampathis taking permanent residence in the sanctum of one's hrudayam for eternity!

NaaraayaNa! NaarayaNa! NaaraayaNa!
अथर्वरहस्ये - उत्तरकण्डे
श्रीनारायणहृदयम्

athanva rahasyam - uttara kaanNDam
SrI nArAyNa hrudayam
wearing yellow silk garment

(Courtesy: Sri. Narasimhan)
ध्यान श्रीकम्
(dhyAna sIOkam)

उद्याददित्यसंहारं पीतवासं चतुर्पूजम् ।
शाङ्करगदापाणिः ध्यायेन्द्रक्षीति हरिम् ।।

udyAdAditya sankAsam peetavAsam caturbhujam |
sankhacakra gadAPANim dhyAyEt lakshmeepatim harim ||

**Meaning:**

One should meditate on Hari, the Lord of Lakshmi, who is lustrous like the rising sun, wearing yellow silk garment, having four arms, holding the conch, the disc and the mace in his hands.

**Comments:**

Many BhakthAs of Sri Lakshmi NaaraayaNan have visualized the asAdhAraNa (extraordinary) and matchless soundaryam of the dhivya mangaLa vigraham in a way consistent with the vision of Sri Lakshmi NaarAyaNan in this Atharva Rahasyam, Utthara KaNDam section that is being covered in this e-book.

A recording of Sri Lakshmi Narayana hrudhayam is available at : http://www.tradebit.com/filedetail.php/1413802

Acharyaa Ramanuja's inspired visualization of the Lord's dhivya MangaLa vigraham takes this form in his SaraNAgathi gadhyam (7th - 8th ChUrNikais):

-----निरंतिष्योजवल्य किरीट मकुट चूड़ावर्तसं मकरसुण्डल ध्रेव्यक हार केषूर कटक श्रीवत्स कौस्तहं मुक्तादं उदरवन्धां पीताम्बरं काशीगुण
नुपुरायपरिमित दिल्यभूषणं स्वातुरुहूः अचिन्त्यशक्तिः शाङ्कक गदासिः
Arjuna with Jn~Ana chakshus is blessed by the Lord in the battle field of KurukshEthram is overpowered by the Visva roopam of the Lord and describes his extraordinary anubhavam this way (Gita: 11.11):

Arjuna with Jn~Ana chakshus is blessed by the Lord in the battle field of KurukshEthram is overpowered by the Visva roopam of the Lord and describes his extraordinary anubhavam this way (Gita: 11.11):

Azhwars have been mesmerized by such visions of Sriya:Pathi with their Jn~Ana Chakshus (eyes) and enjoyed the matchless beauty of His weapons and Jewelry and have dwelt at length on their insatiable anubhavams.

Azhwars have been mesmerized by such visions of Sriya:Pathi with their Jn~Ana Chakshus (eyes) and enjoyed the matchless beauty of His weapons and Jewelry and have dwelt at length on their insatiable anubhavams.
lakshmeenArAyaNAkhyam sarasija nayanam santatam cintayAmah ||

sriya: pathi
(Courtesy: Sow. R. Chitralekha)
Meaning:

Let us meditate on Lakshme nArAyaNaa, whose eyes are like lotuses, whose form is peaceful, shining with jeweled crown and ear ornaments on His body, who is inside the chakra which is the support of the three worlds, the primeval tortoise on it, the body of Sesha in it, in the middle of which is the earth and lotus ankusa, Meru on the top at the centre of the lotus.

Comments:

The Cosmic architecture with Sriya: Pathi holding that together is visualized here in the following aspects:

1. The dhyAnam of the PuNDareek Akshan (Lotus-eyed Lord)
2. His “SaanthAkAra” svaroopam (inherent nature),
3. His presence inside a chakram supporting the three worlds as JagadhAdharan
4. The Aadhi Koormam,
5. Aadhi Seshan with earth in the middle along with lotus goad (ankusa) and
6. The SvarNa (golden) Meru Mountain.

The third mantram of Mahaa NarayaNOpanishad pays tribute to this cosmic Lord extending His presence to the atmospheric, celestial and terrestrial regions this way:

“He, by whom the atmospheric region, the celestial region and the terrestrial region are pervaded by whose splendor and heat the sun, illumines, and whom the wise sages known as residing in the supreme immutable abode. He is Brahman.”
SrI nArAyaNa hrudayam
Slokams & Commentaries
My salutations to you
Sthalasayana perumal thiruvadi
(Courtesy: Sri Senthil)
SLOKAM 1

(प्रणवम्) नारायणः परम्यमोदतमा नारायणः परः ।

नारायणः पररो ब्रह्ममोदतम नमोहस्तु ते ॥ १ ॥

(praNavam) || nArAyaNaa param jyotirAtmA nArAyaNah parah |
nArAyaNah param brahma nArAyaNa namOstu tE || 1

Meaning:

nArAyaNaa is the supreme light, nArAyaNaa is the supreme self (while the jeeva is the lower self); nArAyaNaa is the supreme brahman. My salutations to You, nArAyaNaa!

Comments:

The beloved one of SrI Devi is the personal God bearing the name NaryaNa as attested by Taittiriya AraNyakam VI.9:

“nArAyaNa param brahma, tatvam naarAyaNa: para:, naarAyaNa parO jyOthi, Aathma naarAyaNa: para:”.

The Sruthi here points out that He is the ParamAthmaa and is the tEjOmya Brahman (Param JyOthi/Param sudar). The supremacy of Sriman NaarAyaNa is upheld here as in the ParadEvathA PaaramArthya adhikAram of Swamy Desikan’s Srimath Rahasya Thraya Saaram.
SLOKAM 2

नारायणः परो देवो धाता नारायणः परः ।

नारायणः परो धाता नारायण नमोऽस्तु ते ॥ २ ॥

nArAyaNaa parO deVo dhAtA nArAyaNaa parah |
nArAyaNaa parO dhAtA nArAyaNa namOstu tE ॥ २ ॥

Meaning:

nArAyaNaa is the supreme deity; nArAyaNaa is the supreme creator; nArAyaNaa is the supreme support, my salutations to You, nArAyaNaa!

Commentary:

The reference here is to the doctrine that the Para Brahman or the Absolute Being of the Upanishads is the personal God with the name of NarAyaNa, the Creator, Protector and Destroyer of the Universe. There is no One equal or higher than Him and He takes on the role of VishNu as the Rakshakan and that Brahma and Siva, the ones subject to the rule of Karma are born out of Him. He is the ultimate reality qualified by His many/limitless attributes (SaguNa Brahman).
SLOKAM 3

नारायणः परं धाम ध्यानं नारायणः परः ।

नारायण परो धर्मं नारायण नमोऽस्तु ते ॥ ३ ॥

nArAyAaNah param dhAma dhyAAnam nArAyaNah parah |
nArAyaNah parO dharmO nArAyaNa namOstu tE ॥ ३ ॥

Object of meditation - Thiruvanbil vadivazhagar
Meaning:

nArAyaNa is the supreme abode; nArAyanaa is the object of meditation;
nArAyana is the supreme dharma; my salutations to nArAyaNa!

Commentary:

When we reflect on the 93rd and the 94th Mantrams of Mahaa NaarAyaNa Upanishad

naarAyaNa param brahma tatthvam naarAyaNa: para:,
naarAyaNa parO jyOthirAthmaa naaraayaNa: para:

and

yaccha kimchith jagath asmin dhrusyathE SrUyathEapi vaa,
antharbahisccha tath sarvam vyApya naarAyaNa: sthita:

it becomes clear why Sriman NaarAyaNan is saluted as the Supreme abode, object of Meditation and dharma. Here the emphasis is not on Sri Vaikuntham, the Supreme abode of the Lord but the Lord being the Supreme abode/shelter for the Jeevan.
SLOKAM 4

नारायण: परे देवो विद्या नारायण: परः ।

विश्वे नारायण: साक्षात् नारायण नमोःस्तु ते ॥ ४ ॥

nArAyaNah parO dEvO vidyA nArAyaNah parah |
visvam nArAyaNah sAkshAt nArAyaNa namOstu tE ॥ ४ ॥

Meaning:

nArAyaNaa is the highest deity; nArAyaNaa is the highest learning;
nArAyaNaa is the Universe in reality; my salutations to nArAyaNaa!

Commentary:

The Mahaa NaarAyaNOpanishad mantrams to recall in this context are the
third and the fifth mantrams (yENaavrutham kham ca ... and atha: param...):

“He, by whom the atmospheric region, the celestial region and the terrestrial
region are pervaded, by whose splendour and heat the Sun illumines and whom
the wise sages know as residing in the Ocean, is residing in the supreme
immutable abode (yadhaksharE paramE vyOman). He is Brahman, the highest of
deities”.

“There is no other entity, which is subtler than this. It is higher than the vast.
It is the One. It is the unmanifest. It is of infinite forms. It is the Universe.
It is the most primeval. It is beyond Tamas:

avyaktham anantha roopam ViSvam purANam tamasa: paramAth
SLOKAM 5

नारायणादू विधिर्जातो जातो नारायणादू भव: ।
जातो नारायणादिन्द्रो नारायण नमोःस्तु ते ॥ ५ ॥

nArAyA NA d vidhirjAtO jAtO nArAyA NA d bhavah |
jAtO nArAyA NA d indIrO nArAyA Na namOstu tE ॥ ५ ॥

Meaning:
The creator, Brahma originated from nArAyA NA; from nArAyA NA Siva came and from nArAyA NA came Indra; my salutations to nArAyA NA.

Commentary:
Thirumazhisai AzhwAr’s Naanmukhan ThiruvandAthi is all about establishing the Parathvam (Undisputed Supremacy of Sriman NaarAyA Na as the Lord of all deities).

The very first paasuram of this Prabhandham asserts that Brahma was created by NaarAyA Na and Brahma created Sivan (NaanmuhanaI NaarAyA NaN padaitthAn, Naanmuhanaum taann muhamAyI Sankaranait thAnN PadaitthAn).
SLOKAM 6

रविनरायणस्तेजः चन्द्रो नारायणो महः ।
वहिनरायणः साक्षात् नारायण नमोऽस्तु ते ॥ ६ ॥

ravir nArAyaNastejah candrO nArAyaNO mahah |
vahnirnArAyaNah sAkshAt nArAyaNa namOstu tE ॥ ६ ॥

Meaning:

The brilliance of nArAyaNaa is the sun and the moon is the light of nArAyaNaa; The fire is nArAyaNaa Himself; my salutations to nArAyaNaa!

Commentary:

The echoes of the Lord being the antharyAmi of the Sun, Moon and the Agni are heard in the 60th Mantram of MahAnaarAyaNOpanishad: "This oblation (Athman) is offered through the nama: sabdhham to the ParamAthman, who is the inner self of Agni signified by the vyAhruthi "Bhuh"; this oblation is to Prithvi and to the great. This oblation is to Vaayu, who is signified by the VyAhruthi, "Bhuvah" and to antariksham and to the great. This oblation is offered to Aditya, who is signified by "Suvah" and to the celestial region and to the great. Bhur Bhuvah Suvah - this oblation is to the Moon, the Stars and to the directions and to the great....."
**SLOKAM 7**

नारायण उपास्यः स्वादू गुरुनरायणः परः ||

नारायणः परो वोधो नारायण नमोःस्तु ते || ७ ||

nArAyaNa upAsyah syAd gurur nArAyaNah parah |
nArAyaNah parO bodhO nArAyaNa namOstu tE || 7

**Meaning:**

nArAyaNaa is to be meditated; nArAyaNaa is the supreme guru; nArAyaNaa is the highest knowledge; my salutations to nArAyaNaa!

**Commentary:**

The reasons why we should meditate on NaarAyaNa and accept Him as our Guru and the Parama Vidhyaa is movingly stated by AchArya RaamAnuja in the 17th ChoorNikai of his SaraNAgathy gadhyam:

tvamEva MaathA ca PithA tvamEva,

tvamEva bandhusccha Gurus-tvamEva----

"You are my Mother at the time of creation. Your nature is one of love and hence You are my Father; You always wish us welfare and therefore You are my friend. You remove our ignorance and hence You are my Guru/AchAryan. For the helpless, You are the object of worship and hence You are my draviNam. You are both the means and the end (tvamEva sarvam mama dEva dEva)".
SLOKAM 8

The main goal—tirunarayana-melkote
(Courtesy: www.Stephen-Knapp.com)
Meaning:

nArAyanaa is the main goal (fruit) to be achieved. nArAyanaa gives joy. He is the success. nArAyanaa, the Lord Hari is purity (His namasankirthana will remove sins and make one pure). My Salutations to nArAyanaa!

Commentary:

For one who has the sanchala mind, upadEsam is given here for dhruDa bhakthi for SrIman NaarAyaNa. The need for the development of Mahaa ViswAsam, one of the key angams of Prapatthi is emphasized. Bhagavan reminds Arjuna at the end of His upadEsam in the battle field (Srimad Bhagavat Gita 18.62):

तमेव शरण गच्छ सर्वभावेन भारत ।
तत्त्वसादात्परं शान्तिः स्थां ग्राप्यसि शाश्वतम्॥

tamEva SaraNam gaccha sarvabhAvEna bhaarata |
tat prasAdAthparam Saantim sthAnam prApyasi Saasvatam ||

Parama PurushAraDham is Moksham (Vaiku nta dhivya sthAnam): He reaches the end of the journey, the highest abode of VishNu declares KaThOpanishad.
SLOKAM 9

निगमावेदितान्त्त कल्याणगृण वारिष्टे ।

नारायण नमस्त्वस्तु नरकांपव तारक ॥ ९ ॥

nigamAvEditAnanta kalyANaguNa vAridhE ।
nArAyaNa namastEastu narakArNava tAraka ॥ ९ ॥

Anantha kalyana gunathmakan
**Meaning:**

Salutations to You, Oh nArAyanaa, the ocean of the innumerable auspicious qualities declared by the vedas, and the deliverer from the sea called hell.

