

The Essence of  
*Pimali*



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द्वारा





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# ***“A year has 365 days but India has 366 Festivals”***

~ Mark Twain ~

Every celebration centers around the rituals of prayer, seeking blessings, exchanging gifts and goodwill, decorating the house, wearing new clothes, music, dance and feasting. Any excuse to celebrate is good, the nature of the spirit is celebration. Let your body, mind and the spirit rejoice and get lost in festivity.

***This Diwali, Let's Celebrate Life, spread good cheer and Keep smiling.***

This Festive season,

If you have the power to make someone happy, do it. The world needs more of that. Everyone you meet is fighting a battle you know nothing about. In a world, where you can be anything, let's first be nice. Kind words can be short and easy to speak but their echoes are truly endless. Everywhere you go, leave a glitter trail of happiness and kindness behind you. Someone who needs it may just pick it up.

Let's be good to people for no reason this Diwali season and stay blessed forever. Diwali is perhaps best known as a festival of lights. Derived from the Sanskrit word, 'dipavali,' which means “row of lights,” Diwali is known



for the brightly burning clay lamps that celebrants line up outside their homes. The dates of this festival are based on the Hindu lunar calendar which marks each month by the time it takes the moon to orbit Earth. Diwali begins just before the arrival of a new moon between the Hindu months of Asvina and Kartika—which typically falls in October or November of the Georgian calendar.

Diwali, the festival of lights, comes with the ethereal sparkle of the tiny earthen diyas, enchanting colours and exquisite patterns of the rangolis, sparkling lights, fragrance of incense, the ethnic exuberance of the Puja thali and the Aarti, mouth watering delicacies and an all encompassing spirit of festivity, love and togetherness.

Diwali signifies all this and much more. Diwali signifies the pursuit of a certain meaning, purpose and about wisdom. Every passing Diwali has the capability of adding to the wisdom when you open yourself to new experiences. On the darkest of nights, we pray for above everything else, the ability to see the truth from ignorance; the possibility within despair, the abundance unseen in the confusion of scarcity. Diwali is about embracing the duality of the darker forces and the light as humanity.

Our wish for you, this Diwali, is the ability to light lamps of wisdom in this world, for a lifetime. Within the din and light of the crackers, Diwali urges you to quietly challenge the forces, takes the shape of cynicism and scepticism; and whisper words of doubts in your minds; to mindfully and heartfully smile at them, and move forward with the resolve of Positivity. As those fountain crackers light up, Diwali jolts you into believing that within you a rather profound power to make a difference in the lives of the people around you.

Our next wish for you, this Diwali, is the ability to light a few crackers in your world, that day after day, you are blessed with the gift of strength to stay the course, take audacious risks, learn new lessons, and flourish, so that every day for you is Diwali.

Diwali is also about savouries and sweets. Lovely delicious sweets. Sweets that remind you, that how you win your world is of equal importance. Sweet words and deeds which reflect your compassion, love, belonging and building heartfelt connections. Every single moment that you interact with someone, you can create a Diwali for them and yourselves. Diwali is about simple gratitude while sharing victories and exchanging gifts. You have exceptional gifts within you. Share it with your world, every single moment, because there is a line of people waiting at your doorstep, to share their gifts with you. A banker knows that money locked in a vault is of little use. You need to wisely distribute it, to earn interest. Open your doors to give and receive.

Our wish for you is let, every moment be a Diwali, every day a Diwali, every year a Diwali, and may you have a lifetime of Diwali.

***A Lifetime of Diwali, filled with wisdom and purpose.  
A great year of Diwali, in the pursuit of mastery and meaningful goals.  
Every day a Diwali, filled with learning and opportunities.  
Every hour, a Diwali, with sweets and positive language.  
Every moment, a Diwali, with the strength to create new possibilities.***

# Legends of Diwali

India, the land of rich cultural heritage, has one or the other festival every month. It is the spiritual and religious richness in India that each festival is related to some or other deity. One of such festivals is the 'festival of lights' - Diwali or Deepawali. It is the glorious occasion that is not restricted to one day, but extended to a five-day celebration. All through these five days, people are in a festive mood. Adding to the festivity is the colorful display of lights. Like every other Hindu festival, stories from Mythology are associated with Diwali too.

