

# Karma and Karma-phaḷam

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## Sadhana Panchakam – All Classes

Sadhana Panchakam was written by Ādi Śaṅkarācārya. Sometimes this is also called Sopana Panchakam or Upadesa Panchakam or Advaita Panchakam. The word Panchakam means a text consisting of five verses. It is called advaita panchakam because these verses deal with advaidic teaching contained in vedas. The word upadesa means teachings or instructions; Upadesa Panchakam means five verses dealing with the instructions. The teaching in these verses are given in a graded manner. Sopānam means a flight of steps. Like a flight of steps, instructions are given to reach the goal. These five verses deal with a series of sādhanā-s or disciplines to be followed by every human being and that is why it is also called sadhana panchakam. Sādhanam means and sādhyam is end. The person who accomplishes the sādhanā-s is called sādḥaka.

A series of sādhanā-s are given for two goals:

1. Discovering what is the goal of human life.
2. Accomplishment of the goal

Keeping these goals in mind, a scheme for life is presented. This scheme of life is given by vedas and scriptures. This is presented by Shankaracharya in five verses.

What is the scheme given by the Vedas? This scheme is known as varṇa āśrama vyavasthā; scheme of varnas and scheme of āśramas; varṇa vyavasthā means dividing the whole society into four groups: brāhmaṇa, kṣatriya, vaiśya, śūdra-s. This classification is based on the contribution towards society. This classification was given by scriptures for social harmony and social growth.

The second scheme is āśrama vyavesthas or scheme of four stages of life. This scheme is presented for individual harmony and growth. In this work, Shankaracharya is primarily concerned about the āśrama vyavesthas. The four āśramas are:

1. Brahmacharya: Student stage of life
2. Gr̥hastha: Householder stage of life
3. Vānaprastha: Hermit stage of life
4. Sannyāsa āśrama: Stage of life as a monk

This scheme is almost gone and has only a skeletal existence. But internally and mentally everyone must through this scheme.

For all human beings, irrespective of varna or āśrama, the scriptures describe some common disciplines; universal disciplines; These disciplines are called sāmānya dharma; general disciplines and duties. These can be broadly classified into two: Avoidances (don't) and the second consisting of pursuits (dos). Each one consists of five; five don't disciplines are called Yama or nivṛti and five do disciplines are called niyama or pravṛtti bodha.

Yamas: Five avoidances

1. Ahimsā: Nonviolence; avoidance of harm to others by thought, word and deed.
2. Satyam: Do not speak untruth; do not lie; It does not mean you always tell truth; do not speak untruth; so,

this is avoidance of lie. Either speak truth or observe silence, but do not speak untruth.

3. Asteya: Don't possess illegitimate wealth.
4. Brahmacharya: Avoidance of illegitimate sexual relationships.
5. Aparigraha: Avoidance of possession of too much wealth, even though it is legal.

Five Niyama: Disciplines to be pursued.

1. Śauca: Purity; positively working for physical purity and mental purity.
2. Santoṣa: Positively developing a sense of contentment.
3. Tapas: Willful self-denial; to avoid slavery to our organs.
4. Svādhyāya: The study of scriptures; with or without knowing meaning.
5. Īśvara Praṇidhāna: Worship of the lord.

Viśeṣa Dharmas (specific disciplines) are not universal but should be followed by segments of society. These viśeṣa dharmas are based on varna and āśrama designation of a person. They are known as varnāśrama dharma or viśeṣa dharma or svadharma. Shankaracharya does not discuss sāmānya dharmas and prescribes viśeṣa dharmas at four stages of life.

The first stage is Brahmacharya āśrama – a student's life where a person is supposed to study vedic scheme of life. There was 12 years of study. First, he learns what should and should not do in each āśrama. Only after this study, can a student be called brahmachary. Brahma means veda and chary means the one who follows the discipline of studies. This is the first stage: being aware of the vedic grand design.

The second stage is grāhasthasrama in which one takes the life of activity as prescribed for his particular varna. This is

predominantly discussed in the first portion of vedas or karma kāṇḍa; When a person follows this discipline, a person gets mental purity. Freedom from raga dwesha; likes and dislikes, because of which a person is generally disturbed. This indicates equanimity of mind or samatvam or chithasudhhi.

Third stage is vanaprastha āśrama; here extrovert physical activities are reduced, and mental disciplines are increased in the form of upāsanās. This is discussed in the second portion of vedas or called upāsanā kanda. A person may leave his house at this stage or may chose to stay in the house, withdrawing from life and daily activities. This gives a focusing faculty or converging faculty.

The fourth and final stage is sanyasa āśrama in which a person is free from all psychological dependences and attachments. If this is done physically then, he is an external sanyasi. If it is done mentally, then he is internal sanyasi. This is the final discipline or Jñāna yoga or pursuit of spiritual knowledge, which corresponds to Jñāna kanda portion of vedas. By following this, a person becomes Jñāni. He becomes jīvanmukta, the one who has discovered inner freedom or liberation.

In the first sloka, we get first two stages. In the second and third slokas we get third and fourth stages. In the fourth and fifth Shankaracharya gives general instructions to be followed.

### Śloka 1

The scriptures should be regularly studied by you. This is done in the first stage of Brahmacharyam and continued in the other āśramas. First, vedas are chanted then the meaning is studied and understood. Adhyayanam is chanting and mīmāṃsā means understanding the meaning. To understand the meaning of the vedas, one must know certain auxiliary sciences known as veda angaṇi. If you want to understand physics, you must know

mathematics. In brahmacharya āśrama the student learns veda anga also. It is not mere technical expertise; he should know what to do when he comes out of this āśrama. He must have clear cut understanding of his goal and also how to conduct himself in society. When life presents challenges, how to deal with them? In Brahmacharya Ashram, he studies the art of living and conducting in society, in addition to learning their profession.

## Class 2

Sankarachariyar is discussing the grand scheme of āśrama avastha – the four stages of life. The first stage is called Brahmacharyam where a student learns chanting of vedas, learns auxiliary sciences veda anga vichara and veda artha or mīmāṃsā. If he is shathriya he learns dhanu sasthanam, if he is Vaishnava he learns vedic studies.

Having understood the scheme in Brahmacharyam, one has to go to the next stage gragasthanam where he implements the scheme.

The first stage is karma anushtanam, following the karmas prescribed in the vedas. The ten sāmānya dharmas should be implemented by all – the five do's and don'ts – Yama: Five values ahimsa, Satyam, astheyam (not owning any illegitimate property), brahmacharyam and aparigraha (not possessing too much) and Niyama: Soucham (Cleanliness), santhosha (Contentment), tapa (moderation in everything), swadhyaya and Īśvara pranidhanam. yama. In addition to these universal values, one has to follow vishesha dharma or specific duties which is called svadharma which will vary from brāhmaṇa to shathriya, shathriya to vaishya etc. This karma or the vedic duties can be classified into three:

1. Nişkāma karma: Those compulsory actions which do not depend on your like and dislikes. These are based on vedic commandments and are meant for spiritual growth and refinement of mind.

2. Sakama Karma: These are based on our desires; they are not compulsory and are optional. These are meant for material well-being.
3. Niṣiddha karma: These are prohibited karmas and must be renounced; like harming, telling lies etc. These are obstacles to spiritual growth.

Do the niṣkāma karma properly without fail. Lord Krishna uses the word svadharma throughout Bhagavad Gītā. In the scriptures, the svadharma is determined by varna and āśrama. However, the varna and āśramas are not alive today. So, we need to interpret svadharma with present day need. This should be practicable by all. This is panca mahā yagya, which is svadharma of all people.

1. Deva Yajña: Worship of the lord. Just offering flowers, chanting slokas, going to pujas etc. It does not matter what way you worship, but it must be done. If this is done for material benefit, then it will not be niṣkāma karma, but it will be sakama karma.
2. Pitṛ Yajña: Worship of forefathers; Vedas have prescribed certain rites; it doesn't matter how we express our gratitude towards forefather, but it must be expressed.
3. Brahma Yajña: Worship of vedas and rishis, in the form of ritual. We do our best to preserve and propagate the scriptures.
4. Manuṣya yagya: We are indebted to every other human being. All we use and consume is because somebody has worked and is working; therefore, I am indebted to entire humanity. One of the best manuṣya yagya is anna dhānam. All social services will come under manuṣya yagya.
5. Bhūta Yajña: Worship of so-called inferior living beings; animals and plants. Feeding the animals, insects and birds is bhudha yagya. Offering of worship

includes worshipping forefathers, rishis, animals, plants etc. Only when this is included, puja is puja.

What are sakama karma? Sakama karma are actions for material wealth. May you gradually give up actions meant for material wealth – artha kama. In those days, everyone did their duty (svadharma), whatever the other person voluntarily gives, they lived on that. When everybody does their svadharma, it works. However, now svadharma based society is gone and payment-based society is evolving. Everybody's svadharma became automatic payment of other's svadharma. Lord Krishna says gradually reduce kama karma. How do you reduce kama karma?

Kama karma increases because of the increase of raga dwesha. As the kama increases, kama karma increases. As we reduce raga dwesha, kama karma will also be reduced. Svadharma anushtanam will reduce kama raga dwesha. Raga dwesha is called pāpam because whatever obstructs spirituality is pāpam. Raga dwesha obstructs spirituality, therefore raga dwesha is pāpam. Raga dwesha makes mind extroverted. This bundle of raga dwesha should be neutralized. May you repeatedly see the following three defects of worldly accomplishments, worldly pleasures:

1. It is mixed with pain, pain in acquisition, maintenance and departure.
2. It will never give satisfaction, the more I have, the more I want.
3. They make a person a slave to them, we will get addicted to them.

Through the refined mind, one can discern the defects and become viveka or mature. Eventually kama karma will become less and less. It is not enough that we just understand this, we should also remember this all the time.

If all material benefits are defective, is there a defect free ānanda? The answer is atma; Atmānanda, is free from all the three defects. Turn the direction from material pleasures to spiritual fulfilment.

### Class 3

Sankarachariyar is dealing with the second stage of life; the first stage of life is learning about the way of life I should be leading. Having learnt that in the first stage of brahmachariya āśrama, one has to go to the next stage of gragasthasrama, one should implement the svadharma learnt from sashtra. In the case of brahma jñānam, jñānam itself gives moksha. In this case knowledge itself is an end itself. In the case of dharma jñānam, knowledge itself is not an end itself, but it must be followed by implementation and application. The key in gragasthasrama is svadharma anustashanam. Svadharma in modern times is panca mahā yagya. Vedas do not clearly tell what the benefit of svadharma is. Svadharma is presented for material benefits by the Vedas; however, Veda's intended benefit is we should develop spirituality and our crave for materialism should subside. Vedanta is not against using material benefits but does not want us to lean on material benefits. Turning away from anithyam and turning towards nithyam is the aim of Vedas. Turning away from anatma and turning towards atma is the aim of the Vedas. A person is not mature enough to know the value of moksha and therefore Vedas presented svadharma as a way to prosper. Even though the explicit benefit is material prosperity, the intended benefit is spiritual inclination. The svadharma will make the mind see the limitation of material accomplishment; we do not hate material benefits, but we refuse to lean up on them. There is only one secure thing in the world; all others are insecure and not worth leaning on.

Viveka, vairāgyam and mumukṣutvaṁ are all implied in the first verse. Once these three qualifications are acquired, one has

successfully gone through the second stage of gragasthasrama. After this, one should get out gragasthasrama and get to vanaprastha ashram. This means, karma should be reduced and replaced by more time devoted to upāsanā or meditation. In gragasthasrama, because of too many duties, mind has become highly extroverted. In gragasthasrama, karma is more and upāsanā is less. In vanaprastha āśrama, upāsanā is more and karma is less. For current times, one can stay in home but increase the time spent on upāsanā and reduce time spent on worldly activities.

