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॥ श्रीः ॥

SRI MADHWA SIDDHANTA

Monthly Journal of

Sriman Madhwa Siddhantonnahini Sabha

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S.M.S.O. Sabha Journal - 407th Issue (Dec-25)

S.M.S.O. Sabha

12, 13, 14 — Dec. 2025

At Tiruchanur, Tirupati

ACCOMODATION

Please come and attend the Sabha Session along with your family. Please also bring your relatives and make the function a grand success. **For accomodation, please contact**

G.Raghavendran — 98417 12701

Sri Srinivasa Devaru is present in the Sabha Mandir during the Sabha Session (on all the three days).

Once during the Sabha Session, Dharmadhikari Pandit Sri Khed Krishnachar, expressed this point during his Pravachana.

“I come here to SMSO Sabha to have darshan of Vidwans, Pandits and Sajjanas. This itself is a great Punya and Sowbaghya for me.”

In Bhagavata, we have narrations on the Mahima of Darshan of Vishnu Bhaktas.

Therefore, please attend the Sabha Session to have darshan of Vishnu Bhaktas, consecutively for three days. Please bring your family / relatives / friends.

Book Release During Sabha Session

SIX UPANISHADS

With Tamil Translation

**By (Late) Sri. M. Rama Rao,
Kumbhakonam**

S.M.S.O. Sabha has undertaken the reprinting of the Tamil translations of the **Eeshaavaasya, Talavakaara, Maandukya, Atharvana, Shatprashna, and Kaataka Upanishads** by Sri M. Rama Rao of Kumbhakonam. The special feature of this book is that it is based on the Sri Madhwa Bhashya and the Khandaartha of Sri Raghavendra Swamy.

This book will be released during the S.M.S.O. Sabha session in December 2025 at Tiruchanur and will be available for purchase during the session. After the Sabha session, for copies, please contact

Sri Suresh -- -- -- 70109 66258 or
S.M.S.O. Sabha Manager at 98499 16915.

One Day Dhanurmasa Puja ***1000 Years Puja Phala*** (17-12-2025 to 13-01-2026)

Don't Miss It Totally

Try it for One Day (or) Two Days

(Simple Method suggested)

If unable to perform Puja on all days in Dhanurmasa, even one day Dhanurmasa Puja brings 1000 years of Puja Phala. Lakshmi Stotra should be recited in Dhanurmasa.

Get up 4-30 a.m. Have Snana at 5 and sit for Puja by 5-30. Nama Mudra, Sandhya and Gayatri Japa upto 6 a.m. Begin Saligrama Puja and conclude it by 6-30 or 6-45. Don't say: "I don't know Puja Mantras. Do puja with Gayatri Mantra: repeating it for Abhisheka, for offering Gandha, Archana, Dhoopa, Deepa, Naivedya and Mangalarthi, and for prayer also. Now Puja concluded (before 7).

Good-luck is hidden in this simple Puja performed with Bhakti at heart. It is your Kula Dharma. If you preserve your Dharma in the house, it will increase happiness in the house. The Lord knows your helplessness. He is ready to reward you for your

sincerity. If you put forth false excuses due to laziness the Lord knows it too well.

Please impress this truth upon other members in the house. They will prepare Huggi Naivedya in all enthusiasm.

Mahatwa of Dhanur-Masa Huggi

The Yajamaani of the house preparing Huggi with Bhakti, is really a gifted person. The Lord is much pleased with Huggi Naivedya, at that hour (before sun-rise) in Dhanur Masa says Dharma Shastra. Such a Huggi-Prasada is blended with Bhakti. Take it as visible form of Bhakti. Divine Grace is there in such a Huggi. Therefore, it is so sacred and so Divine.

Dhanur Masa Prasada Huggi purifies our mind. Sanctifies our Deha. Increases Daiva-Bhakti in our thoughts. This is the invisible Divine effect in Dhanur Masa Huggi Prasaada. Therefore Dharma Shastra's advice is "Dont degrade the Mahatwa of this Huggi" by eating it in other months just for its taste. (No thought of Divine in such eating). Huggi is meant for the Lord as Masa Dharma in Dhanur Masa Only.

Huggi is prepared with rice, green gram dhal and ghee. This is 'Mudga-Annam'. (मुद्ग अन्नं) (Mudga = green gram – paasi paruppu). Add sufficient ghee at the end.

Early Morning Snana and Puja

Puja performed early morning during Dhanurmasa brings '*Sheegra-phala*' and '*more fruitful*'. The Lord Krishna says, "my presence (*Saanidya*) is more in Dhanurmasa".

