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Shri LaxmI Dvadhanama or BhadralakshmI Stotram or  
Laxmihridaya

श्रीलक्ष्मी द्वादशनामस्तोत्रम् अथवा श्रीभद्रलक्ष्मीस्तवम्

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श्रीतुलाकावेरीमाहात्म्ये द्वाविंशोऽध्याये श्रीकृष्णेन  
अर्जुनायोपदिष्टं लक्ष्मीहृदयस्तोत्रम् ।

श्रीदेवी प्रथमं नाम द्वितीयं अमृतोद्भवा ।  
तृतीयं कमला प्रोक्ता चतुर्थं चन्द्रशोभना ॥ १ ॥

This hymn gives 12 names of Shri Laxmi. This first verse gives the names Shridevi, Amrutodbhava or one who was born in the ocean of nectar, Kamala or One who resides in the lotus and Chandrashobhana - one who is beautiful as the moon.

पञ्चमं विष्णुपत्नी च षष्ठं श्रीवैष्णवी तथा ।  
सप्तमन्तु वरारोहा अष्टमं हरिवल्लभा ॥ २ ॥

This verse gives the next four names as Vishnupatni - the consort of Vishnu, Shri vaishnavi - one who resembles Vishnu since She holds the conch, discus and the mace in Her hands, Vararoha - one who has beautiful limbs and Harivallabha - one who is ever dear to Shri Hari.

नवमं शार्ङ्गिणी प्रोक्ता दशमं देवदेविका ।  
एकादशं महलक्ष्मीः द्वादशं लोकसुन्दरी ॥ ३ ॥

This verse give the last set of four names as Sharngini - one who holds the bow named Sharnga (just like Vishnu- since She is not different from Him), Devadevika - Goddess of devas, Mahalaxmi and lastly Lokasundari meaning one whose beauty will entrance the world.

श्रीः पद्मा कमला मुकुन्दमहिषी लक्ष्मी त्रिलोकेश्वरी  
मा क्षीराब्धिसुता विरिञ्चिजननी विद्या सरोजासना ।  
सर्वाभीष्टफलप्रदेति सततं नामानि ये द्वादश प्रातः  
शुद्धतराः पठन्त्यभिमतान् सर्वान् लभन्ते शुभान् ॥ ४ ॥

The above verse gives twelve names of Laxmi Devi.

It says that one who recites the twelve names with a pure mind will have his wishes fulfilled.

Some refer to this as bhadralakShmIstava or sankshiptalakShmIhRidayastotra,

भद्रलक्ष्मीस्तवं नित्यं पुण्यमेतच्छुभावहम् ।  
काले स्नात्वाऽपि कावेर्यां जप श्रीवृक्षसन्निधौ ॥

॥ इति श्रीलक्ष्मी द्वादशनामस्तोत्रं अथवा  
श्रीभद्रलक्ष्मीस्तवं संपूर्णम् ॥

As a proper reference, this occurs in tulAkAverImAhAtmya.

इत्येतत् गोष्पति-प्रोक्तं लक्ष्मीहृदयमुत्तमम् ।  
तौलौ स्नात्वा तु कावेर्यां जपेत् श्रीवृक्षसन्निधौ ॥  
तौलौ सह्योद्भवा तीर्थे श्रीरङ्गे स्नानमाचरन् ।  
जपेत् तत्कमलास्तोत्रं सर्वान् कामान् अवाप्नुयात् ॥

Meaning: This great hymn was given by Brihaspati. This should be recited after taking bath in Kaveri river and while facing a bilva tree. If one recites this in holy city of Srirangm in the month of Tula (7th month in the solar calendar) after having a bath in Kaveri he will have his wishes fulfilled.

COMMENTS:- Our religion talks of innumerable deities. This may be said to cater to the differing tastes of people. People get attracted to different forms like Rama, Krishna, Laxmi, Siva etc., and start worshipping them. But our scriptures stress the fact that these diverse forms are only representations of one Supreme Being only. One may worship any form and get desired results granted from the one Supreme Being only. Bhagavat Gita (4-11) says this clearly.

ये यथा मां प्रपद्यन्ते तांस्तथैव भजाम्यहम् ।  
मम वर्त्मानुवर्तन्ते मनुष्याः पार्थ सर्वशः ॥

Laxmi is a very popular form and is worshipped as Goddess of prosperity. We all need prosperity to have a good and comfortable life. This includes money to take care of the needs of the family and to provide for unexpected emergencies. We also have to provide for the rainy day. More importantly we should remember that our scriptures enjoin us to perform 5 sacrifices known as पञ्चयज्ञाः । To do these acquire money. So, there is nothing wrong in praying for wealth. But Laxmi is not merely the Goddess of prosperity and consort of Vishnu. The 108 names list (नामावलिः) says She is verily the Supreme Being and calls Her as ब्रह्मविष्णुशिवात्मिका or She is of the form of Brahma the creator, Vishnu and Shiva. So worshipping HER with devotion will confer on the worshipper not only prosperous life but much more. It will take him further on the spiritual ladder. He will gain spiritual wisdom that will result in emancipation or liberation. Krishna assures this in Gita (10-10 and 11).

तेषां सततयुक्तानां भजतां प्रीतिपूर्वकम् ।  
ददामि बुद्धियोगं तं येन मामुपयान्ति ते ॥ १० ॥  
तेषामेवानुकम्पार्थं अहमज्ञानजं तमः ।  
नाशयाम्यात्मभावस्थः ज्ञानदीपेन भास्वता ॥ ११ ॥

He says that He will grant them the right knowledge of the truth of the Lord by means of which they will reach Him. He adds that moved by compassion for those devotees and dwelling in their inner-sense, He destroys the darkness of delusion born of ignorance with the bright flame of knowledge. What more can the worshipper desire? So, worshipping Laxmi or for that matter any form of God with the understanding that form represents the Supreme Being will confer all

that one may need for the life here and the hereafter also. Because of tis reason hymns about Laxmi are many and are popular. The vedas have the famous Shrisuktam and also Laxmihridayam. Then there are many lists of names or namavalis (नामावलिः) that contain 1008 or 108 names. There are shorter ones like this hymn. These are recited daily by the devotees. The great vaishnava acharya Shri Vedanta Desika says in his famous hymn Shri stuti (8) that anyone who chants the names gifted to us by the vedas they will not be afflicted by the fierce storm of samsara which is the consequence of great sins.

अस्येशाना त्वमसि जगतः संश्रयन्ती मुकुन्दं  
लक्ष्मीः पद्मा जलधितनया विष्णुपत्नीन्दिरिति ।  
यन्नामानि श्रुतिपरिपणान्येवमावर्तयन्तो  
नावर्तन्ते दुरित-पवन-प्रेरिते जन्म चक्रे ॥

The hymn given here is also known by the name Laxihridayam. The Agni Puranam says that the hymn was taught by Shri Krishna to Arjuna. By chanting this Arjuna was able to marry Subhadra without encountering problems.

इति श्रीतुलाकावेरीमाहात्म्ये द्वाविंशोऽध्याये श्रीकृष्णेन  
अर्जुनायोपदिष्टं लक्ष्मीहृदय स्तोत्रम् ।

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