**Commentary:**

Our Lord as Anantha KalyANa GuNAtmakan (possessor of limitless auspicious attributes) and the One who as Moksha Dhaayaka Mukundhan freeing us from roudhravAdhi narakams is referred to here.
SLOKAM 10

janma mṛtyu jarā vyādhi pāratantrādibhiḥ sadā ।
dōṣairaspṛṣṭā roopāya nārāyaṇa namostu te ॥ १० ॥

Meaning:

Salutations to You who is never touched by the defects such as birth, death, old age, disease etc., rising out of bondage (Except the Lord, all other beings from Brahma till a blade of grass are affected by these).

Commentary:

His svāroopam (intrinsic nature) as akhila hEya Prathyānīkan (devoid of even an iota of any blemish) is saluted here. The defects that touch human beings made of pancha bhūthams like birth, aging, disease and death; these do not touch the Lord. “ajaayamAnO bahudhA vijAyathE” is the salutation regarding His birth. His avathāra rahasyams have been celebrated by AchAryAs. There is no one equal to Him or Superior to Him (TannoppAr illappan). Brahma and others are karma VasyAlS and are affected by old age, death etc but not SarvEswaran. This is recognized by the GeethA passage (11.43): "There is none equal to You. How could there be One in the three worlds greater than You? Oh Being of matchless greatness (aprathima PrabhAva)!”
SLOKAM 11

vedashabharthavidhansadhvyabhaktrekgocer

naraayannamastostumamudharrabhavan
dat

vEdasAstrArthavij~nAnasAdhya bhaktyEka gOcara |
nArAyaNa namastEstumAmuddhara bhavArNavAt || 11

Meaning:

I bow to You, who is comprehended only by devotion arising out of the knowledge of the purport of vedas and sasthras. Rescue me from the sea of samsara.

Commentary:

The second hexad of Bhagavath Gita is devoted to Bhakthi Yogam (7th to 12th Chapter). The continuous and uninterrupted flow of Bhakthi (Consciousness towards Sriman narAyaNaa) is the way to salvation. Bhakthi Yogam and Prapatthi Yogam are the only two ways to gain Moksha Siddhi. Out of His compassion, the Lord declares “No devotee of Mine will ever perish”. This Lord of Mystery and Majesty becomes a personal God for His BhakthAs and a God of infinite love. The tension between Parathvam and Soulabhyam is resolved for a true Bhakthan of the Lord “VaaSudEva: Sarvamithi, sa MahAthmaa dhurlabha:” is the description of this JnAni by the Lord.
SLOKAM 12

नित्यानन्द महोदार परात्पर जगत्पते ।

नारायण नमस्तेदस्तु मोक्षसाम्राज्यदायिने ॥ १२ ॥

nityAnanda mahOdAra parAtpara jagatpatE |
nArAyaNa namastEstu mOkshasAmrAjya dAyinE || 12

Meaning:

Salutations to You, nArAyaNaa, who is everlasting bliss, supremely benevolent, higher than the highest, the Lord of the universe and the one who gives mOksha.

Commentary:

The poet performs SaraNAgathy for Moksha by saluting the Supremacy (Paratthvam) of the Lord of SrI Devi here. He salutes Him as MahOpakAran in the spirit of Swamy Desikan’s UpakAra Sangraham and as ParAthparan. The address to “Namudai NampperumAL” reminds one of the deep SaraNAgathy of Thirumangai Mannan to the Lord of NaimichAraNyam:

“naanudaittavatthAl Thiruvadi adainthEn ,
naimichAraNiyalutthu YenthAi”

-- Periya Thirumozhi : 1.6.9

"PaavinAr insoll pann malar koNDunn
PaadhamE Paravi nann paNinthu,
Yenn nAvinAl vanthu Thiruvadi adainthEn
naimichAraNiyatthueLanthAi”

--- Periya Thirumozhi: 1.6.8
SLOKAM 13

आध्रहस्थम्न् पर्यन्तम् अकिलात्म महाश्रयः।
सर्वभूतात्म भूतात्मनः नारायण नमोऽस्तु ते || १३ ||

Abrahmasthamba paryantam akhilAtma mahAsraya |
sarvabhootAtma bhootAtman nArAyaNa namOstu tE || 13

**Meaning:**

Salutations to You, nArAyaNa, who is present as indweller from the tiny blade of grass to the mighty Brahma dEvan! You are the great refuge for all the chEtanams and achEtanms of this universe.

**Commentary:**

The antharyAmi Brahman saluted in BruhadhAraNyaka Upanishad (3.7.7 to 3.7.27) is the object of focus here. He is the sarva bhUtha Aathmakan: "He who inhabits the Mind, who is within it, whom the mind does not know, whose body is the mind, and who controls the mind from within, is your own Self - the Internal Ruler - the Immortal

�Esha tE athmAnthsryAmyamrutha:

-(BrahadhAraNyaka: 3.7.24)
SLOKAM 14

पाठिताशेष लोकाय पुण्यश्रवण कीर्तनः

नारायण नमस्ते स्तु प्रणयोदक शायिने || १४ || १४

pAlitAsEsha lOkAya puNyasravaNa keertana |
nArAyaNa namastEstu praLayOdaka sAyinE || 14

RamanAma Sravanamu

**Meaning:**

Salutations to You, nArAyaNa, the protector of all the worlds, to hear or say whose nAmA is meritorious, who is sleeping in the milky-ocean at the time of deluge.
**Commentary:**

Here, the Naama Sankeerthana Vaibhavam and Naama SravaNa outhsukyam (uthsAham) is celebrated as paths to Moksham. This reminds one of the upadEsam of Saint Thyagaraja in his Janaranjani Krithi: “SmaraNE Sukham” where he says that the constant listening of Raama Naamam etches the form of that name in the heart and fills the heart with love for Him.

\[
\text{Raama naama SravaNamu valla naama roopamu, hrudhayamunindi PrEma butta jEyaga lEdhaa?}
\]

His naama mahAthmyam is saluted by ThyAgabrahmam as “Paamara-PaNDitha Paavanakara NaamadhEya” in the Maahuri Raaga Krithi in Maamava Raghuvara.
SLOKAM 15

निरस्त सर्वंदोषाय भक्तयादि गुणदायिने ।
नारायण नमस्तेंस्तु त्वा विना नहि मे गति: ॥ १५ ॥

nirasta sarvadOshAya bhaktyAdi guNadAyinE |
nArAyNaNa namastEstu tvAm vinA nahi mE gatih || 15

Meaning:
Salutations to You, nArAyaNa, who removes all defects and bestows qualities like devotion. I do not have any other refuge than You.

Commentary:
The suddhikaraNam of those who stray away from His sAstrAs out of His Dayaa for those who seek His refuge and the granting of Bhakthi for Him is saluted here. In the age of Kali, the purification resulting from the utterance of BhagavAn's Sahasra Naamams is hinted here - "bhagavatha Aadhi purushasya naaraayaNasya naama ucccharaNamAthrENA nirdhUthA: kalir-bhavathy" according to Sage Naaradha.
SLOKAM 16

धर्मार्थं कामं मोक्षार्थं पुरुषार्थं प्रदायिने ।

नारायणं नमस्ते स्तु पुनः स्तु नमो नमः ॥ १६ ॥

dharmArtha kAma mOkshAkhya purushArtha pradAyine |
nArAyaNa namastEstu punastEstu namO namah ॥ 16 ॥

Meaning:
Salutation again and again, to You, nArAyaNaa, who is the provider of the purushArtha, dharma, artha, kAma and mOksha.

Commentary:
BhagavAn Sriman NArAyaNaa is the gran tor of all the four PurushArthams. There are other DevathAs, who can bless one or other PurushArthams EXCEPT Moksham. Brahma, Sivan et al can not grant Moksham. Lord alone is known as Moksha DhAyaka Mukundan. That is why Swamy NammAzhwAr salutes Sriman NaarAyaNaa as-"MoovarAhiya Moorthiyayai, Mudhal Moovarkku Mudhalvan tannai, saapamuLLana neekuvAnai–Deva Devanai–paava naasanai PankayattaDam-KaNNanaip-paravuminO" (ThiruvAimozhi: 3.6.2)

NaarAyaNa Atharva Siropanishad says in this context:

"(Pranvam) namO naarAyaNAyEthi mantrOpAsaka:
Vaikunta bhuvana IOkam gamishyathi"  (Mantram 4)

(The meditator of the Holy ashtAkshari attains the world of Vaikuntha and is freed from the cycles of births and deaths - attains Moksham.)
SLOKAM 17

||अथ प्रार्थना ||

prArthana

नारायण त्वमेवासि दहराल्ये हृदि स्थितः ।
प्रेरिता प्रेर्यमाणाः त्वया प्रेरित मानसः । १७ ॥

nArAyaNa tvamEvAsi daharAkhyE hrdi sthitah |
prErita prEryamANAnAm tvayA prErita mAnasah ॥ १७ ॥

Meaning:

nArAyaNaa, You are in the space inside the heart called daharAkasa; You are the driving force behind all who are urged into action; My mind is guided by you.

Commentary:

The DhaharAkasa Moorthy (NaarAyaNa Parabrahmam) residing at the subtle hole at the end of the heart lotus amidst a blazing fire as a subtle flame is saluted here in the mode of MahA NaarAyaNOpanishad (Mantram 88 and 96):

दह्रं विपाम्म परवेशस्मूहं यत्पुण्डरीकं पुरमत्वसंस्थम्।
तत्त्रापि दह्रं गगनं विशोकस्तसिमिन् यद्यन्त्स्तदुपासितत्वम् ॥

dahram vipApmam paravESmabhUtam
yat puNDareekam puramadyasagustham |
tatrApi daharam gaganam viSokas-tasmin
yadanthas-tadupAsithavyam ॥ ॥

- Mantram 88
residing in our hearts
Meaning

"That small lotus of the heart, which is opposed to all that is defiling and which is the abode of ParamAthman, is stationed in the middle of the body of the aspirant. Even there, the small ether, which is within that abode and which is characterized by sinlessness and others and that which is within that ether—both are to be meditated upon".

ह्रद्यं तद्भिज्ञानीयादिश्चर्क्ष्यायतं महत्। - (९६)
hrudayam tad vijAneyAd visvasyAyatanam mahat

- Mantram 96

“That heart should be known as the place of the Lord, who is the supporter of the universe”.

SLOKAM 18

त्वदाज्ञा शिरसा कृत्वा भजामि जनपावनम् ।
नानोपासन मार्गाणां भवकृद्भावोध्यकः ॥ १८ ॥

tvadaj~nAm sirasA krtvA bhajAmi janapAvanam |
naNoOpAsana mArgANAm bhavakrd bhAvabOdhakah || 18

**Meaning:**

I will carry Your orders which purify all, with bowed head. There are various kinds of meditation which are created by You and You are the instructor of good attitudes (The good thoughts are the result of j~nana and bhakthi as given in the Gita. Only j~nana combined with bhakthi can secure moksha in Bhakthi yOgam).

**Commentary:**

Here is a vow to obey the Purusha, who is the size of a thumb and is residing in the heart as the Controller and Master of all this universe and is the Seshin of every thing other than Himself. The mantram recognizes this Purushan as the very consumer of the entire universe and appeals to Him to be pleased with the Kaimkaryams.

The 128th Mahaa NaarAyaNOpanishad houses this prayer:

अङ्गुष्ठमात्रं पुरुषोऽङ्गुष्ठश्च समाश्वितः ।
ईशा: सर्वस्य जगतः प्रभु: प्रीणाति विश्वसनुक्‌ ॥

angushThamAtram PurushOangushDasccha samAsrita: |
Isa: sarvasya jagata: prabhu: preeNaati viSvabhuk ||

36
SLOKAM 19

भावार्थकृद्द भवातीतो भव सौरज्यप्रदो मम ।

tvamAyAmOhitam visvam tvayaiva parikalpitam || १९ ॥

bhAvArthakrd bhavAteetO bhava soukhyapradO mama |
tvanmAyAmOhitam visvam tvayaiva parikalpitam || 19

**Meaning:**

You give the meaning to things and You are beyond transmigration; be my benefactor. The world is pervaded by Your maya which is Your own creation. (As said by the Lord in the Gita 7:14, only those who surrender to Him are able to cross over His maya. "mama mAyA duratyaA mamEva yE prapadyantE mAyAmEtam taranti tE")

**Commentary:**

The Lord who instructed Arjuna that there is nothing higher than Himself (mattha: parataram nAnyath kimchidhasthi Dhananjaya) also pointed out that the divine Mayaa of His consisting of the three GuNAs (assumed sportingly) is hard to overcome (dhaivee hyEshaa guNamayee mama maayaa dhurathyayaa). The only way to overcome that Mayaa of the Lord is by seeking His refuge (maamEva yE prabhadhyanthE maayAm yEthAm taranthi tE).
SLOKAM 20

त्वद्विष्ण्ण मात्रेण सा वै सर्वार्थकारिणी।
त्वमेव तां पुरस्कृत्य मम कामान् समर्थय || २० ||

tvadadhishThAna mAtrENA sA vai sarvArthakAriNee |
tvamEva tAm puraskrtya mama kAman samarthaya || 20

Meaning:
The mayaa has the power to fulfill all desires because of Your support. So You Yourself fulfill my wishes through (Your) mayaa.

Commentary:
The power of the Lord "Maayaa (yoga Maayaa)" is stated by Him: "Veiled by My Maayaa, I am not manifest to all. Those who have utter faith in Me and surrender unto Me attain the highest PurushArtham (Gitaa 18.66)."
SLOKAM 21

न मे त्वदन्यख्तातास्ति त्वदन्याः हि देवतम्।
त्वदन्य न हि जानामि पालकं पुण्यवर्धनम्॥ २१ ॥

na mE tvadanyastrAtAsti tvadanyanna hi daivatam |
tvadanyam na hi jAnAmi pAlakam puNyavardhanam || 21

Meaning:
I have no other protector than You, no God other than You, I do not know any saviour other than You who makes my merit grow.