Early morning (4.30 am to 6.30 a.m.) is the appropriate time for Dhanurmasa Puja. Those who perform Puja, Naivedya during this time, is rewarded with '*Adhrishta Phala*', says this vaakya:-

मार्गशीर्षे स्नापयेत् मां अश्वमेध फलं लभेत् ।
गन्ध, पुष्प, उदक-मात्रं तु सर्व-उत्कृष्टं प्रशस्यते ॥

Other Benefits

There are many more benefits in getting up early in the morning. According to the studies:—

(a) **Mental Fitness:-** One very significant benefit of waking up early is reduced stress level. When you rise early, it eliminates the need to rush in the morning. You can then start your day on an optimistic note and such positivity often stays with you throughout the day.

(b) **More Productivity:-** When a person gets up early, he is more energetic and takes lesser time to do a task that would take more time otherwise. He is also more adept in taking better decisions, planning and achieving goals.

(c) **Better Quality Sleep:-** Early risers often go to bed early. Getting up early is not something that should be followed irregularly but it needs to be established as a routine in our life. This translates into better quality sleep as our body's internal clock adapts to our new sleep routine.

(d) **Bigger Scores:-** A research conducted by Texas University has identified that students who were early risers scored better grades than those who were late to rise. Their GPAs were higher than the latter.

(e) **Brighter World:-** Getting up early instils a person with positivity. A research has suggested that people who got up early were happier, not just for a short duration but overall in life.

Apart from the above, one has more time to get things done in a day, if he gets up early in the morning. More time to focus on important tasks while the rest of the world is asleep. Brains tend to be most alert in the morning. If one is able to focus without interruptions early in the day, he will get more done. Starting the day early improves concentration. A lot of successful people say, "If you win the morning, you win the day."

Avoid Heavy Meals At Night:- Heavy and spicy meals may make one feels drowsy temporarily, but they take longer to digest, impacting sleep. If the food doesn't get digested well before going to sleep,

it may cause acid reflux and heartburns. This does not help in getting a good night's sleep.

The Golden Rule

Although Facebook, video games and late-night TV may lure us into waking up till wee hours in the morning, it is best not to surrender ourselves to these temptations. Sleeping on time remains the golden rule of waking up early. If we do not sleep when we are tired and postpone bedtime, we will wake up tired. The idea is to sleep early so that we get enough sleep before it is time to wake up again. That means it's best to switch screens off early.

Therefore, Dhanurmasa is the best opportunity to get the Lord's grace and all the above mentioned benefits in our day-to-day life.

Thulasi is Pushpa

Abhisheka to the Lord with Shuddha Jala and then Gandho-daka. Offering Gandha, Pushpa (Thulasi) and Water is considered Uttama. This is enough. The Lord promises that you get **'Ashwamedha Yaaga Phala'** for this. "Among Pushpas, Thulasi is counted as the most sacred Pushpa." There is a Sampradaya that Thulasi can be plucked even at the evening in Dhanurmasa for next day Puja.

Indra and other Devatas praise those who go out for Snana in river or pond in the early morning

and perform Puja. Evil spirits Pishacha run away out of fear. (बिभ्यति)

ये अर्चयन्ति हरिं स्नात्वा प्रातः स्नात्वा बहिर्जले ।
इन्द्राद्याः तान् उपास्यन्ति सर्वभूतानि बिभ्यति ॥

— *Aagneya Purana*

Further, Bilva Patra Archana can also be performed to Saligrama, since Lakshmi Devi's Saanidya is in Bilva Patra in Dhanurmasa. In Tirumala, this sampradaya is said to be in vogue. The term 'Bilva' also means Thulasi-Manjari (Thulasi Kadir in Tamil). Parayana of Lakshmi Stotra in Dhanurmasa brings prosperity in the house.

Lakshmi Stotra Parayana in Dhanurmasa

In Thula Masa and in Dhanurmasa, Lakshmi Stotra Japa (with madi) in Usha-h Kaala brings Lakshmi Kataaksha and paves the way for Nitya-Aishwarya. Aagneya Purana describes this as 'Lakshmi Hridaya Stotram'. Only 6 slokas.

LAKSHMI STOTRA श्रीलक्ष्मी स्तोत्रम्

1. श्रीदेवी प्रथमं नाम, द्वितीयं अमृतोद्भवा ।
तृतीयं कमला प्रोक्ता चतुर्थं लोक-सुन्दरी ॥
2. पञ्चमं विष्णु-पत्नी च, षष्ठं श्री वैष्णवी तथा ।
सप्तमं तु वरारोहा, अष्टमं हरि-वल्लभा ॥
3. नवमं शार्ङ्गिणी प्रोक्ता, दशमं देव-देविका ।
एकादशं महालक्ष्मीः, द्वादशं लोकसुन्दरी ॥

