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SRI MADHWA SIDDHANTA

Monthly Journalof
Sriman Madhwa Siddhantonnahini Sabha
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1. S.M.S.O. Sabha invites you and your family 2
2. Lord Srinivasa in Sabha Mandir … 3
3. A Blessing Earned Across Many Lifetimes 4
4. Remember Sriman Narayana at all times … 4
5. How Sabha Is Good For You And to Your Family 5
6. Karthika Masa Mahatmyam from Skaanda Purana 7
7. More Antibiotics — Danger 14
8. Deepavali / Yama Tarpana / Mahalakshmi Puja 19 / 22 / 24
9. Soma-Vaara Amavasya -- Ashwattha Pradakshina 26
10. Dhaatri Havana (or) Vana Bhojana 32
11. Why you need this Magazine "Sri Madhwa Siddhanta" 40

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S.M.S.O. Sabha Invites You and Your Family

25, 26, 27 — Dec. 2026

Dear devout Madhwas,

The Annual Sabha of the Sriman Madhwa Siddhantonnahini Sabha, will be held at Tiruchanur on **25th, 26th, 27th December 2026 for three days.** The Hony. Secretary and the Council Members of the Sabha request you to attend the Sabha Session on all the three days with your family and friends and receive the blessings of Lord Sri Veda Vyasa, Lord Srinivasa and Sri Padmavathi Devi.

The S.M.S.O. Sabha is more than 140 years old institution founded by Sri Kanchi Subba Rao and is doing valuable services for the benefit of the society and Madhwas in particular. There will be discourses by learned Dharmadhikaris of the Sabha, Scholars and Pandits, examinations for Vidyarthis in Madhwa-Shastra, rendering of Dasara Padas and Harikatha Sravana on all the three days in addition to Homas for the prosperity of the society.

Accomodation

Please bring your relatives and make the function a grand success. For accomodation during 3-day session at Tiruchanur, please contact:— **G. Raghavendran — 98417 12701**.

LORD SRINIVASA IN SABHA MANDIR

In 1988, Sri Madhavachar S. Katti (popularly known as M.S.Katti) was the Vice-President and Dharmadhikari of S.M.S.O. Sabha. At the beggining of the Sabha Session, he presided over the funciton.

Sri. M.S.Katti stated that it is believed that Sri Srinivasa Devaru is present in the Sabha Mandir during the Sabha Session (on all the three days of the Session). Hence we need not rush for His Darshan at Tirumala ignoring His presence very much with us during this 3-day Session when divine glories are extolled and expounded here.

The same point was also expressed by the then Hony. Secretary of the Sabha Sri.S.A.N. Ranganathachar during other occasions.

A Blessing Earned Across Many Lifetimes

To participate in the S.M.S.O. Sabha, one must have accumulated great merit over many lifetimes (Janmaantarada Punya). Only then does one get the opportunity to be a part of this esteemed Sabha.

Therefore, let us make the best use of this precious opportunity by participating in this Sabha with wholehearted devotion and sincerity.

— Sri Satyadhyanachar Katti

On the first day of SMSO Sabha - 12-Dec-2025

Dharma Upanayanam

Dharma Upanayanam will be held at the S.M.S.O. Sabha Mandir, Tiruchanur, Tirupati on 25th Dec. 2026 (Friday).

Please contact

Sri. Suresh — 70109 66258

Sri. Uddavakumar — 98416 28574

Sri. S. Vasudevan — 98499 16915

for further details.

How Sabha Is Good For You And to Your Family

If you are an average, devout Maadhwa, eager to learn something, authentic in Madhwa Shastra / Dharma Shastra / Upanishad Stories, rare meanings of Devaranamas etc. please attend the 3-day session of the S.M.S.O. Sabha at Tiruchanur, with family. What you learn by reading three volumes of books, can be learnt by listening to the scholarly lectures for 3 days. Admission is free as also Tirtha prasada day and night.

Your wife and other female members of the family can observe the Anushtaana of womenfolk of Pandits families coming there. Also other respectable senior Sumangalis are coming there. Your family women can mingle with them to the extent practicable, and understand how to improve their own cultural standard. This knowledge adds to the good of the family.

A Dharma-Patni loves to learn self-discipline, loves Tulasi Puja, Devara Deepa and the practice of Krishna-Mantra-Japa (a Quality-Japa) in her private life, no matter how highly placed she is in her office.

Similarly your young son can join Vidyarthi competition in the Sabha and receive Sambhavana and gradually improve his cultural studies. Is this not good for your family?

Are you planning to visit Tirumala ?

Pilgrims visiting Tirumala (Tirupati) can stay at **S.M.S.O. Sabha, Tiruchanur,** located behind **Sri Padmavati Temple**. Teertha-Prasada is provided in the morning. For larger groups, arrangements can also be made to provide Teertha-Prasada or Upma at night.

Members are requested to share this information with their relatives and friends who may be planning a pilgrimage to Tirumala.

For further details, please contact:

1. **Sri. Vasudevan**, Manager, SMSO SABHA — **98499 16915**
2. **Sri. Poornapragnan (Suresh) — 94442 20615 / 70109 66258**
3. **Sri. K. Uddava kumar,** CFO/HO, SMSO Nidhi, Chennai — **98416 28574**

KARTHIKA MASA MAHATMYAM

From Skaanda Purana

Ashwija Pournami to Karthika Pournami

Oct. 26th to Nov. 24th

By ***T.S.Raghavendran,*** *M.A.,B.L., Advocate,*
45, Bharati Park Cross Road 3, Coimbatore-11.
Cell: 95970 38909, 99949 41706 Ph: 0422 - 2441706

Ref: His book - **"Karthika Masa Mahatmyam"** in Skaanda Purana - II Vaishnava Khanda — Published by S.M.S.O.Sabha in 2015.