Commentary:
The ananya gathithvam and Aakinchanyam are invoked in the context of SaraNAgathy here: vide, ananyaSaraNa: SaraNamaham prapadhye - AchArya RaamAnujA’s SaraNAgathy Gadhyam passage. Oh Protector of the helpless (aSaraNya SaraNya)! I seek protection at Your Lotus feet as I have no one else to protect me (ananya SaraNa: tvat paadhAravindha YugaLam SaraNam aham PrapadhyE!).
SLOKAM 22

यात्त्वांसारिको भावो मनस्स्थो भावनात्मकः

तावत्सिद्धिभवित्तः साध्या सर्वंदा सर्वंदा विभो || 22 ||

yAvat sAmsArikO bhAvO manassthO bhAvanAtmakah |
tAvat siddhir bhavEt sAdhyA sarvadA sarvadA vibhO || 22

sarpa sAkshi

Meaning:

O Lord! Always at all times the worldly thoughts that arise in the mind should be achieved successfully.

Commentary:

This is a prayer to the Sarva SAkshi (witness to all thoughts), the Lord, to guide every mental activity towards Him as the source of all existence and savior of all Jeevans to attain success in the Saadhanaa undertaken.
SLOKAM 23

पापिनामहमेकायो दयाल्यों त्वमघण्यीः

दयनीयो मदन्योपस्ति तव कोदश्र जगत्राये || २३ ||

pApinAmaham yEkAgrO dayALoonAm tvamagraNeeh |
dayaneeyO madanyOsti tava kO atra jagattrayE || 23

Meaning:

I am the prominent among sinners and You are the first and foremost among the merciful. There is none more deserving for Your mercy than me in the whole world.

Commentary:

This mantra is the mood of nirvEdham over the Jevan's utter destituteness over its limitless sins and the Lord's apaara Dayaa guNam. Here the Lord is reminded about the wonderful match between the jeevan as an AparAdha Chakravarthy needing rakshaNam from samsAric bheehti and the Lord as the most powerful rakshakan with the optimal combination of the three attributes required (Viz), Jn~Anam, Dayaa and Sakthi. You have taken ParirakshaNa dheedhai (Vow to protect those who seek Your refuge) and if you do not come to my rescue, there will be harm to Your name as Dheena Rakshakan. adiyEn is the most deserving object for your Dayaa.
SLOKAM 24

त्वयां हृद सृष्ठेऽतृ न स्यात्तव दयाल्यता ।
आमयो वा न सृष्ठेऽतृ औषधस्य वृथोदयः ॥ २४ ॥

tvayAham naiva srushTascEt na syAttava dayALutA |
AmayO vA na srushTascEt oushadhasya vruthOdayah || 24

Meaning:

If I have not been created, there will not be any recipient for Your mercy. If there has been no disease been created, there is no use for the medicine.

Commentary:

The jeevan in a mood of fear and frustration makes a dig at the Lord and aims to nudge the Lord to perform His duties as SarvalOka SaraNyan in the spirit of the Paasura Vaakyam of ANDAL in Her NaaciyAr Thirumozhi (8.9):

Gathi yenRum thaann Aavaan karuthAthu,
ippeNNkodiyaI vadahi seythaan
yennum soll vyatthAr mathiyArE

Here ANDAL asks as to how the Lord forgot His unassailable role as the eternal means and ends for a SaraNya Jeevan experiencing distress through His act of neglect and risk and thereby courting the adverse opinion of the people of the world and be called an undependable One in the matters of those who seek His refuge.
SLOKAM 25

पापसङ्ग परिश्रान्तः पापात्मा पापरूपधुरुकः।

त्वदन्य: कोऽसं पापेभ्यः त्रातास्ति जगतीतः॥ २५॥

pApasanga parIsrAntah pApAtmA pAparoopadhruk |
tvadanyah kO atra pApEbhyah trAtAsti jagateetaE || 25

Meaning:
To one who is fatigued by committing sins, who is sinful and has sinful perception, there is no one in the world to protect them from their sins except You.

Commentary:
adiyEn has KalushaIka vritthi, the occupation of accumulating bundles of sins. Those bundles are drowning me down in the ocean of samsAram. I am filled with nirvEdam over these sins. You are Meru Samaana dheedran in destroying these sins in a fraction of a second, if you so will. ChalamElaraa? SaakEtha Raamaa! (Why are You cross with me?). Where could I go except to the shade of Your lotus feet? What could I do with Your KaruNa Kadaakksham falling on Me? (Yenthu BhOdhu nE nEmi sEyadanu?). To whom shall I unburden my agony? (yevarithO nEdelpudhu?) You are unresponsive. Oh All Merciful One! Which prince but You will protect such a sinner? (DhuDuku gala nannE dhorakOdaku BrOchuraa? yenthO).
SLOKAM 26

त्वमेव माता च पिता त्वमेव

tvamEva mAtA ca pitA tvameva

त्वमेव बन्धुश्र शर्मा त्वमेव ।

tvamEva bandhusca sakha tvamEva |

त्वमेव सेव्यस्च गुरुस्त्वमेव

tvamEva sEvyasca guruh tvamEva

tvamEva sarvam mama dEva dEva || 26 ||

tvamEva mAtA ca pitA tvamEva
tvamEva bandhusca sakha tvamEva |
tvamEva sEvyasca guruh tvamEva
tvamEva sarvam mama dEva dEva || 26 |

Meaning:

You are my Mother, You are my Father, You are my relative and my friend are You. You are the one to be served and You are the Guru and You are all to me, my Lord of Lords.

Commentary:

Swami Alavanthar’s tribute to Swamy NammAzhwAr comes to our mind here: "Maathaa Pithaa Yuvathayas tanayaa VibhUthis-sarvam yatEva niyamEna madhanvayAnAm (For us and Our associates Thou art in the order, our Mother, Father, wife, children and wealth). AchArya RaamAnujA’s moving declaration in this context is: "tvamEva Sarvam mama Deva Deva"
SLOKAM 27

प्रार्थना दशकं चैव मूलाश्च मतः परम् ॥

यः पठेच्छृणुयावित्य तस्य लक्ष्मीः स्थिरः भवेत् ॥ २७ ॥

prArthanA dasakam ca yEva moolAshTaka mathah param |
yah paThEt sruNuyAnnityam tasya lakshmeeh sthirA bhavEt || 27

**Meaning:**

The ten verses are by way of prayer and another eight are explaining the main subject (the Lord). To the one who reads or hears these, every day Goddess Lakshmi will stay with him for ever. (The rest of the nArAyaNa hrdayam is Phala Sruti).
She always resides in His Vakshasthalam
**Meaning:**

nArAyaNaa hrdayam will fulfill all desires. If lakshmee hrdaya stotram is read without this, it will be in vain because lakshmee will be displeased and when both are read together will fetch all desired results.

**Commentary:**

MahA Lakshmi resides on the Vakshasthalam of Her Lord and is never ever away from Him. When Swamy NammAzhwAr addresses the Lord of Thirumala, he addresses Him as "ahalahillen yenRu alarmElmangai uRai MaarbhA". She is "anapAyini" and hence we have to recite the sthOthrams together.
SLOKAM 30 & 31

Therefore they should be read together. First nArAyaNa hrdayam and then lakshmee hrdayam and again nArAyaNa hrdayam should be read in that order and one who does this will have all his desires fulfilled.

naRarAYaNasya hrdayam Adou japtvA tatah param || 30

Meaning:

punarnAraYaNam jatvA punar laksmeenutim jap || 31 ||

laksmeehrdayakam stOtram japEt nArAyaNam punah |
punar nArAyaNam japvA punar laksmeenuTim jap || 31 ||
SLOKAM 32

tadvat hOmAdhikam kuryAt yEtat sankalitam subham |
yEvam madhyaE dvivArENa japE sankalitam subham || 32 ||

**Meaning:**

Similarly when doing homa etc., the two sthothras should be read together. To read nArAyaNa hrdayam twice in the middle will be auspicious.

**Commentary:**

The PrayOga Vidhi for the fulfillment of one’s desires, whatever the sought after PurushArtham, is outlined.
SLOKAM 33

The rest are mentioned in the lakshmeehrdaya stotra. By this, one obtains all desired objects and also gets rid off all diseases of the mind and body.

Commentary:

The need to do the joint PaarAyaNam of both NaarAyaNa and Lakshmi Hrudhayam is referred to here. The recitation of One without the other is an incomplete act by a Saadhakan.
SLOKAM 34

गोप्यमेततः सदा कुर्यात् न सर्वच्छ प्रकाशयेत्।

इति गुह्यतमं शास्त्रं प्रेमत्रं ब्रह्मादिभिः पुरा ॥ ३४ ॥

gOpyamEtat sadA kuryAt na sarvatra prakAsayEt |
iti guhyatamam sAstram prOktam brahmAdibhih purA ॥ ३४ ॥

Meaning:

This stotra should be guarded with secrecy and should not be told indiscriminately to those without devotion. This most secret treatise has been instructed by Brahma and others long ago.

Commentary:

Vedam and AchAryAs are always reminding us not to give away mantrams to anArhathaas (undeserving and unqualified). One should evaluate the Pakkuvam of the seeker before upadEsam of sacred mantrams given to one by his/her Acharyan. One can remember the tribulations that AchArya RaamAnuja went thru to receive the sacred UpadEsam from ThirukkOshtiyUr Nambi.
SLOKAM 35

The wise should try and get success doing as it is told in the lakshmeehrdaya and make all efforts to achieve his end, while guarding that as secret.

Meaning:
Commentary:

"Mantram yathnEna thrAyEtha" is the message here. Lord KrishNa reminds Arjuna about His GithOpadEsam (18.67): "Never should this be told by You to one who is not austere (atapaskan), who is not a devotee (abhakthan), nor to one who has no wish to listen nor certainly to one who traduces Me through display of asooyai for Me".
SLOKAM 36

यत्रैत्यपुस्तकं तिष्ठत् ्लक्ष्मीनारायणात्मकम्।
भूतपेशाचेताठा भयं नैव तु सर्वदा॥ ३६ ॥

yatraitat pustakam tishThEt lakshmeenArAyaNAtmakam |
bhoota paisAca vEtALa bhayam naiva tu sarvadA || 36

lakshmeenArAyaNAtmakam
(Courtesy: Sri.B.Senthil)

Meaning:

There is no fear from evil spirits in the place where this book, which is the embodiment of Lord nArAyaNaa and lakshmeet, exists.
SLOKAM 37

bhṛgu vrE tathā rAtrou poojayEt pustakad vyam |
sarvadA sarvadA stutyam gOpayEt sAdhayEt sudheeh |
gOpanAt sAdhanAt lOke dhanyO bhavati tattvatah || 37 ||

Meaning:

On Friday night these two books, nAraYana hrdyam and lakshme hrdyam should be worshipped and read. Always this book which is praiseworthy should be guarded and sadhana should be done with it. By doing that one becomes fortunate in this world.

|| śrīnārāyaṇहṛद्यम् संपूर्णम् ||

Śrī nAraYaNa h.rdayam sampoorNam
II श्रीलक्ष्मीहृदयम् II

Srl Lakshmi hrudayam
Introduction:

At the outset of the coverage of SrI Lakshmi Hrudhayam, adiyEn would like to share with You all the most auspicious content sent to us from Srirangam on this Aadi Friday (PathinettAm Perukku dinam). You will have the darsana soubhAgyam of Sri RanganAyaki and SrI Kamalavalli ThAyaar of UrayUr.

The URL for this magnificent web site created by Sriman Murali Battar of SrIrangam is: http://www.srirangapankajam.com

Please connect to Gallery and today's event hyperlinks for content on the most delightful sEvaa of Mahaa Lakshmi and sthuthi on Her by Smt. AruNaa Sairaam.

May MahA Lakshmi's KaruNaa Kataaksham fall on all of us!

SrI narAyaNa Hrudhayam has 37 slokas, whereas SrI Lakshmi Hrudhayam contains 108 slokas. Echoes of the Khila Rk of SrI Sooktham, AchArya SthOthrams on Sri Devi ring in our ears as we recite SrI Lakshmi Hrudhayam along with SrI narayaNa Hrudhayam.

In the very first ChoorNikai of Sara Nagathy gadhyam, AchArya RaamAnuja showed us the way to perform SaraNAgathy to the Lord through SaraNAgathy to MahA Lakshmi first:

Bhagavatheem Sriyam Deveem nithyAnapAyineem
niravadhyAm Devadeva-dhivyamahisheem,
akhilajaganmAtharam asman-Maatharam,
asaraNyaSaraNyAm ananyaSaraNa: SaraNamaham PrapadhyE.

Here AchArya RaamAnuja salutes Mahaa Lakshmi as:
SrI RanganAyaki ThAyAr
1. the most-loved, deserving and (he one) abounding in divine qualities like svaroopa, roopa, guNa, vibhava, aiswarya, Seela - शील (and such endlessly exquisite/rare/innumerable kalyANa guNAs);

2. Bhagavathy, Sri Devi;

3. dwelling in the lotus garden;

4. being never separated from VishNu;

5. not having an iota of defect/flaw;

6. being naarAYaN's devoted consort;

7. the Mother of the Universe. ("Oh our Mother, protector of the helpless, I who has no other refuge surrender unto You").

These salutations of AchArya RaamAnuJa about the Vaibhavam of Mahaa Lakshmi are based on the PramANams in SrI VishNu PurANam (I.9.131-135) as SarvAbhIsta PradhAyinee: "To those who earn Her attention, She will bless them with every auspiciousness".

MahA Lakshmi never leaves the Lord's side even for a moment and She takes on a roopam similar to His (anuroopam) during His many avathArams: She is born as SitA during Her Lord's RaamAvathAram and as RukmiNi during the avathAram as KrishNa:

RaagavathvEabhavath SeethA RukmiNee KrishNa Janmani

anyEshu chAvathArEshu VishNOrEshAanapaayineese

- Sri VishNu PurAnam : I.9.144

The prayers housed in SrI Lakshmi Hrudayam are echoes from Rg Veda Khila Rk, SrI Sooktham. Please listen to an excellent rendering of SrI Sooktham by Brahma SrI. H.A. ShAstry and SrI.Y.N. Sharma in the devotional section of Music India online:

The inseparable link between NaarAyaNa Hrudhayam and Lakshmi Hrudhayam can be understood from the individual mantramS, where Sriman NaarAyaNa is appealed to bring His divine consort close to the bhakthan:

"thaamm ma aavaha jAthavEdhO LakshmImanapagAmineem,
asyAm hiraNyam prabhUtham gaavO dhAsyOaSvAn
vindhEyam purushAnaham"

(Oh Omnipotent Lord, SrIman NaarAyaNa! May Thou bless adiyEn to have that glorious consort of Yours be next to me always! May adiyEn be blessed to receive from Her gold, cows, horses, male and female servants in plenty!