4. श्रीः, पद्मा, कमला, मुकुन्द महिषी, लक्ष्मीः, त्रिलोकेश्वरी, मा, क्षीराब्धि-सुता-रविन्द जननी, विद्या, सरोजात्मिका । सर्वाभीष्ट फल-प्रदेति सततं नामानि ये द्वादश प्रातः शुद्धतराः पठन्ति सततं सर्वान् लभन्ते शुभान् ॥
5. भद्रलक्ष्मी-स्तवं नित्यं, पुण्यं एतत् शुभा-वहम् । तौले स्नात्वाऽपि कावेर्यां जपन् *श्रीवृक्ष सन्निधौ ॥
*श्रीवृक्ष = Bilva Tree
6. ¹तौले ²सह्योद्भवा तीर्थे, श्रीरङ्गे स्नानं आचरेत् । जपेत् तु कमला स्तोत्रं, सर्वान् कामान् ³अवाप्स्यसि ॥
- आग्नेय पु. 23 (81-86)

¹तौले=in Thula Masa. ²सह्योद्भवा=Cauvery river. ³अवाप्स्यसि=you will get

One gets all kinds of prosperity in life if this Stotra is chanted daily under Bilva (or) Ashwatta tree after bath in Cauvery river in Usha-h Kaala in Thula-masa (and also in Dhanurmasa). (Sri Vriksha = Bilva tree). If this Stotra is chanted 12 times, it brings 'Sheegra-phala', says Dharma Shastra.

Panchamruta Abhisheka

(Ref: Skanda Purana)

क्षीरं आदाय शङ्खेन, क्षीर स्ना-नादि कारकः ।
मार्गशीर्षे स्नापयेत् मां, अश्वमेध फलं लभेत् ॥

In Margashirsha Masa, if milk abhisheka is performed to Saligrama with Shankha, one gets

‘*Ashwamedha Yaaga Phala*’. 10 times greater Phala if curd abhisheka is performed (क्षीरात् दशगुणं दधि-स्नानं). 100 times greater Phala for Ghee Abhisheka.

One becomes rich as a King if he performs Honey Abhisheka to Saligrama in Margashirsha Masa. Later he enjoys Swarga Bhogha.

स राजा जायते लोके पुनः स्वर्गादि भोगतः ॥

Other Naivedya Items

In Dhanurmasa, Huggi is the main item for Naivedya. Dosa and Payasa whenever it is possible. Otherwise, boiled milk, fruits, curd, ghee, honey, sugar candy, butter, cashewnut, dry grapes, dry dates. Some perform this Naivedya:— frying badam (almond), cashew nut, pieces of dry coconut, dates, dry grapes in ghee and then mixing with red roasted rava with a little of bella.

All the good fortunes are waiting for you. Why do you miss this vibrant mornings in Dhanurmasa ? One day Puja and Huggi Naivedya at that time, brings 1000 years Puja Phala. If Saligrama Puja is not possible, do at least Naivedya to the Lord's picture. Even this brings Lord's Anugraha. Do it before Sun-rise.

Dhanur Vyateepaata

27-12-2026 (Saturday)

Smriti Muktaavali describes Dhanur Vyateepaata as the most powerful parvakaala.

धनुर्मासि-व्यतीपाते, उषः काले, विशेषतः ।

गो-भू-तिल-हिरण्यादि दानं कुर्यात् च यत्नतः ॥

सर्वान् कामान् अवाप्नोति सौदार्ये दानतो द्विजः

- Smriti Muktaavali Vol.1 p.31

Take all efforts to offer a token of Swarna Dana (or in the form of cash) on Dhanur Vyateepata day. Other danas like Go-bhoo-tila-vastra, etc. can also be given. If not possible, atleast Huggi prasada can be given. The point is some Dana is essential on Vyateepata day.

Therefore dana is a must on this day. Even if a little bit of dana is given in memory of our ancestors, there is no limit of their happiness and satisfaction. (Dana Sankalpa is given in the next page.) If Tarpana is offered to Pitrus (Pitru-varga & Maatru-varga), they are immensely satisfied. It protects our family in many ways including Vamsha-Vridhhi.

Swarna Dana: Fill up bella sarkara in a vessel (other than steel) and place (yatha shakti) dakshina and thulasi. Offer this to Lord as Naivedya and then offer to Brahmana.

Dhanur-Masa Danas

(17-12-2025 to 13-01-2026)

**Better to give at the beginning
of the seasons**

Note: Anything you give as dana, offer it first as Naivedya or Samarpana to the Lord along with Tamboola Dakshina and Thulasi and then give it to the person.

Huggi Dana daily, after offering it in Naivedya during Puja. Even if no Puja, simply place it in front of the Lord, mentally offer and then give a portion of it to the person with Thulasi and Dakshina.