## Verse 2

In vanaprastha āśrama, one must be obsessed with spiritual pursuit; one must have satsanga or association with spiritual seekers or wisemen as much as possible. Materialistic arguments are so powerful, one can easily fall prey to them. Until you are firmly established, be selective with your friends, books etc. The primary function in vanaprastha is bhakti or upāsanā or meditation of the lord or the Virāṭ svarūpa. Upasana and yoga shastra go together. Patanjali's aṣṭāṅga yoga is good for integrating personality in life:

- Yama and niyama; these two will help in integration our way life.
- Asana will integrate my annamya kosa and discipline my physical body.
- Pranayama will integrate with pranayama kosa or breathing discipline.
- Prathyagra integration of sense organs.
- Dharana, Dhyana and Samadhi: these three will help integration of mind.

In the vedanta sasthanam, instead of focusing on various chakras of body, we focus on brahman. By the practice of upāsanā and yoga one should develop one more faculty that is samadhi shadka sampatti or six-fold inner wealth:

1. Samaha or thought discipline; reducing thoughts occurring without my knowledge; not stopping the thought but the capacity to channelize the thought in the direction we want. All the alues will come under this concept. Daivi sampat and asuri sampat will come under this.
2. Dhamaha or sense discipline; Sense organs functioning as I want and not as it wants. Real mastery is not over other people, but mastery over sense organs.
3. Uparamaḥ or withdrawn mind; mind withdrawn from unwanted field should not run again towards to the unwanted field. Withdrawing mind is samaha and restraining the mind is uparamaḥ.
4. Titikṣā or inner strength to face difficult times; forbearance; there are certain inevitable opposite like heat and cold, arrival and departure; jenma and marana; sukam and duḥkam; capacity to withstand these is titikṣā.
5. Shradha or faith in the scriptures and the teacher. It is not blind faith; if there is doubt, then I inquire until I am satisfied.
6. Samādhānam or concentration; non wavering mind; in yoga sasthra it is called samadhi.

May all karma and upāsanā be totally given up because they have served their purpose. Karma and upāsanās are like womb; they are relevant only until Sadhana Catuṣṭaya Saṃpatti ripening. Once Sadhana Catuṣṭaya Saṃpatti is completely assimilated karmas and upāsanās should be renounced. This is also the formal process of entering into sanyasa āśrama. If the person does not have inner attachment, even the house can be sanyasa āśrama. The sign of detachment is that I am prepared to lose anything around me. If karma and upāsanās can't be performed then take to Jñāna yoga, corresponding to Jñāna kanda. Take up Sravanam, Mananam and nidhithyasanam.

Sankarachariyar talked about the first three stages, karma yoga and upāsānā which are to be practiced in the first three āśramas. Once the person has successfully gone through the first three stages, then he is ready for Jñāna yoga which is generally pursued in sanyasa āśrama. Whether a person physically renounces or not is not the question. A mind with a renunciation is ready for final sadhana which is Jñāna yoga.

First Sankarachariyar wants to emphasize that Jñānam must be pursued under the guidance of a guru alone. Knowledge without a guru will give information but not transformation. To learn anything, we go to a teacher. We do accept exceptions to any rule and if there is anyone who becomes a Jñāni without a guru, that is an exception and not the rule. Even if one gets knowledge without a teacher, we can accomplish the same thing faster with a teacher. Two meanings of this verse:

1. May you approach a brahma Jñāni.
2. May you approach a competent Jñāni. We should approach a Jñāni who has been a disciple of a guru, who has not studied independently. This guru knows the traditional methods of teaching and communication.

If we are approaching a vidwan and gain knowledge, that person must be alive. Other mahatmas can be kept for inspiration and worship; for learning we require a live teacher.

Why should we worship a teacher, a human being? First, it helps weaken our ego. Secondly, the scriptures are not going to speak to us directly. Upanishads themselves do not speak to us and we get the upaniṣad teachings from the guru. For the students, the guru is sasthram. We must develop as much faith in the guru as much faith he has with the sasthram. Physical actions like puja, namaskara etc. create an inner attitude of divinity.

Once the rapport has been created and the channels have been

opened, we may ask for brahma knowledge. In this context, Brahman should be understood as brahma jñānam. Jñāna yoga consists of a threefold process of sravanam, mananam and nidhithyasanam.

Systematic, consistent study for a length of time is sravanam. Systematic Study consists of:

1. Analysis of jivatma; anvaya vrithireka method, to find out the essential nature. Whatever feature is there all the time that is my essential nature and permanent nature. Whatever feature is incidental feature is temporary. Example is hot water; heat is not the essential nature of water; but fire has heat as the essential nature. So, heat is the incidental nature of water and essential nature of fire. Based on this, chit or awareness is the only essential nature of jivatma.
2. Analysis of paramatma; macrocosm by the method of adhyaropa apavara; through this analysis we come to the essential nature of totality, which is sat or pure existence. The permanent and changeless nature of creation. Everything else is subject to change.
3. Then come to the mahā vakya tat tvam asi; pure existence and pure consciousness are one and same.

### Verse 3

Here Sankarachariyar briefly mentions sravanam, mananam and nidhithyasanam. The upaniṣad vakyam does not convey the teaching explicitly or directly. Mimamsa sasthanam is the key to fully unlocking the meaning of vedanta. Without mīmāṃsā, vedas will appear abstract and contradictory.

In Kaivalya Upanishad, in one verse the Upanishad says from Brahman the panca buddha, jnaendrya, karmendria are all born. (Around 12<sup>th</sup> or 13<sup>th</sup> verse). Since all these are born from Brahman, Brahman is nirgunam and therefore, they are not

there. These two statements are contradictory.

In Taittiriya Upanishad, the mantra says Satyam, jñānam and ānandam. In the beginning it said Brahman is all pervading but now it says it entered everything. These two are contradictory. In mīmāṃsā method, when a sentence is not clear, you do not go deep into the statement. You arrive at the proper meaning by considering all other statements made by the Upanishads. Then we will find the beautiful meaning conveyed by the statement. Six factors of mīmāṃsā (shad lingam) are used to tie together all the Upanishad statements and arrive at the true meaning. This is sravanam and by this you arrive at the conclusion that essence of jivatma is chit, essence of paramatma is sat. And paramatma and jivatma are one and the same. Aham Brahma Asmi.

Note regarding mīmāṃsā:

Swamiji referred to six factors or Shadanga are:

1. Shabda (Word): Shabda refers to the words of the Vedic text, which are considered to be the ultimate authority. Mimamsa emphasizes the importance of analyzing and understanding the precise meaning of each word in the text.
2. Artha (Meaning): Artha refers to the meaning of the words in the Vedic text. Mimamsa believes that the true meaning of the text can only be understood by analyzing the words and their meanings in great detail.
3. Prayojana (Purpose): Prayojana refers to the purpose or goal of the Vedic text. Mimamsa emphasizes the importance of understanding the context and purpose of each text in order to properly interpret it.
4. Dosha (Fault): Dosha refers to any faults or contradictions in the Vedic text. Mimamsa believes that these faults must be identified and resolved in order to properly understand the text.

5. Samkhya (Inference): Samkhya refers to the process of inference or logical deduction. Mimamsa uses inference to draw conclusions and establish the meaning of the text.
6. Upapatti (Example): Upapatti refers to the use of examples to clarify the meaning of the text. Mimamsa believes that examples can help to illustrate complex ideas and make them easier to understand.

## Class 5

Shankaracharya is discussing final stages of Jñāna yoga – sravanam, mananam, and nidhithyasanam. Sravanam is nothing but systematic analysis of upaniṣadic statement. It is called vedanta vichara, vedanta mīmāṃsā etc. Through systematic analysis we discover consciousness is the essence of individuals, and existence is the essence of the world; consciousness and existence are one and the same. This we call sat chit atma. Consciousness is called sat and existence is called chit. This alone we call jivatma paramatma aikyam. This is sravanam.

Mananam is logically refuting all other systems which are contrary to vedantic teaching. Any knowledge involves two parts; one is seeing the rightness of the right part; second is seeing the wrongness of the wrong part. It is not enough to see the right alone; we also need to see the wrongness of wrong idea; if we don't, one day the wrong idea may appear right. Knowledge is knowledge only when it can't be shaken by anybody. I should know truth as truth and non-truth as non-truth. For opinions we can have variety, but for knowledge we can't have variety. Rope is rope and it is not a snake.

Vedanta makes statement regarding three fundamental things: Jiva, jagat and Īśvara. First it says jiva is infinite and ānanda swaroopam. This we are not able to accept. Then it makes the statement about the world that the world is unreal.

I am solidly facing the world all the time. How can I dismiss this wonderful solid universe? The third statement says that you are not different than the lord. This, I can't accept at all. When we are in such despair, other systems will be easily acceptable. Other systems say jivatma is different than paramatma. Paramatma created the universe and jivatma. All other systems are very appealing to intellect. They all claim that they are rational systems based on logic and reasoning. Advaitam is based on sruthi, the vedas and use tarka or logic as a subservient tool. That is why we say shraddha in sruthi is important and required. A rational person will not accept faith. Their order is reason and scripture. Our order is scripture and reason. Mananam is where every other system is clearly negated. That can be done only with logic. Acharyas of advaitam have logically pointed out the logical contradictions in other systems.

Shankaracharya establishes that logic can't be used in the discovery of reality because logic has intrinsic limitations. Logic and modern science etc. are deficient in discovering reality. Sruthi itself has said this limitation. This logical repudiation of other systems and seeing innate deficiency of logic alone increase our faith in vedanta.

If logic is deficient and can't reveal the truth, does it mean logic should be totally given up? Sankarachariyar says logic does not need to be given up totally but used as a tool to extract the meaning of sashtra. Don't use logic to invent a philosophy but use it to bring out the teaching of sashtra. This is called sruthi madha tarkakas. For all our questions and doubts, vedas does not give explicit answer. But at the same time, answers are hidden in vedas. We have to bring out the answer to remove my particular doubt. The method used for this is logic. Logic will be helpful in bringing out implicit answers. Many systems of philosophies were not there at Sankarachariyar time, so he did not repudiate those systems. Later acharyas repudiate those systems based on vedas, using

Shankaracharya's method. Answering all my doubts is mananam. The benefit of mananam is conviction in vedantic teachings. I can say "Aham Brahma Asmi" without any doubt. That is a knowledge with conviction.

The final stage of sadhana is nidhithyasanam. Nidhithyasanam is a process by which the knowledge has to be converted into emotional, mental and psychological strength. Our original disease is ignorance, which is at the intellect, but the symptoms are expressed at mental level in the form of kama, raga, dvesha, lōbha etc. All the samsara is at emotional level, but the root cause is at the intellect level. Initially, the solution is at the intellectual level. But it is not enough. I am convinced I am brahma asmi, but the symptoms of raga dwesha etc. must be totally rooted out. If not, the knowledge is as good as no knowledge and being ignorant. A vedanta does not help me in gaining calm, compassionate, considerate, generous, charitable mind – for that vedanta is utterly useless. This requires assimilation of teaching. The knowledge coming at the emotional level as emotional strength, duty and refinement. This is called jivan mukthi. Knowledge is at the intellectual level, but the benefit is at emotional level. Assimilating vedanta requires effort and requires removing each weakness. Assimilating food is a natural process but assimilating vedanta is a lifelong painful process. It is a lifelong process of consciously addressing and removing every emotional weakness. The weakness is different for each person. For one it may be a superiority complex and another it may be inferiority complex. Each of them should be removed. This is nidhithyasanam and it requires time and constant alertness to discover the weakness. For this introspect is required to gain auto suggestions when the weakness appear on day to day life.

We should look at what I am (Brahman) and what I am not (śarīra thrayāṃ). I should be able to see my own body as one

of the objects of the world. We should have the same objective attitude towards our body as well as the bodies of the ones we love. Then the knowledge will be steady and firm. Cultivate I am brahman notion and negate I am body notion. This is nidhithyasanam and it requires lifelong commitment.

Sankarachariyar gives general instructions on how to live and they are conducive to nidhithyasanam. These instructions assume a person is at the stage of sanyasi. We will modify it to fit everyone:

1. Make sure you don't become arrogant because of this knowledge. Constantly remove the arrogance. Always be humble.
2. Never argue with wise people.