Note

If we are not able to perform Dana and Snana (with Sankalpa in a holy river), the Lord is pleased even if we read these Purana Slokas and their meanings in Karthika Masa.

Karthika Snana:- During daily bath in the bathroom, if we chant the Karthika Snana Sankalpa and Snana Mantras (given in the next article) and if we remember the holy river Ganga, and chant "Ganga, Ganga, Ganga" (3 times), it is equivalent to have performed Ganga-Snana in Karthika Masa. Similarly,

in Thula Masa (Oct-19th to Nov-17th) if we chant Snana Sankalpa and Snana Mantras and think of performing Snana in Kauveri River, it is equivalent to performing Thula-Masa-Kauveri-Snana.

Deepa Dana in Karthika Masa:- Those not able to perform Deepa Dana obtain the benefit by helping others while litting Deepa in the house, or in the Mutts, temples, etc. or even providing assistance as simply adjusting the Deepa which is already lit.

Please explain all these to other members in the house, especially youngsters.

Sri T.S.Raghavendran, Coimbatore has written two books on the Mahimasa of Karthika Masa. One can avail this opportunity to possess these books. (95970 38909, 99949 41706).

First Adhyaya

ब्रह्मोवाच — **Brahmaa said:**

यत्किञ्चित्क्रियते पुण्यं विष्णुमुद्दिश्य कार्तिके ।
तस्य क्षयं न पश्यामि मयोक्तं तव नारद ॥ २४ ॥

Whatever meritorious rite is performed in the month of Karthika **"with Sri Vishnu in view"** (Vishnum-uddhishya), I do not see any end to its merit. It has already been told by me, Oh Narada. (24).

Do Not Fall Back To An Inferior Birth

सोपानभूतं स्वर्गस्य मानुष्यं प्राप्य दुर्लभम् ।
तथात्मानं समादद्यान्न भ्रश्येत यथा पुनः ॥ २५ ॥

On having got an extremely rare chance of being born as a human being which forms the staircase leading to heaven, one should maintain oneself in such a way that one will not fall back to an inferior birth. (Sloka 25).

Human Birth Is Very Difficult To Get

दुष्प्राप्यं प्राप्य मानुष्यं कार्तिकोक्तं चरेन्न यः ।
धर्मं धर्मभृतां श्रेष्ठ स मातापितृघातकः ॥ २६ ॥

After attaining human birth, which is very difficult to get, if a man does not perform the holy rites prescribed for the month of Karthika, Oh most excellent one among righteous souls, he is no better than, a murderer of his mother and father. (26).

कार्तिकः खलु वै मासः सर्वमासेषु चोत्तमः ।
पुण्यानां परमं पुण्यं पावनानां च पावनम् ॥ २७ ॥

The month of Karthika is the most excellent of all months. It is the most meritorious. It sanctifies all sanctifying things. (Sloka 27).

अस्मिन्मासे त्रयस्त्रिंशद्देवाः सन्निहिता मुने ।
अत्र स्नानानि दानानि भोजनानि व्रतानि च ॥ २८ ॥

तिलधेनुं हिरण्यं च रजतं भूमिवाससी ।
गोप्रदानानि कुर्वन्ति सर्वभावेन नारद ॥ २९ ॥

In this month, thirty three Devatas are present together. Oh Sage Narada! people perform all these rits now, with full devotion. Snana, Daana, feeding, holy rites, the various daanas of cow made of gingelly seeds, gold, silver, plots of land, garments and cows. (Sloka 28, 29).

तानि दानानि दत्तानि गृह्णन्ति विधिवत् सुराः ।
यत्किञ्च दत्तं विप्रेन्द्र तपश्चैव तथा कृतम् ॥ ३० ॥
तदक्षय्यफलं प्रोक्तं विष्णुना प्रभविष्णुना ।
पापानां मोक्षणं चैव कार्तिके मासि शस्यते ॥ ३१ ॥

Devatas duly accept these danas. Whatever dana is given and the penance that is performed in Karthika Masa, relief from sins and give inexhaustible merit (Akshayya Phala), said by Sri Vishnu. (Sloka 30, 31).

तस्माद्यत्नेन विप्रेन्द्र कार्तिके मासि दीयते ।
यत्किञ्चित्कार्तिके दत्तं विष्णुमुद्दिश्य मानवैः ॥ ३२ ॥
तदक्षयं हि लभते अन्नदानं विशेषतः ।

Therefore, dana should be made with great care and effort. Oh Brahmana ! whatever given in the month of Karthika, **"with Sri Vishnu in view"** (Vishnum-uddhishcha), especially the gift of cooked food, gives inexhaustible merit. (Sloka 32, 33).

Benefit Of Not Eating Others Food (Paraanna Varjita)

सम्प्राप्तं कार्तिकं दृष्ट्वा परान्नं यस्तु वर्जयेत् ।
दिनेदिनेऽतिकृच्छ्रस्य फलं प्राप्नोत्ययत्नतः ॥

If a person does not take the other people's cooked food, then everyday he secures without difficulty, the benefit of the holy rite Ati-krichra. (Sloka 36).

Saligrama Puja and Lord's Remembrance Very Essential

कार्तिके मुनिशार्दूलशालिग्रामशिलार्चनम् ।
स्मरणं वासुदेवस्य कर्तव्यं पापभीरुणा ॥ ३९ ॥

Those who are afraid of sins, should perform Saligrama Puja and meditate (remember) the Lord Sri Vasudeva in the month of Karthika. (Sloka 39).