The phalans for UpAsanA of Mahaa Lakshmi with Her inseparable Lord is pointed out as

"santhatamruchaa vashaDkruthyam
sandhatam sandheeyathE prajayA paSubhi:
Ya yEvam vEdha"

(upAsanaa of this divine couple yields the soubhAgyam of righteous progeny, cows, horses and all kinds of wealth in this life).

She is Brahmam and therefore Her upAsakAs gain the wealth of Kaimkaryam/ Kaimkarya SrI (Sriya yEvainam tacchiriyamAdhadhAthi). The prayer is for MahA Lakshmi to place Her lotus feet on the head of the UpAsakaa and remove all inausiciousness:

ViSvapriyE VishNu-manOnuKoolE,
tvat Paadha Padhmam mayi sannidhatsva

Prior to studying the Lakshmi Hrudhayam, let us reflect on the Lakshmi Gayathri for completion of this kaimkaryam without vignam:
periya piratti

(PraNavam) MahaadEvyai ca vidhmahE VishNupatnyai ca dheemahi
tannO LakshmI: prachOdhayAth ||

May we engage in the UpAsanai to receive the anugraham of MahA Lakshmi (Periya PirAtti)! May we meditate without interruption on the Dharma Pathni of the Lord, Who has taken the dheedhi to bless those, who have taken refuge in Him with anyone of the four kinds of PurushArthams desired by them! May MahA Lakshmi stimulate us to engage in the dhyAnam of Her!

Subhamasthu ! Saanthirasthu! Sarva MangaLANi santhu !
Sri Lakshmi Hrudayam
Slokams & Commentaries
Supreme Auspiciousness
SLOKAM 1

वन्दे लक्ष्मीं परशिवमयीं शुद्धजाम्बूनदाभां
   तेजोरूपं कनकवसनां सर्वभूपोऽज्जवलाङ्कीमू।
वीजापूरं कनककल्छं हेमपदं द्धानं
   आद्यं शक्तिः सकलजननां सर्वमाङ्क्यु युक्ताम् ॥ १ ॥

vandE lakshmeem parasivamayeem suddha jAmboonadAbhAm
tEjOroopAm kanakavasanAm sarvabhooshOjjvalAngeem |
beejApooram kankakalasam hEmapadmam dadhAnAm
   AdyAm sakteem sakalajananeem sarvamAngalya yuktAm ॥ १ ॥

Meaning:

I bow down to Lakshmi, who is of supreme auspiciousness, of the hue of pure gold, lustrous, wearing golden garment, adorned with several ornaments on her limbs holding on her hands the golden pot filled with pomegranate seeds and golden lotus, the prime power, the Mother of all and full of all auspicious things.
Fountainhead of good fortune
SLOKAM 2

I praise Lakshmi who is the fountainhead of all good fortune, who ever exists, who is the sole cause of all happiness through the fulfillment of all desires.

Meaning
kanakavalli - Thiruvellur
SLOKAM 3

स्मरामि नित्यं देवेशि त्वया प्रेरितमानसः ।
त्वदाज्ञा शिरसा धृत्वा भजामि परमेश्वरीम् ॥ ३ ॥

smarAmi nityam dEvEsi tvayA prErita mAnasah |
tvadhAjom SirasA dhrtvA bajAmi paramEsvareem ॥ ३ ॥

Meaning

Oh goddess of all gods, I meditate on You by Your direction carrying Your command with my head.
SLOKAM 4

समस्तसम्पत्तिसुखदाम महाश्रियं

समस्तकल्याणकरी महाश्रियमः।

समस्तसौभाग्यकरी महाश्रियं

भजाम्यहं ज्ञानकरी महाश्रियमः॥ ४ ॥

samasta sampatsukhadAm mahAsriyam
samasta kalyAnakareem mahAsriyam |
samasta sowbhAgyakareem mahAsriyam
bajAmyaham j~nAnakareem mahAsriyam || 4

Meaning

I worship MahAlakshmi, who gives all wealth and joy, makes all auspicious things to happen, provides all good things in life and bestows knowledge.
SLOKAM 5

विज्ञानसंपत्तसुखदं महाश्रीयं

विचित्रवामृत्तिकरी मनोरमाम्।

अनन्तसौभाग्यसुखप्रदायिनीं

नमाम्यहं भूतिकरीं हरिप्रियाम्॥ ५ ॥

vij−nAna sampat sukhadAm mahAsriyam
vicitra vAghanikareem manOraRam |
ananta sowbhAgya sukhapradAyineem
namAmyaham bhootikareem haripriyAm || 5

komalavalli thAyAr
Meaning

I bow down to MahAakshmi, who gives joy to the heart and dear to Lord Hari, who grants the happiness due to the wealth of wisdom, who makes one richly eloquent, who gives infinite happiness and prosperity and wealth.
SLOKAM 6

समस्तभूतान्तरसस्थिता त्वं
समस्तभक्तेश्वरी विभवरूपे ।

तत्त्रास्ति यत्वद्वियतिरिक्तवस्तु

त्वत्पादप्रां प्रणमाम्यह श्रीः || 6 ||

samastā bhootAntara samsthitā tvam
samastā bhaktēsvarī visvarūpē |
tannAsti yat tvat vyatirikta vastu
tvat pAdhapadham praNamAyaham Sreeh || 6

Meaning

I bow down to Your lotus feet, Sreedevi, You are inside every being, the Goddess of all devotees, pervading the whole world and there is nothing that is not You in this world.
SLOKAM 7

दारिद्र्य दुःखो घ तमोनिहिन्नित्रि
त्वत्पादपम्य मयि सत्निधत्तसि ।
दीनार्तिविच्छेदन हेतुभूतः:
कृपाकटाक्षिरभिषिष्ठ्मां श्रीः ॥ ७ ॥

dAridrya duhkougha tamO nihantri
tvat pAdapdam mayi sannidhatsva |
deenArti vicchEdana hEtubhootaih
krpA katAkshaih abhishinca mAm Sreeh ॥ ७ ॥

Meaning
You dispel the darkness of grief due to poverty. Place Your lotus feet on me and shower me with your glance of mercy which cause the destruction of the sorrow of the afflicted.

thirukkudal thAyar
SLOKAM 8

विष्णुस्तूतिपरं लक्ष्मीं स्वर्णवर्णस्तुतिप्रियाम् ॥
वरदाभयदं देवीं वन्दे त्वां कमलेष्कणे ॥ ८ ॥

vishNustutiparAm lakshmeem svarNavarNa stutipriyAm |
varadAbhayadAm dEveem vandE tvAm kamalEkshaNE || 8

Meaning

I bow down to You, Lakshmi, with lotus eyes, who is pleased with the praise of nArAyaNaa by good words and who gives protection from fear.
SLOKAM 9

अंब प्रसीद करुणापरिपूणांटः

मां त्वत्कुपाद्रविणेहमिमं कुरुष्य ।

आलोकय प्रणात्मदत्तशोकहन्त्रि

त्वत्पाद्यतःयुगञ्जः प्रणमाम्यः श्रीः || 9 ||

amba praseeda karuNA paripoornadhrShTyA
mAm tvat krpA draviNagEham imam kurushva
AloKay praNata hrdgata SOka hantri
tvat PAdapadma yugaLam praNamAmyaham Sreeh || 9 ||

Meaning

Oh Mother, be pleased and with Your full glance of mercy make this house and me filled with riches of Your mercy. You destroy the sorrow of those who bow down to You and I worship Your lotus feet.

Commentary:

The mantrams of Sri Sooktham has to be invoked here. Swamy Desikan’s Sri Sthuthi (http://sundarasimham.org/ebooks/ebook1.htm), Swamy ALavanthAr’s Chathussloki, Sri ParAsara Bhattar’s GuNarathna Kosam (http://sundarasimham.org/ebooks/ebook38.htm), SrI KurEsar’s SrI Sthavam would provide additional material for reflection on the Vaibhavam of Mahaa Lakshmi.
SLOKAM 10

शान्त्यै नमोरस्तु शरणागतरक्षणायेः
कान्त्यै नमोरस्तु कमनीयगुणाश्रयायेः ।
क्षण्त्यै नमोरस्तु दुरितक्षयकारणायेः
धात्यै नमोरस्तु धनधान्यसमृद्धिदायेः ॥ १० ॥

SAntyai namOstu SaraNAgata rakshaNAyai
kAntyai namOstu kamaneeya guNAsrayAyai ।
kshAntyai namOstu duritakshaya kAraNAyai
dhAtryai namOstu dhanadhAnya samrddhidAyai ॥ १० ॥

Meaning
My salutations to (the Mother) Her who protects those who surrender, I bow down to Her who is lustrous and the abode of auspicious qualities. I worship Her who is patient and removes the sins and who gives wealth and prosperity.

Protector - thuppul thayar
chandra sodhari

(Courtesy: Sow. R. Chitralekha)
**SLOKAM 11**

शाक्त्ये नमोऽस्तु शशिशेखर संस्थितायेः

रत्न्ये नमोऽस्तु रजनीकर्षोदरायेः ।

भव्यैः नमोऽस्तु भव्यागर्तार्कायेः

मत्ये नमोऽस्तु मधुसूदनवल्लभायेः ॥ ११ ॥

*Saktyai namOstu SaSiSEkhara samsthitAyai*  
*ratyai namOstu rajaneekara sOdarAyai |*  
*bhaktyai namOstu bhavasAgara tArakAyai*  
*matyai namOstu madhusoodana vallabhAyai  || 11*

**Meaning**

Salutations to shakthi the power of Siva, adorned with the moon as his crest jewel (that is the power that is manifest in the universe), salutations to one who is the sister of the moon and the power of love. (Lakshmi was born out of the milky ocean which is also the origin of the moon and hence she is termed as his sister). Salutations to Her who is the means of crossing the ocean of samsara in the form of devotion. Salutations to Her who is the wisdom and dear to the Lord Madhusoodhana.
worshipped by all devas
SLOKAM 12

लक्ष्म्याय नमोःस्तु शुभलक्षणलक्षितायेः
सिद्धाय नमोःस्तु सुरसिद्धसुपूजितायेः।
घृताय नमोःस्तु मम दुर्गलिम्बनायेः
गत्याय नमोःस्तु वरसद्गतिवायकायेः॥ १२ ॥

lakshmyai namOstu SubhalakshaNa lakshitAyai
siddhyai namOstu surasiddha supoojitAyai |
dhrtiyai namOstu mama durgati bhanjanAyai
gatyai namOstu varasadgati dAyAkAyai || 12

**Meaning**

Namaskarams to Lakshmi who is endowed with auspicious signs, who is worshipped by devas and siddhas in the form of siddhi. I bow down to Her who is of the form of fortitude that destroys my propensity to proceed on evil path. Salutations to Her who is the means of attaining the highest goal of life.
Lord of Earth goddess
SLOKAM 13

దేవుత్తార, నమోస్తు దేవగణార్చ్చితయే

భూషయే, నమోస్తు భువనార్తివినాశకయే ।

శాస్త్రయే నమోస్తు ధర్మధర్మంవదధ్మయే

పుష్చియే నమోస్తు పుష్యంతమవదధ్మయే ॥ ১৩ ॥

dEvyaI namaStU divi dEva GA narcAyai

bhootyai namaStU bhuvanArti vinAsakAyai |
SAntyai namaStU dharaNeedha ravaI |

pushTyai namaStU purushOttama vallabhAyai || 13

**Meaning**

Salutations to the devi, who is worshipped by the devas in the celestial world, who, being the bounty, removes the afflictions of people on earth, who is peaceful and dear to the Lord nArAyAna, the Lord of earth goddess and who preserves us.
SLOKAM 14

सुतीव्र दारिय्य तमोपहन्ये

नमोदस्तु ते सर्व भयापहन्ये ।

श्रीविष्णुवक्षस्थल संस्थितायेः

नमो नमः सर्वविभूतिदाये ॥ १४ ॥

suteevra dAridrya tamOpahantryai
   namOstu tE sarva bhayApahantryai |
sreevishNu vakshasthala samsthitAyai
   namO namah sarva vibhootidAyai || 14

Meaning

Namaskarams to You Oh devi, who destroys the terrible darkness of poverty, who removes all fear, who resides in the heart of Lord VishNu and gives all good fortune.
SLOKAM 15

jayatu jayatu lakshmeeh lakshamaNalamkrtAngee
jayatu jayatu padmA padmasadmAkhvandya |
jayatu jayatu vidyA vishNu vAmAnka samsthA
jayatu jayatu samyak sarvasampatkarA sreeh || 15
Meaning

Let Lakshmi adorned with all ornaments shine forth successfully, Let Padma, worshipped by the one whose abode is the Lotus (Brahma), the eternal one, seated on the left lap of the Lord VishNu, who grants all wealth shine victorious.
SLOKAM 16

jayatu jayatu dEvi dEvasanghAbhipoojya
jayatu jayatu bhadrA bhArgavee bhAgyaroopa |
jayatu jayatu nityA nirmalaj-nAna vEdyA
jayatu jayatu satyA sarvabhootAntarasthA || 16 ||

Meaning

Victory to You Devi, who is worshipped by the hosts of devas, who is auspicious, who was born as the daughter of Brghu maharshi, who is the embodiment of good fortune, who is eternal and cognized through pure knowledge and who is the reality and is inside the heart of all beings.
Thanjai Mamanikoil Thayar
SLOKAM 17

jayatu jayatu ramya ratna garbhantarastha
jayatu jayatu Suddha SuddhajamboonadAbha |
jayatu jayatu kAnta kAntimat bhasitAngee
jayatu jayatu SAntA SeegramAgaca soumyE || 17 ||

Meaning

Victory to the beautiful and the light inside the precious gems, who is pure and has limbs shining like pure gold. Come quickly, You who is peaceful and pleasant.
SLOKAM 18

यस्या: कलाया: कमलोद्वाया
रुद्राध्य शक्रप्रमुखाध्य देवा: ।
जीवन्ति सर्वोपि सहस्त्रयस्ते
प्रभुत्वमात्रा: परमायुषस्ते ॥ १८ ॥

yasyAh kALAyAh kamalOdhaVAdyAh
rudrAsca SakrapramukhAsca dEvAh ।
jeevanti sarvEpi saSaktayastE
prabhutvam AptaH paramAyushastE ॥ १८ ॥

Meaning

Lakshmi, lotus-born by the power of whose kalas (parts) the devas like rudra, Indra and others exist with their Sakthi and from whom they got their lordship and longevity (May She be victorious)
SLOKAM 19

The letters of fate which the creator has written on my head should be changed by You for the sake of attaining good results, Sreelakshmi, who resides in the lotus. Also provide Your signature near that to indicate all good fortune.
SLOKAM 20

कठळ्या ते यथा देवि जीवन्ति सत्चराषः ।
तथा संपत्तकरी लक्ष्मि सर्वदा संप्रसीदे मे ॥ २० ॥

kalayA tE yathA dEvi jeevanti sacaraCaraH |
tathA sampatkaree lakshmi sarvadA sampraseeda mE ॥ २० ॥

Oh! Lakshmidevi!