## Class 6

Having discussed sravanam and mananam part of Jñāna yoga, Sankarachariyar is discussing nidhithyasanam which is meant to convert the knowledge into emotional strength. This is meant for Jñāna nishta. Nidhithyasanam is of two types:

1. Withdrawing from all vyākara and dwelling up on vedic teaching. This is sitting nidhithyasanam, withdrawing from all transactions.
2. Always being alert in my day-to-day transactions. Being alert in my response to various situations, in the language I use in my transactions. Making sure that all my transactions are in keeping with vedantic teaching and not contrary to vedantic teaching. This alert life itself is a nidhithyasanam and is as important as the sitting nidhithyasanam. This is not confined to a particular time; it is through all my waking time.

When a person takes to nidhithyasanam, Sankarachariyar wants that person to note certain points. These are all values to be followed even before coming to Jñānam and values to be followed for before gaining Jñānam. First, I follow them for jñānam and thereafter I follow them for nishta.

1. Be humble; amanithyam; make sure you don't become arrogant because of this knowledge. Constantly remove the arrogance.
2. Never argue with anyone, especially wise people. Because arguments can boost the ego. Also, we lose the opportunity to learn from wise people. Here we should make the distinction between vadhaha and samvadhaha (student clarifying doubts with a teacher). How do we distinguish between the two? There are many differences between vadha (arguing) and samvadha (questioning):
  1. When I argue with someone I look up on that person as equal or inferior to me. Whereas in samvadha, aspects't look up on my teacher as superior to me, in knowledge, in maturity and in all aspect. There is a basic difference in attitude. This attitude is expressed by the very language and tone I use.
  1. Often when I enter into an argument, I have made a conclusion on the topic. Through argument I want to either establish my conclusion or refute the other person's conclusion. Whereas in a student's approach, the student has never made a conclusion. His aim is not to establish his conclusion or refute teacher's conclusion; he just wants to learn. In one the mind is closed because the conclusion is already made, in the other the mind is open because conclusion is not made.
  1. In argument, I try to talk more and more, and I don't allow the other person to talk at all. Even if the other person talks, I don't listen, and I

interfere before he has concluded. Whereas the student talks the minimum; he wants to put his idea to minimum and he wants the teacher to talk more and more; when the teacher talks, he listens attentively and does not interfere.

1. In argument, since I have not listened to the other person, I have nothing to reflect upon. Whereas I am listening to the teacher, I work on what I listened to.
1. There is a possibility that even after elaborate explanation, I am not convinced of teacher's conclusion. Politely I ask once more, and teacher explains once more and I am still not convinced. I put off further questioning and think over the answers given. After giving enough time, I can raise the question. Whereas in argument, repeatedly arguing the same thing.
1. After samvadha, there is no disturbance or bitterness in the mind, whereas after argument there is always bitterness and disturbance in the mind.

## Verse 6

Food is required for all states. Sankarachariyar discusses food for sanyasi, because grihastha gets food at home. He discusses food as though it is a disease. Hunger is also some kind of disease because you are not at ease:

1. For disease there is a remedy in the form of medicine; for hunger there is a remedy in the form of food.
2. When you take medicine, the aim is only to cure the disease. It is taken only when there is disease and only as much is required to remove the disease. In the same way, you must take food, only when there is

hunger.

3. Since I am taking the medicine only to remove the disease, I am not particular about the taste of the medicine. Likewise, the likes and dislikes of food should not be important.

So, you should treat the disease of hunger regularly. But you should not ask for delicious food, because it identifies with your tongue and results in you identifying with the sthūla śarīram. Put up with the opposite experiences like heat and cold which are dependent up on desa, kala and prarabtha. These are the instructions for eating tongue. Now he gives instructions for talking tongue:

1. Do not utter single word when it is not necessary to talk. Every word is spoken only after a well processed, well thought out and well monitored. All spiritual sādhana-s begin with tongue – both the eating and the talking tongue.
2. Even if you want to say something, make sure the other person has respect for your words and whether he wants your advice. Ensure that the other person values your advice. Example: Krishna advised Arjuna only after Arjuna requires it, Krishna starts Bhagavat Gita only in second chapter.
3. Don't join any group and have only good words for everyone. Everyone has good and bad parts, and I only talk about the good words for everyone, otherwise I observe silence.
4. Some people may be good to you and another set of people may be cruel to you. But don't develop raga because they are nice to and don't develop dwesha because they are not nice to you. Don't let their behavior generate raga or dwesha. Let their behavior be forgotten right then there. If they ill treat you, forgive them and forget. If they praise you, thank them, thank the lord

and forget.

## Verse 5

In previous verses Shankaracharya give supportive sādhana-s for nidhithyasanam. The primary sadhana is dwelling up on the teaching. If we follow these supportive sādhana-s, mind will remain tranquil and ready for primary sadhana. Sit in a quiet place, fix your mind up on the supreme Brahman. See that Brahman none other than poorna atma, the primary illuminator.

## Class 7

Shankaracharya is discussing the last stage of Jñāna yoga namely, Nidhithyasanam. Nidhithyasanam is of two types:

- One is withdrawing all transactions and dwelling up on the teachings of Upanishads, especially those aspects which are very relevant to me.
- The second type of nidhithyasanam is constantly alert through all my transactions so that my responses and reactions are not contrary to vedantic teaching.

The Fourth mantra gives instructions for nidhithyasanam; these instructions promote nidhithyasanam. In the fifth mantra, Sankarachariyar is talking about nidhithyasanam itself. Seated in a secular place, mind fixed up on brahman or atma, very clearly see the fact that atma is ever poorna; I don't lack anything in life; I am self-sufficient. However, as long as the anatma world is there, atma can't be poorna. As long as I see anatma as different from me, I the atma will be limited. Sankarachariyar says that may you negate anatma (the world) in the vision of atma. How is it possible? By seeing atma as karanam, sathyam and seeing anatma as karyam mithya. Anatma is taken as solid reality until I discover atma; in the discovery of atma, anatma is reduced to nama roopa. This world is negated with the vision of atma. Once a person has

pursued nidhithyasanam for sufficient amount of time, jñāna nishta comes. Once jñāna nishta has come, this vision is spontaneous. No effort or will is required. This is called jivan mukthi. Once this spontaneous has come, even nidhithyasanam is not required. Until this spontaneous is achieved, nidhithyasanam is required.

Lead a life of jīvanmukta and at the time of death become videha muktha. But to understand jivan mutha and videha muktha, Sankarachariyar introduces the threefold karma: Sanjitha karma, agami karma and prarabtha karma.

Principles constitute the laws of karma:

1. Every action has two types of results known as dhrishtam (visible result) and adhristham (invisible result).
2. The invisible result is of two types: punyam and pāpam.
3. Which action produces punyam and which action produces pāpam is determined by sasthram. Whatever actions commanded by sasthram produce punyam and whatever action prohibited by sasthram produce pāpam.
4. The invisible punyam and pāpam will later give pleasurable and painful experiences.
5. The gap or the duration required for punyam to produce pleasure is unpredictable by us. The punyam's incubation period is inherent in punyam itself. Similarly, the incubation period of pāpam is also not predictable by us. This is like different seeds sprouting after different duration times.
6. Since the time taken can't be predicted by us, some of the punya pāpam may not fructify in this jenma because of which an individual dies with punya pava balance.
7. To experience the balance punya pvam one requires punar jenma. In the next jenma, even though we exhaust some of the pava punya, we accumulate more punya pāpam. In next jenma more punya pāpam. Thus, every jiva has huge stock of pava paunya accumulated in the past countless

jenma.

All the accumulated punya pāpam are called sanjitha karma. Out of this sanjitha karma, only a portion is ready for fruitification. That portion is called prarbtha punya pāpam, which alone is responsible for present birth, condition of present body, duration of life etc. When we are exhausting the prarbthamm in the current jenma, whatever fresh punya pāpam we acquire is called agami. In the agami also, some portions may fructify in this jenma itself. Some of the agami karma do not fructify in this jenma and they will join the sanjitha karma at the time of death. This sanjitha karma will result in the next jenma. This the cycle of an ignorant man.

This law of karma is not proven by science. Laws of karma are accepted by us based on sasthra alone. The benefit of accepting this law of karma is:

1. The law of karma alone explains the disparity in the world, disparity among human beings. The law of karma explains the difference in human beings, animals etc.
2. The law of karma helps in accepting some of the painful experiences for which we don't see any immediate reason. The effect is visible, but the cause is not visible; but it is in the form of prarabtha pāpam; therefore, we don't see the injustice in my suffering. I accept that I am suffering because of my past pāpam. The law of karma is a great shock absorber.
3. If I accept the law of karma, I can take charge of my future. Because I know I am responsible for my current condition because of my past action. I alone is responsible for future conditions because of my current action. My future is not determined by fate, chance, or God, but it is determined by me. The present me is the product of the past me and future me is the product of current me. Therefore, I can take charge of the

future. If the law of karma is not accepted, then everything is determined by chance, then the future is also determined by chance. Then why should I work for a better future?

4. We can introduce moral order in society only with the help of the law of karma. Because one of the questions is why are many corrupt people thriving, while moral, conscientious and righteous people suffer. The conclusion may be that if you have to thrive, you will have to be corrupt. If you are good, then you will suffer. We can break this disparity of equation only with the law of karma. The corrupt person is thriving not because of corruption, but corruption will result in pāpam; we don't know when it will fructify. If a noble person suffers, it is not because of nobility, but because of prarabtha papam.

In the case of jñāni, by the strength of the knowledge, he dissolves sanjitha karma like a dreamer resolving all the karma by waking up. May you not be affected by the agami karma because of your lack of ego. Just like the lotus leaf is not affected by the water. Sanjitha is burnt and insulated from agami. Karma will produce pāpam at vyāvahārika level. The prarabtha is exhausted in this jenma itself. There will be suga dhukka experiences, but he will not claim them to be his. In front of the atma awareness, all this will appear insignificant. Ahamkara suffering is huge when you see it as yours, but when you see it from atma, it will appear insignificant. Jñāni goes through the same problem as everyone else, but because of his higher level, they appear insignificant.

After the prarabtha has been exhausted, may you remain eternally as pram brahman. What has gone is ahamkara, but jñāni or atma is the primary illuminator, Brahman. After the death of jñāni, the primary illuminator, the atma continues. The difference is when the pot was around, the space was given

the name pot space. When the pot is broken, only the name pot space is gone, but the space is still there. Similarly, when the body is alive, there is a name; when the body is gone, the name is gone but the atma continues. He remains as brahman; and this is videha mukthi.

Four stages of āśramas are:

- brahmacaryāśrama- vedādhyanam,
- gr̥hasthāśrama – karmayoga,
- vānaprasthāśrama – upāsanā,
- saṁnyāsāśrama- śravaṇa-manana-nididhyāsanam.

Once the person goes through all the four stages, he attains jīvanmukti and videhamukti. Whether a person physically goes through these stages or not, everyone has to mentally go through. If I don't become vānaprastha, I have to go through upāsanā. Even if I don't take to saṁnyāsa I have to go through śravaṇa-manana-nididhyāsanam. Everyone has to go through the four stages, physically or mentally and attain jīvanmuktiḥ and videhamuktiḥ. This is sādhanapañcakam.

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## Laws of Karma

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# Bhaja Govindam

## Class 1 Introduction

The faculty of choice, or free will, is one of the defining features of human beings. Animals do not have any goals in life. They eat, reproduce, live for a few years, and die. However, many human beings question free will and argue that we do not truly have free will, and that we are governed by destiny alone. Even if that is one's view, we can still divide human beings into those who accept free will and exercise it, and those who do not accept it. According to the scriptures, those who do not accept free will are not very different from animals. The scriptures primarily address human beings who accept free will.

Once we accept free will, we recognize that we have many goals to achieve and we work toward fulfilling those goals. In the Katha Upaniṣad, two mantras address this topic. The entire Bhaja Govindam text is based on these two mantras. All human goals can be classified into two varieties:

- The limitless, eternal, immortal, and complete goal. This can only be one, because only one infinite is possible. One name for this infinite goal is Bhagavān/Īśvara/Brahman/Mokṣa. In the Katha Upaniṣad, this is called śreyas. All these terms are used synonymously.
- Finite goals. All other goals are finite: money, status, name, fame, political victory, relationships, position, possessions, etc. All of these are limited by time and space. They are called dharma, artha, and kāma. In the Katha Upaniṣad, these are called preyas.