Physically Not Capable

नारद उवाच — Narada said:

अशक्तेन कथं कार्यं कार्तिकव्रतमुत्तमम् ।
येन तत्फलमाप्नोति तन्मे वद पितामह ॥ ४१ ॥

How is the excellent rite of Karthika to be performed by a weak person ? Oh Pitamaha ! tell me that whereby he too shall obtain its benefit. (Sloka 41).

ब्रह्मोवाच — **Brahmaa said:**

अशक्तस्तु यदा मर्त्यस्तदैवं व्रतमाचरेत् ।
अन्यस्मै द्रविणं दत्त्वा कारयेत् कार्तिकव्रतम् ॥ ४२ ॥

If a man is physically incapable, he should perform the Vrata in the following manner. He should give money to another person and make him perform the Karthika Vrata for himself (Sloka 42).

तस्मात् पुण्यं प्रगृह्णीत दानसङ्कल्पपूर्वकम् ।
द्रव्यदानेऽप्यशक्तश्चेद्यदा देवर्षिसत्तम ॥ ४३ ॥

He should take the merit from him by means of the rite of Dana Sankalpa, that is ceremonious pronouncement of religious gift. (Sloka 43).

Monetary Not Capable

तदा तेन प्रकर्तव्यं पानं तीर्थजलस्य च ।
तत्राप्यशक्तो यो मर्त्यस्तेन नित्यं हरेर्मुदा ॥ ४४ ॥

If a person is incapable of making monetary gifts, oh excellent one among the divine sages ! he should drink the water from the Tirtha (holy river or lake). (Sloka 44).

स्मरणं च प्रकर्तव्यं नाम्ना नियमपूर्वकम् ।
अखण्डितं तदा तेन कार्तिकव्रतजं फलम् ॥ ४५ ॥

If a person is incapable of doing that too, he should remember Sri Hari always with great happiness and joy and repeat the Lord's name with due observances. Then he will acquire the benefit of the Karthika Vrata. (Sloka 45).

1000 Cows Dana

विष्णुनामप्रबन्धानां गायनं विष्णुसन्निधौ ।
गो-सहस्र-प्रदानस्य फलमाप्नोति मानवः ॥ ४८ ॥

If literary compositions on Sri Vishnu's name are sung in the Sannidhaana of Sri Vishnu, that person obtains the benefit of the gift of a thousand cows.

Deepa Dana

अशक्तो दीपदानाय पददीपं प्रबोधयेत् ।
तस्य वा रक्षणं कुर्याद् वातादिभ्यः प्रयत्नतः ॥ ५३ ॥

If a person is incapable of gifting away a lamp (Deepa Dana), he should light other people's lamps. Or he should protect another man's lamp from the blowing winds, etc. (Sloka 53).

Do Not Lose Earlier Punya

एतादृशं कार्तिकं च अकृतेनैव यो नयेत् ।
पूर्वं कृतस्य पुण्यस्य क्षयमाप्नोत्यसंशयम् ॥ ४० ॥

If a person spends Karthika Masa without doing anything meritorious, his merits (Punya) aquired earlier will certainly be destroyed. (Slo. 40).

As mentioned earlier, let all the members of the family listen to these Purana Slokas along with their meanings.

Copies of this book **"Karthika Masa Mahatmyam"** can be obtained from:

T.R.V.Vittal, B.Com., B.L., Advocate,
"Kaveri House", 598, Telugu Brahmin Street,
Coimbatore — 641 001.
Cell: 99949 41706 / 95970 38909.
Phone: 0422 - 23344853 / 2346579 Res: 2441706.

More Antibiotics — Danger

Researchers from University of Copenhagen, Denmark
(Report from a Daily Newspaper)

Do not take antibiotics medicines often. These antibiotic medicines decrease the count of good bacterias. By this, the intestines, bowels, etc. get damaged. To recover the count of good bacterias, it may take upto 6 weeks. But the researchers found that even after 6 months, some of the good bacterias did not increase. Hence taking antibiotics should be minimised. Overdose of antibiotics is poison.

Go-Vatsa Dwadashi

(Ashwina-Krishna-Dwadashi)

6th Nov. — Friday

(Women can also perform this Puja)



There are many ways to get Punya without much expenditure. One of them is to offer fodder to the cows and calves in the form of GO-POOJA. This can be done daily. Aswija Krishna Dwadashi is an important day to feed them. This Dwadashi is called "**Go-Vatsa Dwadashi**". 'Vatsa' means calf.

Dwadashi comes one or two days before Deepavali. On this day, in the evening, perform Puja to cow and its calf and offer them plenty of fruits, green grass, raw rice, Bella, etc.

Sankalpa

Aachamana and Sankalpa, ... Evam-guna

Viseshana Visishtaayam, Shubha-thithow, Gavaantargata, Bharatee-ramana Mukhya-praanaantargata Sri Gopala Krishna: Preranaya, Sri Gopala Krishna: Preetyartham, Go Poojam Karishye.

If possible, bathe and perform alankara with flowers (or garland) to the cow and calf. If available, apply Gandha, Arisina, Kunkuma, Archana with Pushpa or Mantrakshata, Dhoopa, Deepa, Naivedya, Mangalarathi.

Arghya

Arghya means to drop handful of water mixed with Pushpa – Akshata in a bowel – either using both the palms jointly or by right palm only. There is Sampradaya to offer Arghya. This can be offered at the tail portion of the cow or in front of it. Arghya Mantra:- (Dharma Sindhu Page 89)

क्षीरोदार्णव संभूते, सुरासुर नमस्कृते ।
सर्वदेवमये मातः, गृहाणार्घ्यं नमो नमः ।

Ksheero-daarnava Sambhootey, Suraa-sura Namaskritey
Sarva-deva-maye Maata: Grihaanaarghyam Namo Nama:

The Cow is sacred because it came out from Ksheera Samudra when the Samudra was churned jointly by Devas and Asuras. Hence, the cow is worshipped by both the groups. "O Maata, all Devatas are present in your deha. Please accept this Arghya and my Namaskara to you."

