
RiNaharagaNeshastotram

ಮುಣಹರಗಣೇಶಸ್ತೋತ್ರಂ

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ಋಣಹರಗಣೇಶಸ್ತೋತ್ರಂ



ಕೈಲಾಸಪರ್ವತೇ ರಮ್ಯೇ ಶಂಭುಂ ಚಂದ್ರಾರ್ಧಶೇಖರಂ .

ಷಡಾಮ್ನಾಯಸಮಾಯುಕ್ತಂ ಪಪ್ರಚ್ಛ ನಗಕನ್ಯಕಾ .. 1..

ಪಾರ್ವತ್ಯವಾಚ -

ದೇವೇಶ ಪರಮೇಶಾನ ಸರ್ವಶಾಸ್ತ್ರಾರ್ಥಪಾರಗ .

ಉಪಾಯಂ ಋಣನಾಶಸ್ಯ ಕೃಪಯಾ ವದ ಸಾಂಪ್ರತಂ .. 2..

ಶ್ರೀಶಿವಃ -

ಸಮ್ಯಕ್ಪೃಷ್ಟಂ ತ್ವಯಾ ಭದ್ರೇ ಲೋಕಾನಾಂ ಹಿತಕಾಮ್ಯಯಾ .

ತತ್ಪರ್ವಂ ಸಂಪ್ರವಕ್ಷ್ಯಾಮಿ ಸಾವಧಾನಾವಧಾರಯ .. 3..

ಓಂ ಅಸ್ಯ ಶ್ರೀಋಣಹರಮಹಾಗಣಪತಿಸ್ತೋತ್ರಸ್ಯ ಸದಾಶಿವ ಋಷಿಃ-

ಅನುಷ್ಟುಪ್ಪಂದಃ- ಶ್ರೀಋಣಹರ ಮಹಾಗಣಪತಿದೇವತಾ .

ಗ್ಲಾಂ ಬೀಜಂ . ಗಃ ಶಕ್ತಿಃ . ಗೋಂ ಕೀಲಕಂ . ಮಮ ಋಣನಾಶನೇ ಜಪೇ

ವಿನಿಯೋಗಃ- ಓಂ ಗಣೇಶ ಅಂಗುಷ್ಠಾಭ್ಯಾಂ ನಮಃ . ಋಣಂ ಛಿಂಧಿ ತರ್ಜನೀಭ್ಯಾಂ

ನಮಃ . ವರೇಣ್ಯಂ ಮಧ್ಯಮಾಭ್ಯಾಂ ನಮಃ . ಹುಂ ಅನಾಮಿಕಾಭ್ಯಾಂ ನಮಃ . ನಮಃ

ಕನಿಷ್ಠಿಕಾಭ್ಯಾಂ ನಮಃ . ಫಟ್ ಕರತಲಕರಪೃಷ್ಠಾಭ್ಯಾಂ ನಮಃ . ಏವಂ

ಹೃದಯಾದಿನ್ಯಾಸಾಃ .

ಧ್ಯಾನಂ -

ಸಿಂದೂರವರ್ಣಂ ದ್ವಿಭುಜಂ ಗಣೇಶಂ

ಲಂಬೋದರಂ ಪದ್ಮದಲೇ ನಿವಿಷ್ಟಂ .

ಬ್ರಹ್ಮಾದಿದೇವೈಃ ಪರಿಸೇವ್ಯಮಾನಂ

ಸಿದ್ಧೈರ್ಯುತಂ ತಂ ಪ್ರಣಮಾಮಿ ದೇವಂ ..

ಪಂಚಪೂಜಾಃ .

ಸೃಷ್ಟ್ಯಾದೌ ಬ್ರಹ್ಮಣಾ ಸಮ್ಯಕ್ ಪೂಜಿತಃ ಫಲಸಿದ್ಧಯೇ .

ಸದೈವ ಪಾರ್ವತೀಪುತ್ರಃ ಋಣನಾಶಂ ಕರೋತು ಮೇ .. 1..