Meaning

All beings, sentient and insentient live due to the power of the infinitesimal part of You. Oh Lakshmidevi, You have to be pleased with me always and give me prosperity.
SLOKAM 21

यथा विष्णुपुर्वः नित्यं स्वकल्पं सच्चवेशयत्।
तथेऽव स्वकल्पं लक्ष्मी मयि सम्यकसमर्पयं॥ २१॥

yathA vishNuh dhruvam nityam svakalAm sannyavESayat |
tathaiva svakalAm lakshmi mayi samyak samarpaya || 21
**Meaning**

Oh Devi, You have to provide me with Your amsa as Lord VishNu has pervaded the heavenly regions.
SLOKAM 22

सत्वसौभाययप्रदे देवि भक्तानामभयप्रदे।
अचर्टां कुरू यलेन कलां मयि निवेशिताम्॥ २२ ॥

satva soukhyapradE dEvi bahktAnAm abhayapradE |
acalAm kuru yatnEna kalAm mayi nivESitAm || 22

Meaning

Oh Devi, who gives goodness and well being to all and gives refuge to the devotees, when You place Your amsa in me make it firm through Your efforts.
Stay in my eyes always
SLOKAM 23

मुदास्तं मत्फाले परमपदल्लक्ष्मीः स्फुटकला
सदा वैकुण्ठश्रीनिवसतु कला में नयनयोः ।
वसेत्सत्ये लोके मम वचसि लक्ष्मीर्वरकला
श्रियश्चेत द्वीपे निवसतु कला में स्वकरयोः ॥ २३ ॥

mudAstAm matphAle paramapada lakshmeeh sphuTakala
sadA vaikuNTha sreernivasatu kalA mE nayanayOh |
vaseT satyE IOkE mama vacasi lakshmeeh varakala
Sriyah SvEtadveepE nivasatu kalA mE svakarayoh || 23

Meaning

Let the clear kala of Mahaklakshmi, who is in the paramapadha, be with me happily. Let the kala which is in vaikunta stay with me always in my eyes. The kala which is in Sathyaloka may abide in my speech. The kalas of Lakshmi in svetha dveepa may reside in my hands.
SLOKAM 24

तावन्त्रिन्यं ममाङ्खे श्रीराव्धे श्रीकल्या वसेत्।
सूर्याचन्द्रमसों यावत् तावहृष्ट्मीपतिश्रियो॥ २४ ॥

tAvannityam mamaangEshu ksheerAbdhou srikalAsrkapE vasEt |

dooryA candhramasou yAvat tAvat lakshmeepatisriyou || 24

**Meaning**

As long as the kala of Lakshmi remain in the milky ocean may I remain in my limbs and the Lord lakshmi pathi along with Her may remain in me as long as the sun and the moon exist.
SLOKAM 25

सर्वमझल्सम्पूर्णाः सर्वेश्वर्यसमन्विता ।

आचार्यदिश्रीमहालक्ष्मी: स्तवकल्ला मयि तिष्ठतु ॥ २५ ॥

sarbamangala sampoorNA sarvaisvarya samanviTA|
AdyAdi sreemahAlakshmeeh tvatkalA mayi tishTatu || 25

Adilakshmi -Jayanagar mahalakshmi thayar
Meaning

May Your kala stay in me, Oh MahAlakshmi who is full of auspiciousness and wealth and who is the Adhilakshmi and so on! (meaning ashtalakshmi).
SLOKAM 26

अज्ञानतिमिरं हन्तुं शुद्धज्ञानप्रकाशिका ।
सवेंश्चयं प्रदा भेस्तु त्वप्तक्ता मयि संस्थिता ॥ २६ ॥

aj~nAna timiram hantum Suddhaj~nana prakASikA |
sarvaiSvaryapradA mE astu tvatkalA mayi samsthitA ॥ २६ ॥

**Meaning**

Let Your kala which is capable of giving all wealth and by its brilliance destroys the darkness of ignorance become well established in me.
Like rays of sun - Yedugiri Nachchiyar
SLOKAM 27

अलक्ष्मीं हरतु क्षिप्रं तमस्सूर्यप्रभा यथा |
वितनोतु मम श्रेयस्त्वत्तक्षा मधि सस्थिता || २७ ||

alakshmeem haratu kshipram tamah sooryaprabhA yathA |
vitanOtu mama SrEyah tvatkalA mayi samsthitA || 27

**Meaning**

May Your kala staying in me remove the poverty instantaneously like the rays of the sun remove the darkness and let it be with me enhancing my wellbeing.
SLOKAM 28

ऐश्वर्यमझङ्गोत्पत्ति: त्वत्कलायां निरीयते ।
मयि तस्मात्कृतार्थाधिः पात्रमस्मिम स्थितेतस्तव ॥ २८ ॥

aisvarya mangalOtptih tvatkalAyAm nidheeyatE |
mayi tasmAt krtArthOsmi pAtram asmi sthitEstava || 28

**Meaning**

I am fortunate that the origination of prosperity and auspiciousness is from Your kalas and I am the proper abode of You.
**SLOKAM 29**

भवदावेशभाग्याहों भाग्यवानस्मि भार्गवि ।

tvāt prasādāt pavitrōham lokaṁātaṁ môśoṁstū tē || 29 ||

*bhavadAvESa bhAgYArhAh bhAgYavAn asmi bhArgavi | tvat prasAdAt pavitrOham lOkamAtah namOstu tE || 29*

**Meaning**

I am blessed to have the good fortune of Your entry into me, Oh Bhargavi, I am purified by Your grace, and I bow down to You, the Mother of the Universe.
SLOKAM 30

punAsi mA^m tvatkalyaiva yasmAt

arih samAgaccha mamAgratastvam |

param padam sreeh bhava suprasannA

mayyacyutEna praviSAdilaksmeeh || 30

**Meaning**

You purify me with Your kala and therefore You come in front of me, and be the supreme abode being well pleased and enter in me with the Lord Achyutha.
SLOKAM 31

लक्ष्मी समागच्छ ममाग्रतः ।
नारायणेन सह मां कृपादशवलोकय ॥ ३१ ॥

sreevaikuNTasthitE lakshmi samAgaccha mamAgratah |
nArAyanNEna saha mAm krpAdrshTyAvalOkaya || 31

Appear in front of me with your Lord-Vaikunta nathan
(Courtesy:Sri.B.Senthil)

Meaning

Lakshmi who reside in Vaikunta appear in front of me with nArAyaNaa and look at me with Your merciful glance.
SLOKAM 32

सत्यलोकस्थिते लक्ष्मि ल्वं ममागच्छ सन्निधिम्।
वासुदेवेन सहिता प्रसीद वरदा भव || ३२ ||

satya IOkasthitE lakshmi tvam mamAgaccha sannidhim |
vAsudEvEna sahitA praseeda varadA bhava || 32

Meaning

Lakshmi who is in sathyalOka approach me with Vasudeva, be pleased and give me boons.
SLOKAM 33

Lakshmi who is in svetadveepa and with good resolve, come soon with VishNu,
Oh devi, the Mother of the Universe be pleased with me.

Meaning

Sri Rangantha with Thayar
(Courtesy: Sow. R. Chitralekha)
SLOKAM 34

क्षीरंबुधिस्थिते लक्ष्मि समागच्छ समाधवे ।
त्वत्कुपादिपिषुध्या सततं मा विलोकय || ३४ ||

ksheeraAmbudhisthitE lakshmi samAgaccha samAdhavE |
tvat krupaadrshi sudhayA satatam mAm vilOkaya || 34

**Meaning**

Oh Lakshmi who is in the milky ocean with Madhava, come and look at me always with the nectar of Your glance of mercy.
SLOKAM 35

रत्नगर्भस्थिथे लक्ष्मि परिपूर्णहिरण्यचि ।
समागच्छ समागच्छ स्थितवारथु पुर्तो मम ॥ ३५ ॥

ratnagarbhashthite lakshmi paripoorNa hiraNmayi |
samAgaccha samAgaccha sthitvAsu puratO mama ॥ 35 ॥

Meaning

Oh Devi, who is the light within the gems and completely golden, come quickly come soon and stand in front of me.
SLOKAM 36

स्थिरा भव महालक्ष्मि निश्चला भव निर्मले |
प्रसन्नकमले देवि प्रसन्नहृदया भव ॥ ३६ ॥

sthirA bhava mahAlakshmi niscalA bhava nirmalE |
prasanna kamalE dEvi prasanna hrdayA bhava ॥ ३६

Mulbhagal Padmavati thayar(residing in Lotus)
(Courtesy:Sri.Lakshminarasimhan Sridhar)

**Meaning**

Mahalaksmi please be firm and steady in me Oh pure one, who resides in full blown lotus, be heartily pleased.
SLOKAM 37

śrīghre śrīmahālakṣīṁ tvaḍantaṁśtuḥ mahānīdhiṁ āṁśu
śrīghre muḍūtṝṭy puruṭaṁ pradrśaṁ samāp时间节点

sreedharya sreemahalakshmi tvadantastham mahAnidhim |
Seegram uddhṛtya purataḥ pradarSaṁaya samarpaya || 37

Meaning

Mahālakshmi who has all the wealth, extract all the great treasures in You soon and show them in front of me and give them to me.
SLOKAM 38

वसुन्धरे स्रीवसुधे वसुदोग्ध्रि कृपामयि |
त्वत्कृष्णतसवास्वं शीघ्रं में संप्रदर्शय ॥ ३८ ॥

vasundharE sreevasudhE vasudOgdhri krupAmayi |
tvat kukshigata sarvasvam Seeghram mE sampradarsayE ॥ ३८ ॥

**Meaning**

You, who wears all bounty and give them, making them flow, who is full of mercy, bestow all riches that is within You.
SLOKAM 39

विष्णुप्रिये रलगर्मै समस्तफलदे शिवे ।

tvadabhātāhārīnaiḥ saptadṛṣṭayā dṛṣṭaḥ ॥ ३९ ॥

vishNupriyE ratnagarbhE samasta phaladE SivE ।
tvat garbhagata hEmAdEen sampradarSaya darSayā ॥ ३९

Meaning

You who is dear to Lord vishNu, who has all the precious gems inside You, who gives all and auspicious, exhibit the gold and other treasures inside You to me.
You are dear to Lord prahlada varadan
SLOKAM 40

रसातलंगते लक्ष्मि शीघ्रमङ्गच्छ मे पुरः ।
न जाने परमं रूपं मातमें संप्रदाश्य ॥ ४० ॥

rasAtalagatE lakshmi SeeghramAgaccha mE purah |
na jAnE paramam roopam mAtarmE sampradasaya || 40

**Meaning**

Lakshmi who is in the underworld come quickly in front of me. I do not know Your form and You show it to me.
**SLOKAM 41**

आविभव मनोवेर्गात् श्रीध्रमांगच्छ मे पुरः ।

मा वत्स भैशिष्ट्युक्तवा कामधुरिव रक्ष भाम् ॥ ४१ ॥

Avirbhava manOvEgAt SeeghramAgaccha mE purah |
mA vatsa bhairiEtyuktva kAmangouriva raksha mAm || 41

**Meaning**

Appear before me coming quickly as fast as the mind travels and reassure me like a Kamadhenu, saying, "Do not fear, my child" and protect me.
SLOKAM 42

देवि शीघ्रं ममागच्छ धरणीगर्भसंस्थिते ।
मातस्त्वदेवभृत्योहं मृगयेयं त्वां कुतौहलात ॥ ४२ ॥

dEvī Seeghram mamAgaccha dharaNee garbha samsthitE ।
mAtah tvat bhrtya bryOham mrgayE tvAm kutohalAt ॥ ४२ ॥

Meaning

Devi come soon, You who dwell inside the earth. I am the servant of Your servant Oh Mother and I am looking for you with eagerness.
Ranganayaki thayar
(Courtesy: Sri. Murali Bhattar)
SLOKAMS 43 & 44

उत्तिस्त जागृति मयि समुत्तिस्त सुजागृति ।
अक्षय्यान् हेमकटलशान् सुवर्णेन सुपौरितान् || ४३ ॥

uttishTha jAgrhi mayi samuttishTha sujAgrhi |
akshayyAn hEmakalaSAAn suvarNEa supooritAn || 43

निक्षेपान्मे समाकृष्ण्य समुद्रत्य ममायतः ।
समुज्ज्वलनाभूत्वा सम्यमदेहि धरातलात् || ४४ ॥

nikshEpAn mE samAkrshya samuddhrtya mamAgratah |
samunnatAnAnA bhootvA samyagdEhi dharAtaAt || 44

**Meaning**

Rise up, wake up towards me well and show me the gold vessels full of gold taken out from the earth and give them to me with pleasure.
SLOKAMS 45

मत्सन्निधिं समागच्छ मदाहितकुपारसा ।
प्रसीदं श्रेयसां दोग्ध्री लक्ष्मीमें नयनाघ्रतः ॥ ४५ ॥
matsannidhim samAgaccha madAhita krupArasA |
praseeda SrEyaSAm dOgdhree laksmeer mE nayanAgratah ॥ ४५

Meaning

Lakshmi, come in front of me, with in my eyesight, with mercy on me. Be pleased Oh giver of prosperity.
SLOKAM 46

अष्ट्रोपविश्व लक्ष्मि त्वं स्थिरा भव हिरणमयी ।
सुस्थिरा भव संप्रीत्या प्रसन्ना वरदा भव ॥ ४६ ॥

atra upaviSya lakshmi tvam sthirA bhava hiraNmayee |
susthirA bhava sampreetyA prasannA varadA bhava || 46

Meaning

Oh Lakshmi of golden hue, be seated here and be steady. Be pleased and generous with love and stay here firmly.