Offer them things like green grass / hay, rice, banana and other fruits, coconut kernels, jaggery, etc. If Puja/Arghya not possible, offer them plenty of things mentioned above.

Praarthana Mantra

सुरभि त्वं जगन्मातः, देवि विष्णुपदे स्थिता ।
सर्वदेव-मये ग्रासं मया दत्तं इदं ग्रस ॥
ततः सर्वमये देवि सर्व देवैः अलङ्कृते ।
मातः मम अभिलषितं सफलं कुरु नन्दिनि ॥

Surabhi twam Jagan-Maatha: Devi Vishnu-pade Sthitaa |
Sarva-deva-maye Graasam Mayaa Dattam Idam Grasa ||
Thatha: Sarva-maye Devi Sarva Devai: Alankritey |
Maata: Mama Abhi-la-shitam Saphalam Kuru Nandini ||

O Jagan-Maata, you are very dear to the Lord. The Lord stands in you invisible. Please accept this grass, rice, etc. You are respected with all Devatas. O Maata, please fulfill my wishes.

After the above Praarthana, Pushpaanjali to the cow and calf. Then Pradakshina and Namaskara.

Concluding Prayer

Anena, Gavaantargata, Bharatee-ramana Mukhya-praanaantargata Sri Gopala Krishna: Preeyataam. (Let Gopala Krishna be pleased with this Puja). Supreeto Varado Bhavatu. Sri Krishnaarpanamastu. Achamana.

For those who observe this day seriously as a Vrata, the stipulated Niyama is that on this day, they avoid food prepared with oil and also avoid milk, curd, butter-milk and ghee. Brahmacharya Vrata at night.

This pleases all the Devatas at a time, in one place and paves the way for peaceful life.

Feeding Cows In Mutts

One can also perform Go-Seva by feeding cows in Mutts. Devotees may personally offer bananas, leafy vegetables, rice, jaggery, and other items to the cows, or contribute through donations towards their care and service.

Pleasing The Cows and Lord

As mentioned earlier, feeding cows and calves daily is a simple and powerful way to receive God's grace without much expense. Even offering one or two bananas daily with devotion is enough to delight the cows and, in turn, please the Lord.

Chaturmasya Vrata is the best opportunity to keep our senses under our control. (Those who control the tongue will control everything.) All these for Bhagavad Preeti and to earn His Anugraha.

DEEPAVALI

7th & 8th Nov. — Saturday & Sunday

(Aaswija Kri. Pak. Trayodasi & Chaturdasi)

Oil Bath at 5.26 a.m.

Jala-poorna-trayo-dashi (neeru-thumbu-vahabba) is on 19-10-2025 evening. Bathroom is cleaned for the next day early morning Deepavali. Vessels are washed and kept ready. In olden days, water used to be filled in the vessels. Now Electric Heater is used in most of the houses. In case Fire-wood is still used for heating, the traditional practice is :-

The vessel for heating the water is decorated with sunna and kunkuma. Mango leaves around the neck of the vessel. This is *'Gangaa-laya'* in olden days. It became *'Gangaala'*. Even this is a forgotten name now. On Deepavali day, Ganga Devi is present in water everywhere for 2 hours before sun-rise. The Snana within that hour is ***"Ganga-Snana"***, even if it is bucket-water in the bathroom. That is why we greet each other on that day with the words: ***"have you had Ganga - Snana ?"***

Night Festival

The house is decorated with Deepa everywhere; inside, outside of the house, on the floor and on compound wall. Deepavali (Deepa + Aavali). Aavali means row of Deepas, kept one after the other, so pleasant to see. Deepa kept outside the house is called **'Aakaasa-Deepa'.** This invites Mangala Devatas inside our house.

Festival menu on previous night. It is offered first to Lord as Naivedya and then served to family members. It is our Kula Dharma, our family culture.

Before bed time, clean the Puja room with wet cloth and decorate with rangoli. The items needed for next morning are placed in the Puja room. Keep the new clothes on one side. On the other side, oil, etc. tamboola, arisina, kumkuma, fruits, flowers, etc. Keep them covered properly.

Arati To The Lord

Getting up at 4.00 am, completing morning obligations, lit Devara Deepa. The Yajamana in the house, changing his vastra, brings a little of hot water from the bathroom and keeps it for Puja. The simple Puja begins with Aachamana, and then Archana on Puja Box. Then Naivedya, offering to Lord all the items placed there the previous night. Then Mangalarathi. Ladies perform Kunkuma Arati. This Arati is kept reserved for performing Arati to members in the house. The hot water kept in Puja is then added to the water in the bathroom.

Arati To The Family Members

All the members in the house sit on a mat. Grandmother/mother applies Kumkuma Tilaka to each of them and gives tamboola. Singing (Arati) song, two of them perform Arati (used earlier for the Lord). It is a symbol of 'mangalakara' for the family. Dharma Shastra mentions this as **'Naaree-krita-neerajana'**.

'Enne Shastra'

Women, sing aashirvada songs. The elderly lady, using a flower, gently applies oil on the heads of each member thrice. After this, everyone returns back the tamboola and go for oil bath. This oil-bath (or *Abhyanga* in hot water) is **"Ganga-Snana"**. It is completed before sun-rise. After sun-rise it is "not Ganga-Snana".

Receiving The New Vastra

The elderly Yajamana in the house, takes bath first. After Gopi-chandana Naama, he does Namaskara to the Lord and takes his new Vastra kept already in the Puja room. He wears the new vastra and offers Namaskara again and sits there. The other members in the family, after their oil bath, come one by one and sits in front of the Lord (before Puja Box). The Yajamana applies kumkuma to the new vastra. Placing it in a plate, along with Tamboola, he chants Ashirvada Mantra and offers it individually to each one in the family, with his blessings.