## *Stories and Legends of Deepawali*

### *Return of Shri Rama To Ayodhya*

The most famous legend behind the celebrations of Diwali is about the prince of Ayodhya Nagri - Lord Shri Ram. The king of Lanka, Ravana, kidnapped Ram's wife - Sita from the jungle, where they were spending their exile to fulfill the vow of King Dashratha, father of Lord Ram. In order to free Sita from Ravana's custody, Ram attacked him. This was followed by a war, in which Rama defeated Ravana and released Sita from his custody. On the arrival of Lord Ram along with his wife Sita, after the period of exile and defeating Ravana, people of Ayodhya decorated their homes as well as the city of Ayodhya by lighting tiny diyas all over, in order to welcome their beloved prince Shri Ram and Devi Sita.

### ***Incarnation of Goddess Lakshmi***

On the auspicious new moon day, which is 'Amavasyaa' of the Hindi month of Kartik, the Goddess of wealth and prosperity - Lakshmi was incarnated. She appeared during the churning of the ocean, which is known as 'Samudra Manthan', by the demons on one side and 'Devatas' (Gods) on the other side. Therefore, the worship of Goddess Lakshmi, the Lakshmi Pujan, on the day of Diwali, became a tradition.

### ***Lord Krishna Destroyed Demon Narakasura***

One famous story behind the celebrations of Diwali is about the demon king Narakasur, who was ruler of Pragjyotishpur, a province to the South of Nepal. After acquiring victory over Lord Indra during a war, Narakasur snatched away the magnificent earrings of Mother Goddess Aditi, who was not only the ruler of Suraloka, but also a relative of Lord Krishna's wife - Satyabhama. Narakasur also imprisoned sixteen thousand daughters of Gods and saints in his harem. With the support of Lord Krishna, Satyabhama defeated Narakasur, released all the women from his harem and restored the magnificent earrings of Mother Goddess Aditi.

### ***The Return of The Pandavas***

The great Hindu epic 'Mahabharata' has another interesting story related to the 'Kartik Amavasya'. According to the story, 'the Pandavas', the five brothers Yudhishtira, Bhima, Arjuna, Nakula and Sahdeva, were sentenced to thirteen years exile as a result of their defeat against 'the Kauravas' - Duryodhana and his ninety nine brothers, at the game of dice. Therefore, the Pandavas spent thirteen years in the jungles and returned to their kingdom on the day of 'Kartik Amavasyaa'. On their return, the people of their kingdom welcomed the Pandavas by celebrating the event by lighting the earthen lamps all over in their city.

### *Coronation of King Vikramaditya*

Another legend or story about Diwali celebrations relates to one of the greatest Hindu King - Vikramaditya. It was the day when he was crowned and the people celebrated this event by lighting tiny earthen 'diyas'.

### *Sikhs, Jains, and Buddhists, have their own Diwali stories.*

For Sikhs, whose religion arose in the late 15th century as a movement within Hinduism that is particularly devoted to Vishnu, Diwali commemorates the release of the 17th century guru Hargobind after 12 years of imprisonment by Mughal emperor Jahangir.

Jains, whose ancient religion dates back to the middle of the first century B.C. and also shares many of the beliefs of Hinduism, observe Diwali as the day that Lord Mahavira, the last of the great Jain teachers, reached nirvana.

And Buddhists, whose religion emerged in the late 6th century B.C. in what some describe as a reaction to Hinduism, celebrate it as the day the Hindu Emperor Ashoka, who ruled in the third century B.C., converted to Buddhism.

*May Deepavali illuminate us from within.*

# *5 Days Festival of Diwali*

Just as the legends of Diwali differ from region to region so, too, do the festival's rituals. What most have in common, though, are the abundance of sweets, family gatherings, and the lighting of clay lamps that symbolize the inner light that protects each household from spiritual darkness.