For convenience, I will call the finite "the world," and the infinite "God." The scriptures point out that those who choose mokṣa as the ultimate goal are intelligent, and they are called vivekī. Those who do not choose mokṣa as the goal are

called avivekī. The scriptures seek to educate people and transform avivekīs into vivekīs. Whoever chooses mokṣa as the ultimate goal is called a mumukṣu.

Three sets of people: religious, spiritual, and atheistic

We should differentiate spiritual people from religious people. Both accept God. A spiritual person accepts God and chooses Him as the destination. A religious person accepts God, but does not accept God as the destination; instead, God becomes a means to an end. A third set of people does not accept God either as a means or as a goal; that is the atheistic group. The scriptures say that non-spiritual people remain in saṃsāra. This is described by Śaṅkarācārya in Bhaja Govindam.

This work consists of 30 verses, discussing various problems faced by human beings and how we make wrong choices. The aim is to change the direction of our life—converting an atheist and a merely religious person into a mumukṣu. Vedantic scriptures are relevant only for a mumukṣu.

The original name of Bhaja Govindam is Moha Mudgara. Moha means delusion. The majority of human beings are governed by moha—like moths attracted to the brightness of fire, and fish attracted to bait at the end of a hook. Human beings, despite intelligence, do not realize that a finite and perishable thing cannot give lasting security. Our intelligence is covered by delusion. The simple message of Bhaja Govindam is: choose the infinite and discover lasting happiness.

Class 2

Bhaja Govindam is a work called Moha Mudgara, meant to remove our delusion with regard to the means and ends of life. A deluded person makes the mistake of treating the finite objects of the world as goals, which creates problems because finite objects cannot give lasting peace, happiness, and security. Only the infinite can give that. The first

correction is with regard to the goal: instead of treating the world as the goal, treat the infinite as the goal. The infinite is referred to by different names: śreyas, mokṣa, Brahman, and Īśvara. Choose mokṣa or Bhagavān as your goal. Whoever has done so is a mumukṣu, a spiritual seeker.

Are we to reject the world totally? No. Instead of seeing finite things as the destination, use the world as a means to attain the end. Use every object to support your spiritual journey. Use the finite world as a means and the infinite God as the end. Currently, we often use the infinite God to obtain finite worldly ends. This is a reversal. Correcting this reversal is the conversion of a materialistic person into a spiritual person. This is the project of Bhaja Govindam.

Even after becoming a mumukṣu, we should further refine ourselves; then the Vedantic message becomes clearer. A mumukṣu can be of three types: manda mumukṣu, madhyama mumukṣu, and tīvra mumukṣu. How do we differentiate these three?

- A manda mumukṣu accepts God as the goal, but it is the last item on the list of desires. Such a person has not discerned the full value of mokṣa. Perhaps after several years, decades, or even janmas, mokṣa becomes the top priority.
- When mokṣa becomes the top priority, one becomes a madhyama mumukṣu. At this stage, mokṣa “eats up” other desires. The mokṣa-icchā becomes stronger and can become an obsession. Eventually, there is only one priority: mokṣa.
- When a person has very high intensity, that person becomes a tīvra mumukṣu.

All three will benefit from Vedanta, but the benefit depends on the level of intensity.

Śaṅkarācārya got the inspiration to write this work after meeting a very old person in Kāśī. This person was studying

Sanskrit grammar, including original verbal roots. Instead of working for spirituality, he was absorbed only in grammar. When Śaṅkarācārya met him, the man was repeating the rules from his book. “Kṛ” is the verbal root (dhātu) from which many forms are derived. There are nine forms—one each for singular, dual, and plural, and first person, second person, and third person. Each of these forms also changes based on tense: past, present, and future.

Using that person as a starting point, Śaṅkarācārya addressed all humanity and composed this text.

Śaṅkarācārya addresses the Kāśī paṇḍit as mūḍha-mateḥ—one who is confused about the purpose of life. Mūḍha-mati means a deluded person. Choose Lord Govinda as the ultimate goal of life, because He can be a permanent support, like an anchor. There is nothing in this world that is stationary; everything is affected by time. If you want to live meaningfully in this world, you must hold on to something that does not move. That stable anchor is Govinda, the Lord.

One meaning of the word go is cow. Go also means earth, and go also means the sense organs. In short, Govinda indicates Paramātmā. First seek and understand your relationship with Paramātmā. All other relationships will come and go, but the relationship with the Lord—Govinda—alone is permanent. Establish that relationship first.

Every object in creation is constantly attacked by kāla (time), personified as Yama Dharma Rāja. When Yama draws near, only the Lord can give security. The conqueror of time is the Lord alone. If you want to hold on to the Lord at that time, you must start practicing now. “O Lord, come into my mind along with Pārvatī and occupy my mind.” At the time of death, other than the Lord, nothing else can rescue us.

Class 3

Any study of material disciplines—like grammar, language, and

logic—is called aparā vidyā. Knowledge that speaks about mokṣa, or liberating wisdom, is called parā vidyā. Aparā vidyā is relevant as a stepping-stone to parā vidyā. Material knowledge is the means, and spiritual knowledge is the end. One can never come to parā vidyā without the help of aparā vidyā; without language, a guru cannot teach a śiṣya. At the same time, aparā vidyā remains incomplete without leading us to parā vidyā. Both are complementary—as means and end. When I do not understand this relationship, I am mūḍha-mati.

## Verse 2

Another field in which there is widespread delusion is money or wealth. There are two extremes:

1. Some people claim money is everything, giving excessive importance to money.
2. Some people say money is dangerous and one should not touch money at all.

One is overestimation; the other is underestimation. Śāstra says we should avoid both extremes and have clarity regarding the role of wealth.

Everything in creation is a manifestation of the Lord. The entire creation may be seen as involving three factors, and all three are important for human life:

1. Knowledge, revered as Sarasvatī. We respect all knowledge, both parā and aparā.
2. Power or physical health, revered as Durgā Devī. We need strength to function and move.
3. Wealth. Money alone gets converted into food, shelter, and infrastructure.

All three are important and complementary. All three must be revered and respected.

Money has a significant role to play, but we must know its role—and also what money cannot give.

The first misconception is that money is the source of human happiness. Money can provide physical comfort, which is external and connected to the body. Happiness has nothing to do with physicality; happiness is an inner condition of the mind. There is no necessary cause–effect relationship between money and happiness. If there were, all rich people would be happy and all poor people would be unhappy. But we see many rich people who are not happy, and some even take their own lives. We also see many people with little money living happy lives.

The second misconception is that money is the source of security. This can be negated with similar reasoning. Money itself often becomes a cause of fear and insecurity, because we add the “security of money” to our list of worries. Security is an inner sense and has nothing to do with money by itself.

Money and happiness have no guaranteed link. Money and security have no guaranteed link. Money and contentment have no guaranteed link. You cannot obtain happiness, security, and contentment merely through money.

According to śāstra, the primary purpose of money is to do noble work and to maintain family infrastructure. Dhārmic karma is possible only with money. Dharma alone will lead to security, happiness, and contentment. Therefore, give up greed for accumulating more and more money in the hope of gaining greater security, happiness, and contentment. Develop an attitude of contentment. Learn to be happy with whatever you can legitimately earn. The amount is not important; learn to be content with that. Happiness is not what I possess; it is a habit I cultivate.

Class 4

Grammar represents aparā vidyā, or worldly education. We often treat it as an end in itself, but it should lead to spiritual education. The same principle applies to money as well. Money should lead to noble actions and purification of the mind. Money cannot directly lead to peace and happiness.

### Verse 3

Now the topic is kāma, or desire. Desires are of two types:

1. Acquired desire (āgantuka kāma): This varies from individual to individual; it is not universal. It depends on time, space, and personality. One may like coffee and another tea. These desires can be acquired over time and also dropped over time.

2. Natural desire (svābhāvika kāma), or instinctive desire: desire for security, health, comfort, etc. These are universal. Mutual attraction between male and female in any species falls under this.

In Verse 3, Śaṅkarācārya deals with mutual male/female attraction. To handle this, we should have clarity and avoid delusion. Because this is a natural desire, we do not have a choice regarding its existence, and we are not responsible for its existence; therefore we should not feel guilty about its presence. At the same time, we do have a choice regarding activating and nourishing this attraction.

It is perfectly acceptable to choose not to activate or promote this desire; that is called a brahmacarya vrata. It is not compulsory for everyone to take this vow. Otherwise, the desire should be activated and expressed deliberately and properly. Śāstra prescribes the gṛhasthāśrama for this purpose. If handled improperly, it becomes moha, an obstruction to spiritual progress.

The second method of handling this desire is to recognize that the physical body is made of flesh, bones, etc.—a gross

personality subject to aging and destruction. Any pleasure derived through the physical body is limited. Human beings have the capacity to discover a superior, more lasting joy—spiritual joy. Through the discovery of this nitya (lasting) ānanda, kāma becomes irrelevant or effectively nonexistent—like stars that are present but not visible during daytime. This possibility belongs uniquely to human beings; animals do not have it. Humans alone can transcend this svābhāvika desire by discovering the higher ānanda. Choose the ānanda that comes from spirituality as nitya ānanda.

Therefore, use the discrimination method first and supplement it with the second method.

## **Verse 5**

We have a limited time period to accomplish the ultimate goal; therefore, do not postpone this pursuit.

- About 50% of life is spent in sleep or a sleepy condition. In a 100-year life, this is 50 years.
- Of the remaining 50 years, about 25 years are lost because one is either too young or too old.
- That leaves 25 years. Even during that time, we may be sick, we may lose someone or something, or we may be compelled to work and earn—so we do not find time for spirituality.

Therefore, do not postpone spiritual pursuit; the best time is the present.

Vyādhi refers to a physical ailment affecting the sthūla śarīra, and mental hurt also obstructs the pursuit. When conditions are reasonably supportive, pursue spirituality.

## **Class 5**

The main teaching so far is that whatever we have in our lives is only a temporary gift. The Lord has the right to take it

away from us. Since it is a temporary gift, the Lord does not expect us to claim ownership as “mine.” We should use these gifts for spiritual growth. If we do so successfully, whenever the Lord comes to take them away, we will be comfortable returning them. If this is not clear, it is delusion. Viveka, or wisdom, is remembering this constantly. We should use this wisdom to gain mokṣa. This is the essence of Bhaja Govindam.

## **Verse 5**

In this verse, Śaṅkarācārya refers to the love we receive from people. Any love we receive in the world is conditional love. Unconditional love is not available in the world, except from Bhagavān and a jñānī. In a family, if a person contributes to the well-being of the family, that person enjoys a certain status. Suppose that person ceases to be a contributor; then the quality of love undergoes subtle change. If the person becomes a burden, the quality of love can change further. Love varies from contributor to non-contributor to liability. There is no absolute love coming from anybody. If I expect unconditional love, or if I mistake conditional love for unconditional love, that is moha. I am expecting something from the world that it is not capable of giving.

## **Verse 6**

These are bitter truths, and many people get disturbed by reading Bhaja Govindam. People, money, and anything I hold on to are temporary.

The next delusion is with regard to our own physical body. My body is valuable, but do not overestimate it or become overly attached to it. Use the body to obtain knowledge and wisdom. Convert the body into a disposable śarīra. When prāṇa departs, the body is reduced to a corpse; even the closest person is afraid to keep the body at home for long.

## **Verse 7 (not in all books)**

This verse deals with delusion regarding money. We think money is the cause of happiness. If money and happiness always occur together, then one might infer a cause–effect relationship. But money is not only a potential source of comfort; it is also a source of distress and pain. In a rich family, discussions begin about assets, wills, inheritance, and so on. Money can create havoc. Do not overestimate its value. Money should be used for noble work—for citta-śuddhi, jñānam, etc.

## **Verse 7**

When we were babies, we were not interested in bhakti, Bhagavān, temples, etc. We did not know the value of prayer. When a person becomes a youth, there is a natural attraction to the other sex. Then there is little time to pursue what is truly worthwhile.