Ganga Water Prokshana

Apart from the sealed Ganga Thaali in the house, if spare Ganga water is available in a can, etc., take a small quantity in a sliver cup/vessel. Using a Pushpa, sprinkle the water on all the members in the family either before or after wearing new vastra.

YAMA TARPANA

8th Nov. — Sunday

Dharma Shastra says:- Offer Yama Tarpana immediately after Abhyanga Snana (oil bath). But in our Sampradaya, we offer this Tarpana after Puja.

Even though it is called "Tarpana", actually it is Arghya to Yama Devata. Pavitra not necessary. If father is alive, this is to be offered with rice and water. Janivara in Savya. Others offer with Tila, in Apasavya or Savya.

Its Significance

1. Yama Tarpana is not like Pitru Tarpana; but Arghya, because Yama is a Devata (not our Pitru). Therefore we offer this as Arghya. That is the Tila-water flows down through our four fingers (not through the thumb). Hence no Palahara Niyama at night. This same principle even in Bhisma-Tarpana.

2. Yama resides in the South. For this reason we offer this Arghya facing South.

3. He is Pretha Adhi-pati. Therefore Tila is used.

4. If Devara Puja not possible, atleast Sandhyavandana and then Yama Tarpana. This mitigates 'Narakha-Bhaya', says Shastra.

Sankalpa (Facing East)

आचमनं, प्राणा-यामः, देश-कालौ संकीर्त्य, ... एवं गुण विशेषण विशिष्टायां, शुभतिथौ, मम नरक-भय-निरास-द्वारा, यमान्तर्गत, भारतीरमण मुख्यप्राणान्तर्गत श्री विष्णु प्रेरणया, श्री विष्णु प्रीत्यर्थं, यमतर्पणं करिष्ये ।। (Savya - if father alive; Apasavya for others)

Facing South, offer Yama Tarpana.

Yama Tarpana Mantra

1. यमं तर्पयामि	8. औदुंबरं तर्पयामि
2. धर्मराजं तर्पयामि	9. दध्नं तर्पयामि
3. मृत्युं तर्पयामि	10. नीलं तर्पयामि
4. अन्तकं तर्पयामि	11. परमेष्ठिनं तर्पयामि
5. वैवस्वतं तर्पयामि	12. वृकोदरं तर्पयामि
6. कालं तर्पयामि	13. चित्रं तर्पयामि
7. सर्व-भूत-क्षयं ,,	14. चित्रगुप्तं तर्पयामि

At The End (Facing East)

अनेन तर्पणेन यमान्तर्गत, भारतीरमण मुख्यप्राणान्तर्गत श्रीविष्णुः प्रीयताम् । सुप्रीतोवरदो भवतु ।

श्री कृष्णार्पणमस्तु ।। (आचमनम्)

MAHALAKSHMI PUJA
(KUBERA PUJA)

8th Nov. — Sunday

(*In the evening)*

Near the Puja Box, decorate the picture of Sri Lakshmi Narayana. Beautify the house with a lot of deepas both inside and outside of the house. Keep the ornaments and coins in a plate and perform Puja to the same. Women can perform this Puja.

Sankalpa

आचमनं, प्राणायामः, देश-कालौ संकीर्त्य, ... एवं गुण विशेषण विशिष्टायां, शुभतिथौ, भारती रमण मुख्यप्राणान्तर्गत श्री लक्ष्मी नारायण प्रेरणया, श्री लक्ष्मी नारायण प्रीत्यर्थं, श्री महालक्ष्मी पूजां करिष्ये ।।

Now Puja to the ornaments and coins kept in the plate.

वस्त्रम् समर्पयामि, गन्धान् समर्पयामि, अक्षतान् समर्पयामि, हरिद्रा-कुङ्कुमं समर्पयामि, अलंकारान् समर्पयामि (Gajavastram) पुष्पाणि पूजयामि, Then Archana.

1. प्रकृत्यै नमः
2. विकृत्यै नमः

3. विद्यायै नमः

4. विभूत्यै नमः

5. सर्वभूतहितप्रदायै नमः

6. लोकशोकनिवारिण्यै नमः

7. नारायण समाश्रितायै नमः

8. महालक्ष्म्यै नमः Similarly 108 Namavali.

Then, Dhoopa, Deepa, Naivedya and Mangalarati. Kunkuma Arati singing devara-namas. At the end, *'Krishnarpanamastu'*. Distribute Prasada, to everyone. Give Tamboola to the invitees. Divine Grace dawn on the members of the family by this Celebration if performed with full devotion.

Important

1. While performing Maha Lakshmi Puja, it is more important to know Her Mahima. She is more pleased if one performs Puja thinking a few of Her attributes and explaining them to children and others in the family.

2. During the Puja, children and other members in the family should also be involved. All the members should participate in the Puja. This is our Kula Dharma. This surely brings Mahalakshmi's blessings and Her Antaryami Lord Sri Narayana's blessings on all the members of the family.

Soma-Vaara Amavasya
ASHWATTHA PRADAKSHINA

9th Nov. — Monday

In Vaishakha month, Amavasya falls on Monday. Ashwatta Pradakshina on Somavara Amavasya is the most powerful Saadhana in our life.

Ashwat-tha Pradakshina

Ashwat-tha Pradakshina assures Karya-Siddhi. Karya-Vighna means what? Our own past sins stand blocking the path to success. If this invisible huge rock is pushed away, success door will be opened. Efforts for success will produce effective results. Divine Grace is the only force that can remove this huge blockade.