ತ್ರಿಪುರಸ್ಯವಧಾತ್ ಪೂರ್ವಂ ಶಂಭುನಾ ಸಮ್ಯಗರ್ಚಿತಃ .

ಸದೈವ ಪಾರ್ವತೀಪುತ್ರಃ ಋಣನಾಶಂ ಕರೋತು ಮೇ .. 2..

ಹಿರಣ್ಯಕಶಿಪ್ಪಾದೀನಾಂ ವಧಾರ್ಥೇ ವಿಷ್ಣುನಾರ್ಚಿತಃ .

ಸದೈವ ಪಾರ್ವತೀಪುತ್ರಃ ಋಣನಾಶಂ ಕರೋತು ಮೇ .. 3..
 ಮಹಿಷಸ್ಯ ವಧೇ ದೇವ್ಯಾ ಗಣನಾಥಃ ಪ್ರಪೂಜಿತಃ .
 ಸದೈವ ಪಾರ್ವತೀಪುತ್ರಃ ಋಣನಾಶಂ ಕರೋತು ಮೇ .. 4..
 ತಾರಕಸ್ಯ ವಧಾತ್ ಪೂರ್ವಂ ಕುಮಾರೇಣ ಪ್ರಪೂಜಿತಃ .
 ಸದೈವ ಪಾರ್ವತೀಪುತ್ರಃ ಋಣನಾಶಂ ಕರೋತು ಮೇ .. 5..
 ಭಾಸ್ಕರೇಣ ಗಣೇಶೋ ಹಿ ಪೂಜಿತಶ್ಚ ಸ್ವಸಿದ್ಧಯೇ .
 ಸದೈವ ಪಾರ್ವತೀಪುತ್ರಃ ಋಣನಾಶಂ ಕರೋತು ಮೇ .. 6..
 ಶಶಿನಾ ಕಾಂತಿವೃದ್ಧ್ಯರ್ಥಂ ಪೂಜಿತೋ ಗಣನಾಯಕಃ .
 ಸದೈವ ಪಾರ್ವತೀಪುತ್ರಃ ಋಣನಾಶಂ ಕರೋತು ಮೇ .. 7..
 ಪಾಲನಾಯ ಚ ತಪಸಾಂ ವಿಶ್ವಾಮಿತ್ರೇಣ ಪೂಜಿತಃ .
 ಸದೈವ ಪಾರ್ವತೀಪುತ್ರಃ ಋಣನಾಶಂ ಕರೋತು ಮೇ .. 8..
 ಇದಂ ಋಣಹರಂ ಸ್ತೋತ್ರಂ ತೀವ್ರದಾರಿದ್ರ್ಯನಾಶನಂ .
 ಏಕವಾರಂ ಪಠೇನ್ನಿತ್ಯಂ ವರ್ಷಮೇಕಂ ಸಮಾಹಿತಃ .. 9..
 ದಾರಿದ್ರ್ಯಂ ದಾರುಣಂ ತ್ಯಕ್ತ್ವಾ ಕುಬೇರಸಮತಾಂ ವ್ರಜೇತ್ .
 ಘಟಂತೋಽಯಂ ಮಹಾಮಂತ್ರಃ ಸಾರ್ಥಪಂಚದಶಾಕ್ಷರಃ .. 10..
 ಮಂತ್ರೋ ಯಥಾ-
 ಓಂ ಗಣೇಶ ಋಣಂ ಭಿಂಧಿ ವರೇಣ್ಯಂ ಹುಂ ನಮಃ ಘಟ್ .
 ಇಮಂ ಮಂತ್ರಂ ಪಠೇದಂತೇ ತತಶ್ಚ ಶುಚಿಭಾವನಃ .. 11..
 ಏಕವಿಂಶತಿ ಸಂಖ್ಯಾಭಿಃ ಪುರಶ್ಚರಣಮೀರಿತಂ .
 ಸಹಸ್ರಾವರ್ತನಾತ್ಸಮ್ಯಕ್ ಷಣ್ಮಾಸಂ ಪ್ರಿಯತಾಂ ವ್ರಜೇತ್ .. 12..
 ಬೃಹಸ್ಪತಿಸಮೋ ಜ್ಞಾನೇ ಧನೇ ಧನಪತಿರ್ಭವೇತ್ .
 ಅಸ್ಯೈವಾಯುತಸಂಖ್ಯಾಭಿಃ ಪುರಶ್ಚರಣಮೀರಿತಂ .. 13..
 ಲಕ್ಷಮಾವರ್ತನಾತ್ಸಮ್ಯಗ್ವಾಂಭಿತಂ ಫಲಮಾಪ್ನುಯಾತ್ .
 ಭೂತಪ್ರೇತಪಿಶಾಚಾನಾಂ ನಾಶನಂ ಸ್ಮೃತಿಮಾತ್ರತಃ .. 14..
 ಇತಿ ಶ್ರೀಕೃಷ್ಣಯಾಮಲತಂತ್ರಾಂತರ್ಗತಂ ಋಣಹರಗಣಪತಿಸ್ತೋತ್ರಂ ಸಂಪೂರ್ಣಂ

