

This Sacred Flame of Thy temple, Lord

*This sacred flame of Thy temple, Lord,
May it ignite a spark within me;
A blaze that conflagrates all my deeds,
And illuminates my world constantly.*

*Let my heart be so tormented by this fire,
That this mind forever merges in Thy Name:
May all worldly maneuvers be consumed,
In the incandescence of Thy flame.*

*May I experience Thy Divinity, in all its warmth,
That this body is absorbed in its embrace.
As it shall burn on that final day of release,
So let my all burn today, in Thy grace!*

*May my very being burn with thirst for Thee,
And this life be singed with Thy hues;
May I see only Thee, in the light that ensues,
And my heart in devotion enthuse.*



इस ज्योत की ज्योत से ज्योत जले

*इस ज्योत की ज्योत से ज्योत जले, फिर मम जग ज्योतिर्मय हो।
इस ज्योत की ज्योत से अग्न लगे, जग विषय कर्म का क्षय हो॥*

*ज्योति से दिल तड़प उठे,
यह मन तुझी में लय हो।
जो रंग रंगे तेरी ज्योति,
जग विषय कर्म का क्षय हो॥*

*इस ज्योत में ऐसा भान करूँ, मम शव इसी में क्षय हो।
'मैं' और 'मेरा' रोज़ जले, ज्यों जलेगा जब प्रलय हो॥*

*इस हृदय में तेरी प्यास लगे,
मम जीवन तव रंगमय हो।
इस ज्योत में नित तुझको देखूँ,
मम हृदय भक्तिमय हो॥*

(अर्पणा प्रार्थना शास्त्र १, न. २५ - २६.१.१९५९)

*One by one, little by little, moment by moment,
a wise one should remove one's own impurities,
as a smith removes dross from silver.*



~ Gautam Buddha



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Most articles are based on 'Satsangs' given by Param Pujya Ma in answer to seekers' questions.

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Happy New Year



Thoughts that fill the heart

ADAPTATION BY ABHA BHANDARI

Each New Year is a new opportunity provided by the Supreme One, to live life anew;

...to look back upon the past and acknowledge all that transpired with objectivity;

...To identify the actions we performed which we would have preferred to do differently if given another chance;

...to recognize those thoughts of the mind which caused us regret and shame;

...and to learn to think differently... positively.

Param Pujya Ma's prayers provide us with a new direction to living life spiritually, joyously, positively and peacefully... Only a small change in point of view is required, and we could certainly dwell in the realm of happiness and fulfilment.

We hope that these prayers, interspersed with thought provoking snippets on the New Year, provide happy reading!

Fulfilment with Thy Presence...

Why shall I ask Thee O Ram,
where dost Thou lead me?
When You Yourself abide in my heart,
singing love's song to me?

You are my destination, my chosen goal
When You are constantly by me...
Why then do you tell me what other
Endowments you bring to me?

*No matter what happens now
It happens only to Thee...
Good or bad... whatever transpires
Is a consequence of Thy Mercy!*

*Why shall I roam grief-stricken and distressed,
when You are by my side?
Why shall I seek You in forests,
when You abide within my mind?*



A Recipe for Happiness

Take twelve fine, full-grown months; see that these are thoroughly free from old memories of bitterness, rancour and hate.

Cleanse them completely from every clinging spite; pick off all specks of pettiness and littleness; in short, see that these months are freed from all the past—have them fresh and clean as when they first came from the great storehouse of Time.

Cut these months into thirty or thirty-one equal parts. Do not attempt to make up the whole batch at one time ... but prepare one day at a time.

Into each day put equal parts of faith, patience, courage, work (some people omit this ingredient and so spoil the flavour of the rest), hope, fidelity, liberality, kindness, rest (leaving this out is like leaving the oil out of the salad dressing— don't do it), prayer, meditation, and one well-selected resolution.

Put in about one teaspoonful of good spirits, a dash of fun, a pinch of folly, a sprinkling of play, and a heaping cupful of good humor.

This preparation is the ideal recipe for happiness!

Of what use is Knowledge?