Among so many remedies, Ashwattha Pradakshina is one of the easiest Upaayas to remove this stumbling block. Once this obstacle is removed, solutions come for so many problems in life. Please see this Prayer Sloka:-

अश्वत्थ हुतभुग्-भाग गोविन्दस्य सदा प्रिय ।
अशेषं हर मे पापं वृक्षराज नमोऽस्तु ते ॥

Aswat-tha Huta-bhuk-Bhaaga, Govindasya Sadaa Priya
Asesham Hara May Paapam Vriksha-Raja Namostu-Tay

The Procedure

Get up around 5 a.m., have Snana, Nama Mudra,

Sandhya vandana and Devara Puja if you know. Take Nirmalya Tirtha.

Similarly for girls and women. They should get ready after lighting Devara Deepa, Krishna Mantra Japa (if you know) and Tulasi Puja. Stand before the Lord and Pray.

Select a suitable nearby Aswat-tha tree. If some-one had already performed Pratishta to that tree, such a tree is considered very sacred. Otherwise select the best possible one. If unable to carry Puja things to the tree, do Puja in the house itself. Then you can go to tree for Pradakshina. Mentally think of the sacred Aswat-tha Vriksha while Puja at home.

Decide the number of Pradakshinas. (108, 28, 12, 7, 5 or 3).

Perform Puja first to Lord Narayana in the tree and then Pra-dak-shina.

Sit down and have Achamana and Sankalpa.

आचमनं, प्राणायाम, संकल्पः

एवं गुण विशेषण विशिष्टायां शुभ तिथौ, भारती रमण मुख्य प्राणान्तर्गत, श्री अश्वत्थ नारायण प्रेरणया, श्री अश्वत्थ नारायण प्रीत्यर्थं, मम समस्त पाप परिहारार्थं, पुत्र-पौत्र, सत् सन्तान अभिवृध्यर्थं, आयु-रा-रोग्य, ऐश्वर्य अभिवृध्यर्थं, चिन्तित

मनोभीष्ट सिध्यर्थं श्री अश्वत्थनारायण ध्यान, आवाहनादि पूजां, प्रदक्षिणं च करिष्ये ।

Puja to Tree

श्री अश्वत्थ नारायणं ध्यायामि

मूलतो ब्रह्म रूपाय, मध्यतो विष्णु रूपिणे ।
अग्रतः शिव रूपाय वृक्ष-राजाय ते नमः ॥

यं दृष्ट्वा मुच्यते रोगैः, स्पृष्ट्वा पापैः प्रमुच्यते ।
यद् आश्रयात् चिरं जीवी, तं अश्वत्थं नमाम्यहम् ॥

ध्या-यामि (अक्षता)

आवाहयामि । आसनं समर्पयामि । (Mantrakshata)
पादयोः पाद्यं समर्पयामि । (Uddharini of water)
हस्तयोः अर्घ्यं समर्पयामि । (Uddharini of water)
आचमनीयं समर्पयामि । (Uddharini of water)
स्नापयामि समर्पयामि । (Uddharini of water)
स्ना-ना-नन्तरं आचमनीयं समर्पयामि । (Udd. of water)
वस्त्रं, अलङ्कारान् समर्पयामि (Mantrakshata)
पुष्पाणि पूजयामि

1. श्री केशवाय नमः
2. श्री नारायणाय नमः
3. श्री माधवाय नमः
13. श्री संकर्षणाय नमः
14. श्री वासुदेवाय नमः
15. श्री प्रद्युम्नाय नमः

4. श्री गोविन्दाय नमः	16. श्री अनिरुद्धाय नमः
5. श्री विष्णवे नमः	17. श्री पुरुषोत्तमाय नमः
6. श्री मधुसूदनाय नमः	18. श्री अधोक्षजाय नमः
7. श्री त्रिविक्रमाय नमः	19. श्री नारसिंहाय नमः
8. श्री वामनाय नमः	20. श्री अच्युताय नमः
9. श्री श्रीधराय नमः	21. श्री जनार्दनाय नमः
10. श्री हृषीकेशाय नमः	22. श्री उपेन्द्राय नमः
11. श्री पद्मनाभाय नमः	23. श्री हरये नमः
12. श्री दामोदराय नमः	24. श्री कृष्णाय नमः

धूपं आघ्रापयामि । दीपं दर्शयामि । नैवेद्यं समर्पयामि । महा नीराजनं समर्पयामि । प्रार्थना

Offer Gandha, Haridra – Kunkuma, Pushpa, Naivedhya, Mangalarthi. Then Prayer Mantras:

अश्वत्थ सु-महाभाग, सुभग प्रिय दर्शन ।
इष्ट कामान्श्च मे देहि, शत्रुभ्यश्च पराभवम् ॥

आयुः, प्रजां, धनं, धान्यं, सौभाग्यं सर्व संपदम् ।
देहि देव महा वृक्ष, त्वां अहं शरणं गतः ॥

अनया पूजया, भारतीरमण मुख्य प्राणान्तर्गत श्री अश्वत्थ नारायणः प्रीयताम् ॥ सुप्रीतो वरदो भवतु ॥

॥ श्रीकृष्णार्पणमस्तु ॥

Then Pradakshina

Get up, offer Namaskara. If you perform Puja in the house, now proceed to the tree with single minded devotion to Sri Lakshmi Narayana. Time is the most important. Aswat-tha Pradakshina should be begun at the rising of the Sun.

One Pradakshina and one Namaskara. Men can chant Purusha Sookta in a low voice (mentally or whispering - without disturbing others). If it is not known, Gayatri Mantra can be chanted. Similarly women can sing Devara Nama.