Of Golden Hue-Woraiyur Kamalavalli thayar
(Courtesy:Sri.Murali Bhattar)
SLOKAM 47

आनीतांस्तु त्वया देवि निधीन्वे संप्रदर्शय ।
अच्छ क्षणेन सहसा दृढ़ा संरक्ष्य मां सदा ॥ ४७ ॥

AneetAmstu tvayA dEvi nidheen vai sampradarSaya |
adya kshaNEna sahasA datvA samraksha mAm sadA ॥ ॥ ४७

Meaning

Oh Devi, show the treasures brought by you well and giving them me soon at this moment and protect me well always.
salutations to Mahalakshmi - Kadabha
SLOKAM 48

मयि तिष्ठत सत्य नित्यं वधेन्द्रादिषु तिष्ठसि ।
अभयायुर मे देवि महालक्ष्मि नमोऽस्तु ते ॥ ४८ ॥

mayi tishTha tathA nityam yathEndrAdishu tishThasi |
abhayam kuru mE dEvi mahAlakshmi namOstu tE ॥ ४८ ॥

Meaning

Oh Devi, stay in me always as You stay with the Indra and the other devas. Give refuge to me Devi, salutations to You MahAlakshmi.
SLOKAM 49

समागच्छ महालक्ष्मि शुद्धजांवृनदस्थिते ।
प्रसीद पुरतः स्थित्वा प्रणतं मां विलोकय ॥ ४९ ॥

samAgaccha mahAlakshmi Suddha jAmboonada sthitE |
praseeda puratah sthita praNatam mAṃ vilOkaya ॥ ४९ ॥

Meaning

MahAlakshmi, who is in the pure gold, be pleased and stand in front me and look at me who is bowing down to You.
SLOKAM 50

लक्ष्मीभुवंशज्ञाता भासि यत्र यत्र हिरण्मयि ।
तत्र तत्र स्थिता त्वं मे तव रूपं प्रदर्शय ॥ ५० ॥

lakshmeer bhuvangatA bhAsi yatra yatra hiraNmayee |
tatra tatra sthitA tvam mE tava roopam pradarsaya ॥ ५० ॥

Meaning

Wherever on earth You shine with Your golden form, You show me Yourself there as manifest therein.
SLOKAM 51

क्रीडन्ति बहुधा भूमीं परिपूणाकृपा मयि ।
मम मूर्धनि ते हस्तमविर्वितमर्य ॥ ५१ ॥

kreeDante bahudha bhumou paripoornA krupA mayi
mama moordhAni te hastam avilambinam arpaya || 51

Meaning

Playing on earth in different ways are You full of mercy. Place Your hand on my head without delay.
SLOKAM 52

शलभग्न्योद्ये लक्ष्मि समस्तपर्वासिनी ।
प्रसीदे मे महालक्ष्मि परिपूर्णमनोरथे ॥ ५२ ॥

phalabhAgYoDyaE lakshmi samasta pura vAsine ।
praseeda mE mahAlakshmi paripoorNa manOrathE ॥ ५२ ॥

Meaning

Lakshmi, who gives the good results and good fortune, who resides in all places of residence and who has infallible wish, be pleased with me.
SLOKAM 53

अयोध्यादिषु सर्वेषु नगरेषु समास्थिते । 
वैभवविविधायुक्ते समागच्छ मुदान्विते ॥ ५३ ॥

ayOdhyAdishu sarvEshu nagarEshu samAshtitE |
vaibhavair vividhair yuktaih samAgaccha mudAnvitE || 53

Meaning

You are found to stay in all flourishing towns like Ayodhya and the resort of all riches. You come to me with pleasure.

Residing in Ayodhya
Madurantakam Janakavalli thayar
(Courtesy: Sri.V.C. Govindarajan)
SLOKAM 54

समागच्छ समागच्छ ममाये भव सुस्थिरा ।
करुणारसनिष्प्रदं नेत्रदृष्यविलासिनी ॥ ५४ ॥

samAgaccha samAgaccha mamAgrE bhava susthirA |
karuNArasa nishyanda nEthra dvaya vilA sinee ॥ ५४ ॥

Meaning

Oh Devi, You have a pair eyes filled with mercy. Come, come, and stay in front of me firmly.
SLOKAM 55

सन्निधत्स्व महालक्ष्मी त्वत्पाणिं मम मस्तके ।
करुणासुधया मां त्वमभिषिच्य स्थिरं कुरु || ५५ ||

sannidhatsva mahAlakshmi tvatpANim mama mastakE |
karuNASudhayA mAm tvam abhishicya sthiram kuru || 55

**Meaning**

Oh MahAlakshmi place Your hand on my head and drench me with the nectar of Your mercy and make me steady.
SLOKAM 56

सर्वराजगृहे लक्ष्मि समागच्छ वलान्विते ।
स्थितवासिः पुरतों मेंद्य प्रसदेनाभयं कुरु ॥ ५६ ॥

sarva rAjaRuhE lakshmi samAgaccha balAnvitE |
sthitvAsu puratO mEadya prasAdEnAbhayam kuru ॥ ५६ ॥

**Meaning**

Lakshmi devi, You powerfully reside in all royal houses. Grace me and give me refuge by staying before me.
SLOKAM 57

सादरं मस्तकं हस्तं मम त्वं कृपयार्पयं ।
सर्वराजस्थिथिते लक्ष्मिः त्वत्स्तकला मयि तिष्ठतु || ५७ ||

$sAdaram mastakE hastam mama tvam krupayA arpaya |
sarvarAjasthitE lakshmi tvat kalA mayi tishThatu || 57$

Meaning

Oh Lakshmi place Your hand on my head with mercy and love. Let Your kala which is in all kings, be with me.
SLOKAM 58

आद्यादि श्रीमहालक्ष्मि विष्णुवामाद्वसंस्थिते ।
प्रत्यक्षं कुरु मे रूपं रक्ष मां शरणागतम् ॥ ५८ ॥

AdyAdi sreemahAlakshmi vishNu vAmAnka samsthitE |
pratyaksham kuru mE roopam raksha mAmsaraNAgatam ॥ ५८ ॥

**Meaning**

You, Yourself are Adhilakshmi and others (ashtlakshmis) and you are seated on the left knee of the Lord VishNu. Appear before me and protect me who has surrendered to You.
SLOKAM 59

प्रसीद मे महालक्ष्मि सुप्रसीद महाशिवे ।
अचला भव सुप्रीता सुस्थिता भव मद्रहे ॥ ५९ ॥

praseeda mE mahAlakshmi supraseeda mahASivE |
acalA bhava supreetA susthirA bhava madgrhE || 59

Meaning

Be pleased with me MahAlakshmi, being well pleased stay on my house firm and steady with pleasure.
SLOKAM 60

याब्दिष्टृष्णूत्स याब्दिष्टृष्णूत्स वेदांश्च याब्दिष्टृष्णूत्स याब्दिष्टृष्णूत्स वेदांश्च याब्दिष्टृष्णूत्स याब्दिष्टृष्णूत्स वेदांश्च
याब्दिष्टृष्णूत्स याब्दिष्टृष्णूत्स तावत्कृर्तु कृपां मयि ॥ ६० ॥

yAvat tishThanti vEdAsca yAvat candra divakarou |
yAvat vishNusca yAvat tvam tAvat kuru krpAm mayi || 60

Meaning

As long as the vedas and the sun and the moon exist, and as long as Lord VishNu and You are there, You show mercy on me.
SLOKAM 61

चान्द्री कला यथा शुक्ले वधति सा दिने दिने ।
तथा द्या ते मय्येव वर्धतामभवर्धताम्। ६१ ॥

cAndree kaLAlA yathA sukJE vardhatE sA dinE dinE |
tathA dayA tE mayyEva vardhatAm abhivardhatAm ॥ ६१

Meaning

Just as the parts of the moon grows steadily in Suklapaksha, so too may Your grace grow in me more and more.

Show Your grace—Arumpuliyur Anandavalli thayar
SLOKAM 62

यथा वैकुण्ठनगरे यथा वै क्षीरसागरे ।
तथा मद्द्रवने तिष्ठ स्थिरं श्रीविष्णुनासह ॥ ६२ ॥

yathA vaikuNTha nagarE yathA vai ksheerasAgarE |
tathA madbhavanE tishTha sthiram sreevishNunA saha || 62

**Meaning**

Stay in my house permanently with Lord VishNu as You are in the milky ocean and VaikuNta.
SLOKAM 63

योगिनां हृदये नित्यं यथा तिष्ठसि विष्णुना ।
तथा मद्वने तिष्ठ स्थिरं श्रीविष्णुना सह ॥ ६३ ॥

yOginAm hrdayE nityam yath tishThasi vishNunA |
tathA madbhavanE tishThA sthiram sreevishNunA saha || 63

Meaning

Just as You stay ever in the hearts of the yogis with Lord VishNu, stay also in my house with Him.
The midunam-Vyaya sErthi (Courtesy:Sri.Murali Bhattar)
SLOKAM 64

नारायणस्य हृदये भवति यथास्ते
नारायणोपिः तव हृदकमले यथास्ते ।
नारायणस्तवमापि नित्यविभू तथैव
तौ तिष्ठतां हृदि ममापि द्यान्वितैर श्रीः ॥ ६४ ॥

nArAyAnaNya hrdayE bhavatee yathAsthE
nArAyAnaopi tava hrdkamalE yathAsthE ।
nArAyAnaNstvamapi nitya vibhoo tathaiva
tou tishThatAm hrdi mamApi dayAnvitou sreeh ॥ ६४ ॥

Meaning

As You are in the heart of nArAyAna Na and He in the lotus of Your heart and thus both of You lord over all, may You two be in my heart also with full of mercy!
SLOKAM 65

विज्ञानवृद्धि हृदये कुरु श्रीः

सौभाग्यवृद्धि कुरु मे मृगे श्रीः ।

दयासुवृद्धि कुरुतां मावि श्रीः:

सुवर्णवृद्धि कुरु मे करे श्रीः ॥ ६५ ॥

Meaning

Lakshmi You make the knowledge grow in my mind and make my mind grow with soubhagya. Have abundant flow of mercy in me and shower gold in my hands.
SLOKAM 66

न मां त्यजेथा: श्रीतकल्पवङ्गः
सद्धर्मस्य मन्त्रा-नीलयेन नाशनी
न मां त्यजेथा भव सुप्रसन्नः
गृहे कल्यंत्युपथ पुत्रवर्गम् ॥ ६६ ॥

na mAm tyajEthA h Sritakalpavalli
sadh bhakti cintAmani kAmadhEnO |
na mAm tyajEthA bhava suprasannE
grhE kaLatrEshu ca putravargE || 66

Meaning

You who are like the celestial wish-giving tree to those who surrender to You do not forsake me, You are like chinthamani and Kamadhenu to Your devotees (both give what ever is desired). Be well pleased and do not leave me nor my wives and children.
Belur ranganayaki thayar
(Courtesy:Sri.L.Sridhar)
SLOKAM 67

आधादिमाये त्वमजाण्डवीजं

t्वेच साकार निराकृती त्वम्।

t्वया धृताश्चान्ज भवाण्ड सह्याः:

चिरं चरित्रं तव देवि विष्णोऽ॥ ६७ ॥

AdyAdi mAyE tvam ajAndabeejam
tvamEva sAkAra nirAkrtee tvam |
tvayA dhrtAscAbja bhavANda sanghAh
citram caritram tava dEvI vishNOh || 67

Meaning

You are the first ever mAyA and You are the seed of the cosmic egg. You are the form and formless. The groups of Brahma and Siva and others are supported by You. The actions of You and the Lord VishNu are wonderful indeed.
SLOKAM 68

न शक्नुयः ।
महिमानं तव स्तोत्रं मन्दोर्षहं शक्नुयं कथम् ॥ ६८ ॥

Meaning

Even Brahma, Rudra and other devas and the vedas are not capable of describing Your glory. How can I with my limited intellect do so!
SLOKAM 69

अंव त्वद्वत्सवाव्यानि सूक्तासूक्तानि यानि च ।
तानि स्वीकृतु सर्वं द्यालुत्त्वेन सादरम् ॥ ६९ ॥

amba tvat vatsa vakyani sooktAsooktAni yAni ca |
tAni sveekuru sarvaj~nE dayAlutvEna sAdaram ॥ 69

Meaning

Oh Mother, who is omniscient, accept my words good or not as the speech of Your child with care and mercy.
**SLOKAM 70**

भवन्तं शरणं गत्वा कृतार्थस्य: पुरातनः ।

इति सचिन्त्य मनसा त्वामहेश्वरणं व्रजे ॥ ७० ॥

bhavantam SaraNam gatvA krtArthAssyuh purAtanAh |
iti sancintya manasA tvAm aham SaraNam vrajE || 70

**Meaning**

I surrender to You after deep thought seeing that my forefathers attained the fruit of their desire.
SLOKAM 71

अनन्त नित्यसुखिनः त्व: दृढ़तास्वत्तपरायणः ।

इति वेदप्रमाणाद्वि देवि त्वं शरणं चरिते ॥ ७१ ॥

anantA nitya sukhinah tvat bhaktAh tvatparAyaNAh |
iti vEdapramANAt hi dEvi tvAm SaraNam vrajE || 71

**Meaning**

Those who take refuge in You and devoted to You are infinite. Thus says the veda and hence I surrender to You.
SLOKAM 72

तव प्रतिज्ञा मद्वक्ता न नह्यन्तीत्यपि व्यविचित।

इति सचिन्त्य सचिन्त्य प्राणान्स सन्धारयाम्यहम् || ७२ ||

tava pratij~na madbhaktA na naSyanteetyapi kvacit |
iti sancintya sancintya prANAn sandhArayAmyaham || 72

**Meaning**

Only thinking of Your promise that Your devotees will never be destroyed, I maintain my life.
SLOKAM 73

त्वद्धीनस्त्वहं मात: त्वत्कुपा मयि विद्यते ।
यावत्सपूर्णकामः स्यां ताबद्रहि दयानिधे ॥ ७३ ॥

thvadadheenastvaham mAtah tvatkrpA mayi vidyatE |
yAvat sampoorNa kAmA syAm tAvaddEhi dayAnidhE || 73

Meaning

I belong to You Oh Mother, and You have mercy on me. Give me that much with which I will get all my desires fulfilled.