*What can be gained from knowledge Lord?
Even knowledge is with ignorance filled
Until it helps me to perceive Thee...
Only that can be knowledge fulfilled.*

*I know nothing else my Lord
Nothing else can I understand, I plead...
Come home just this once O gracious Lord!
Hands folded, I seek refuge and plead...*

*With a glimpse of Thee these stains within
Can be eliminated through a miracle by Thee
Only once... just once my Lord I pray
You come and call out to me!*

*I plead with You again and again
For ages I have searched these paths for Thee
Lord! Prithee.. You too call my name!
Just once, You too search for me!*

I Am the New Year...

* I am the new year. I am an unspoiled page in your book of time.

* I am your next chance at the art of living. I am your opportunity to practice what you have learned about life during the last twelve months.

* All that you sought and didn't find is hidden in me, waiting for you to search it but with more determination.

* All the good that you tried for and didn't achieve is mine to grant when you have fewer conflicting desires.

* All that you dreamed but didn't dare to do, all that you hoped but did not act, all the faith that you claimed but did not have—these slumber lightly, waiting to be awakened by the touch of a strong purpose.

* I am your opportunity to renew your allegiance to Him who said, "Behold, I make all things new."





A Prayer

*Come, Lord, be with us today and always.
Be our Light, our Guide, and our Comforter.
Be our Strength, our Courage, and our Sanctifier.
May this new year be a time of deep spiritual growth for us,
A time of welcoming Your grace and gifts,
A time for forgiving freely and unconditionally,
A time for growing in virtue and goodness.*

*Lord, for this coming year just one request I bring.
I do not pray for happiness or any earthly thing.
I do not ask to understand the way you lead me;
But this I ask—teach me to do the thing that pleases You.
I want to know Your guiding voice,
To walk with you each day.*

*Make me swift to hear and ready to obey;
And thus the year I now begin...
Be with us today and always...
Be our Light, our Guide, and our Comforter.
Be our Strength, our Courage, and our Cleanser.*

*May this New Year be a time of deep spiritual growth for us,
A time of welcoming Your graces and gifts,
A time for forgiving freely and unconditionally,
A time for growing in virtue and goodness.*

May we all, Thy children on earth, learn to belong to each other, and may peace reign always in our heart. ❖

The Lord's Beloved

Remembering Mr. R.M. Sabharwal, Arpana's erstwhile Executive Director, whose birth anniversary falls on 20th November, we reproduce here an article written by him in 1994.



The Lord says, “He, who is free from malice towards all beings, who is friendly as well as compassionate, who has no feeling of meum, and is free from egoism, to whom pleasure and pain are alike, and who is forgiving by nature, that devotee of Mine is dear to Me.”

Chapter XII, *shloka* 13, Srimad Bhagavad Gita

Contrary to popular belief, it has been my conviction that the number '13' is very auspicious. It is therefore no coincidence that the very first *shloka* among the 8 in which the Lord sets out 35 qualities possessed by His beloved *bhakta* has, is number 13. Jesus Christ and His disciples were also 13 in number.

There is the oft told story of young Nanak (later *Guru Nanak*) who was once asked by his uncle to look after his grain shop, while his uncle was away for a few hours. In those days grain was sold by measure. Nanak, who was constantly living in thoughts of the Lord, began to give the grain to a customer counting the measures. When he got to 13 ('Tera' or 'Thine O Lord') he was totally lost in the Lord and kept repeating, “Tera, Tera” (Thine, Thine) – each time giving a measure. He thus gave away far more than the number of measures required.

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When Nanak's uncle returned and heard what had happened he was most upset with Nanak. Yet, lo and behold! when the sales and stocks were reconciled at the end of the day's business, there was no shortage.

O my Beloved Master, how You watch over each of us and how unseen, unheard You protect Your bhaktas. But my Lord, I am no bhakta. What of me? As if anticipating this very natural question, the Lord reassures the very worst of people that if they turn to Him, they should be considered *sadhus*. The Lord is compassion Itself, and is constantly seeking even the slightest extenuating circumstance in favour of even the most sinful of His children to absolve him, and take him into His embrace.