The common Sankalpa for Danas is:

आचमन । ॐ भूः ॐ भुवः शुभतिथौ, धनुर्व्यतीपात
पर्वकाले, भारतीरमण-मुख्यप्राणान्तर्गत श्री लक्ष्मी नरसिंह प्रेरणया,
श्री लक्ष्मी नरसिंह प्रीत्यर्थ, मम समस्त पाप-क्षयार्थ, पूर्ण-
फल अवाप्त्यर्थ, इदं (हिरण्य/कम्बल/शय्या) दानं करिष्ये ।

Offer Mantrakshta on the head of the Brahmana (seated) by chanting this sloka.

नमोऽस्तु अनन्ताय सहस्र-मूर्तये सहस्र-पादाक्षि शिरोरुबाहवे ।
सहस्र-नाम्ने पुरुषाय शाश्वते सहस्रकोटि युगधारिणे नमः ॥

Give dana with Thamboola, Dakshina and Thulasi chant the sloka.

1. Swarna Dana Mantra:-

हिरण्य-गर्भ-गर्भस्थं, हेम-बीजं विभावसोः ।
 अनन्त पुण्य फलदं अतः शान्तिं प्रयच्छ मे ॥
 इदं हिरण्य दानं सदक्षिणाकं तुभ्य-महं संप्रद-दे ॥
 न मम, न मम ॥

2. Kambala Dana (Kambali (or) Bedsheet Dana)

शीत-वर्षा-हरः पुण्यो, दृष्टी-फल विवर्धनः ।
 कंबलस्य प्रदानेन, शान्तिरस्तु सदा मम ॥

Give it in his hand and get ashirvada.

3. Shayya Dana (Shayya Dana for Dampatis for Sarva-kshema. 2 Carpets, 2 pillows, 2 bedsheets. It can also be given for an aged single Brahmana.)

शयनं सुखदं कान्तं केशवस्यप्रियं सदा ।
 दानेन अनेन सौभाग्यं, सर्वदा अस्तु गृहे मम ॥

Get Ashirvada from him.

Pray to the Lord while giving dana – Let my Lord be pleased with this dana and protect my family. If a family member in the house had expired earlier, if dana is given in memory of that person within that year, his/her poorna anugraha is assured.

Daily Devara Puja And Naivedya

Acharya Sri Madhwa insists us to perform daily Devara Puja and Naivedya. He says Rishis have declared that food which has been offered to Sri Hari (नैवेद्यं) is sacred and is meant to be partaken (पावनं विष्णु नैवेद्यं सुयोज्य मृषिभिः स्मृतम्).

He who holds the form of Hari in his heart, whose tongue chants His name, who has Naivedya in his stomach, whose head holds Tirtha and Nirmaalya of Sri Hari will be cleansed of all sins and will be uplifted, says this Sloka in Krishnamrita-maharnava.

हृदिरूपं मुखे नाम नैवेद्यमुदरे हरेः ।

पादोदकं च निर्माल्यं मस्तके यस्य सोऽच्युतः ॥

Acharya says, Naivedya is very sacred. The fruit of performing a thousand crores Chandraayana Vrata and fruit of observing a fast for one crore months will be obtained by partaking Sri Hari's Naivedya.

कोट्यैन्दवसहस्रैस्तु मासोपोषणकोटिभिः ।

यत्फलं लभ्यते पुंभिर्विष्णो नैवेद्यभक्षणात् ॥

Do Not Forget:— After Puja is completed, do not forget to offer it to the Lord. भारतीरमण-मुख्य-प्राणान्तर्गत, श्री विष्णुः प्रीयताम् । सुप्रीतो वरदो भवतु । श्रीकृष्णार्पणमस्तु

Please Read This Page

Narada asked Chaturmukha Brahma :—

People always aspire only happiness. They do not investigate or think over as to how such happiness can be achieved ? They do not tolerate or bear even small amount of grief or unhappiness. They are not at all interested in knowing the reason for this.

What will be the fate of these people committing various kinds of heinous activities and are undergoing great miseries ?

Answer by Chaturmukha Brahma :—

Oh! Narada, if the holy bath in the month of Maagha in the early morning (“**Maagha Snana**”) is performed, then there will not be any iota of sin in them. Without taking this bath, whatever activity is performed has no use or no meaning at all.

Even one day Maagha Snana (from 3rd Jan. to 1st Feb.) paves the way for happiness in life.

“I will do Maagha Snana” is enough -- all the heinous sins definitely get destroyed. (Even this desire (Sankalpa) is enough and such is the glory of Maagha Snana performed before Sun rise with devotion).