All (men and women) can chant this Prayer Mantra during Pradakshina:

मूलतो ब्रह्म रूपाय, मध्यतो विष्णु रूपिणे ।
अग्रतः शिव रूपाय, वृक्ष-राजाय ते नमः ॥

Moolatho Brahma-roopaaya Madhyatho Vishnu-roopine |
Agratha: Shiva-roopaaya Vriksha-raajaaya Tey Nama: ||

You can use 108 or 28 pieces of sugar candy, plantains, Turmeric, etc. for counting. It can be given away as daana, with Dakshina and Thulasi at the completion of Pradakshina.

Pradakshina should be in the normal walking. No speed-walking. Mind should be controlled and kept on the feet of the Lord during Pradakshina. It brings Divine Grace and good results.

Conclusion

Completing the Pradakshina - Namaskara, go home. If you know, chant the usual mantra *"Yasya-smritya - cha"*. Otherwise offer one Uddharini of water with Mantra-akshata saying "Sri Krishnarpanamastu."

Divine Grace comes sure and certain, says Dharma Shastra.

Note:

Ashwattha Pradakshina is considered one of the best Saadhanas for Dampatis seeking the blessing of a child.

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Dhaatri Havana (or) Vana Bhojana

(Kartika Shuddha Dwadashi to Pournami)

Dhaatri Havana is a Puja to the Lord Damodara. He is the Masa Moorthy in Karthika month. This Puja is performed under Aa-malaka tree (Nelli Tree). ***"Dhaatri Vriksha"*** means Nelli-Tree. This Puja is in Karthika month. Nelli-Tree is a symbol for Mahalakshmi. Saligrama Puja is performed under this tree.

Dhatri Havana (Homa) and its significance is described in Kartika Maahatmya, Bharadwaja Samhita of Pancharatra Agama. In this scripture the Lord Vishnu in the name of Hamsa, narrates the greatness of Dhatri Havana to the four-faced Brahma Deva.

Deepa Utsava is another item in Bhagavat Pooja in the month of Karthika. Vana Bhojana comes after the above said Deepa Utsava.

Karthika Shuddha Dwadashi to Pournami is the stipulated period for Dhatri Havana. It should not be performed on Sundays. Dhatri Havana represents our Arpana to Lord, the hard Vratas we observed durirg the earlier four months popularly known as

Chaturmasya Vrata. During this Vrata, we had avoided eating certain specified items of food in respective months. Vana Bhojana is also an occasion for an honest repentance (Praayas-Chitta) by those who could not observe the stipulated Vratas of Chaturmasya.

Vana Bhojana Puja has to be usually performed in a small Vana (Thoppu) in the village, under the Nelli Tree only. But in the present day conditions, devotees in towns and cities have to perform this Puja inside the buildings. They bring a Nelli twig, place it near a post and perform Saligrama Puja near the twig. Homas are offered to Mahalakshmi. It is offered to Her 22 names and forms in addition to Homas to Sri Narayana and other Devatas.

Bali Samarpana and Pradakshina

Bali Samparna and its Pradakshina and Namaskara are important items in Dhaatri Havana.

Naivedya Samarpana to Mahalakshmi is offered on 8 separate leaves around the Nelli tree. This is known as Bali. Pradakshina, Namaskara and prayer to Mahalakshmi during this Bali-daana is spoken very high and effective in Puranas. The prayer is as under:-

देवि धात्रि नमस्तुभ्यं गृहाण बलिमुत्तमम् ।
मिश्रितं गुड-सूपाभ्यां सर्व-मङ्गळ-दायिने ॥
पुत्रान् देहि महाप्राज्ञान् यशो देहि निरन्तरम् ।

प्रज्ञां मेधां च, सौभाग्यं, विष्णु-भक्तिं च देहि मे ॥
निरोगं कुरु मां नित्यं, निष्पापं कुरु सर्वदा ।
सर्वज्ञं कुरु मां नित्यं, धनवन्तं तथा कुरु ॥

Devi Dhaatri Namas-thubhyam,
Grihaana Bali-muttamam ।
Mishritam Guda-soopaa-bhyaam,
Sarva-mangala Daayiney ।।
Putraan Deyhi Mahaa-praajnaan,
Yasho Deyhi Niran-taram ।
Prajnyaam Meydhaam cha Sowbhaagyam,
Vishnu-Bhaktim cha Deyhi Mey ।।
Nirogam Kuru Maam Nityam,
Nish-paapam Kuru Sarvadaa ।
Sarvagnyam Kuru Maam Nityam,
Dhanavantam Tathaa Kuru ।।

O, Dhaatree Devi, graciously accept this Bali. Be gracious enough to grant me scholarly sons, bring me good name in society, grant me wisdom, high intellect, Sowbhagya, Vishnu-Bhakti and sound health. Please remove all the sinful thoughts in my mind and prevent me doing sinful acts. The above is the prayer text. The Purana-Vachana assures the effects of Pradakshina, during Bali-pradaana in these words:-

बलि-प्रदान-काले तु ये कुर्वन्ति प्रदक्षिणम् ।
ते यान्ति विष्णु-सालोक्यं पितृभिः सार्धमेव च ॥

Devotees who do pradakshina to Nelli tree at the time of Bali-daana during Dhatree Havana, will ultimately enjoy all the happiness in life and they will reach the Kingdom of God Vishnu, not alone. Their forefathers also will be rewarded likewise.

Aagama Shastra advises us to visualize the beautiful **"smiling"** Divine Figure of Sri Lakshmipati at the bottom of the Nelli tree during Dhatri Havana. Its benefits are tremendous. Please see this Sloka:-

धात्री वृक्षस्य मूलस्थं मन्दस्मित रमापतिम् ।
ते यान्ति विष्णु-सायुज्यं ये पश्यन्ति इह चक्षुषा ॥

Dhatri Havana is performed for the welfare of the whole society and not for any single individual. Vana-Devatas are pleased by this Bali-daana and they bring good for the whole society.