Many interesting rituals and traditions have been attached to the celebrations of Diwali. It is a five-day long festival, which is celebrated with fun and fervor. The blissful festival calls for the exchange of gifts, sweets and heartfelt wishes. Fire crackers are burst and people enjoy wearing new clothes on the auspicious day. Although the way of merrymaking is different and the customs are different, the feeling among the people across the length and breadth of the country remains the same - to spread good cheer. It is the time to celebrate brotherhood. In the following lines, we have provided complete information on the customs of Diwali.

## **First Day of Diwali**

The first day of Diwali is known as 'Dhanteras'. People renovate, decorate their houses and workplaces on this day and make traditional 'Rangoli' motifs on the entrance, to welcome Goddess Lakshmi. Lamps and candles are lit throughout the night. It is considered auspicious to buy gold and silver on this day. Many people opt for buying

new utensils on this day. In Maharashtra, offerings of lightly pounded dry coriander seeds with jaggery are made to the Goddess. Rural people revere their cattle on this day and cows are considered especially auspicious.

### **Second Day of Diwali**

On second day, people take bath before sunrise, anoint themselves with oil and 'Ubtan' (scrub made up of gram flour and fragrant powders). Bengalis believe that Goddess Kali killed the demon Raktavija on this day. A general custom followed during the second day of Diwali is to burst crackers. People illuminate their homes with diya, to welcome the mood for celebrations the following day.

### **Third Day of Diwali**

The third day is the main day of the Diwali festival. Jains have their own religious significance of the day, because they believe that Lord Mahavir attained 'Nirvana' (or Eternal Bliss) on the day. Swami Dayananda Saraswati, the great saint who gave rise to Hindu Renaissance, also left the mortal world on this day. On this day, people wear new clothes and share gifts and sweets with their friends and relatives. Women prepare delicacies and the whole house is illuminated with 'diyas' and candles. Fireworks and crackers are the kids' favorites on this day.

### **Fourth Day of Diwali**

A day after Diwali also celebrated as the New Year with enthusiasm and fervor which symbolizes the progression into new Lunar Year. It indicates the personal, financial, and spiritual new beginnings. This festival sets around the time of Libra new moon, which represent balance and harmony. This changes in Libra signifies voyage in the direction of higher sagacity and consciousness. This day is also celebrated prominently as Govardhan puja or

Vishwakarma Puja as victory of Krishna over Indra. On the day, the workers pray for a better future, safe working conditions and, above all, success in their respective fields. Workers also pray for the smooth functioning of various machines and do the puja of the arms, instruments and weapons to gratify Lord Vishwakarma.

On the 4th day is the 'Govardhan-Puja' or 'Annakoot'. In the temples of Mathura and Nathadwara, the deities are bathed with milk and adorned with precious clothes and ornaments. Then offerings of a large variety of delicacies are made to them.

### **Fifth Day of Diwali**

The 5th day or the last day of this festival is called 'Bhai Duj'. On this day, sisters invite their brothers and their family to their homes and treat them with delicacies. In turn, brothers offer them gifts and sweets.



# *Main Traditions to follow during Diwali*

The tradition of Diwali in India has a long history. It is celebrated all over India as a festival symbolizing the triumph of light over darkness.

In North Indian traditions of Diwali, it is celebrated to honour the victory of Lord Rama over King Ravana and his return back home after an exile of 14 years. In South Indian traditions of Diwali, it marks the victory of Lord Krishna over Narakasura. In the eastern states, especially in West Bengal, on this day the furious Goddess Kali defeated the demon Bakasura. Even though the reasons for celebrations are different, most of the traditions of Diwali across the country stay the same. Here are some of the most fascinating traditions of Diwali.

## *1. Puja*

Lakshmi In the Hindu pantheon is the goddess of wealth and prosperity. The first day of Diwali commemorates the day Lakshmi was born. Some believe the central day of Diwali represents the day she married Vishnu. Others say it symbolizes the day Vishnu came back to Lakshmi and their home. Either way, whole families pray to Lakshmi on the central day of Diwali, hoping to be blessed with wealth and fortune or to be graced by her good mood.