Why Worry Any More ? Asks

MAAGHA MAASA

Uttarayana has come. Why worry any more? asks Dharma Shashtra:- उत्तरायणं आसाद्य, नरः कस्मात् स-शोचति? Maagha maasa comes in Uttarayana. Its previous month is Pushya Maasa. The most sacred and fruit-yielding Maagha-snana-parva-kala begins on Pushya Shuddha Pournami and concludes on Maagha Suddha Pournami (30days). Who are eligible for the fortunes of Maagha Snana?

ब्रह्मचारी, गृहस्थो वा, वानप्रस्थोऽथ भिक्षुकः ।

बाल - वृद्ध - युवानश्च, नर नारी नपुंसकः ।

स्नात्वा, माघे, शुभे तीर्थे प्राप्नुवन्ति ईप्सितं फलम् ।

(Nir. Sindhu.p.152)

Brahmachari, Grihastha, Vaana Prastha, Sanyasi, children, aged persons, middle-aged, youths, men, women, Napumsakas, whoever completes the month-long Maagha-snana, gets her/his heart's prayer fulfilled in due course. (*Praap-nu-vanti Eepsitam Phalam*) It is good if you have any Punya-Tirtha (Nadee or Pushkarinee nearby). For others, Shashtra advises in these words:-

यत्र - कुत्रापि यो माघे, प्रयाग स्मर-णा-न्वितः ।
करोति मज्जनं तीर्थे स लभेत् गाङ्ग मज्जनम् ॥

No matter where you take bath. Be it any river, Pushkarini or the well-water. Or let it be even a bathroom in your house. Let it be any place for bath (*Yatra-Kutra-API*). During your bath, if your mind goes to Prayaaga (Tri-venee-sangama), you are assured of the fruits of Ganga-Snana, says the sloka above.

Maagha-Masa is the early morning hours for Devatas. The Maasa-murthy is Madhava. His presence (*saan-nidhya*) in water is more at that point of time. Therefore this early morning hour in Maagha Masa is the most sacred and fruit-yielding hour for us.

The gracious Jala-Devatas, seeing us in all sorts of sufferings in life, call out loudly in great pity.

This calling is for a couple of hours only during the early morning hours in Maagha-Masa. See this Vaakya.

माघ-मासे रटन्ति आपः किञ्चित् अभ्युदिते रवौ ।

ब्रह्मघ्नं वा सुरापं वा, कं पतन्तं पुनीमहे ॥ (नि.सि.159)

Ratanti, means to call out loudly and shout with a sense of pity. They shout at us:- “O! suffering men and women, enough if you just fall in the water with a repentance for your sins. **We will cleanse you and relieve you of your sufferings in life.**”

Please see the spirit, the force and the firm assurance in the above vaakya.

How is it possible?

How is it that a mere bath could remove sufferings in life? The root cause for sufferings is our own impure thoughts. When the mind is filled with impure thoughts, the Lord cannot enter. The mind becomes a play ground for the devils of Satanic Kali. Ultimately, our own thoughts and actions land us in sufferings.

When Kali rules our mind, our thinking turns negative; our tendency promotes laziness, our behaviour provokes others and we appear bad for others. All this happens due to Kali playing through our mind, speech and body activities:- *Mano-Vaak-Kaaya-Poorvakam* explains Dharma Shastra. One remedy to drive away the Kali is Maagha-Snana, says Dharma Shastra:-

वाङ्-मनः कायज, त्रिविधं पाप-नाश-पूर्वकम् ।

दुःख दारिद्र्य नाशाय, श्रीविष्णोः तोषणाय च ।

प्रातः स्नानं करोम्यद्य, माघे पाप विनाशनम् ॥

(Toshana = to please)

Try it for one day

As a test case, just try for one day. Get up early morning; take bath at sun-rise chanting the simple Sankalpa-Vaakya, then Gopi-Chandana Nama Mudra Sandhya Vandana followed by Saligrama Puja as much or as little as you know. Conclude it, get up and offer full

Namaskara to Lord. Everything completed by 7 or 7.15 a.m. This one-day experience would be so pleasant and you may feel like doing it next day also and every day. This inner pleasure is an indication that Lord's Anugraha has come to you. You would recommend this to others and advise your son and grandson.

We should always keep it in mind that Tatwa-Abhimani Devatas are ever present in our body. They are much pleased whenever we do Parva-Kala-Snana. The result is : without our knowing, they prompt our thinking in positive ways and it leads us to success in life.