Oh Mother! - Thiruvelliangudi Thayar
SLOKAM 74

क्षणमात्रं न शाक्तोमि जीवितुं त्वप्रकृपां विना ।

न हि जीवन्ती जलजा जलं त्यक्तं जलाधिशया: ॥ ७४ ॥

kshaNamAtram na SaknOmi jeevitum tvatkrpAm vinA |
na hi jeevanti jalajA jalam tyaktvA jalASrayAh || 74

Meaning

I will not be able to live even one moment without Your grace. The lotuses which water-born will not exist without water.
**SLOKAMS 75 & 76**

यथा हि पुत्रवात्सल्यात् जननी प्रस्नुतस्तनी।
वत्सं त्वरितमागत्या संशीणयिता वत्सला॥ ७५॥

yathA hi putravAtsalyAt jananee prasnutasanee |
vatsam tvaritam Agatya sampreenayati vatsalA || 75

यदि स्यात्व पुत्रोऽह माता त्वं यदि मामकी।

dyapayodharastanyu sudhAbhih abhishinca mAm॥ ७६॥

yadi syAt tava putroham mAAtA tvam yadi mAmakee |
dayApayOdhara stanyu sudhAbhih abhishinca mAAm || 76

**Meaning**

As a mother secreting milk out of love for her child comes quickly and pleases her child like that You should also shower Your milk of Mercy on me if it is true that I am your offspring (because You are the Mother of the Universe).
SLOKAM 77

मृग्यो न गुणलेशोपि मयि दोषेकमन्दिरे ।
पासूनां वृषिबिन्द्वूनां दोषाणां न मे मति: ॥ ७७ ॥
mrgyO na guNaESOpi mayi dOshaika mandirE|
pAmsoonAm vrshTibindoAm dOshANAm ca na mE matih ॥ 77

Meaning

As the dust particles and the raindrops are countless, so are my faults and I am the abode of faults where You cannot find one good quality.
SLOKAM 78

पापिनामहमेकायो द्यालूत्तूनां त्वमघन्णीः।
दयनीयो मदन्योऽस्ति तद्व कोऽत्र जगात्त्रये॥ ७८॥

pApinAm aham yEkAgrah dayAloonAm tvam agraNeeh |
dayaneeyO madanyOsti tava kO atra jagattrayE || 78

Meaning

I am the foremost among sinners and You are the first among the merciful. Whoever can be more deserving for Your mercy than me in all the three worlds.
SLOKAM 79

विधिनां हन सुष्णेषु न स्वातं दयालुःत

आम्यो वा न सुष्णेषुदोषधस्य वृथोदयः ॥ ७९ ॥

vidhinAham na srshTascEt na syAt tava dayAlutA |
AmayO vA na srshTascEt oushadhasya vrthOdayah || 79

Meaning

If I were not created (as a sinner) there will be no need for You to be merciful. If not for the existence of disease there need be no medicine.
SLOKAM 80

कुपा मदग्राजा किं ते आहं किं वा तदग्राजः।

विचारं देहि मे वित्तं तव देवि द्यानिपि ॥ ८० ॥

krupa madagrajA kim tE aham kim vA tadagrajah |
vicArya dEhi mE vittam tava dEvi dayAnidhE ॥ ८० ॥

Meaning

Consider whether Your mercy was born before me or I was born before it and give me wealth as You are the Ocean of Mercy (which shows that Your mercy was there before me).
Goddess of universe-Kazhicheerama vinnagaram Lokanayagi Thayar
(Courtesy: Thirumananjeri Sri. Krishnan)
SLOKAM 81

माता पिता त्वं गुरुस्ततः श्रीः

tvamEva sanjeevanahEtubhootA |

अन्यं न मन्ये जगदंकनायेः

tvamEva sarvam mama dEvE satyam || 81 ||

Meaning

You are my Mother, Father, Guru and refuge. You are the reason for my living. You are everything to me, being the Goddess of the entire world and this is the absolute truth.
SLOKAM 82

आध्यादिलक्ष्मीर्व सुप्रसन्ना

विष्णुवैज्ञान्यसुखेकदोषिम्

अज्ञानहन्त्री त्रिगुणानुपतिरिक्ता

प्रज्ञानेत्रि भव सुप्रसन्ना || ८२ ||

AdhyAdi lakshmeer bhava suprasannA
visuddha vj~nAna sukhaika dOgdhrI |
aj~nAna hantree triguNAtiriktA
praj~nAna nEtrI bhava suprasannA || 82

Meaning
Oh Adhilakshmi who is also other lakshmis, be well pleased. You increase the knowledge of ours and be beneficial. You destroy ignorance and transcend the three gunas. You have the eyes of wisdom, be pleased.
SLOKAM 83

अशोपवाङ्जाड़च मलापहन्त्री

नवनवं सुद्रु सुवाक्यदायिनी I

ममैव जिह्वाश्रुसुरज्ञवर्तिनी

भव प्रसन्ना वदने च मे श्रीः || ८३ ||

asEsha vagjADya malAphahantri

navam navam sushTu suvAkyadAyinee I

mamaiva jihvAgra surangavartinee

bhava prasannA vadanE ca mE Sreeh || 83

Meaning

Lakshmi, You who eradicate all ignorance in speech and give the ability to speak well and stay in the stage set well by my tongue, be pleased and also stay in my face.
You make everything shine well—(Courtesy: Narasimhan Sampathkumar)
SLOKAM 84

समस्तसंपत्तिः विराजमाना

समस्ततेजस्ति विभासमाना ।

विष्णुप्रिये त्वं भव दीप्यमाना

वाग्देवता में चदने प्रसन्ना ॥ ८४ ॥

samasta sampatsu virAjamAnA

samasta tEjassu vibhAsamAnA |
vishNupriyE tvam bhava deepyamAnA

vAkdEvatA mE vadanE prasannA ॥ ८४ ॥

Meaning

You shine on my face pleasant and lustrous, Oh Devi who is dearest to Lord VishNu, and who is the Goddess of speech and shines in all wealth and in all luminous bodies.
SLOKAM 85

sarvāpradāsaṁ sakalārthadhī tvam
prabhāsulāvya-pradāṣṭhaṁ
suvraṇādī tvam suṣumnaṁ bhava Sreeh
hiranmayee mē nayanaḥ prasannā

Meaning

You who make everything shine well, who provides beauty and grace by Your rays of light and who gives gold and of golden form, are pleased and stay in my eyes.
SLOKAM 86

सर्वार्थिदा सर्वजनग्नत्रसूति:

सर्वेश्वरी सर्वभयापहन्नी।

सर्वोऽन्नतास्तव सुमुखी च नः श्रीः

हिरण्मयी मे भव सुप्रसन्ना ॥ ८६ ॥

sarvArthada sarvajagat prasootih
sarvEsvaree sarva bhayApahantree |
sarvOnnatA tvam sumukhee ca nah sreeh
hiraNmayee mE bhava suprasannA ॥ ८६ ॥

Meaning

Lakshmi of golden form, You are the giver of everything, the origin of the world, Isvari of all the worlds, dispeller of all fear, and the supreme power, show your benign face and be pleased with us.
Meaning

Lakshmi of golden form, be present in my eyes, You who destroy all obstacles and adept in the uplifting of all devotees, giving them all riches and happiness.
SLOKAM 88

Oh Devi be pleased with me who most deserves Your pity. You are worshipped by all devas, Indra and Siva. Be present, Mother, always in my eyes along with Your Lord and stay in my face with benevolence.
**SLOKAM 89**

मा वत्स भेरभयदानकरोप्तिस्ते

मैठौ ममेति मयि दीनजनानुकम्पे ।

मातः समर्प्य मुदः करुणाकटाश्च

माझङ्ग्वीजमिह न: सृज जन्म मातः ॥ ८९ ॥

mA vatsa bhairabhayadAna karOrpitas tE
mouLou mamEti mayi deenajanAnukampE |
mAtah samarpaya mudA karuNAkaTaksham
mAngaLya beejam iha nah srja janma mAtaH || 89

**Meaning**

Your hand is placed on my head saying "do not fear my child" as You are merciful towards the suffering. Oh Mother, turn Your merciful glances towards me with pleasure and create the seed of auspiciousness for us here.
SLOKAM 90

कटाक्ष इह कामधुक्त तव मनस्तु चिन्तामणि:

करे सुरता तर्कशदा नवनिधिस्वेदिन्दिरे ।

भवेत्तव द्यारसो रसस्यायन चान्वज्ञः

मुख्य तव कलानिधिर्विनिधि वाचित्तार्थ्यप्रदम ॥ ९० ॥

kaTaksha iha kAmadhuk tava manastu cintAmaNih
karah surataruh sadA navanidhih tvamEva indirE |
bhavEttava dayArasO rasarasAyana cAnvaham
mukham tava kalAnidhih vividha vAncchitartha pradam ॥ ९० ॥

**Meaning**

Here in this world Your glance is the Kamadhenu. Your mind is the wish giving gem. Your hand is the kalpavrksha. Oh IndhirA, You are ever the treasure of nanuidhi, shanka, padma etc. Your mercy is the elixir that is fruitful every day. Your face is the treasure of kalAs which fulfills all desires.
SLOKAM 91

यथा रसस्पर्शनतो यस्य सोऽपि

सुवर्णता स्वात् कमले तथा ते ।

कटाक्षसंस्पर्शनतो जनानां

अमज्जानानामिप महङ्गत्वम् ॥ ९१ ॥

yathA rasasparsanatOayasOpi
    suvarNatA syAt kamalE tathA tE |
kaTaKsha samsparsanatO jAnAnAm
    amangaLANAmapi mangaLATvam ॥ ९१ ॥

Meaning

Just as even the iron becomes gold by the contact with the alchemical liquid so too, Kamala devi, even inauspicious will become auspicious with the contact of Your glance.
SLOKAM 92

I am frightened of the words 'give' and 'no' and hence Oh RamA, I surrender to You. Therefore You who is the refuge come to me with your Lord.
SLOKAM 93

कत्पद्रुमेन मणिना सहिता सुरम्या

श्रीस्ते कलामयि रसेन रसायनेन ।

आस्तामतो मम च दुर्गर्पाणिपादः

र्पुष्प्रया सुर्वर्णवपुषः स्थिरज्ञमः रस्यः ॥ ९३ ॥

Meaning

Lakshmi who is with kalpatharu and chinthamani, be full of essence of all your kalaś. Hence the contact with my eyes, hands, arm and feet may turn all beings mobile and immobile into golden form.
You are the eight forms of Lakshmi and the pathni of the Lord who is the first cause. You stay with me with Your Lord and through Your grace let me find wealth at each and every step.
SriRanganayaki Thayar
(Courtesy:Sri.Murali Bhattar)
**Meaning**

One who reads this sthothra of AdhyAdhi lakshmi, will spread the steady glory of Rajyalakshmi. Even if he is miserably poor he will become rich and Lakshmi will stay forever with his descendants.
SLOKAM 96

यस्य स्मरणमात्रेण तुषा स्याद्विष्णुवहः।
तस्यामीषे ददात्याय तं पाल्यति पुत्रवत् ॥ ९६ ॥

yasya smaraNamAtrENA tushTA syAt vishNuNuvallabhA |
tasyAbheeshTam dadAtyASu tam pAlayati putravat ॥ ९६ ॥

Meaning

Lakshmi becomes pleased with the one who simply thinks of Her, fulfils all his wishes and protects him like a son.
SLOKAM 97

 indica rahasyam hrdhayam sarvakAmaphalapradam |
 japah pancasahasram tu puraScaraNam uchyatE || 97 ||

**Meaning**

This secret hrdhayam which is the means of fulfillment of all wishes should be chanted 5000 times before it starts giving result.
SLOKAM 98

त्रिकांमेककालं वा नरो भक्तिसमन्नितः ।
यः पठेच्छृणुयादापि स याति परमां श्रीयम् ॥ ९८ ॥

trikAlam yEkakAlam vA narO bhaktisamanvitah
yah paThEt srunuyAt vApi sa yAti paramAm Sriyam ॥ ९८ ॥

**Meaning**

One who reads this or hears with full of devotion once or thrice, he attains glory.
SLOKAM 99

mahalakshmiṃ samudikṣy niṣhi bhāravavāsare |

इदं श्रीह्रद्यं जपत्वा पच्छवारं धनं भवेतुः ॥ ९९ ॥

mahAlakshmeem samuddiSy a niSi bhArgava vAsarE |
idam sreehrdayam japtvA pancavAram dhanee bhavEt ॥ ९९ ॥

**Meaning**

By chanting this lakshme hrdyam to MahAlakshmi on Friday night five times, one becomes rich.

kalale Aravindavalli thayar
SLOKAM 100

अनेन हृदयेनाथं गर्भिण्या अभिमन्त्रितम्।
ददाति तत्कुले पुत्रो जायते श्रीपति: स्वयम्।१००॥

anEna hradyEnAnnam garbhiniNyA abhimanritam |
dadAti tatkulE putrO jAyatE Sreepatih svayam || 100