## **2. Cleansing the house**

Much before Diwali, it is time to throw away unwanted items, clean, repaint and refurbish homes depending on the budget. The tradition behind this is that Goddess Lakshmi graces those homes that are absolutely clean. Thus many decorate their homes with accessories like strings of lights, streamers ribbons, etc. Using colored powder or flower petals, colorful rangolis in traditional patterns are drawn at the doorways.

## **3. Rangoli**

Decorating the entrance is of foremost importance while decorating your house, after all that's the place from where Lakshmi (the goddess of wealth) enters your house. They also prepare their homes, making small repairs and giving everything a thorough clean. Home decorations also play a prominent role.

A rangoli is a colorful, intricate pattern made on a flat surface with materials like colored rice or sand, and you can see them in many Indian homes on living room floors or in courtyards during Diwali. So make a beautiful rangoli using vibrant colours or flowers at your doorstep. You can even decorate your rangoli with diyas. A variety of designed stencils are also available in the market to make the rangoli-making task easier!

## **4. Making sweets**

While there are many options for sweet delicacies in the market, people still prepare lots of mithais and savouries at homes. Sev, Gujiya, Farsan, Chivda, various laddoos, barfi, chakli etc., the list is endless as different regions have different specialties which are made and then distributed to immediate family and relatives and those visiting the house on this occasion.

## 5. Shopping

Diwali seems like one of the biggest shopping festivals in India since it is auspicious for buying new things. On the first day of Dhanteras it is considered good to buy gold and silver coins as well as jewellery. Kitchenware like utensils too are considered a good buy on this occasion. Electronics, gadgets, furniture, clothes, etc. people buy for themselves and also for gifting purposes. It is also known to be a good time to invest, so new property, automobiles too are in big demand during this season. As the employees receive Bonus during this time, they spend on household gadgets and invest for their financial goals.

## 6. Lighting Up the house

Illumination of homes is a must to invite the goddess of good fortune – Goddess Laxmi into one's home. And the traditional way to do it is by lighting handmade earthen lamps with oil. A diya is a small clay lamp and one of the most recognizable symbols of Diwali. Placed on window sills, Boundary walls and doorways, they add a glittering light to the darkest corners of the house. After the puja to Lakshmi is finished, people light hundreds of diyas and decorate their homes with them. You can even see rooftops decorated with diyas, where they ward off the dark and guide Lakshmi toward the home.

Diyas symbolise goodness and purity, and lighting them denotes dispelling darkness and going into light. And since Deepavali is celebrated on the new moon day, a time of darkness everywhere; light these lamps are a means to get rid of darkness. Lighting the lamps also denotes dispelling anger, greed and other vices. The lamps also stand for good luck. The traditional diyas were lit using ghee (clarified butter) but today people also commonly use oil. The lore goes that as per Indian tradition, the little diyas are bought on Ashwin Purnima,

which is a full moon day, which is about two weeks prior to Diwali. Then diyas are soaked in water so as to make them ready for the Diwali pooja.

### **7. Fireworks during Diwali**

The practice of burning of crackers originated long ago as a means of warding off evil spirits by scaring them with loud bursting sounds & lights. Lighting and bursting crackers also have its own significance on Diwali. It is the respect shown to the heavens for attaining health, knowledge, wealth, prosperity, and peace. The sound of firecrackers also tells the Gods in heaven that the people on earth are in a happy state. If we see the scientific reason, the fumes produced by crackers kill mosquitoes & other small insects, which breed during rainy season.

### **8. Having parties**

Diwali is a time for socialising, for meeting and greeting, social and community get-togethers, parties and celebrations. Card parties are also increasingly becoming a norm. Many Corporates arrange get-togethers for their staff and families to increase social bonding and celebrate the festival. Family meals either at homes or outside restaurants too is a tradition and a mark of celebration.