One of my favourite sets of *shlokas* are those 8 *shlokas* (13 to 20 of chapter XII) because of the sheer beauty in the manner Revered Ma answers my frequent questions on these 35 qualities of the Lord's beloved. As Revered Ma says, the Lord is in fact listing 35 of His own qualities and wishing, for His *bhakta's* sake, that these saturate the *bhakta's* being completely, because this alone can guarantee a completely silent mind, which in turn can lead to undiluted, permanent bliss.

At Revered Ma's lotus feet I have often received with gratitude the divine meanings that flow from Her. Sometimes I ask myself what manner of being She is. Though beauty itself, She is beyond comprehension; for Revered Ma 'I' and 'mine' are non-existent. There is nothing but total Divine Oneness, an absolute unity in the limitless diversity of the Lord's beauteous creation. We see that such a One has no thoughts and initiates nothing. He is a 'personalityless personality'. So also, Ma is ever in total unison, in yoga, in identification with the other. She is devoid of any form of ownership of anything or any action. Such a One is completely free of any limitations or constraints of body, mind and intellect. One can only describe such a One as an unfettered King!

But let us return to *shloka* 13. I so often contemplate on its perfect message which I enjoy so much. There is an ever increasing aspiration to live them, so that I may take at least the first steps towards Him. There He stands in that narrow street of love, ready to take me instantly in His embrace if only I will let Him.

Adveshta sarvabhutanam

(अद्वेष्टा सर्वभूतानाम्)

Non-critical attitude towards all

The very first quality listed prohibits me from ever denying, criticising, rejecting or being jealous of any human being, without a single exception. There is no direct or tacit compromise on this. If I seek to be His loved one I have neither the authority nor the credentials to judge. I have no choice but to obey this injunction absolutely and implicitly. How divinely *Bhagwan* Ram

says to His sorrowing mother, Keikeyi, remorseful to the brim by the upheaval she had caused, that He does not consider she did anything. He saw her then, as ever, simply as His loving mother. The Lord attributes no evil deeds to any of His children because He does not see anyone as a doer, but simply one driven to certain actions by the interplay of *gunas* that work out destiny.

Revered Ma often says that a good practice is to see each one as wearing the Lord's crown – as the Lord Himself, come to test how we deal with Him in an endless variety of circumstances. So if whoever we come across is the Lord in one form or another, how can we possibly reject or criticise Him? From personal experience I have found this a most valuable, joyful route to lessen one's internal impurities.

Maitri

(मैत्री)

Attitude of identification

Then the Lord speaks of a '*maitri*' – an attitude to which Revered Ma, attaches great significance. She says that the one with a *maitri bhav* (मैत्री भाव) is a picture of identification, where the 'other' alone exists and matters. Revered Ma identifies completely and cannot contemplate a person damaging himself. So She tells us our lacunae with a message, 'Registered Acknowledgement Due'. But there is never any insistence.

I recall the perfection of identification by Revered Ma and the equally perfect manifestation of my selfishness, when She used to drive down from Madhuban to New Delhi on my sending for Her to attend to my meaningless questions for the few hours I could spare on visits from Bombay to New Delhi. Invariably Revered Ma used to come, despite not being well, and knowing that all my questions would pertain totally to me personally, without the slightest regard for the other. I look back in wonderment not so much at my unmitigated selfishness but at Revered Ma's perfect identification.



Reflecting on a *maitri bhav*, my thoughts turn to a *vishal hriday* (विशाल हृदय) – magnanimous heart, a heart which is so large that it can encompass all creation in its pure love, with unlimited room for more. There can be no limitation since the Lord dwells in the heart, and therefore each one of us without exception, potentially has a *maitri bhav*

with a *vishal hriday*. Revered Ma often loves to tell us the touching story of Abou Ben Adem in the poem of that name. Abou's name was written in letters of gold by the Lord's angel, because Abou loved his fellow human beings – all children of God.

Karuna
(करुणा)
Compassion

The Lord then likes His loved *bhakta* to have compassion. Revered Ma often says that true compassion is in feeling the pain or need of the 'other' as one's own. Since for such a One there is none 'other' the pain is pure, total, indeed even more acute than that of the 'other' because it is unadulterated by the clouds of the mind.