## **Class 6**

One of the biggest delusions is that spiritual pursuits can be postponed to the later part of life. There are two problems with this attitude:

1. We do not know how long we will live. Therefore, postponement is a delusion and a mistake.
2. If a person is immersed in materialism, a sudden shift to spiritual pursuit is not easy. Therefore, interest and training in spirituality should begin early. The proportion of time may differ at different stages, but we should gradually transition toward greater spiritual pursuit.

## **Verse 8**

Śaṅkarācārya deals with delusion regarding family in this verse. The jīva already existed as a jīva in pūrva-janma; the mother does not “create” the jīva. The mother is responsible for the present body, which is only a temporary residence for

a few years. If you separate yourself from the body, you do not have parents at all. If you consider all your janmas, you may have had millions of parents. You cannot take any one set as “the” parents absolutely.

Verses 9 and 10 are skipped for now.

## **Verse 11**

Delusion is caused by youth, wealth, and the people around us. In youth, we become arrogant. We are proud of wealth and health. Many people admire us, and that makes youth even more arrogant. Work for something that Yama cannot touch.

## **Verse 12**

Human beings tend to keep postponing spiritual study. For beginning spirituality, now is the auspicious time. Time and seasons come and go.

## **Verse 9**

Suppose Śaṅkarācārya’s effort succeeds and you are awakened. You cannot know by yourself how the spiritual journey should be undertaken; a guru is required. Slowly you will find that you have all the qualifications required for mokṣa. When ignorance is removed, you discover the Lord within yourself; previously, ignorance covered this fact.

## **Verse 10**

This points out how knowledge leads to liberation or independence. Dependence on the external world is purely because of ignorance. When ignorance is removed, kāraṇa and kārya go away; saṃsāra is gone. Three examples illustrate that when the cause goes away, the effect goes away:

1. Desire forces a person to work for the fulfillment of desire. This is possible only when there is youth and strength. When youth is gone, strength is gone.

2. The reason for a reservoir is water. When the water is gone, the reservoir is meaningless; when water is gone, where is the question of a reservoir?

3. What keeps people around me? Money keeps people around me. When money is gone, I may not have people around me.

Therefore, destroy delusion, seek the Lord, approach a guru, and gain jñānam. Jñānam destroys ignorance; then you become a free person.

The first 12 verses are compared to 12 flowers. These 12 verses were composed by Ādi Śaṅkarācārya, the master of all śāstras and the embodiment of compassion. The remaining verses were composed by his disciples.

## Class 7

The second portion of Bhaja Govindam consists of verses composed by Ādi Śaṅkarācārya's disciples.

Another title for Bhaja Govindam is Moha Mudgara—like a hammer destroying our delusions by repeated striking.

Human beings often become deluded by taking the means as the end. For example, money and the physical body are only means, but often we take them as the ultimate end. The physical body is a means to accomplish enlightenment, but we treat it as an end and spend our life beautifying it.

Throughout the first portion, one point emphasized is that we can discern the following truths:

1. Nothing is fully predictable; the future is unpredictable.
2. Even if some factors are predictable, because of limited power we cannot control all factors.
3. Even if we manage to keep factors favorable, we can never sustain them permanently.

Instability is the intrinsic nature of everything. Therefore, when we are surrounded by unstable things, we cannot feel stable. As long as a human being depends on an unstable setup, that person will have constant insecurity. Emotional security is not possible when we depend on an unstable setup.

What is “emotional insurance”? We think that by relying on the world, relatives, and friends we gain emotional insurance. But we do not gain lasting emotional security, because friends may die, relationships may change, and conditions may shift. Only one thing can give permanent emotional security, and that is Govinda. Even if everything—money, friends, relatives, job, etc.—goes away, I have something to fall back on, and that is Govinda. Use God for permanent security.

Each disciple of Ādi Śaṅkarācārya offers a verse to the guru. This forms the second part of Bhaja Govindam. Before each śloka, the name of the disciple appears. Some ślokas highlight virtues to nourish; others highlight human weaknesses.

## **Verse 13**

In this verse, Padmapāda emphasizes the virtue of sat-saṅga (satsaṅga), association with mahatmas, and gradual disassociation from those who pursue only artha and kāma. It is not wrong to pursue artha and kāma, but they are uncontrollable, unsustainable, and unpredictable. Therefore, we should gradually shift emphasis from artha–kāma to dharma–mokṣa.

Sense objects and sense pleasures are viṣaya. Attachment to sense pleasures binds us. Padmapāda questions those who are attached to sense pleasures: “What is this inexhaustible passion? Why can we not pursue something superior?” If we hold on to sense pleasures, we will not have lasting security. We must approach sādhu-puruṣas and learn.

Our scriptures speak of four goals of human life: artha (wealth), kāma (sense pleasures), dharma (moral values), and mokṣa. Dharma serves two purposes: first, it provides mental peace and health; second, it prepares the mind for spiritual enlightenment. Mokṣa is spiritual liberation.

In the early stages of life, our mind is not mature enough to understand the significance of dharma and mokṣa. Therefore, we are often obsessed with artha and kāma. The Veda allows this, but expects us to understand the limitations of artha and kāma and to mature into dharma and mokṣa. Artha and kāma need not be totally eliminated, but their importance should reduce, and the importance of dharma and mokṣa should increase. This gradual change is indicated by the four āśramas. The easiest and most effective way is to maintain regular contact with a jñānī.

Saṃsāra is shifting from one perishable to another and getting “burnt” in the process. We should cross over from the perishable to the imperishable to avoid saṃsāra. Satsaṅga constantly reminds us not to depend on perishables and teaches us independence.

## **Verse 14**

Sotakācārya (Toṭakācārya), a great disciple of Śrī Ādi Śaṅkarācārya, composed this śloka.

Shifting priority from artha–kāma to dharma–mokṣa is not easy. We develop a strong addiction to money; the world constantly tells us money is important. Our obsession with money and sense pleasures is built up over years. Therefore, external transformation may be easier, but bringing a corresponding change in the mind is difficult. Internal transformation is difficult, but it is more important.

Renounce obsession with artha and kāma; if one has not renounced this obsession, one is not mature enough for enlightenment. External appearance can be a show for society.

Toṭakācārya warns: one may cheat society, but one cannot cheat the Lord. Give importance to internal transformation.

A sannyāsī has only three supports: guru, śāstra, and Īśvara.

Jainism accepts tapas as the most important sādhanā for liberation.

## Verse 15

This verse is attributed to Hastāmalaka Ācārya. He wrote Hastāmalakīyam—twelve verses that present the essence of Vedānta. He is called Hastāmalaka because he could “see” the Ātman clearly, like one can clearly see a gooseberry (āmalaka) in the palm of the hand.

People may not always have an opportunity for satsaṅga and learning from mahatmas to understand the limitations of the world, because much of the world is obsessed with money and pleasure. Another opportunity is life itself—especially experiences of loss, including losing objects and people we hold dear. An intelligent person learns from these losses. Every loss indirectly teaches that nothing in creation is stable. The ultimate source of love and care is the Lord, and that Lord is within ourselves.

## Class 9

Gradually change priority from an artha-kāma-pradhāna life to a dharma-pradhāna life. To accomplish this, there are many methods. Many scriptures guide us, and Bhagavān teaches us through life experiences. Despite all these methods, if we refuse to learn, we make the omnipotent Bhagavān “impotent,” as it were—because we refuse His teaching.

## Verse 16

Our śāstras speak of four āśramas, and each āśrama involves transformation of human life:

1. External: the dress code itself changes. The dress for a brahmacārī is different from that of a gṛhastha.
2. Internal: equally important.

Of these two, internal transformation is primary. External transformation is for convenience and is secondary. A sannyāsī is supposed to dedicate life to spiritual pursuit. A sannyāsī who changes clothes but not inner attitude gives the wrong message to society. This also creates tremendous strain for the sannyāsī.

The purpose of sannyāsa āśrama is to provide time for reflection and freedom from preoccupation. A sannyāsī limits preoccupations by limiting four factors:

1. Possessions (we must plan to protect and maintain them)
2. Obligations (every duty causes mental preoccupation)
3. Relations (every relationship causes mental preoccupation)
4. Transactions (every transaction causes preoccupation)

Sannyāsa āśrama reduces all four and is meant for total spiritual pursuit.

## **Verse 17**

Five basic principles of Vedantic teaching:

1. Lasting peace, security, and happiness are possible only through mokṣa.
2. Mokṣa is possible only through spiritual knowledge.
3. Spiritual knowledge is possible only through systematic education with the help of guru and śāstra.
4. Systematic spiritual education is possible only if one has a prepared mind.

5. A prepared mind is accomplished through various spiritual exercises like japa, rituals, dānam, etc.

For lasting peace and security, there is only one path—mokṣa. Many paths exist only for preparing the mind.

Prepare, learn, know, and be free.

## **Verse 18**

Spiritual pursuit requires reduction of possessions, obligations, relations, and transactions. Among these, possessions often create the most preoccupation because possessions lead to more possessions, and then they must be cleaned, repaired, maintained, etc. Try to simplify life. External clutter leads to cluttered thinking. You do not require “more and more” to be happy.

Class 10

## **Verse 18**

External possessions have no direct connection to mental peace and happiness. Peace is connected with what we are, not what we have. External possessions can provide physical comfort, but physical comfort does not guarantee mental peace.

## **Verse 19**

This verse was written by Ānandagiri, who also wrote sub-commentaries to many of Ādi Śaṅkarācārya’s commentaries.

Inner transformation is the primary goal of life because:

1. Inner transformation itself can give peace, security, and happiness even without external transformation.
2. External transformation cannot be fully achieved by a human being because world-forces are too many. We cannot change most of them; the external world cannot be totally changed.

For inner transformation, the śāstras prescribe the four stages of life. Initially one takes to active life; through karma one purifies the mind—this is pravṛtti mārga. After purification, one withdraws from excessive involvement; through enlightenment one gains mokṣa—this is nivṛtti mārga. A change in lifestyle is not compulsory. One need not withdraw physically to a forest; one can withdraw mentally and dedicate oneself to spirituality.

Do not give excessive importance to external circumstances. If the mind is no longer dependent on an unpredictable, uncontrollable, and unsustainable creation, and instead depends on stable Brahman, that person is secure and safe. Mental stability is possible only by holding on to something stable. Without mental stability, peace is not possible. The only stable “thing” is Brahman. You need not renounce the world, but do not depend on the world.

## **Verse 20**

Three basic disciplines for mokṣa:

1. Scriptural study, because you must know the teaching. You need not study all scriptures; the essence is available in the Bhagavad Gītā.
2. At least sip Gaṅgā water. This is symbolic; pilgrimage requires tapas. A pilgrimage represents forgoing comfort. Tapas is deliberate self-denial to establish mastery over the sense organs. Mokṣa is emotional freedom from all addictions.
3. At least once a day, worship the Lord. A house can be made into a temple through regular pūjā. (The spirit of the teaching is that a dhārmic home becomes protected through devotion and discipline.)

## **Verse 21**

Nityanātha wrote this verse.

Every human being has one common problem: saṃsāra. Saṃsāra means moving from one setup to another, from one condition to another, from one situation to another. We have been doing this since birth. Even death is not the end, because everyone is reborn. Being repeatedly born and repeatedly dying is the human condition. It is extremely difficult to get out of this cycle of time. Only one “reality” is outside this cycle: Brahman.

## Class 11

In this section, the author mentions the importance of Īśvara kṛpā. Spiritual pursuit is not easy because obstacles arise from oneself, from known external factors, and from unknown external factors. Therefore, human effort must be reinforced with Īśvara kṛpā. Effort and grace are like the two wings of a bird; a bird can fly high only when both wings function. Similarly, spiritual pursuit succeeds when there is both effort and grace. That is why we pray: to protect ourselves from obstacles.

## Verse 22

Here the disciple speaks about the glory of a yogi or an enlightened sannyāsī. He is on a spiritual path leading to truth beyond puṇya and pāpa. A sannyāsī gives up possessions, obligations, relations, and transactions (PORT). We may pity such a person, but he is full of inner riches, even though he is “poor” from the standpoint of worldly possessions and transactions. Society pities him, but he pities society. His mind is ever fixed upon self-knowledge. Voluntary poverty is simplicity. The world measures richness and poverty in terms of possessions.