### **9. Giving gifts**

Uphaar - It is customary to exchange gifts—uphaar—on Diwali, and while shopping for them might not have been on the minds of people who celebrated the festival of lights thousands of years ago, it has become a part of the modern Diwali. The ritual of giving Diwali gifts to each other has been an age-old tradition in India. Diwali is known for being the festival of prosperity, love and appreciation. So the exchange of gifts on Diwali denotes the expression of companionship and fellowship among the people.

Giving Diwali gifts to friends, relatives and other contacts is one of the most important traditions of Diwali. Earlier boxes of sweets or dry fruits were gifted but now right from food baskets, electronic appliances, gift vouchers to personal consumer products make it to the list.

### **10. Card Parties**

Gambling on Diwali night is traditionally believed to invoke Lakshmi, the Goddess of Wealth, who may then shower blessings on the player's household for the rest of the year. It is also believed that on this day, Parvati played dice with her husband Shiva. This fun ritual usually takes place on the first night of Diwali, after Laxmi puja. With elaborate food & music arrangements, card parties lead up to the main festival.

# *Money Lessons from Diwali*

Several key Diwali traditions are centered around money-it is considered a particularly auspicious time to acquire new assets and make new investments.

Diwali is also about new starts. Dalal Street lore also recommends doing an auspicious and Profitable “Mahurat Trade” on Diwali Day. Hence the Stock market opens every Diwali evening for a short while for the Mahurat Trading.

If you haven’t already started, initiate your investment journey on this auspicious day. No matter how small, start your investment journey this Diwali.

The tradition of Diwali, views wealth as being a reward for the good that had been done. This festival also teaches various money management lessons, which we can implement in real life to lead the way towards robust financial planning.

The start of the new financial year is a good time to review your investments and assess where you stand. We

can also draw some very interesting analogies from the traditions of this wonderful Festival.

### *Preparations for Diwali*

I remember as Kids, the preparations for Diwali used to begin long before the event. A budget was drawn up for all the activities; A wish list was made. Painting and lighting up the house, new clothes, giving gifts, buying an asset, starting something new, was all prioritised. Much Before Diwali, we used to clean our homes, get the House painted after the monsoon damage, reassemble things in a better manner and dispose of the stuff which was not required. You can apply the same concept when it comes to your investments.

Similarly, Use this opportunity to draw up a budget and set your financial goals. Review your existing investment portfolio, identify the investment schemes that are non-performing; Remove cobwebs and dead investments and discard them appropriately.

### *Lighting of Lamps during Diwali*

Diwali is celebrated with the lighting of lamps, which remove the darkness surrounding us. A lamp signifies knowledge through which darkness is dispelled. Similarly, you can allay darkness or ignorance related to finance and investments by consulting a Financial Advisor who like a lamp will remove your investment related ignorance and darkness.

### *Variety during Diwali*

You tend to purchase a variety of sweets, fruits, gifts to have a joyous and fun time with your entire family. Similarly, you can diversify the investments and reap the benefits with a well-balanced portfolio. When opting for investments, choose a combination of assets classes having varying risk and return profile so that you can achieve financial balance and stability

### *Protection during Diwali*

We all enjoy fireworks alike, but safety was paramount when bursting crackers, to avoid any mishap. As kids we were told to be careful and all fire protection measures were kept handy in case of an emergency.

Similarly, it is essential to get your life and your assets protected through a financial arrangement which will offer a safety net to your family in case of any unforeseen exigency. Insurance especially Term Life, personal accident and Health is most important apart from insuring your house, vehicles etc. This will ensure safety for the family in your absence and ensure your corpus is not disturbed and financial goals remain on track in case of any mishap or a medical emergency.

### *Gifting during Diwali*

Gift giving is an important start of the new year that Diwali brings in. The exchange of gifts is a wonderful age-old tradition that is followed on Diwali; this is not about materialism, but about giving each other heartiest



Diwali wishes and blessings. Similarly, This Diwali, try and gift your loved ones something which is longer lasting; an investment, a health insurance, a Blue-Chip Stock, a Multi Cap Fund to make their Diwali really special – help them make investment a habit.