Reward from Devatas

He becomes (*Sura-Poojita-h*)=honoured by Devatas who takes bath at Aruno-daya around 4.30 a.m. in Maagha, with his mind fixed on the feet of Lord Sri Madhava:-

अरुणोदये तु संप्राप्ते, स्नानकाले विचक्षणः ।

माधवाङ्घ्रि-युगं ध्यायन् यः स्नाति सुरपूजितः ॥

(नि.सिं.159)

Maagha Snana in Hot Water

Dharma Shastra is very practical while prescribing the rule. It says: if you are bodily weak, do Maagha-Snana in hot-water at least:-

उष्णोदकेन वा स्नायात् अशक्ये सति कुर्वते ॥ (नि.सिं.158)

But bodily strong, and still if you stand in 'Q' for hot water, it means you are weak-minded; unmindful even if it makes you cheap for others: दृढेषु सर्व-गात्रेषु, उष्णोदकं न विशिष्यते ॥ (p.158).

Other Unseen Effects

The month-long Maagha Snana in a sacred punya Tirtha is so effective that it paves the way for our bygone forefathers of seven generations to swarga-Loka. (fore fathers of our Pitru-vamsha and Maatru-Vamsha.)

उद्धृत्य सप्त-पुरुषान्, पितृ-मातृ वंश्यान् ।
स्वर्गं प्रयाति, अमर देह-धरो नरोऽसौ ॥ (नि.सिं.159)

If Not 30-days, Atleast 3 days

The period of Maagha Snana is 30 days (Pushya Pournami to Maagha Pournami). If not all the 30 days, do it atleast for 3 days or even one day:- (p.159)

मास पर्यन्तं स्नानं असंभवे तु, त्रि-अहं, एकाहं वा स्नायात् ॥

Snana - Kaala

The appropriate timings for Maagha snana is from 4.30 a.m. upto sun-rise अरुणोदयं आरभ्य, प्रातः काल पर्यन्तम् ॥

MAAGHA SNANA

Pushya Pournami to Maagha Pournami

Jan. 3rd to Feb. 1st

One month from Pushya Shukla Pournami till Maagha Shukla Pournami is “**Maagha Snana**” parva kala. Snana time — Early morning 4.30 to 5.30 a.m.

Maagha Snana Procedure

On the previous day (2-Jan-2026), prayer to Sri Madhava should be performed to commence the Maagha Snana from next day:-

आसमासिं महादेव निर्विघ्नं कुरु माधव ।
इति सङ्कल्प्य पूर्वद्युः कुर्यात् स्नानमनन्तरम् ॥

Oh! Madhava, You are the Deva of the Devatas (*Mahadeva*). This Maagha Snana should be completed without any obstacles till the end (for one month).

The next day (3-Jan-2026), the Maagha Snana should be commenced. अरुणोदयवेलायां समुत्थाय द्विजोत्तम Get up from the bed at Arunodaya Kaala (around 4.30 a.m.). After performing morning routines, go to Snana.

Finish the first part of the Snana, the usual soap-bath. The 2nd part is important. 12 Namas (using water), Aachamana, Pranayama and Sankalpa.

Snana - Sankalpa

(English version is given in the next pages)

..... एवं गुण विशेषण विशिष्टायां, शुभ-तिथौ, भारतीरमण
मुख्यप्राणान्तर्गत श्री कमला-माधव प्रेरणया, श्री कमला-माधव
प्रीत्यर्थ, ज्ञान-भक्ति-वैराग्य सिद्ध्यर्थ माघ-स्नानं करिष्ये ॥

माघ-मास-मिमं पूर्णं स्नास्येऽहं देव माधव ।
तीर्थस्यास्य जले नित्यं इति सङ्कल्प्य चेतसि ॥

Think like this:- Oh! Madhava! I perform this
month-long Magha Snana. Everyday Your presence
(*Saannidya*) exist in this water (which I am using for
my bath) and thus becomes a Tirtha (sacred water).

After chanting the regular Snana Mantras
(*Samasta Jagadaadhaara* and Gangaa Smarana,
saying Gangaa, Gangaa, chant the below slokas.

Snana Mantra

माघ-मासे रटन्त्यापः किञ्चित् अभ्युदिते रवौ ।
ब्रह्मघ्नं वा सुरापं वा, कं पतन्तं पुनीमहे ॥ १ ॥

दुःख-दारिद्र्य-नाशाय श्रीविष्णोस्तोषणाय च ।
प्रातःस्नानं करोम्यद्य, माघे पाप-विनाशनम् ॥ २ ॥

I perform this early morning Magha Snana which
pleases the Lord Vishnu. And it removes the sins (*Papa-*
Vinaashanam) and sufferings (*Duhkha-Naasha*) and

brings prosperity in the family.

मकरस्थे रवौ माघे, गोविन्दाच्युत माधव ।
स्नानेन अनेन मे देव, यथोक्त-फलदो भव ॥ ३ ॥

Oh! Govinda, Achyuta, Madhava! Bless me with the fruits of this Magha Snana. (Magha Snana is the period when Surya is in Makara Rasi.)