Encoded, proofread, and commentary by N.Balasubramanian

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 ಕಾಮಪ್ರದಃ meaning He grants in plenty the desires of His devotees. ಭಕ್ತೇಭ್ಯಃ ಕಾಮಾನ್ ಪ್ರಕರ್ಷೇಣ ದದಾತೀತಿ ಕಾಮಪ್ರದಃ .

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. ಧರ್ಮಾವಿರುದ್ಧೋ ಭೂತೇಷು ಕಾಮೋಽಸ್ಮಿ ಭರತರ್ಷಭ .

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.

ನಾಸ್ಥಾ ಧರ್ಮೇ ನ ವಸುನಿಚಯೇ ನೈವ ಕಾಮೋಪಭೋಗೇ
ಯದ್ಯದ್ಭವ್ಯಂ ಭವತು ಭಗವನ್ ಪೂರ್ವಕರ್ಮಾನುರೂಪಂ .
ಏತತ್ಪ್ರಾರ್ಥ್ಯಂ ಮಮ ಬಹುಮತಂ ಜನ್ಮಜನ್ಮಾಂತರೇಽಪಿ
ತ್ವತ್ಪಾದಾಂಭೋರುಹಯುಗಗತಾ ನಿಶ್ಚಲಾ ಭಕ್ತಿರಸ್ತು ..

Our sages have categorised all the desires the humans can possibly have into four types. They are called as goals of life or ಪುರುಷಾರ್ಥಃ. 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 punya 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 Kulashekara 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).

ಅನನ್ಯಾಶ್ಚಿಂತಯಂತೋ ಮಾಂ ಯೇ ಜನಾಃ ಪರ್ಯುಪಾಸತೇ .

ತೇಷಾಂ ನಿತ್ಯಾಭಿಯುಕ್ತಾನಾಂ ಯೋಗಕ್ಷೇಮಂ ವಹಾಮ್ಯಹಂ ..

However, most of us are not so mature as Kulashekara 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 (ಸುಕೃತಿನಃ) since they have turned to Him on some pretext.

ಚತುರ್ವಿಧಾ ಭಜಂತೇ ಮಾಂ ಜನಾಃ ಸುಕೃತಿನೋಽರ್ಜುನ .

ಆರ್ತೋ ಜಿಜ್ಞಾಸುರರ್ಥಾರ್ಥೀ ಜ್ಞಾನೀ ಚ ಭರರ್ಷಭ ..

This particular hymns is one such and prays to Him for relief from (ಋಣಂ) 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:-

ಜಾಯಮನೋ ವೈ ಬ್ರಾಹ್ಮಣೋ ತ್ರಿಭಿರ್ಋಣವಾನ್ ಜಾಯತೇ, ಬ್ರಹ್ಮಚರ್ಯೇಣ ಋಷಿಭ್ಯಃ, ಯಜ್ಞೇನ ದೇವೇಭ್ಯಃ, ಪ್ರಜಯಾ ಪಿತೃಭ್ಯಃ .

