
Rinahara Ganesastotram

ऋणहरगणेशस्तोत्रम्

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ऋणहरगणेशस्तोत्रम्



कैलासपर्वते रम्ये शम्भुं चन्द्रार्धशेखरम् ।

षडाम्नायसमायुक्तं पप्रच्छ नगकन्यका ॥ १ ॥

पार्वत्युवाच -

देवेश परमेशान सर्वशास्त्रार्थपारग ।

उपायं ऋणनाशस्य कृपया वद साम्प्रतम् ॥ २ ॥

श्रीशिवः -

सम्यक्पृष्टं त्वया भद्रे लोकानां हितकाम्यया ।

तत्सर्वं सम्प्रवक्ष्यामि सावधानावधारय ॥ ३ ॥

ॐ अस्य श्रीऋणहरमहागणपतिस्तोत्रस्य सदाशिव ऋषिः-

अनुष्टुप्छन्दः- श्रीऋणहर महागणपतिर्देवता ।

ग्लौं बीजम् । गः शक्तिः । गों कीलकम् । मम ऋणनाशने जपे

विनियोगः- ॐ गणेश अङ्गुष्ठाभ्यां नमः । ऋणं छिन्धि तर्जनीभ्यां

नमः । वरेण्यं मध्यमाभ्यां नमः । हुं अनामिकाभ्यां नमः । नमः

कनिष्ठिकाभ्यां नमः । फट् करतलकरपृष्ठाभ्यां नमः । एवं

हृदयादिन्यासाः ।

ध्यानं -

सिन्दूरवर्णं द्विभुजं गणेशं

लम्बोदरं पद्मदले निविष्टम् ।

ब्रह्मादिदेवैः परिसेव्यमानं

सिद्धैर्युतं तं प्रणमामि देवम् ॥

पञ्चपूजाः ।

सृष्ट्यादौ ब्रह्मणा सम्यक् पूजितः फलसिद्धये ।

सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ १ ॥

त्रिपुरस्यवधात् पूर्वं शम्भुना सम्यगर्चितः ।

सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ २ ॥

हिरण्यकशिप्वादीनां वधार्ते विष्णुनार्चितः ।

सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ३ ॥

महिषस्य वधे देव्या गणनाथः प्रपूजितः ।

सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ४ ॥

तारकस्य वधात् पूर्वं कुमारेण प्रपूजितः ।

सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ५ ॥

भास्करेण गणेशो हि पूजितश्च स्वसिद्धये ।

सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ६ ॥

शशिना कान्तिवृद्ध्यर्थं पूजितो गणनायकः ।

सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ७ ॥

पालनाय च तपसां विश्वामित्रेण पूजितः ।

सदैव पार्वतीपुत्रः ऋणनाशं करोतु मे ॥ ८ ॥

इदं ऋणहरं स्तोत्रं तीव्रदारिद्र्यनाशनम् ।

एकवारं पठेन्नित्यं वर्षमेकं समाहितः ॥ ९ ॥

दारिद्र्यं दारुणं त्यक्त्वा कुबेरसमतां व्रजेत् ।

फडन्तोऽयं महामन्त्रः सार्धपञ्चदशाक्षरः ॥ १० ॥

मन्त्रो यथा-

ॐ गणेश ऋणं छिन्धि वरेण्यं हुं नमः फट् ।

इमं मन्त्रं पठेदन्ते ततश्च शुचिभावनः ॥ ११ ॥

एकविंशति सङ्ख्याभिः पुरश्चरणमीरितम् ।

सहस्रावर्तनात्सम्यक् षण्मासं प्रियतां व्रजेत् ॥ १२ ॥

बृहस्पतिसमो ज्ञाने धने धनपतिर्भवेत् ।

अस्यैवायुतसङ्ख्याभिः पुरश्चरणमीरितम् ॥ १३ ॥

लक्षमावर्तनात्सम्यग्वाञ्छितं फलमाप्नुयात् ।

भूतप्रेतपिशाचानां नाशनं स्मृतिमात्रतः ॥ १४ ॥

इति श्रीकृष्णयामलतन्त्रान्तर्गतं ऋणहरगणपतिस्तोत्रं 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. **भक्तेभ्यः कामान् प्रकर्षेण ददातीति कामप्रदः ।** 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. **धर्माविरुद्धो भूतेषु कामोऽस्मि भरतर्षभ ।** 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.

नास्था धर्मे न वसुनिचये नैव कामोपभोगे
यद्यद्भवं भवतु भगवन् पूर्वकर्मानुरूपम् ।
एतत्प्रार्थ्यं मम बहुमतं जन्मजन्मान्तरेऽपि
त्वत्पादाम्भोरुहयुगगता निश्चला भक्तिरस्तु ॥

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

अनन्याश्चिन्तयन्तो मां ये जनाः पर्युपासते ।
तेषां नित्याभियुक्तानां योगक्षेमं वहाम्यहम् ॥

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.

चतुर्विधा भजन्ते मां जनाः सुकृतिनोऽर्जुन ।

आर्तो जिज्ञासुरर्थार्थी ज्ञानी च भरर्षभ ॥

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:-

जायमनो वै ब्राह्मणो त्रिभिर्ऋणवान् जायते, ब्रह्मचर्येण

ऋषिभ्यः, यज्ञेन देवेभ्यः, प्रजया पितृभ्यः ।

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 :-**एष वानृणः यः पुत्री यज्वा ब्रह्मचारिवासी ।** Kalidasa says in his Raghuvamsa (8-30) that the king Aja freed himself from these debts as said here.

ऋषिदेवगणस्वधाभुजां श्रुतयागप्रसवैः स पार्थिवः ।

अनृणत्वमुपेयिवान्बभौ परिधेर्मुक्त इवोष्णदीधितिः ॥

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)**जातस्य हि ध्रुवो मृत्युर्ध्रुवं जन्म मृतस्य च ।** 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.

मामुपेत्य पुनर्जन्म दुःखालयमशाश्वतम् ।

नाप्नुवन्ति महात्मानः संसिद्धिं परमां गताः ॥

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).

तेषां सततयुक्तानां भजतां प्रीतिपूर्वकम् ।
ददामि बुद्धियोगं तं येन मामुपयान्ति ते ॥

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

The following vedic prayer says this.

ॐ गणानां त्वा गणपति ॐ हवामहे कविं कवीनामुपमश्रवस्तमम् ।
ज्येष्ठराजं ब्रह्मणां ब्रह्मणस्पत आ नः शृण्वन्नूतिभिस्सीद सादनम् ॥

ॐ श्री महगणपतये नमः ।

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 कलादुर्वारगर्वानल-
क्षुभ्यत्क्षुद्रनरेन्द्र चाटुरचनान् धन्यान् न मन्यामहे ।
देवं सेवितुमेव निश्चिनुमहे योऽसौ दयालुः पुरा
धानामुष्टिमुचे कुचेलमुनये दत्ते स्म वित्तेशताम् ॥

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.

अन्तवत्तु फलं तेषां तद्भवत्यल्पमेधसाम् ।
देवान् देवयजो यान्ति मद्भक्ता यान्ति मामपि ॥


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

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