

## ఋణహరగణేశస్తోత్రమ్

{॥ ఋణహరగణేశస్తోత్రమ్ ॥}

సిన్ధూరవర్ణం ద్విభుజం గణేశం

లమ్బోదరం పద్మదలే నివిష్టమ్ ।

బ్రహ్మదిదేవైః పరిసేవ్యమానం

సిద్ధైర్యుతం తం ప్రణమామి దేవమ్ ॥ ౧॥

సృష్ట్యాదౌ బ్రహ్మణా సమ్యక్ పూజితః ఫలసిద్ధయే ।

సదైవ పార్వతీపుత్రః ఋణనాశం కరోతు మే ॥ ౨॥

త్రిపురస్యవధాత్ పూర్వం శమ్భునా సమ్యగర్చితః ।

సదైవ పార్వతీపుత్రః ఋణనాశం కరోతు మే ॥ ౩॥

హిరణ్యకశిప్వాదీనాం వధార్తే విష్ణునార్చితః ।

సదైవ పార్వతీపుత్రః ఋణనాశం కరోతు మే ॥ ౪॥

మహిషస్య వధే దేవ్యా గణనాథః ప్రపూజితః ।

సదైవ పార్వతీపుత్రః ఋణనాశం కరోతు మే ॥ ౫॥

తారకస్య వధాత్ పూర్వం కుమారేణ ప్రపూజితః ।

సదైవ పార్వతీపుత్రః ఋణనాశం కరోతు మే ॥ ౬॥

భాస్కరేణ గణేశో హి పూజితశ్చ స్వసిద్ధయే ।

సదైవ పార్వతీపుత్రః ఋణనాశం కరోతు మే ॥ ౭॥

శశినా కాన్తివృద్ధ్యర్థం పూజితో గణనాయకః ।

సదైవ పార్వతీపుత్రః ఋణనాశం కరోతు మే ॥ ౮॥

పాలనాయ చ తపసాం విశ్వామిత్రేణ పూజితః ।

సదైవ పార్వతీపుత్రః ఋణనాశం కరోతు మే ॥ ౯॥

ఇదం త్వణహరం స్తోత్రం తీవ్రదారిద్ర్యనాశనమ్ ।

ఏకవారం పఠేన్నిత్యం వర్షమేకం సమాహితః ।

దారిద్ర్యం దారుణం త్యక్త్వా కుబేరసమతాం ప్రజేత్ ॥ ౧౦॥

॥ ఇతి ఋణహర గణేశ స్తోత్రమ్ ॥

Encoded, proofread, and commentary by N.Balasubramanian bbalu@sify.com

COMMENTS:- There are many hymns in praise of Lord Ganesha. He is to be worshipped at all times and in particular at the start of any new venture to ensure its success. But the worship of the Lord need not be limited only to warding off obstacles in our life. He is indeed the Supreme Being waiting to bless us with all we want. One of His names (No.298) that appears in the popular Vishnu sahasranama stotram is కామప్రదః meaning He grants in plenty the desires of His devotees. భక్తేభ్యః కామాన్ ప్రకర్షేణ దదాతీతి కామప్రదః ।

This means that one may ask Him for anything that is 'proper' - that is not against the mandates of the shahstras and be sure it will be granted. In Gita (7-11) He mentions that He indeed is behind all such 'proper' desires. ధర్మావిరుద్ధో భూతేషు కామోఽస్మి భరతర్షభ ।

So, we may seek any thing that is 'proper' from Him. This includes even mokSha. But true devotees seek only devotion to Him. The best example of this kind of unalloyed devotion is the prayer by Kulashekara in his Mukundamala. Please read this moving prayer.

నాస్థా ధర్మే న వసునిచయే నైవ కామోపభోగే

యద్యద్భవ్యం భవతు భగవన్ పూర్వకర్మానురూపమ్ ।  
ఏతత్పూర్ణం మమ బహుమతం జన్మజన్మాంతరేఽపి  
త్వత్పాదామ్భారుహాయుగగతా నిశ్చలా భక్తిరస్తు ॥

Our sages have categorised all the desires the humans can possibly have into four types. They are called as goals of life or పురుషార్థాః. They are called dharma, artha, kama and finally mokSha. The first three pertain to the life here. Dharma means performing the duties as ordained by the shastras. The result will be punyam or merit. This will yield better quality of life here and even life in higher worlds. Artha means material possessions and includes money, houses, family and friends. Properly earned and used these should yield happiness. Kama means enjoyment resulting from the previous goal artha. MokSha means liberation from the cycle of births and deaths. In the above poem Kulashékara says that he is not interested in the first three goals as said above. He says let anything happen as ordained by fate or according to the past karma. What he wants from the Lord is only unwavering devotion to His lotus feet. Then it becomes His responsibility to take care of the devotee's wants. He had given this assurance in Gita (9-22).

అనన్యాశ్చింతయంతో మాం యే జనాః పర్యుపాసతే ।  
తేషాం నిత్యాభియుక్తానాం యోగక్షేమం వహామ్యహమ్ ॥

However, most of us are not so mature as Kulashékara and are troubled with day-to-day problems. So we pray to Him and seek His help. There is nothing wrong in this. Krishna classifies devotees into four types. The first one is the one who is troubled. (Gita - 7-16). Can anyone claim to be free from troubles? God helps such people also. In fact He terms

these people as good ones (సుకృతినః) since they have turned to Him on some pretext.

