RiNaharagaNeshastotram
ऋणहरगणेशस्तोत्रम्

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कैलासपर्वते रघु शम्भु चन्द्रार्धशेषरम्।
ढाङ्खायसमालुके पत्रछ नगकन्यका॥ १॥
पार्वत्युवाच -
देवेश परमेशान सर्वशास्त्रार्थपारग।
उपायं ऋणनाशाय कृपया वद साम्प्रतम॥ २॥
श्रीशिवः
सम्पद्युर्व त्वा भेद लोकानां हितकाम्यथा।
तत्तयं सम्प्रवशयिम सापथानावधार्य॥ ३॥
अंश श्रीऋणहरमहागणपतिस्तोत्रस्य सदाशिव ऋषि:-
अनुष्टुपन्दः - श्रीऋणहर महागणपतिदेवता।
गृही वीरम्। ग: शक्ति:। गो कीठकम्। मम ऋणनाशने जये
विनियोगः: ॥ ऋणा अनुष्टुप्यां नमः। ऋणा छिंट्टि तर्मीयां
नमः। वेष्यां मध्यमाभ्यां नमः। हृ अनामिकाभ्यां नमः। नमः
कनिष्ठिकाभ्यां नमः। फट कनिष्ठिकाभ्यां नमः। एवं
हृदयादिन्यासाः।
ध्यानं-
सिन्दूरवर्णे द्विश्रुतं गणेशं
रमभोदरं पदरेरे निवित्रं।
ब्रह्मादिदेवेः परिसेव्यमान
सिद्धरुंते तं प्रणमामि देवम॥
पद्मपूजाः।
सुभाष्ठ्रां ब्रह्मणा सम्प्र कृपितं: फलसिद्धयेः।
सदेव पवार्तीपुत्रः ऋणनाशो करोतु मे॥ १॥
ब्रह्मस्ववधातु पूर्वं शाम्भुं सम्पंगितं:।
सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ २॥
हिरण्यकशिपुवर्णीनां धारणं विषुपार्वतीमितः।
सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ३॥
महिष्यस्य वधे देव्या गणनाथः प्रप्रजितः।
सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ४॥
तारकस्य वधात पूवं कृमारेण प्रप्रजितः।
सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ५॥
भारस्करेण गणेशो हि प्रजितथ स्वसिद्धे।
सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ६॥
शशिना कान्तिभृत्य पूजितो गणनायकः।
सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ७॥
पाठनाय च तपसां विषामिणेण पूजितः।
सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ८॥
इदं ऋणहरं स्तोत्रं तीव्रदारिध्यनाशनम।
एकवारं पंचमित्यं वर्षमेकं समाहितः। ॥ ९॥
दारिश्वं दारुणं त्यत्तवं कुवेरसमतः ब्रजेत।
फडन्तोडयं महामन्त्रं सार्थपदद्धाशकः। ॥ १०॥
मनः यथा-
ॐ गणेश ऋणं छिन्निच वरेण्यं हु�� नमः।
इमं मनं पंढद्यते तत्तथ शुभचिमानः। ॥ ११॥
एकविशालं सधारभि: पुरश्शरणमीरितम्।
सहस्रार्वतनाः स्मृतां धृतिः ब्रजेत। ॥ १२॥
बृहस्पतिसमो ज्ञाने धने धनपतिभवेत।
अवस्यायुतसाधारभि: पुरश्शरणमीरितम्। ॥ १३॥
लक्ष्मार्वतनाः स्मृतवाविचित्तं फलमापयत।
भृष्टिमीशाचारसः नाशाः स्मृतिमानतः। ॥ १४॥
इति श्रीकृष्णायथलुत्तदानांर्गतं ऋणहरणपतिस्तोत्रं सम्पूर्णम्।
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 कामप्रदः meaning He grants in plenty the desires of His devotees.

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.

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.

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

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 (सुकृतिनः) since they have turned to Him on some pretext.

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

This said as follows:-

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

These debts can be cleared by brahmacharyam - celebacy, yagna - sacrifices and praja - progeny. So it is said that :-एष वानृणः यः पुृी यज्ञा ब्रह्मचारिवासी। Kalidasa says in his Raghuvamsa (8-30) that the king Aja freed himself from these debts as said here.

ऋषिदेवगणस्वप्तमुज्ज्वलं श्रुतयागमप्रसेवः स पार्थिव। अनृणत्वमुपेयिवान्त्वभौ परिषेमुक्त इवोषणदैधिति।
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)

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.

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).

He is omniscient God and is worshipped by all sages and wise men. The following vedic prayer says this.

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 फलश्रुति 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.

क्षोणीकोणशतांश पालन कत्यादुर्वरगर्भान्तः
क्षुभयक्षुद्यमेन्द्रा चादरचनानु धन्यान मन्यामहे ।
देव सेवितुनेव मिशियनमहे चोदमो दयान्तुः पुरा
धानामुशिमुजे कुचेलमुनये दस्ते रम वितेशताम्।

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.

अन्तवदु फलं तेषां तद्ववत्यमेघसाम्।
देवान्देवयो यानि मद्यका यानि मामपि॥

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

The text above is enhanced with viniyoga and phalasrutiH
compared to the original with 10 verses for which comments are given.
Encoded, proofread, and commentary N.Balasubramanian