## Verse 23

“Who are you? Who am I? Who is my mother? Who is my father? From where do all these people come, and what is their nature?” A body is simply a name given to a bundle of flesh

and bone. By inquiring into the nature of the world, reflect that the world is name and form, and that name and form are changing and unstable. If I hold on to this unstable nāma-rūpa, how will I get stability in my life? This world is like a dream. The world is like a decorated cardboard chair—use it for decoration, but do not sit on it.

## **Verse 24**

On inquiry, the whole world is reduced to name and form. The differences we experience are differences only in name and form. There is only one ultimate substance, which is Ātman or Brahman. Here the author refers to this ultimate reality as Viṣṇu. When you focus on superficial differences, it leads to rāga, dveṣa, etc. When you focus on advaitam, there is no conflict. Focus on non-difference rather than superficial differences.

## **Verse 25**

We look at the world through “private eyes,” colored by our likes and dislikes. We divide the world into favorable and unfavorable. People become friends and foes. Constantly, every moment, we generate friends and foes around us. This becomes an endless dilemma. Therefore, do not waste your energy and life fighting with people and patching things up. If you want to attain mokṣa, spend more time in spiritual sādhanā.

## **Verse 26**

Obstacles may come from outside, but you cannot run away from internal obstacles. The internal obstacles are:

1. Kāma: obsession or passion for the external world, making the mind extrovert.
2. Krodha: disturbs the mind; the mind is not available for spiritual pursuit.
3. Lobha: greed to possess more and more.

4. Moha: delusion—expecting security from insecure objects; expecting permanence from impermanent things.

Inquire into your real nature and discover the secure Ātman within yourself.

Class 12

## **Verse 27**

The entire spiritual sādhanā is described in the first two verses: remove kāma, krodha, lobha, and moha by following karma yoga, and know the Ātman through jñāna yoga. Those who do not know this are tormented in the world of mortality. Even higher lokas involve mortality. Wherever there is mortality, there is insecurity and pain.

## **Verse 28**

This verse talks about four fundamental sādhanās:

1. Pārāyaṇam of scriptures. Scriptural knowledge is not compulsory for everyone. The Vedas should be chanted with utmost care; therefore, it may be preferable not to do Veda-pārāyaṇam casually. Instead, do pārāyaṇam of non-Vedic scriptures and stotras.

2. Dhyānam or upāsanam: meditate upon the Lord.

3. Sat-saṅga (satsaṅga): develop interest in satsaṅga; remain in touch with informed guides.

4. Dānam: charity; a percentage of income should be allocated to charity.

According to our facility, capacity, and capability, we can follow any of these, in any order.

## **Verse 29**

Many people dedicate their whole life to earning wealth and

then using it exclusively for sense pleasure. When we draw joy from Rāma, it is real and elevating. When we indulge in sense pleasures, addictions arise, leading to overindulgence and various diseases.

Such a person keeps accumulating things and takes ownership of as many things as possible. But we cannot own anything; everything is a temporary gift from Bhagavān. Whatever we have is a temporary gift—use it, and return it with gratitude when it is taken back. Using is our aim; owning is not our aim. Even though death will end all ownership and everything we “own” will be snapped away, we often fail to understand this.

## **Verse 30 & 31**

What is the goal of life? Many people think sense pleasure is the ultimate goal. But the goal of life is not indulgence in sense pleasure or increasing the number of things we own. Constantly discriminate between what is nityam and what is anityam. Use discretion and fix your goal properly.

Practice prāṇāyāma, which improves both physical and mental health. Choose any name of the Lord you like for japa. This can lead to samādhi, absorption in that mantra. Complete absorption is samādhi. Be alert and committed to these disciplines: breathing control, sense control, inquiry, practice of samādhi, and constant alertness.

## **Verse 32**

Two important general disciplines:

1. Necessity of a spiritual guide: be humble and accept the guidance of someone who knows. Surrender to that teacher. Real bhakti is seeking guidance and following it. Establish a systematic educational program to receive the teaching and follow it.

2. Making oneself fit to receive the teaching: mastery of indriyas and mind. Before beginning the journey, ensure that

the indriyas are disciplined. This leads to the discovery of one's higher nature, Ātman. Whatever one seeks in life—immortality, purity, fulfillment—Ātman alone can provide. This is freedom from saṃsāra.

Self-management and the guidance of a guru together lead to fulfillment and independence.

Concluding verses

When Śaṅkarācārya was in Kāśī, an old man was repeating a grammar rule of Pāṇini. Language is a means, not an end. Śaṅkarācārya and his disciples point out that life is not meant for grammar alone, but for enlightenment. After this teaching, the man recognized his folly, became free of his delusion, and decided to change the direction of his life.

Spiritual sādhanā can be started at any age, as long as one starts at some point.

Follow nāma-smaraṇam until you find a guide. Liberation will not come directly from nāma-smaraṇam alone, but it creates the ideal condition for further sādhanā.

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## **Swamiji's 2026 New Year Message – Self-Knowledge (Ātma-vidyā)**

Self-knowledge is the central subject matter of our scriptures, the Vedas. The Vedas are broadly divided into two parts. The initial portion deals with Dharma Śāstra—guidelines on how to live our lives in harmony with the world. The final portion, known as Vedānta, presents spiritual teachings

primarily in the form of the Upaniṣads.

There are several Upaniṣads, most of them structured as dialogues between a teacher and a student. The Upaniṣadic students discerned the fundamental problem of humanity. This problem is *martyatvam*—mortality, or being subject to the principle of time. Because of time, everything is constantly changing. These changes bring both favorable and unfavorable conditions, and unfortunately, their nature is unpredictable and unknown. As a result, life often feels as though it is moving in darkness. We feel that we are not fully in control of ourselves or our future, which creates a constant sense of vulnerability. Anxiety and stress regarding the future of ourselves, our friends, and our family naturally follow. All these are consequences of change.

In the first part of life, we experience stress and anxiety. As life progresses, old age arrives along with various diseases, ultimately leading to death. These are the most explicit expressions of mortality. Over time, stress and anxiety intensify into fear and panic. Stress, anxiety, and fear are universal problems, all rooted in mortality. Another word for this condition is *saṃsāra*. Although we live with this problem daily, we rarely attempt to solve it. The students of the Upaniṣads recognized this problem clearly and sought a remedy.

The remedy discovered by the Upaniṣads is the recognition of the opposite of mortality—immortality. This immortal principle is called *Ātma*, and the knowledge of this truth is known as *Ātma-vidyā*. *Ātma-vidyā* enables us to face mortality without stress, fear, or panic. Many Upaniṣadic teachings are presented through dialogues between a teacher and a student to communicate this knowledge.

In the *Bṛhadāraṇyaka Upaniṣad*, there is a dialogue between *Yājñavalkya* and *Maitreyi*. *Yājñavalkya* informs *Maitreyi* of his decision to take *sannyāsa* and renounces all his material

possessions. He asks his wife Maitreyi to share it with his other wife. Maitreyi, however, asks whether wealth can give immortality. Upon learning that it cannot, she chooses knowledge over possessions and asks for Ātma-vidyā.

In the Kaṭha Upaniṣad, Naciketā seeks this same knowledge from Yama Dharma Rāja. Yama tests Naciketā by offering wealth, pleasure, and even a kingdom. Naciketā rejects all these, recognizing that none of them can solve the problem of saṃsāra. Pleased with his discernment, Yama teaches him Ātma-vidyā.

Śāstra explains that we have both changing and unchanging aspects in our personality. Our personality is divided into four layers:

1. Outer layer – the visible sthūla śarīram (gross body)
2. Middle layer – the subtle, invisible inner personality
3. Karmic layer – the causal body (kāraṇa śarīram), which carries the results of past actions

These three layers are subject to arrival and departure. At the time of death, we shed the outer layer. At the time of pralaya, the total dissolution, even the subtle and causal layers resolve.

Behind these changing layers lies the core, the Ātma. The three changing layers are called anātma, while Ātma is immortal and unchanging. Ātma is our true and higher nature. Through spiritual pursuit, we discover this truth and remain anchored in it. One who is firmly established in this knowledge is called a mukta puruṣa.

If I am anchored in immortality, I am no longer disturbed by change. Degeneration, disease, and death—the three

“D’s”–belong only to the anātma. When we accept the mortality of the anātma while remaining established in the Ātma, the problem of saṁsāra is resolved. This freedom is called mokṣa, and it is open to everyone, not only to the elderly.

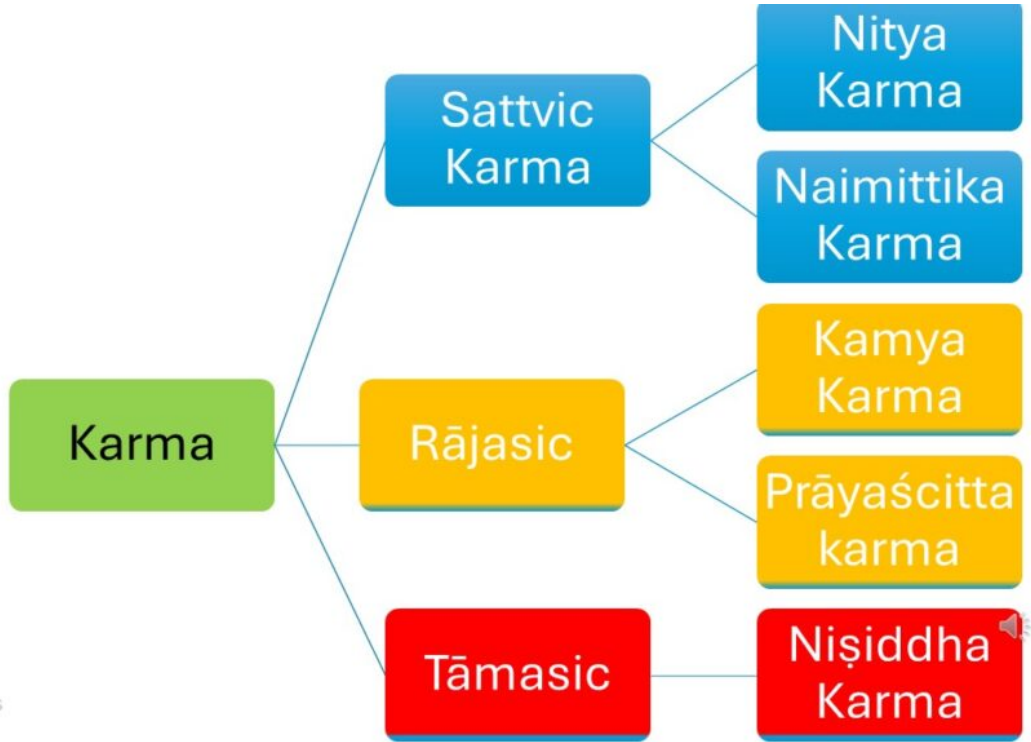
Let self-knowledge (Ātma-vidyā) be our primary goal and New Year resolution for 2026.