### *Importance of Quality*

Have you thought of buying a cheap product for the festival season? We choose quality products because we know we will use it for years. Similarly Invest in quality companies and quality mutual funds. Consult your financial advisor to make the right choice to achieve your financial goals and make your investment journey very smooth. Do not get influenced by market tips or lured into buying penny stocks.

### *Gambling and Diwali*

Have you ever wondered why a vice, like card playing, is a part of Diwali celebrations? From Pujas to house cleaning to dressing up in finery, we walk that extra mile to appease the Goddess of Wealth - Lakshmi - on the Diwali night. But the answer to why a vice like gambling, that took away the wealth of the mighty Pandavas, is practiced like a boon on the festival of lights, is based on an old lore. Gambling during Diwali is considered auspicious, not the least because it emulates - however weakly - the cosmic interplay of Parvati and Shiva. It's not about winning or losing but how you play the game.

I love the tradition of gambling. One learns to live with the cards you were dealt with. People with weak cards but strong hearts, overcome strong cards in the hands of a weak heart. The cards are not in your hands, but in

your minds. Each round brings just one winner and many losers. That is the way of the world. Interestingly, when the next round is dealt, your past does not influence your cards. A new hand of cards is like a new day.

Gambling is about reading people and their intent, in an environment of trust, governed by a set of strict rules. You learn to calculate risk and understand what is at stake, and quickly make your move. With every loss, you learn to read body language and learn patterns of people.

In a full game, sometimes you witness people who continue to lose but hang in there and come out winners. Sometimes huge winnings are squandered away. You learn more about people in a round of gambling than you would in any other interview.

Similarly, you play the game of investing to the best of your abilities; Plan well, follow sound financial strategy, win some and loose little, enjoy the volatility and achieve your goals.

# Gambling during Diwali!

Diwali, Have you ever wondered why a vice, like card playing, is a part of Diwali celebrations? Does the idea of people going crazy over gambling their wealth on an auspicious occasion like Diwali night make you cringe? Well, if these are your thoughts, then you are in for some interesting revelations with respect to the tradition of playing cards on Diwali. From Pujas to house cleaning to dressing up in finery, we walk that extra mile to appease the Goddess of Wealth - Lakshmi - on the Diwali night. But the answer to why a vice like gambling, that took away the kingdom and wealth of the mighty Pandavas, is practiced like a boon on the festival of lights is based on an old lore.

In Indic cosmogony, Parvati not only plays dice with the universe, she is engaged in an eternal game of winning and losing with Shiva, her partner. It's a game spanning the cosmic cycle of creation and destruction, of fragmentation and reunification. It is Cosmic Lila, Divine Play, the Grand Illusion, the Maya.

Sculpted panels at the rock cut temples at Ellora, Maharashtra, portray the cosmic couple engrossed in a game of dice. At first, there is the One, the Ardhanarishwara, the female and male principles merged in a single

entity. Since Parvati wished to play dice, the One became two as Parvati and Shiva, and lo, there were two players. One partner losing meant destruction on a scale unimaginable – yet, the sparring divine couple continue the game or call it quits only till they resume to play once again, never mind the risks.

In play, Parvati gets miffed when she thinks Shiva is cheating while Shiva assures her that he is not. Once again the die is cast, there is either passionate reunion or fervent separation and so they play on.

Don Handelman and David Shulman in 'God Inside Out: Siva's Game of Dice' recreate the conversation between Parvati and her attendant who asks, why play at all? "...it was wrong of you to play dice with him; haven't you heard that dicing is full of flaws?" Parvati replies, "I won against that shameless man; and I chose him before for my lover.

Now there is nothing I must do. Without me, he is virupa – ugly, formless. For him, there can be no separation or conjunction with me. I have made him formed or formless, as the case may be, just as I have created this entire universe, with all its gods. I just wanted to play with him for the sake of the game, to play with the causes of his emerging into activity."