చతుర్విధా భజన్తే మాం జనాః సుకృతినోఽర్జున ।

ఆర్తే జిజ్ఞాసురథార్థీ జ్ఞానీ చ భరర్షభ ॥

This particular hymns is one such and prays to Him for relief from (ఋణమ్) debt. Debt means money etc., owed to some one. But the word debt has another meaning. It may be surprising or even shocking to know that according to our shastras everyone is born a debtor with three debts. This said as follows:-

జాయమాన్ వై బ్రాహ్మణో త్రిభిర్భణవాన్ జాయతే, బ్రహ్మచర్యేణ  
ఋషిభ్యః, యజ్ఞేన దేవేభ్యః, ప్రజయా పితృభ్యః ।

Taittiriya samhita (VI.3.10)

One is a debtor to rishis, devas and pitrus or the manes.

These debts can be cleared by brahmacharyam - celibacy, yagna - sacrifices and praja - progeny. So it is said that :-ఏష వాన్మణః

యః పుత్రీ యజ్ఞా బ్రహ్మచారివాసీ । Kalidasa says in his Raghuvamsa (8-30)

that the king Aja freed himself from these debts as said here.

ఋషిదేవగణస్వధాభుజాం శ్రుతయాగప్రసవైః స పార్థివః ।

అన్మణత్వముపేయివాన్మభౌ పరిధేర్ముక్త ఇవోష్ణదీధితిః ॥

It is to be noted that these debts will pursue us as long as we continue to take births. And the cycle of birth and death is said to be indeed endless. CF. Gita (2-27)జాతస్య హి ధ్రువో మృత్యుర్ధ్రువం జన్మ  
మృతస్య చ । This sounds highly discouraging. Does this mean that we are caught in an endless cycle? Fortunately the answer is 'no'.

The Lord also says later on (8-15) that once a person manages to reach Him the person is freed from this sinister cycle of births and deaths.

మాముపేత్య పునర్జన్మ దుఃఖాలయమశాశ్వతమ్ ।

నాప్పువన్తి మహాత్మానః సంసిద్ధిం పరమాం గతాః ॥

The method to reach Him has been given in detail in Gita and other scriptures. By intense devotion to God one purges his mind of all bad tendencies lurking in the mind. Once the mind is thus made pure God provides a suitable guru who will guide him further in the spiritual path towards liberation. Thus we should worship Lord Ganesha with devotion and He will take care of our spiritual progress by giving us all we need including the spiritual wisdom. He had vouchsafed in Gita (10-10).

తేషాం సతతయుక్తానాం భజతాం ప్రీతిపూర్వకమ్ ।

దదామి బుద్ధియోగం తం యేన మాముపయాన్తి తే ॥

He is omniscient God and is worshipped by all sages and wise men.

The following vedic prayer says this.

ఓం గణానాం త్వా గణపతి ం హవామహే కవిం కవీనాముపమశ్రవస్తమమ్ ।

జ్యేష్ఠరాజం బ్రహ్మణాం బ్రహ్మణస్సత ఆ నః శృణ్వన్నూతిభిస్సీద సాదనమ్ ॥

ఓం శ్రీ మహాగణపతయే నమః ।

The above mantra salutes Lord Ganapathi and describes Him as the chief of the hosts of the gods. He is the omniscient and behind the wise. He is of infinite glory and lord of the vedas, The hymn given in the beginning tells that Ganesha was worshipped by Brahma, Vishnu, Shiva, Devi, Kumara, Vishvamitra the sage etc. This shows that Ganesha who is talked about herein is verily the Supreme Being. So by being devoted to Him we can rest assured that He will take care of all our needs, both secular and spiritual.

The last verse (No.10) is the ఫలప్రతి gives the benefit

of reciting the verses. It says that one who recites the verses with sincerity for one year will become as rich as Kubera the god of wealth. It may be difficult to believe this statement. But the great acharya Shri Vedanta Desika, when he was invited to the court of a ruler to be the poet there, said that he will never seek the patronage of the rich or kings who rule over a small piece of land for few years; but would prefer to serve the Lord. He cites the story of Kuchela who was too poor to offer any present to Krishna who was the king of Dwaraka. He carried a small quantity of hand pounded rice with him and offered it to Krishna. Krishna accepted it with great pleasure and relished it. In return for this meagre offering He made Kuchela as rich as Kubera. Please read the verse given below.

క్షోణీకోణశతాంశ పాలన కలాదుర్వారగర్వానల-

క్షుభ్యత్తుద్రనరేస్త చాటురచనాన్ ధన్యాన్ న మన్యామహే ।

దేవం సేవితుమేవ నిశ్చినుమహే యోఽసౌ దయాలుః పురా

ధానాముష్టిముచే కుచేలమునయే దత్తే స్మ విత్తేశతామ్ ॥

Krishna says this clearly in Gita (7-23). He says that those who worship Him get unlimited benefit while those who seek to worship others get benefits that are short lived. This is because of the fact that those whom we approach for some benefit themselves suffer from many limitations including limited lives. So people who seek favours from others and not from the Lord cannot be called as intelligent because the effort involved in the worship is the same in both cases.

అస్తవత్తు ఫలం తేషాం తద్భవత్యల్పమేధసామ్ ।

దేవాన్ దేవయజ్ఞో యాన్తి మద్భక్తా యాన్తి మామపి ॥

So we should worship Him the Supreme Being who is here depicted  
as Ganesha.  
}

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