The oft told story of *Bhagwan Ramana Maharishi* comes to mind. Once a woman had lost her son and was in deep sorrow and crying uncontrollably. As she sat before *Bhagwan Ramana*, tears flowed profusely from the eyes of *Bhagwan Ramana*. The whole hour of the prayer meeting passed in this way. A devotee asked why the prayer meeting had not taken place that day. The fact was that the prayers **had** taken place. The complete identification with the woman in distress was the perfect *satsang*. Such a One can be strong as thunder, yet soft as a petal.

Nirmam
(निर्मम्)
Total non-ownership

The Lord then refers to total non-ownership. Revered Ma reminds us that we were neither born by our choice nor did we choose our parents nor were we placed in any circumstances by our choice. This has been a divine intent. Only One who is free of any mental fetters of a false sense of ownership can love unconditionally and unilaterally. The love of such a one has no limitations of time, space or behaviour. No one can be more objectively oriented. Such a One is silent about Himself while being a supreme giver. Revered Ma often quotes the words of a song of yesteryear which says, "I pass through the market place, but am not a purchaser, this is because I am already sold out to my Master and am unconditionally and absolutely His. Where then, can there be any question of owning this body or anything pertaining to it?"

Nir ahankar
(निर् अहंकार)
Free of ego

Similarly says the Lord, His *bhakta* is free of ego; of a false sense of

doership. Revered Ma does all for anyone who seeks help, seeking anyone's support necessary to achieve the other's objective. Such a One will perform miracles to save another but never to save Himself. Jesus refused to perform a miracle to save Himself from the Cross because He was not interested in protecting His body.

Such a One being egoless never gives a discourse. Revered Ma does not know what She knows and has nothing whatsoever to say if She is not asked. Such a One has no interest whatsoever in exhibiting knowledge and answers to the same question can be vastly different depending entirely on who has asked the question.

Sam dukh-sukh

(सम् दुःख-सुख)

Equanimity in sorrow and happiness

The true *bhakta*, the Lord says, will be unshaken by a happy or sorrowful situation. His equanimity is never disturbed. He knows that each situation has occurred by the Will of the Lord and being a child of the Lord He accepts the Father's Will unquestioningly and with total, joyful, acceptance. As Revered Ma often says, not a leaf moves without Divine Will.

Kshmi

(क्षमी)

Forgiving

The One who is pure will forgive automatically because he bears no ill will towards anyone; he loves all, conscious that all are part of the same *Atma*, the Divine Oneness. He knows too that all act in the working out of the Divine intent and also that in similar circumstances he too may have acted similarly. The classic case of forgiveness was by Jesus as He was dying on the Cross when He said, "Forgive them O Lord, for they know not what they do." In extreme agony, and while dying His only thought was for those unfortunate ones who crucified Him.

Divine Father, such an attitude is as beautiful and perfect as it is beyond comprehension. I pray my Master that though I am no bhakta, I should never cease to aspire to be Thy beloved and that I may learn to obey Thee implicitly.

Thou art the Captain of my little boat, the Master Mariner Who knows the way across the ocean of life, into the haven of Thy permanent presence. Grant me a will to diligently love, all for being Thine, I am their's. Only in loving and serving all will I be at peace. May this little instrument of Thine, be fully used as may be Thy pleasure.



An Enriching Life

A Tribute



**'Mamaji' –
Mr. Kamal Krishan Anand**

Dedication and Nishkaamta embodied

A highly qualified architect from IIT Kharagpur...

Having designed a full city near Ernakulum...

Seeking the Divine with all his heart, but not knowing the path...

Having travelled all over India looking for a spiritual guide, he came to Ma.... And never left again!

Mr. Krishan Anand, or 'Mamaji' as he was fondly addressed by all in the Arpana family, came to Ma in the early 70s. His quest was spiritual living, and Ma guided him into the vicissitudes of Spiritual life through *Nishkaam karma*. And Mamaji gave of himself to his Guru with utter sincerity.