**Meaning**

In the family of one who gives the food to the pregnant wife after chanting this manthra Lord VishNu Himself is born.
SLOKAM 101

नरेणान्यथवा नार्य लक्ष्मीहद्यमन्त्रिते।
जले पीते च तदुःश्रे मन्दभायो न जायते॥ १०१॥

narENApyathavA nAryAh lakshmee hrdhaya mantritE |
jalE peetE ca tat vamSE mandabhAgyO na jAyatE || 101

Meaning

In the family of a man or woman who drinks the water purified by the chanting of this mantra no one with bad luck is born.
SLOKAM 102

य आश्वयुक्तमसि च शुक्रपक्षे

रमोत्सवे सन्निहिते च भक्त्या ।

पठेत तद्विक्तरवार्षिकः

लभेत सौवर्णमन्यी सुवृष्टिं || १०२ ||

ya ASvayungmAsi ca SuklapakshE
ramOtsavE sannihitE ca bhaktyA |
paThEt tathaikOttara vAravrddhya
labhEta souvarNamayeem suvrishTim || 102

**Meaning**

One who reads this in the month of PurattAsi suklapaksha, navarathri with devotion first day once, second day twice etc., and on the ninth day nine times, there will be rain of gold.
SLOKAM 103

य एकभक्त्यान्वहमेकवर्षं

विशुद्धिः सतसिवारजापि ।

स मन्दभाग्योऽपि रमाकटाक्षाद्

भवेत्सहस्राक्षशारावधिकाः ॥ १०३ ॥

ya yEkabhaktyA anvaham yEkavarsham

viSuddhadheeh saptativArajApee |

sa mandabhAgyOpi ramAkaTAkshAd

bhaVeT sahasrAkhsha SatAdhika Sreeh || 103

**Meaning**

One who chants this everyday for a year seven times with pure heart, with devotion even if he is without money and poor he will become equal to Indhra in wealth.
Kalkunte Ranganayaki thayar
SLOKAM 104

SreeSA nghribahaktim haridAsa dAsyam
prasanna mantrArtha drDhaika nishThAm |
gurOh smrtim nirmalabOdha buddhim
pradEhi mAtah paramam padam Sreeh || 104 ||

Meaning

Oh Mother, give me the devotion towards the Lord and let me serve His devotees, and let me have the remembrance of my Guru and pure knowledge and attain the highest state of salvation.
SLOKAM 105

पृथ्वीपतित्वं पुरुषोपत्तमत्वं
विभूतिवासं विविधार्थिसिद्धिम्।
सम्पूर्णकीर्तिः बहुवर्षभोगः
प्रदेहि मे लक्ष्मि पुनःपुनरस्त्वम्॥ १०५॥

prthvepatitvam purushOttamatvam
vibhootivAsam vividhArthasiddhim |
sampoornakeertim bahu varshabhOgam
pradehi me lakshmi punah punah tvam || 105

Meaning

Lakshmi, You give me again and again the kingship, the status of being best among men, abiding in glory, and success in all things, complete fame and enjoyment of all pleasures for many years.
SLOKAM 106

वादार्थसिद्धं वहुः लोकवस्यं

वयः स्थिरत्वं ललनासु भोगम्।

पात्रादिलिङ्कं सकलाार्थसिद्धं

प्रदेहि मे भार्गवि जन्मजन्मनि || १०६ ||

vAdArthasiddhim bahuLOka vaSyam

vayah sthiratvam lalanAsu bhOgam ||

pAtrAdi labdhim sakalArtha siddhim

pradEhi mE bhArgavi janmajanmani || 106

Meaning

Oh BhArgavi, give me success in arguments, mastery over the worlds, long life and joy through women, and may be deserving all these and attain all things successfully in all my lives to come.
SLOKAM 107

सुवर्णवृद्धि कुरु मे गृहे श्री:

सुधान्यवृद्धि कुरु मे गृहे श्रीः ।

कल्याणवृद्धि कुरु मे गृहे श्रीः

विभूतिवृद्धि कुरु मे गृहे श्रीः ॥ १०७ ॥

suvarNavrddhim kuru mE grhE Sreeh
sudhAnyavrddhim kuru mE grhE Sreeh
kalyANavrddim kuru mE grhE Sreeh
vibhootivriddhim kuru mE grhE Sreeh ॥ 107

Meaning

Let there be shower of gold in my house, shower of grains, growth of auspicious things and prosperity.
The glory of Achyuta
SLOKAM 108

Laksmi, glory of acyuta, of smiling face, lustrous like a million rising suns,
wearing garment in the colour of lightning, adorned with ornaments, carrying a
golden pot filled with pomegranate seeds and two lotuses, accompanied with
her Lord and giving me refuge very often.

Meaning
SrI Mahaalakshmi Kavacam

Commentaries and Meanings by
SrI nrusimha sEva rasikan
Oppiliappan kOil SrI.VaradAchAri SaThakOpan

SrI lakshmi sahasra yantrams

Drawn based on the 21st Chapter "Chitrastabhaka" of
SrI Lakshmi sahasram
by
ArasANippAlai VenkatAdhvAri SvAmi
Introduction:

SrI MahAlakshmi, the Divine Mother has as Her proud place of residence the chest of Sriman NArAyaNan, the jagat-pitA, the Divine Father of all. She is both His danam and kavacham, in that She enhances His powers by Her magnetic presence. As the divya mithunam, they are inseparable. So prayer to one of them always reaches both of Them due to this aspect. 'SrI' embodies wealth. Her treasury abounds with every kind of material wealth, but for a prapanna the most coveted treasure is Her anugraham to perform nitya kaimkaryam to the Divya Dampathis both here on earth and in SrI VaikuNTham. For a prapanna who adopts this thought while performing their daily ArAdanams and anushtAnams, the material wealth flows on its own as an after effect of the nishkAmya karmAs performed by them. Such is the dayai and priyam of the divine Mother towards Her children who seek nothing but the lotus feet of the Divya Dampathis.

This MahAlakshmi Kavacham invokes ThAyAr’s mercy on us to protect our body as a Kavacham (armor) from harm, so that this body may continue to be:

1. a residence fit for Their divine presence and
2. be strong and healthy to perform kaimkaryam to Them.
Slokas and Commentary:

Asyā śrīmahālakṣmǐkavacamantrasya brahmā r̄iśhī gāyatrī chhandāḥ
mahālakṣmǐrdevatā mahālakṣmǐśrītāyārthāṃ jaye viṇīyogaḥ.

For this Mahā Lakṣmī Kavacha Mantram, Brahma is the Rishi, Mahā Lakṣmī is the Devathāa and Gayathri is the chandas. The Japam is presented to please Mahā Lakshmi.

Slokam 1

इन्द्र उवाच ।

समस्तकवचानां तु तेजस्विक कवचोत्तमम् ।
आत्मरक्षणमारोपयं सत्यं त्वं बृहि गीष्पते ॥ १ ॥

Indhran uvAca |
samastakavacAnAM tu tejasvi kavacottamam |
AtmarakShaNamArogyaM satyaM tvaM brUhi gIShpate || 1||

Meaning:
Indhran said: "Guru DevA! Please reveal to me the most lustrous and the loftiest kavacham among all the kavachams that protect the self and health-conferring as well as unfailing.

Slokam 2

श्रीगुरुरुवाच ।
The Guru said: "I shall instruct you briefly on the Kavacham, which is the most secret one in all of the fourteen lokams and it arose from BrahmadEvan.

SLOKAM 3

BrahmOvaca

Shiro me vishNupati ca lalAtamamritodbhavA

chakShuShI suvishAlakShI shravaNe sAgarAmbuja || 3 ||

Meaning:

Brahma said: "May VishNu Pathni (the divine consort of VishNu) protect my head; May the one who arose from the nectar during the churning of the milky ocean protect my forehead! May the lady with the auspicious and broad eyes reaching up to Her ears protect my eyes! May the lotus residing in the milky ocean protect my ears!

SLOKAM 4

PrAna pAtu varOdeha jihAdamashaayrupini ||
May VaraarOhaa (Maha Lakshmi) protect my nose and may the veda svaroopini protect my tongue! May Maha Lakshmi protect my face as an armour! May the lady residing in Vaikuntam as the consort of Sriman NaarAyaNa protect my neck!

SLOKAM 5

May Jaanaki Maathaa protect my shoulders! May my arms be protected by the One who delights Bhrugu Maharishi! May my shoulders be protected by the One who is the Goddess of wealth! May my hands be protected by the one with the beautiful limbs adored by Hari!

SLOKAM 6

May the eye that Shri Devi has protected! May the body of Shankara have wealth! May the hands of Shri Navas protect the body of the Bhuvanamatra!
Meaning:

May my chest be protected by SrI DEvi and my heart by the most beautiful one adored by Hari! May VaishNavi protect my stomach! May my navel be protected by the Mother of the Universe!

SLOKAM 7

कर्न च पातु वाराही सक्षिणी देवदेवता ।
उर्म नारायणी पातु जानुभु चन्द्रसोदरी ॥ ७ ॥

kaTiM ca pAtu vArAhI sakthinI devadevatA |
UrU nArAyaNI pAtu jAnunI candrasodarI ॥ ॥ 7॥

Meaning:

May VaarAhi protect my hips! May my upper thighs be protected by the Goddess of gods! May the region between my thighs and the knee be protected by NaarAyaNi! May my knees be protected by the sister of Chandra!

SLOKAM 8

इन्द्रा पातु जड़ों मे पादों भक्तनमस्कृता ।
नखानू तेजस्विनी चापुर सर्वाङ्ग कहुणामयी ॥ ८ ॥

indirA pAtu ja~Nghe me pAdau bhaktanamaskR^itA |
nakhAn tejasvinI pAtu sarvA~NgaM karUNAmayI ॥ ॥ 8॥

Meaning:

May Indhiraa protect the region from knee to the ankle! May Mahaa Lakshmi worshipped by Her devotees protect my feet! May the lustrous one protect my nails! May the one full of compassion protect all of my limbs!
Slokam 9

This SrI kavacham was constructed for the protection of the world by Brahmaa. The noble ones who recite this kavacham will be the ones who are the most blessed in all the three worlds.

Slokam 10

Those whose limbs are covered by this kavacham will always be victorious. Oh Mahaa Lakshmi (AmarEswari)! May Thou Be generator of all kinds of sukham like a comforting Mother!

Slokam 11

bhUyaH siddhimavApnoti pUrvok{}taM brahmaNA svayam |
lakShmIrharipriyA padmA etan nAmatrayA smaran || 11||

Meaning:

One will gain all siddhis again by reciting this Kavacahm uttered first by Brahmaa himself. When one reflects on the triad of names of the Mother Divine (Lakshmi, Hari Priyaa and Padhmaa) One attains again all that one desires in this world and the other.

SLOKAM 12

नामत्रयमिदं जश्वा स चाति परमां श्रीयम्।

यः पठेत्स च धर्मात्मा सर्वानुं कामानुं अवासुयात्॥ १२॥

nAmatrayamidaM japtVa sa yAti paramAM shriyam |

yaH paThetsa ca dharmAtmA sarvAn kAmAn avApnuyAt || 12||

Meaning:

By japam of the above triad of names, one attains the supreme auspiciousness. The righteous ones who recite this kavacham will have all of their wishes fulfilled.

॥ इति श्रीब्रह्मपुरणेन इन्द्रोपदिष्टं श्रीमाहालक्ष्मीकवचं सम्पूर्णम्॥

॥ iti shrIbrahmapurANe indropadiShTaM shrImahAlakShmIkavacaM sampUrNam ||

Meaning:

The Mahaa Lakshmi Kavacham received as upadEsam by Indhran and housed in Brahma PurANam is now concluded.
Appendix II

Sri Lakshmi Sahasra Yantrams

YANTRAM 1

नामक्रिया
• दिचतुष्क नामं ब्रह्मांंम्

301 कमते तेजदेवस्य प्रहिष्य तरं राजुः।
किमशे देवदेशस्य प्रहिषितं नरस्यं मे॥

sadagopan.org

204
YANTRAM 2

मध्ये ते पद-अन्तेर्स्थित प्रसीध कसूने हिंदूः

तेजसा दह रत्ने ४४ फिरमुढीं मध्यम ॥
* हिंचुँको आँक लेबँ रँग-रँगे 

115 अजेयभूत हेरे कार्ती काक्ष्यरसपूर्णति ।
अन्नामयधर्म कार्त्ती कार्पिण्यत्रासहादिगीं ॥
YANTRAM 4
YANTRAM 5.1 A

* शोकेशदेव पदमें *

217 - कुमा समागमा भीमा गमाणामादिमा समा।

कुमा धोभा समानामा प्रमाशीमायः प्राति मा।

(अथातः प्रकारात्ते विनेशांन)
YANTRAM 5.1 B
YANTRAM 5.2

समुद्रजोनितान्तर्गतेनस्तसंसङ्कर तारिकाः

समुद्रजोनितान्तर्गतेन पुनरस्ताभावतारिकाः

* सरवंध : *

210
922 नारायण युध आत्ममहित भागम्।
पारिता विभिन्नानं हेतुदुर्गल्युक्तम।॥

YANTRAM 6.1
* किलकल्यांनामाखिले महाप्रेम *

४३५ - नक्षत्रेनेव पर्वतमुखी जीवन एवं श्वेतार्कणी जीवनातील किळकल्यांना महाप्रेम होतो.

भिषात स्वरूपकाल्य हरिराज तंत्रेनेत्रानं परराज्यीवाच्य भाषाधिक विवःक मालाक्यो भाषुरा।
अर्थे नेद्यश्रीज्य लाल महिमरोषलोकस्मृत तेलाक विश्वमर्तुतुतुतुमसत्वत्वी येन कै वीर्यपाया।
यलाटाननमप्रप्रतापमनस्सुरहीरसुरुधे वात्वर्येनकल्यकक्रमत्या हान्यन्यश्वशिनी।
Annotated commentaries and meanings for the entire 17th chapter of SrI VenkatAdvAri SvAmi’s "SrI Lakshmi Sahasram" can be found at:

http://www.sundarasimham.org/ebooks/ebook100.htm