कृष्णाच्युत निमज्यामि प्रभातेऽस्मिन् शुभोदके ।
अनेन माघस्नानेन सुप्रीतो मां समुद्धर ॥ ४ ॥
माघस्नानं करिष्यामि मकरस्थे दिवाकरे ।
आसमाप्ति महादेव निर्विघ्नं कुरु माधव ॥ ५ ॥

After chanting above 5 slokas, perform Snana again.

Arghya Mantra

When Snana is completed, before getting out of the water, Arghya has to be offered as the last item of the Snana. Take water with both palms, offer Arghya and then come out. The Arghya Mantra:-

तपस्यर्कोदये नद्यां स्नातोऽहं विधिपूर्वकम् ।
माधवाय ददामीदं अर्घ्यं सम्यक् प्रसीदतु ॥
(माधवाय नमः इदं अर्घ्यं)
सवित्रे, प्रसवित्रे च, परं-धाम जले मम ।
त्वत् तेजसा परि-भ्रष्टं, पापं यातु सहस्रधा ॥
(सूर्याय नमः इदं अर्घ्यं)

O Parandhama, O Madhava (who resides in water), O Narayana (who resides in Soorya), by your extraordinary Tejas, let my sins break into thousands of pieces and run away in water. I offer this Arghya to you.

॥ श्रीकृष्णार्पणमस्तु ॥

Sankalpa and Snana Mantras In English

On the previous day (2-1-2026), prayer to Sri Madhava should be performed to commence the Maagha Snana from next day:-

Aa-samaaptim Mahaadeva

Nirvighnam Kuru Maadhava |

Iti Sankalpaya Poorvey-dyu:

Kuryaath Snaana-manantaram ||

Oh! Madhava, You are the Deva of the Devatas (*Mahadeva*). This Maagha Snana should be completed without any obstacles till the end (for one month).

The next day (3-1-2026), the Maagha Snana should be commenced. (*Arunodaya-veylaayaam Samuttaaya Dwijottama*). Get up from the bed at Arunodaya Kaala (around 4.30 a.m.). After performing morning routines, go to Snana.

Finish the first part of the Snana, the usual soap-

bath. The 2nd part is important. 12 Namask (using water), Achamana, Pranayama and Sankalpa.

Snana - Sankalpa

..... Evam Guna Viseshana Vishish-taayaam,
Shubha-thithou, Bharatee-ramana Mukhya-praanaan-
targata, Sree Kamalaa-Maadhava Prera-nayaa, Sree
Kamalaa-Maadhava Preetyartham, Jnana, Bhakti,
Vairagya Siddhyartham Maagha Snaanam Karishye |

The above is the Sankalpa. It brings inner awareness that the water is now a Punya Tirtha and that the Lord will be pleased if we think of Him and mention His name at the time of Snana.

Maagha-maasa-mimam Poornam

Snaasyeham Deva Maadhava |

Theertha-syaas-ya Jaley Nityam

Iti Sankalpaya Chetasi ||

Think like this:- Oh! Madhava! I perform this month-long Magha Snana. Everyday Your presence (*Saannidya*) exist in this water (which I am using for my bath) and thus becomes a Tirtha (sacred water).

After chanting the regular Snana Mantras (*Samasta Jagadaadhaara* and Gangaa Smarana, saying Gangaa, Gangaa, chant the below slokas.

Snana Mantra

1. Maagha-maasey Ratan-thyaapa:

Kinchith Abhyu-dhitey Ravou |
 Brahmagnam Vaa Suraapam Vaa
 Kam Patantam Puneemahey ||

2. Duh-kha Daari-drya Naashaaya

Sree-Vishnos-thosha-naaya Cha |
 Praatas-snaanam Karom-yadya
 Maaghey Paapa-vinaashanam ||

I perform this early morning Magha Snana which pleases the Lord Vishnu. And it removes the sins (*Papa-Vinaashanam*) and sufferings (*Duhkha-Naasha*) and brings prosperity in the family.

3. Makarasthey Ravou Maaghey

Govindaa-chyuta Maadhava |
 Snaanena Anena May Deva
 Yathokta Phalado Bhava ||

Oh! Govinda, Achyuta, Madhava! Bless me with the fruits of this Magha Snana. (Magha Snana is the period when Surya is in Makara Rasi.)

4. Krishnaachyuta Nimajyaami

Prabhaatheysmin Shubhodahey |
 Anena Maagha-snaanena
 Supreeto Maam Samuddhara ||

5. Maagha-snaanam Karishyaami
 Makarasthey Divaakarey |
 Aa-samaapti Mahaadeva
 Nirvighnam Kuru Maadhava ||

After chanting above 5 slokas, perform Snana again.

