



II Sri Matre Namaha II

Tantric Ritual for Solving Financial Problems

By Sri Guru Karunamaya

Today, without financial resources that help us lead a simple and comfortable life, it is hard to have the frame of mind to pursue spiritual practices. Through the grace of Divine Mother, Sri Guru Karunamaya out of his abundant compassion for all human beings is sharing this unique, simple to do ritual to help solve financial problems of people.

This is a time-tested ritual, highly effective if done in the prescribed manner. This ritual is not just for solving financial difficulties, it also helps hasten spiritual progress. It can be done by anyone regardless of financial status.

Cardamom or Elaichi (pronounced *Eee-lai-chee*) (*E. Cardamomum*) is chosen due to its fragrant (*Sugandha*) quality that attracts divine positive energy. It also represents the energy of the Divine Feminine. That energy that is invoked through this ritual extracts all the negativity stored within the person performing the ritual and offers it at the feet of Lord Balaji. Another important component of this ritual is pure water. Water represents the ever-flowing life energy through which all life is sustained. When energized through the chanting of the mantra (given below), it cleanses all the toxicity within us. This ritual allows the smooth and unimpeded flow of cosmic energy within us leading to our wellbeing. It clears the mind of impurities and helps in focus, concentration and thinking. It also washes away layer by layer of our accumulated karma which may be contributing to difficulties such as a shaky financial situation.

There is no such thing as a permanent, incurable situation. Change is the agent of the Universal Divine Energy. Through our devotion, dedication and surrender to the Supreme Universal Power, we invoke grace that changes the course of our lives and brings about positivity, prosperity, and abundance.

Would it not be a wonderful thing if everyone in the world were happy and prosperous? As a token of gratitude to the Universal Divine Energy, it is suggested that once the financial situation improves, a portion (10%) of income is set aside for Universal welfare and upliftment of our fellow beings. Any community service done without the expectation of return qualifies in this regard.



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What is needed for this ritual?

1. Icon of Lord Balaji (Picture attached)
2. Oil lamp
3. A silver/copper cup or vessel 6-8 ounces of water, a copper/silver tumbler, small silver/copper plate and spoon
4. Mixture of uncooked long grain rice, turmeric powder and a drop of ghee (clarified butter)
5. Pure water
6. 27 pods of cardamom
7. Needle and thread (white, yellow or red)

When to do it?

Every Saturday morning. Once immediate financial distress is rectified, this ritual may be conducted every Saturday indefinitely.

How to do it?

1. Invoking the grace of Guru

If you have a Guru (spiritual guide who forms a link between the individual and the Universal all pervading force), chant the Mantra (combination of seed syllables given to you) by the Guru. If not, please chant this (audio file attached – called Guru Dhyanam)

Gurur Brahma, Gurur Vishnu, Gurur Devo Maheswara, Gurur Sakshaath Para Brahma, Tasmai Sri Gurave Namaha

2. Invoking Ganapati (remover of obstacles).

If you know a prayer to Ganapati (audio file attached) please chant it, or you may chant Om Gam (x 4 or x 28 times, Om Gam, Gam, Gam....)

3. Achamanam

This is a Vedic purification process that is done prior to any ritual (audio file attached – labeled Preliminary Purification). There are three steps, each of which involves chanting a short mantra followed by taking a spoon of water from a silver/copper cup into the palm of the right hand and drinking it. This is done three times. Care must to be taken not to touch the palm to the upper lip.

Take a spoonful of water in the palm of the right hand, chant

Aim Atma Tattvaya Swaha

followed by taking the water in the mouth and drinking it.

Next, take the second spoonful of water in the palm of the right hand, chant

Kleem Vidya Tattvaya Swaha



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followed by taking the water in the mouth and drinking it.

Finally, take the third spoonful of water in the palm of the right hand, chant

Souh Siva Tattvaya Swaha

followed by taking the water in the mouth and drinking it.

Then, take another spoonful of water, while chanting

Aim Kleem Souh Sarva Tatvebhyah Swaha,

let the water flow down the palm towards the finger tips and into a copper/silver plate.

4. Gayathri mantra chanting (optional)

If you know the Gayathri Mantra, please chant it three times and do a few rounds of pranayama (anuloma viloma pranayama). If you would like to learn this, please write to us at srimeru999@gmail.com.

5. Sankalpam (making a resolution or affirmation)

Take a small handful of uncooked long grain rice mixed with turmeric and a drop of ghee (clarified butter) in the palm of the right hand. Make a fist with the right hand and release the thumb and point it upwards. Place the left hand with the palm facing upwards on the right knee and place the right hand on top of the left hand.

If you are able to chant this mantra please do so. If not, make a strong resolution to the Universal Supreme Energy or Lord Balaji in your own way and in your own language after listening to this mantra (audio file attached – making a resolution).

*Mama Upatta Samasta Duritakshaya Dvara
Sri Venkateshwara Swami
Anugrahena Sarvabadha
Nivrit dhyartam Yathasakti
Yaela Sugandha Mala Sahita
Vishesa Poojam Karishye*

Then gently put the rice in the palm of the right hand at the feet of the icon.

6. Making a garland of Cardamom

Take 27 pods of cardamom and fill a copper/silver vessel with water. Soak it for about a minute. Now take a needle and a thread (white, yellow or red color. If using white thread, coat it lightly with turmeric powder).



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Next, take one pod of cardamom and while chanting (very, very slowly *Om Namo Narayanaya*), and start making a garland by piercing the pod of cardamom and threading it to one end. Keep adding to the garland as you chant

Om Namo Narayanaya

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and this way thread all 27 pods of cardamom. Once all 27 pods are threaded, tie the open ends of the thread to complete the garland.

Now, hold the garland in both hands and chant or listen to the following prayer (audio file attached – Garland prayer).

Sri yah kaantaaya kalyana nidhaye nidhayerdhinaam

Sree venkata nivaasaaya sreenivaasaya mangalam

*Mangalaa Saasana parairma daachaarya purogamai
sarvaischa poorva raachaarya sathkruthaayasthu mangalam*

Sarva mangala maangalye sive sarvaartha saadhike

SaraNye triyambake devee naarayaNi namosthuthe

If this is your second and subsequent week, remove the old garland and keep it in an air tight box with a pinch of camphor to maintain its freshness. In 6 months to a year, when you have collected a good number of garlands, you may do a fire ritual and offer the garlands in the fire. Please contact us for more details about the procedure for the fire ritual.

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