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## Niyatha Karma 2

In this second video discussing the concept of Karma in Vedanta, I detail Niyatha Karma – tapas (Austerity), DhAnam (Charity) and Pancha MahA Yajña (five essential practices) – as described in Bhagavad Gita. Bhagavan Krishna tells us in Bhagavad Gita that we should not renounce these niyatha karma. The slides used in this video:





@vedantavisions

## Tapas

- Moderation; avoid overindulgence
- Austerity; spiritual discipline
- Conviction, not compulsion

## DhAnam

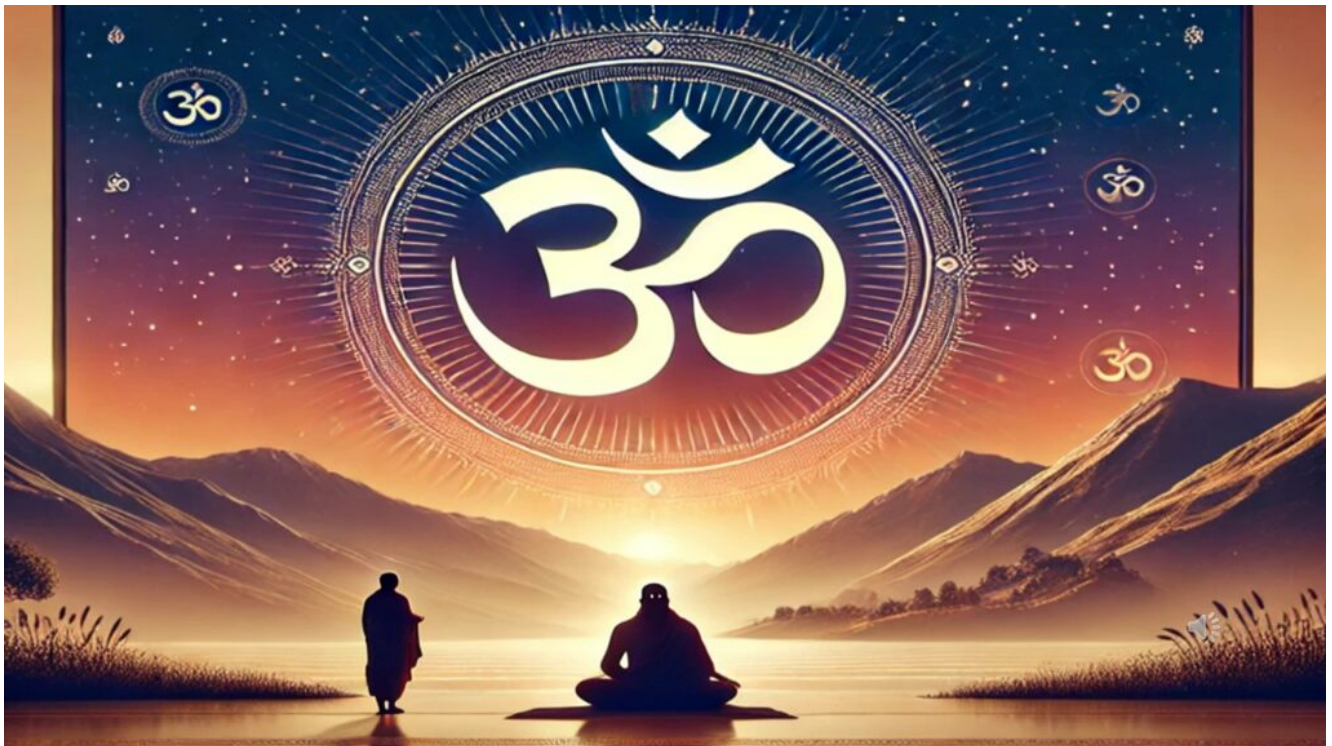
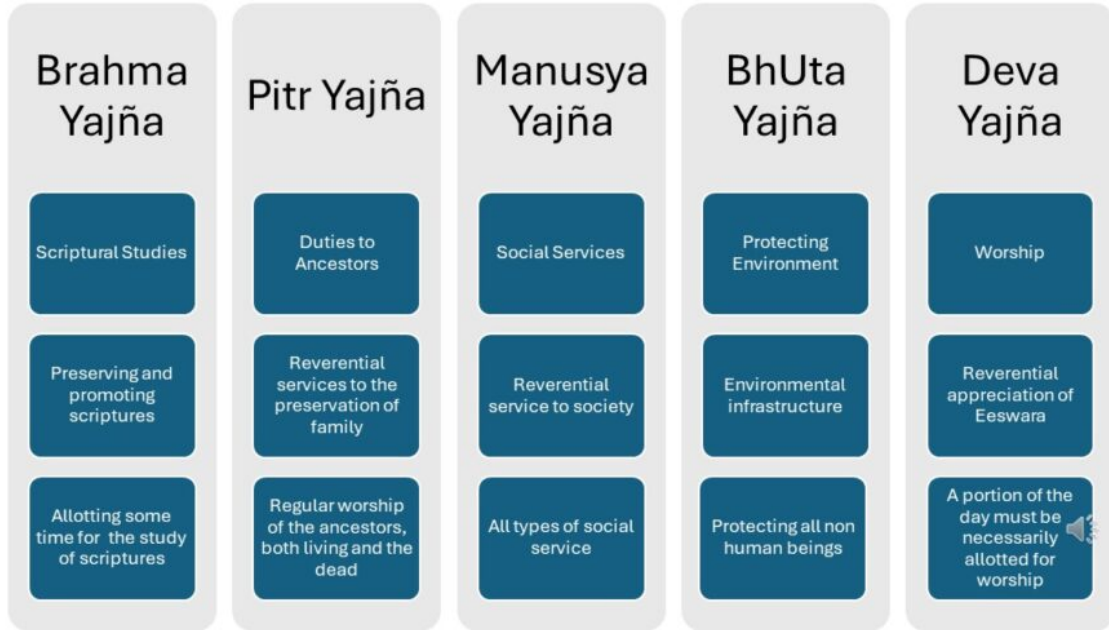
- Charity
- Sharing Wealth, knowledge

## Yajña

- Pancha MahA Yajña



Pañcha MahA Yajña (Five Essential Practices)



**Bhagwat Geeta, Class 186 –**

# Chapter 14 Verses 19 and 20

Each guna binds a person in one way or another, because each guna requires a particular set up. Satva guna requires a setup conducive to knowledge and tranquility, rājo guna requires a setup conducive to activity and tāmo guna requires a setup conducive to sleep. A particular set up that is favorable for sattva guna, is not favorable for rājo guna. As a boktha we divide the set up into favorable and unfavorable, developing strong rAga and dveSha. To change the set up, we become a kartA. But the setup is never satisfactory, so we constantly try to change the setup. But we never own by our infinite nature. SaguNa body mind complex keeps us so busy that we are not allowed to think of nirguNa sakshi. The three guNas constantly change, requiring constant change in the setup, resulting in a person being in eternal struggle. The only remedy is transcending the three gunas and ahamkara. AhaMkAra can never be made nirguNa as the three guNas are bound to be there. NirguNa mind does not exist, as mind is subject to the three guNas. The only remedy is to switch the identification from SaguNa ahaMkAra to nirguNa consciousness.

Consciousness is beyond the body, but it is not physically beyond. Consciousness is not affected by body mind complex, even though it is in and through the body. This is similar to light is in and through an object, but it is not affected by the object. The disturbances of the mind do not affect the consciousness. I am that consciousness, beyond the three guNas and not affected by the body mind complex. The day I know that my pUrNatvam is not determined by the setup is the day I am free. An intelligent person changes himself rather than changing the setup.

AnAtma is the doer. To emphasize this, Lord Krishna says that there is no doer other than anAtma. Only when we recognize this fact, we will be free from the struggles of life. This is jivanmukti and this can be obtained only by knowledge or

jñānam.

Verse 20

*Having gone beyond these three gunas which are the cause of rebirth, a person becomes free from birth, death, old age, and sorrow and attains immortality.*

Three guNas represent the three bodies, five koshas and the entire anatma. This body is a given by the lord, for gathering the knowledge that I am the body, but I have the body for temporary use. The three guNas have given me this body, they will also give me my next body. The three guNas are the cause of repeated acquisition of bodies. When a person disidentifies from the body, that person is free from all the problems belonging to the body. Body is mortal is not a problem; but I am mortal is problem. Vedanta does not remove the idea that the body is mortal but teaches that I am not the mortal body but the immortal I, the atma behind the mortal body. The body being born, growing, decaying and dying are not a problem; it is the nature of the body. It becomes a problem for sorrow when I refuse to accept that nature. ShAkShi jñānam gives me objectivity with regards to my own body. Once this objectivity comes, the intensity of the problem comes down. The body will have to go through the condition, but you develop a different perspective and the events of life may not appear to be a tragic events. This is similar to the sunlight making the stars as though they do not exist.

Jivan mukti is making life's problem insignificant by changing the perspective through knowledge. As a result of this knowledge, the mortality of body is not a problem. We can attain immortality by shifting the identification from the mortal body to immortal atma. This is jivan mukthi and also called guNatheetha.

Verse 21

*Arjuna asked – Oh Lord! With what characteristics does a person who is beyond these three guNas appear? What is his conduct? And how does he go beyond these three guNas?*

Arjuna is inspired by the Lord's teachings and asks three questions:

1. The first question is what are the characteristics or indicators of a person who has transcended the three guNas? Will there be any change in his physical body? Will there be any extraordinary powers?
2. The second question is how does he conduct himself and interact with other people?
3. The third question is how does he transcend the three guNas? Is it a physical journey?

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## **Bhagwat Geeta, Class 156 – Chapter 12 Bhakti Yogaha, Verses 3 to 5**



The 12<sup>th</sup> Chapter begins with a question from Arjuna. Arjuna asks whether saguna dhyānam or nirguna dhyānam is superior. Saguna dhyānam means meditation up on the Lord with various features. Nirguna dhyānam means meditation up on the lord with no features. This question is wrong because the idea of

superior comes only when you can choose. According to Krishna, there is no choice between saguna dhyānam or nirguna dhyānam as everyone has to go through both. Everyone needs to do both. What saguna dhyānam can give, nirguna dhyānam cannot give, so both are compulsory. They cannot be simultaneously practiced. Everyone should start with saguna dhyānam, purify the mind, go to nirguna dhyānam and get moksha. Krishna says that saguna dhyānam is superior, but nirguna dhyana devotees will reach him. The benefits of saguna dhyānam is not material wealth, but transformation of inner personality.

Verses 3 and 4

*Having restrained the sense organs, being even-minded towards all, and being interested in the welfare of all beings, some (devotees) meditate upon the imperishable (Brahman) which is indefinable, unmanifest, all-pervading, incomprehensible, immutable, immoveable, and eternal. They attain Me alone.*

There are people who follow nirguna dhyānam as part of jñāna yoga. In these three verses, Krishna is elaborating jñāna yoga, which is nirguna dhyānam nidhithyasanam. Nirguna eeswara is:

- Avyaktam: Not perceptible to any sense organs. The universe is made up of five element and our five sense organs recognize each one of them. When we close the five sense organs, and then meditate upon nirguna Brahman. Brahman or nirguna brahman is inconceivable, imperceptible, incomprehensible and indescribable or in one word unobjectifiable or Aprameya. Nirguna Brahman is everywhere. Saguna Brahman is finite and can move from one place to another. But nirguna Brahman is infinite and formless and all-pervading and cannot move from one place to another. Nirguna Brahman is free from spatial limitation.
- kūṭastham: Brahman is free from sixfold modifications

caused by kala tattvam – time. kūṭa is also the anvil, the base used by iron smith for hammering iron. Up on the anvil, the smith places the hot metal and shapes the metal. The metal undergoes change, but the anvil remains chanceless. Nirguna brahman is like kūṭa or anvil that does not change. Changeless substratum is required for all changes. All lifestyle event shape our personality, but the witness principle, the Brahman remains changeless.

How can we meditate up on a featureless Brahman. Krishna says one must qualify oneself for such mediation.

The preparation for nirguna eeswara dhyānam is fourfold qualifications are sādhana catuṣṭaya saṃpatti or:

- Discrimination
- Dispassion
- Discipline
- Desire

Sādhana catuṣṭaya Saṃpatti is described in these verses.

Krishna has said that nirguna eeswara is not objectifiable, that eeswara can exist in only one way. The un-experienceable principles is experienter alone. Therefore, nirguna dhyānam is mediating up on myself, the atma or meditating up on the meditator. Therefore, the mediator must be non-extrovert at the time of nirguna dhyānam.

- Mastering indriya grama or group of five sense organ
- Maintaining equanimity under all circumstances. The mind must be free from raga dwesha – likes and dislikes.
- Being committed to the well beings of all creatures; universal love; Expanded mind; Mind must be sensitized to feel the difficulties of others and interested in

their wellbeing.