Arghya Mantra

When Snana is completed, before getting out of the water, Arghya has to be offered as the last item of the Snana. Take water with both palms, offer Arghya and then come out. The Arghya Mantra:-

1. Tapasyarko-dayey Nadyaam
 Snaatotham Vidhi-poorvakam |
 Maadhavaaya Dadaameedam
 Arghyam Samyak Praseedatu ||
(Maadhavaaya Nama: Idam Arghyam)

2. Savitrey Prasavitrey Cha
 Param-dhaama Jaley Mama |
 Twat-teyjasaa Pari-brashtam
 Paapam Yaatu Sahasradhaa ||
(Sooryaaya Nama: Idam Arghyam)

|| Sri Krishnaarpanamastu ||

If unable to do Maagha Snana on all 30 days, do it atleast on last 3 days (Maagha Shukla Trayodasi, Chaturdasi, Pournami). The benefits will be proportionate.

It is more effective and fruitful to perform Maagha Snana in a Punya Teertha. Even one day Maagha Snana in a Punya Teertha before Sun-rise yields immense benefits. Those unable to go out for Snaana, can do it in well water. Those unable to do in well water, can perform Maagha Snana in bathroom water and think of Holy River Ganga and other Punya Tirthas in that water. The Lord is very much pleased with our sincerity and Bhakti.

Note:— The Arghya water should not go into the drainage. If you perform Snana in bathroom, then chant the Arghya Mantras alone in the bathroom. After coming out of bathroom, wear 12 Namas using water and then offer Arghya water in a vessel. This Arghya water can be disposed under plants or on compound wall, etc.

**Women should also chant
these Mantras during Snana and
offer Arghya.**

Snana time — Early morning 4.30 to 5.30 a.m

Maagha Snana — Highly effective and immense benefit. If not able to do Maagha Snana before sun rise, atleast one can do srotra aachamana, pranayama and recite the sankalpa, snana and arghya mantras before performing regular bath. Then, at a convenient time, one can read “Maagha Maasa Maahaatmyam” (from Vaayu Purana) published after a few pages in this issue. (Pages 29 to 47).

If unable to do Maagha Snana, think of “Prayaaga Kshetra”. See details in Page 46.

Which Is Your Real Savings ?

The things you give to others as Dana are your real savings. They will accompany you beyond this life, and the Lord will return them to you in various forms in your future births.

Your hard-earned money, ornaments, houses, and other possessions are not your savings, for they will not accompany you beyond this life. The Daanas you give selflessly to worthy individuals are your **“Real Savings”**.

Consider every Dana offered as an act to please the Lord.

Don't offer Vandanam with only one hand

Dharma-Shastra-book: स्मृति-मुक्तावलि:

Vol-3. Page 48 Gives this advice:-

Some people bow to elders with only one hand. However, the Dharma Shastras advise: **“Do not offer Vandanam with a single hand; use both hands.”**
हस्त द्वयेन कार्यम् ॥ अन्यथा, दोष-भाक् भवेत् ॥

जन्म-प्रभृति यत्-किञ्चित् चेतसा धर्म आचरेत् ।
सर्वं तन्निष्फलं यायात् एक-हस्त-अभिवादनात् ॥

Whatever Punya-kaarya you have performed throughout your life, you will lose all its rewards if you offer Vandanam with only one hand.

Single-hand Vandana To MOORKHAS

मूर्खानां च एक-पाणिना ।
दक्षिणं पाणिं उद्धृत्य प्रकामं अभिवादयेत् ॥

Offer Vandana to Moorkhas by raising the right hand.

Significance of Huggi in Dhanurmasa

Huggi (pongal) is meant for Naivedya in Dhanurmasa only. The Lord is pleased with Huggi at that time (Usha-*h* Kaala). Huggi is one of the most important 'Masa Dharma' during Dhanurmasa.

Our mind and body is spiritually sanctified by taking Huggi Naivedya. It improves the level of devotion towards the Lord. Huggi is taken with this intention. If Huggi is taken in other months, just for its taste, there is no God consciousness and no sanctity. So, it is not a good practice to take Huggi in other months. This is our family Kula Dharma. Family is a tree; Kula Dharma is its root.

Specialist In Removing Our Sins

The Lord at Tirumala, Tirupati, Sri Venkatesa, is a specialist in removing our sins.

वे (vem) = पाप (sin)

कट (kata) = नाश (destroy)

वे कटति इति = वेंकटः (one who destroys sins is Venkata)

The mountain, "**Venkatachala**", removes our sins and the Lord "**Venkatesa**" is Eesha of that mountain. He is specialist in removing our sins. Remembering Him, chanting His name removes our sins.