So why does Shiva play, if winning doesn't come easily? The authors say that if Shiva did not play, there would be no universe. Period. The constant configuration, destruction and recreation of the cosmos are part of a continual process.

Depending on whether what is in progress is Creation or Dissolution, Shiva performs either the Ananda Tandava, dance of bliss or the Rudra Tandava, dance of agitation. Meantime, the cosmic couple is either separated or is coming back together in erotic reunion, in a cosmic flux.

Though it is Shiva who loses the game of dice most of the time, it is not failure on his part, for each attempt to become whole is a pilgrimage towards the original union, the Big Bang - although recreating the exact primordial circumstances that led to the first creative burst is difficult, with change being a constant. Divine Play is Cosmic Lila on a grand scale, where the grand illusion means there is no room for exactitudes.

Mythical accounts abound of how Parvati would pay nocturnal visits to her temples to play dice. One such story is set in Kathmandu, where Parvati as the deity Taleju, would play dice with King Jaya Prakash Malla. Whatever be the dynamics of the Shiva-Shakti relationship and extent of play, without their lila, there would be neither phenomenology nor ontology.

Gambling during Diwali is considered auspicious, not the least because it emulates - however weakly - the cosmic interplay of Parvati and Shiva. It's not about winning or losing but how you play the game.

*Play the game well.*

# Diwali Puja - The Right Approach

The word "pūjā" is Sanskrit, and means reverence, honour, homage, adoration and worship. Puja, the loving offering of light, flowers, and water or food to the divine, is the essential ritual of Hinduism. For the worshipper, the divine is visible in the image, and the divinity sees the worshipper. The interaction between human and deity, between human and Guru, is called Darshan, seeing.

Puja In Hinduism, and also Buddhism, Jainism, and Sikhism, is a prayer ritual. Pujas are performed throughout Diwali, and people from different regions offer prayers to different deities. The central day of Diwali, however, is called Lakshmi Puja for a reason—on this day, people who celebrate usually offer their prayers to the goddess Lakshmi.

## *16 steps (Shodasha Upachara) that are common in all varieties of puja:*

1. Avahana ("invocation"). The deity is invited to the ceremony from the heart.
2. Asana. The deity is offered a seat.

3. Padya. The deity's feet are symbolically washed.
4. Water is offered for washing the head and body
5. Arghya. Water is offered so the deity may wash its mouth.
6. Snana or abhisekha. Water is offered for symbolic bathing.
7. Vastra ("clothing"). Here a cloth may be wrapped around the image and ornaments affixed to it.
8. Upaveeda or Mangalsutra. Putting on the sacred thread.
9. Anulepana or gandha. Perfumes and ointments are applied to the image. Sandalwood paste or kumkum is applied.
10. Pushpa. Flowers are offered before the image, or garlands draped around its neck.
11. Dhupa. Incense is burned before the image.
12. Jyot or Aarti. A burning lamp is waved in front of the image.
13. Naivedya. Foods such as cooked rice, fruit, clarified butter, sugar, and betel leaf are offered.
14. Namaskara or pranama. The worshipper and family bow or prostrate themselves before the image to offer homage.
15. Parikrama or Pradakshina. Circumambulation around the deity.
16. Taking leave.

***Sometimes additional steps are included:***

- a) Dhyana ("Meditation"). The deity is invoked in the heart of the devotee.

- b) Acamaniya. Water is offered for sipping.
- c) Aabaran. The deity is decorated with ornaments.
- d) Chatram. Offering an umbrella.
- e) Chamaram Offering of fan or fly-whisk (Chamara).
- f) Visarjana or Udvasana. The deity is moved from the place.

***There are variations in this puja method such as:***

Pancha upachara pooja (puja with 5 steps).

Chatu Shasti upachara puja (puja with 64 steps).

The structure of elaborate puja also varies significantly between temples, regions, and occasions. Archana puja is a brief intercessionary puja on behalf of an individual that can be undertaken after the main puja. These steps may vary according to region, tradition, setting, or time particularly in ways the deity is hosted.