Verse 5

*Difficulties are more for those people whose minds are committed to the pursuit of the unmanifest Brahman, for the goal of unmanifest Brahman is attained with difficulty by the people of bodily attachment. jñāna yoga is difficult because the destination of the formless one is difficult to reach; a highly refined mind is required. jñāna yoga requires sravanam, mananam and nidhithyasanam and nidhithyasanam is jñāna yoga. The difficulties of people committed to jñāna yoga is many. Because the destination of the formless Brahman, is difficult to reach. The common obstacle is deha abimana or strong attachment to one's own physical body and we are busy maintaining and improving the body. Stronger the body attachment, the more difficult jñāna yoga.*

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## **Bhagwat Geeta, Class 154 – Chapter 12 Bhakti Yogaha, Verses 1 to 2**

The 12<sup>th</sup> Chapter gives a comprehensive essence of Vedas. The first part (the first 12 verses) of this chapter deals with Bhakti Yoga as a means of moksha. This chapter removes many confusions regarding bhakti yoga. Second part (13 to 20<sup>th</sup>) Bhakti Yoga palam or moksha is discussed in the second part – 13<sup>th</sup> to 20<sup>th</sup> verses.

Bhakti yoga is not a particular sadhana, but the range of

spiritual sadhana culminating in Moksha. There are three sadhanas of bhakti yoga:

1. Karma Yogaha. Krishna divides this into sakama and niškāma karma. In both of these, a person is extroverted, dependent on the world. This is an obstacle to jñāna yoga.
2. Upasana Yogaha
3. Jani Yogaha

These three sadhanas should be practiced only in the atmosphere of eeswara bhakti, therefore these three yogas are called bhakti yoga.

Krishna subdivides these three into five levels; karma yoga is subdivided into level one and level two; and upasana yoga is also divided into level one and level two. jñāna yoga is the fifth level.

In Karma yoga level one Krishna wants to accommodate all materialistic people.

- In the first level of karma yoga, we practice karma yoga for selfish activities, but accept the results as prasadam from the lord. This attitude will purify the mind. In this level, karma yoga is pursuing worldly pleasures but with two conditions.
  - First condition is you pursue worldly pleasures only by legitimate means.
  - The second condition is attributing these acquisitions as eeswara parasadam. Claim everything as eeswara prasadam.

This first level of karma yoga is sakama karma yoga, where we have desire only for taking.

- In the second level, the karma yoga practiced for sharing. This is niṣkāma karma yoga. This will give purity at a faster rate. In sakama karma, we measure our success based on how much we have taken, in niṣkāma karma, we measure success based on how much we have given. This will give purity at a faster rate.
- In the third level, or first level of upasana yoga, Eka roopa Eeswara dhyānam. This Krishna calls this as abyāsaḥ yoga.
- In the fourth level or the second level of upasana yoga is aneka roopa Eeswara dhyānam. This helps in expanding the mind. Both third and fourth levels come under saguna Eeswara dhyānam.
- Once a person has completed the four level, that person is eligible for jñāna yoga. jñāna yoga consists of three levels:
  - Sravanam, systematic study of scriptures for a period of time under a competent guru.
  - Mananam, resolving all doubts.
  - Nidhithyasanam: Converting the intellectual knowledge to strengthen emotional personality; dwelling on the teachings of scriptures.

Karma yoga is important for the purity of mind, but it has the disadvantage of extroverted, which is an obstacle for jñāna yoga. In upasana yoga, I invoke the Lord inside and therefore upasana yoga is invertedness. All these five levels put together is Bhakti yoga.

In the last eight verses, Krishna discusses the character of a person who has successfully completed these five levels. Krishna calls him para bhakta, and there is no difference between him and the Lord.

Verse 1

*Arjuna asked: Who are the best yogis among them – the ever-steadfast devotees who meditates up on You as described before and those who meditate upon the imperishable unmanifest Brahman?*

This Chapter begins with a question from Arjuna, based on the previous chapters. Arjuna asks who is superior – saguna bhakta or nirguna bhakta?

Saguna eeswara can be eka roopa eeswara or aneka roopa eeswara. Nirguna eeswara is not perceptible to anybody. There is only way to meditate to nirguna eeswara that is to see as the subject itself as there is no subject object division in nirguna brahman.

Arjuna is asking indirectly who is superior – saguna eeswara or nirguna eeswara?

Verse 2

*Lord Krishna said – Fixing the mind upon me with great faith, those ever-steadfast devotees who meditate upon Me are considered to be the best yogis by Me.*

The real answer to Arjuna's question is that the question is wrong; for a wrong question, there is no right answer. Comparison is possible only between two similar items. There is no question of choice between two dissimilar items. Saguna eeswara and nirguna eeswara are not comparable.

Saguna bhakti is the means and nirguna bhakti is the end. Saguna bhakti is the steppingstone and nirguna bhakti is the goal. There is no choice between the two. Without saguna bhakti, nirguna bhakti is impossible, without nirguna bhakti saguna bhakti is incomplete.

Krishna does not want to tell Arjuna that the question is wrong. But he says saguna bhaktas are superior and nirguna bhaktas attain me. There is no question of choice.

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# Three Gunas

## Bhagwat Gita

### Three Gunas to Monitor One's Spiritual Progress

In Chapter 14 of Bhagwat Gita, Lord Krishna defines and describes the three gunas: Sattvic, Rajas and Tamas. In subsequent chapters, Lord Krishna classifies many of our daily actions and sadhanas into these three types.

Swami Paramarthananda has translated Bhagwat Gita for use by his students. Many students use these translations, published by chapter in book form, to chant the verses when attending Swamiji's Bhagwat Gita classes. In the introduction to Chapter 14, Swamiji has presented and analyzed the three gunas in a chart form. In subsequent topics, he presented the classifications of some karma and sadhana in chart forms.

Based on Swamiji's teachings of Bhagwat Gita, I somewhat expanded these charts to include teachings from Chapters 16, 17 and 18. The first chart defines the three gunas and the subsequent charts classify actions and sadhanas into these three gunas. I believe these charts give guidance on how to understand the three gunas, classify actions into the three gunas and try to improve the quality of actions. According to the scriptures we can improve the quality of actions by eliminating tamasic actions, reducing rajasic actions and increasing sattvic actions.

Please note that my knowledge of Sanskrit is very limited, and these charts may reflect that limitation.

With Regards



<b>□□□□□ (Sign of predominance)</b>	Chapter 14, Verse 11	Chapter 14, Verse 12	Chapter 14, Verse 13
	Increase of knowledge	Increase of activity, greed, restlessness and craving	Dullness, inaction, negligence and delusion
<b>□□□ (travel after death)</b>	Chapter 14, Verses 14 & 18	Chapter 14, Verses 15 & 18	Chapter 14, Verses 15 & 18
	To higher lokas	To middle lokas	To lower lokas
<b>□□□□ (consequence in this life)</b>	Chapter 14, Verses 16 & 17	Chapter 14, Verses 16 & 17	Chapter 14, Verses 16 & 17
	Punya & Knowledge	Sorrow & greed	Ignorance & delusion

### **Bhagwat Gita**

#### **Classification of Actions**

#### **Based on Swami Paramarthananda's Teachings**

<b>Topic</b>	<b>Sattva</b>	<b>Rajas</b>	<b>Tamas</b>
<b>□□□□□□□ (Faith)</b>	Chapter 17, Verse 4	Chapter 17, Verse 4	Chapter 17, Verse 4
	Worship of satvic deities	Worship of rajasic deities	Worship of tamasic deities
	Mental worship	Verbal and physical worship	Violent worship
	Spiritual motive	Materialistic motive	Destructive motive

<p>भोजन (Food)</p>	<p>Chapter 17, Verse 8</p>	<p>Chapter 17, Verse 9</p>	<p>Chapter 17, Verse 10</p>
	<p>That which is delicious, which gives longevity, health, strength and happiness</p>	<p>That which is excessively bitter, sour, salty, hot, pungent and which causes pain</p>	<p>That which is improperly cooked, without nutrition, putrid, stale, left over and impure</p>
<p>यज्ञ (Sacrifice)</p>	<p>Chapter 17, Verse 11</p>	<p>Chapter 17, Verse 12</p>	<p>Chapter 17, Verse 13</p>
	<p>All activities done sincerely according to the scriptures; without expecting any results; karma yoga is satvic yoga; focus is on what one gives to the society</p>	<p>All activities done for fame, show and money; focus is on what one gets back from the society</p>	<p>All activities done involuntarily; without rules, faith, mantra or dakshina</p>

	Chapter 17, Verse 20	Chapter 17, Verse 21	Chapter 17, Verse 22
	Given with sincerity to a deserving person at the proper time and place without expecting any return; Charity is the end in itself	Given reluctantly for the sake of return and result	Given without respect to an undeserving person at an improper time and place
	Chapter 17, Verse 17	Chapter 17, Verse 18	Chapter 17, Verse 19
	Practiced with faith and without expecting any results; any worldly results should only be by-products	Practiced for the sake of show, name and fame; Results will be temporary and uncertain	Practiced with false notions and bodily torture for harming others
<b>Bhagwat Gita</b>			
<b>Classification of Actions</b>			
<b>Based on Swami Paramarthananda's Teachings</b>			
<b>Topic</b>	<b>Sattva</b>	<b>Rajas</b>	<b>Tamas</b>

<p>संन्यास (Renunciation)</p>	Chapter 18, Verse 9	Chapter 18, Verse 8	Chapter 18, Verse 7
	Renunciation of the results of Nitya karmas	Renunciation of Nitya karmas due to fear of bodily strain	Renunciation of Nitya karmas due to the ignorance of their value
	Continues to do karma yoga, but renounces the results		Renunciation of dhyānam and tapas
<p>ज्ञान Knowledge</p>	Chapter 18, Verse 20	Chapter 18, Verse 21	Chapter 18 Verse 22
	Sees the undivided Self in and through all the beings	Takes the Self to be distinct from every other being	Takes the body as the self
	I am the conscious principle which enlivens the body mind complex (I am the consciousness)	I am the tenant/owner of the body and am immortal; there are many immortal jivas just as me (I am the mind)	Believes in only what can be sensed by sense organs (I am the body)

<b>कार्य (Karma)</b>	Chapter 18, Verse 23	Chapter 18, Verse 24	Chapter 18, Verse 25
	Duty performed without attachment and expectations	Action done with egoism for the sake of results	Indiscriminate action done without considering the consequences
	Action done to improve my self knowledge	Action done to improve my surroundings	Actions done without any planning
<b>कर्ता (Doer)</b>	Chapter 18, Verse 26	Chapter 18, Verse 27	Chapter 18, Verse 28
	Detached, perseverant, enthusiastic, unassuming and calm in success and failure	Attached, greedy, harmful and subject to elation and depression	Undisciplined, uncultured, arrogant, harmful, dull and procrastinating
	Does not get attached to any success or failure and uses all experiences for inner growth	Gets attached to success and failure and does not use the results for inner growth.	Does not have an integrated personality
<b>Bhagwat Gita</b>			
<b>Classification of Actions</b>			
<b>Based on Swami Paramarthananda's Teachings</b>			
<b>Topic</b>	<b>Sattva</b>	<b>Rajas</b>	<b>Tamas</b>

<p>बुद्धि (Intellect)</p>	Chapter 18, Verse 30	Chapter 18, Verse 31	Chapter 18, Verse 32
	Clearly knows dharma and adharma, right and wrong as well as bondage and liberation	Has doubts regarding dharma and adharma, right and wrong	Considers adharma as dharma (e.g. Arjuna thought the war was adharma at the beginning of Bhagwat Geeta)
<p>इच्छा (Will)</p>	Chapter 18, Verse 33	Chapter 18, Verse 34	Chapter 18, Verse 35
	Sustains the functions of all organs in the spiritual path; controls sense organs by unswerving practice of yoga	Pursues dharma, artha and kama craving for their benefits	Does not give up sleep, fear, grief and indulgence
	Leads to spiritual success	Leads to material success	Leads to sensory pleasures and attachment

	Chapter 18, Verse 37	Chapter 18, Verse 38	Chapter 18, Verse 39
<p>सुखं</p> <p><b>(happiness)</b></p>	Like poison in the beginning and like nectar in the end; Happiness is born of self-knowledge	Like nectar in the beginning and like poison at the end; happiness is born of contact between sense organs and objects	Deludes the mind in the beginning and in the end; happiness is born of indolence and negligence.
	Not subject to loss; sadhana shadhushta sambanthi	Subject to loss and will go away creating a vacuum	Based on fatalism and does not use free will
	<p>सुखं ज्ञानसंभवं</p> <p>सुखं ज्ञानसंभवं</p>		