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 :-ಏಷ ವಾನ್ಋಣಃ

ಯಃ ಪುತ್ರೀ ಯಜ್ಞಾ ಬ್ರಹ್ಮಚಾರಿವಾಸೀ . Kalidasa says in his Raghuvamsa (8-30)

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

ಋಷಿದೇವಗಣಸ್ವಧಾಭುಜಾಂ ಶ್ರುತಯಾಗಪ್ರಸವೈಃ ಸ ಪಾರ್ಥಿವಃ .

ಅನ್ಯಣತ್ವಮುಪೇಯಿವಾನ್ಭೌ ಪರಿಧೇರ್ಮುಕ್ತ ಇವೋಷ್ಣದೀಧಿತಿಃ ..

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)ಜಾತಸ್ಯ ಹಿ ಧ್ರುವೋ ಮೃತ್ಯುರ್ಧ್ರುವಂ ಜನ್ಮ

ಮೃತಸ್ಯ ಚ . 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.

ಮಾಮುಪೇತ್ಯ ಪುನರ್ಜನ್ಮ ದುಃಖಾಲಯಮಶಾಶ್ವತಂ .

ನಾಪ್ನುವಂತಿ ಮಹಾತ್ಮಾನಃ ಸಂಸಿದ್ಧಿಂ ಪರಮಾಂ ಗತಾಃ ..

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).

ತೇಷಾಂ ಸತತಯುಕ್ತಾನಾಂ ಭಜತಾಂ ಪ್ರೀತಿಪೂರ್ವಕಂ .

ದದಾಮಿ ಬುದ್ಧಿಯೋಗಂ ತಂ ಯೇನ ಮಾಮುಪಯಾಂತಿ ತೇ ..

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

The following vedic prayer says this.

ಓಂ ಗಣಾನಾಂ ತ್ವಾ ಗಣಪತಿ ಿ ಹವಾಮಹೇ ಕವಿಂ ಕವೀನಾಮುಪಮಶ್ರವಸ್ತಮಂ .

ಜ್ಯೇಷ್ಠರಾಜಂ ಬ್ರಹ್ಮಣಾಂ ಬ್ರಹ್ಮಣಸ್ತತ ಆ ನಃ ಶೃಣ್ವನ್ನೂತಿಭಿಸ್ಸೀದ ಸಾದನಂ ..

ಓಂ ಶ್ರೀ ಮಹಗಣಪತಯೇ ನಮಃ .

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 theಫಲಶ್ರುತಿ 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.

ಕ್ಷೀಣೇಣೀಕೋಣಶತಾಂಶ ಪಾಲನ ಕಲಾದುರ್ವಾರ್ಗವಾರ್ಗನಲ-
ಕ್ಷುಭ್ಯತ್ಸು ದ್ರನರೇಂದ್ರ ಚಾಟುರಚನಾನ್ ಧನ್ಯಾನ್ ನ ಮನ್ಯಾಮಹೇ .
ದೇವಂ ಸೇವಿತುಮೇವ ನಿಶ್ಚಿನುಮಹೇ ಯೋಸೌ ದಯಾಲುಃ ಪುರಾ
ಧಾನಾಮುಷ್ಟಿಮುಚೇ ಕುಚೇಲಮುನಯೇ ದತ್ತೇ ಸ್ಮ ವಿತ್ತೇಶತಾಂ ..

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.

ಅಂತವತ್ತು ಫಲಂ ತೇಷಾಂ ತದ್ಭವತ್ಯಲ್ಪಮೇಧನಾಂ .
ದೇವಾನ್ ದೇವಯಜೋ ಯಾಂತಿ ಮದ್ಭಕ್ತಾ ಯಾಂತಿ ಮಾಮಪಿ ..
So we should worship Him the Supreme Being who is here depicted as Ganesha.

The text above is enhanced with viniyoga and phalasarutiH compared to the original with 10 verses for which comments are given.

Encoded, proofread, and commentary N.Balasubramanian

Please send corrections to sanskrit@cheerful.com