In this example, the deity is invited as a guest, the devotee hosts and takes care of the deity as an honored guest, hymns and food are offered to the deity, after an expression of love and respect the host takes leave and with affection expresses goodbye to the deity.



***Below, please find the Goddess Lakshmi Aarti (Prayer)  
and meaning for your ready reference***

**(Om Jai Lakshmi Mata, Maiya Jai Lakshmi Mata, Tumko Nis Din Sevat, Maiyaji Ko Nis Din Sevat,  
Har Vishnu Vidhata, Om Jai Lakshmi Mata) - 2**

*(Glory To You, O Mother, Glory To You, Mother Lakshmi. Shiva, Vishnu, & Brahma Worship You Day & Night)*

**Uma Rama Brahmani, Tum Hi Jag Mata, Maiya Tum Hi Jag Mata, Surya Chandrama Dhyavat,  
Surya Chandrama Dhyavat, Narad Muni Gaata, Om Jai Lakshmi Mata.**

*You Are The Consort Of Vishnu, Embodied As Brahmani, Rudrani - The Mother Of The World.  
The Sun And The Moon Adore You And Saint Narada Sings For You.*

**Durga Roop Niranjani, Sukh Sampati Data, Maiya Sukh Sampati Data, Jo Koi Tumko Dhyavat,  
Jo Koi Tumko Dhyavat, Riddhi Siddhi Dhan Pata, Om Jai Lakshmi Mata.**

*As Durga, You Bless People With Happiness And Wealth.  
Whoever Chants Your Name Is Bestowed With Prosperity And The Riches.*

**Tum Patal Nivasini, Tum Shubh Phal Data, Maiya Tum Shubh Phal Data, Karma Prabhav Prakashini,  
Karma Prabhav Prakashini, Jag Nidhi Hey Trata, Om Jai Lakshmi Mata.**

*You Are Omnipresent. You Bring Good Luck, Bless People With The Wealth And Pleasures.*

**Jis Ghar Tum Rehti Taha, Har Sadgun Aata, Maiya Har Sadgun Aata, Sab Sambhav Ho Jata,  
Sab Sambhav Ho Jata, Mann Nahin Ghabrata, Om Jai Lakshmi Mata**

*Wherever You Reside, Good Luck Follows. The Impossible Becomes Possible & The  
Heart Becomes Fearless.*

**Tum Bin Yagya Na Hove, Vastra Na Koi Pata, Maiya Vastra Na Koi Pata,  
Khaan Paan Ka Vaibhav, Khaan Paan Ka Vaibhav, Sab Tumse Aata, Om Jai Lakshmi Mata**  
*No Yagya is Possible Without You. None Can Buy Garments, Food And Comfort Without You.*

**Shubh Gun Sundar Sukta, Kshironidhi Jata, Maiya Kshironidhi Jata, Ratna Chaturdash Tum Bin,  
Ratna Chaturdash Tum Bin, Koi Nahin Pata, Om Jai Lakshmi Mata.**  
*The Temple Of Good Fortune Is Beautiful. You Are Adorned With 14 Precious Gems That None Is  
Blessed With.*

**Maha Lakshmi Ji Ki Aarti, Jo Koi Bhi Gata, Maiya Jo Koi Bhi Gata, Ur Anand Samata,  
Ur Anand Samata, Paar Utar Jata, Om Jai Lakshmi Mata**  
*Whosoever Sings This Aarti To Lakshmi Will Get Rid Of Sins And Will Attain Happiness.*

**(Om Jai Lakshmi Mata, Maiya Jai Lakshmi Mata, Maiya Jai Lakshmi Mata, Tumko Nis Din Sevat,  
Maiyaji Ko Nis Din Sevat, Har Vishnu Vidhata, Om Jai Lakshmi Mata) - 2**





*Your personal family CFO*

*Team Sahayak wishes  
you & your family a very  
Happy & prosperous Diwali!*



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