If unable to participate in Vana Bhojana, devotees can do Pradakshina-Namaskara to Nelli tree, whenever convenient during Karthika-Masa, chanting the Prayer Mantras mentioned above. This will bring the blessings of Karthika Damodara and Mahalakshmi. (Avoid Sundays).

Even in the house itself, one can visualize and think of the smiling face of the Lord Damodara and Lakshmi Devi at the bottom of the Nelli tree and chant the Bali Pradakshina Slokas and do Pradakshina and Namaskara in the house.

Very Powerful To Cure Diseases

The saintly Upadesa of Sri Madhwa is to chant the "Naama-Traya" (Achyuta, Ananta, Govinda) and get cured of all the diseases. Sri Acharya in his work, "Krishnaamrita-Mahaarnava" quotes Sri Vedavyasa's words:—

अच्युतानन्त गोविन्द नामो-च्चारण भेषजात् ।
नश्यन्ति सकला रोगाः सत्यं सत्यं वदाम्यहम् ॥

Note the repetition of the assurance by the Lord Himself: **"Satyam, Satyam"** in the above sloka.

Chant 12 Times

Chant

"Achyutaaya Namaha, Anantaaya Namaha, Govindaaya Namaha"

daily 12 times. All kinds of diseases will be cured, including the Bhava (Samsaara) Roga.

— Sri Bheemana Katte Swamiji in his speech

Do Not Miss Karthika Snana

Snana with Sankalpa before Sun rise

Catch hold of last 3 days

Nov. 22, 23, 24 - 2026

Karthika Shuddha Trayodashi, Chaturdashi, Pournami -- all these 3 days are concluding days of Karthika Snana. These three days are called Anthya-Pushkarini. **"If Karthika Snana could not be performed on all 30 days, one will reap the appropriate benefits even if one performs on last 3 days."** (Nov. 22, 23, 24). All the 3 days are very significant for early morning Sankalpa Snana and Daana (especially Deepa Daana). (See previous Oct. issue for Snana Sankalpa, Snana / Arghya Mantras and Deepa Daana Mantras).

Aa-Kaa-Maa-Vai Pournami

24-11-2026 (Tuesday)

Karthika Shuddha Pournami is the last day for Karthika Snana. This day is called "Aa-kaa-maa-vai Pournami".

Aa = Aashaada, Kaa = Kaarthika, Maa = Maagha, Vai = Vaishakha Maasa. Pournami on these 4 months are called **"Aa-kaa-maa-vai Pournami"**.

This year Karthika (Aa-kaa-maa-vai) Pournami is on 5-11-2025. As mentioned earlier, there will be

phala and the Lord is pleased even if one day Karthika Snana is performed before Sun rise with Snana Mantra and Arghya. **मास पर्यन्तं स्नानं असंभवे तु, त्रि-अहं, एकाहं वा स्नायात् ।**

On these days, get up from the bed two hours before Sun-rise, have Snana with Sankalpa (if possible in cold water). Then Japa and Puja. Men perform Saligrama Puja, women Tulasi Puja. All completed before 6.30 or 7 am. Dharma Shastras speak high of this self-discipline. This is the simplest way of our Tapas to please the Lord. The effect is Divine Grace. Without our knowing, our thoughts are influenced in positive ways and our actions become agreeable to superiors and others around us. The success in life begins in this way.

The other invisible effect is that our Pitrus are much pleased and feel highly honoured by our Sankalpa Snana on this Pournami and if we do it in their memory, they shower their blessings on us.

Morada-baayana (yatha sakthi) can be offered on Pournami day, to Sumangalis. This day is very suitable for Satyanarayana Puja. After Snana, offer it to the Lord saying (**श्रीकृष्णार्पणमस्तु**) Sri Krishnarpanamastu.

'Aa-kaa-maa-vai Pournami' is a powerful day waiting to give abundant Punya for Snana, Daana, etc.

At the end, offering to the Lord (Krishnaarpanamastu) will immensely please Him and His Grace is assured.

Deepa In Karthika Masa

(1) Deepa in Karthika Masa is highly beneficial. More number of Deepas can be lit in the house, or in the mutts, temples, etc. or even providing assistance as simply adjusting the Deepa which is already lit. Karthika Deepa gives immense benefits. (Agal deepa (made out of mud) is visesha).

(2) Deepa - Dana is specially recommended in the month of Karthika. दामोदरस्य प्रीत्यर्थं, दीपदानं तथा कुरु ॥ Deepa Dana in Karthika Masa is Maha-punya. कार्तिके दीपदानं तु, महापुण्य-फल-प्रदम् ।

Deepa Dana:— Giving (1) Deepa vessel, (2) oil, (3) vessel for oil, (4) batti, (5) match stick, etc. The procedure for Deepa Dana — Please refer previous Oct. issue page numbers 18 and 19.

Reading Karthika Masa Mahatmya

Reading / hearing Karthika Masa Mahatmya pleases the Lord and paves the way for peace and prosperity in life. A few slokas (with meaning) are published in this issue (page 10) under the heading "KARTHIKA MASA MAHATMYAM From Skaanda Purana".

WHY YOU NEED
This Magazine
"Sri Madhwa Siddhanta"
In The House ?

A grandfather or a grandmother is the best well-wisher of the family, with no expectations in return.

You can take this magazine as an elderly well-wisher in the family. It speaks how it is Good for the whole family, if we practise Kula Dharma in the house. And provide the needed guidance.

In contemporary households, many parents find it challenging to exert control over their adult children. Parents derive great joy when someone offers constructive advice to their children in a positive manner.

This Magazine excels in fulfilling that role. It directly communicates with grown-up children, using persuasive language that is respectful and avoids hurting their pride.