There were certainly great upheavals, as there always are when the human soul endeavours to transit from its ordinary mundane self-centered existence into a space which would be the springboard of the spirit's leap into selflessness! So also, it was with Mamaji. Ma gave him several tasks completely unrelated to his professional work and calling! We would see

him as a carpenter, struggling to make a sunshade for Arpana's facility 'Vashisht House' in Dalhousie. He walked miles and miles to reach the village home of Arpana's 'cook' in Almora because the latter was in need of help and support!... a task that only Mamaji could undertake. When put in charge of security in the Ashram when once some robbers had thieved the *daan patra* from the temple, Mamaji was awake through the night for many months, dedicatedly parading the Ashram grounds through the entire night!

And he was fearless... nothing came in the way of his service to his Guru, once having taken up a challenge.

The entire Ashram, the Arpana Hospital, Arpana's facility at Gajnoi, a small remote hamlet in Himachal, as also Arpana's OPD facility in Upper Bakrota, Dalhousie – all these were designed and overseen by Mamaji in a spirit of utter dedication and sincerity of purpose.

And he sought nothing for himself. A meager glass of milk at night would satisfy this hard working soul, so focused on the task at hand. His room was always sparsely furnished.... The only large piece of furniture being his 'drawing table' upon which he worked all night at times!

Farewell dearest Mamaji... we all, in some way or the other, at some time or the other, have benefitted from your selfless labour of love. We warmly acknowledge and deeply appreciate your contribution in making Arpana what it is today.

Thank you for coming into our lives. May God always bless you with His Presence for many many lives to come... in the realm of happiness, peace and fulfilment. ❖



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Diwali

the festival of lights...

TRANSLATION BY ABHA BHANDARI



...is the celebration of Lord Ram's arrival in Ayodhya after 14 years of tortuous exile... gifts are shared and relationships strengthened. However, how many of us pause to think of the spiritual significance of this festival in our lives today? What do these earthen lamps signify? What is the oil that we need to replenish these lamps with? What is the wick whereupon the flame burns... and what does the flame signify?

These questions get amply answered in the reply given by Param Pujya Ma in response to a question asked of her by her biological father, reverentially known as Pitaji or Pitamaha. This devotional flow causes the aspirant to focus on the spiritual core of the 'rituals' we perform in the celebration of Diwali.

Pitamaha: Ma, today is Diwali. Every householder is cleaning his home and decorating it with lights to welcome Lord Ram who returned home this day after 14 years of exile. My inner realm is filled with darkness. How shall I invite Lord Ram? Where shall I make Him sit? How can I persuade Him to come? How can I too celebrate this joyous festival of Light?

Ma placed Pitamaha's question in a spontaneous flow of song that emerged from Her inner being, at the feet of the Lord...

In anguish my father speaks... whence shall I celebrate Diwali?

My heart is not yet cleansed... where shall I call my Lord?

He returns home after so many years of exile...

It is only when the sentiments of people change
that celebratory lamps are lit!
Cleansed of the bitterness of the heart, of venomous hatred
When only love remains...
When all that was adverse, turns favourable for His homecoming.

O Ram! What shall I do? Only darkness reigns within...
My mindstuff is not purified... and the festival of Diwali has come
With eyes full of tears and heart full of anguish, I ask of Thee:
Where shall I light my lamp?

If I receive Thy compassion, my exiled Lord will return home...
If this mindstuff is purified, then the lamp of Truth shall light
How else shall I light my lamp of Intellect when I have not the oil of love?

Lord, only a few moments of life now linger...
How can I tell how many breaths remain?
This chariot upon which You have seated me is steadily deteriorating...
my consciousness is waning;
How best to celebrate Your homecoming in this state of decline?

My Ram, displeased, has gone away, I was unable to recognize Him
I was unable to realize the Truth of His Being...
Today with folded hands I plead, tell me Ram
Where shall I illuminate that Truth which You represent?
You have not come home... then why this Diwali?

If Thy Grace prevails, then my Ram shall return home to me...
Let Him take me in His embrace and light the flame of devotion Himself !
If my love is true, this flame shall inevitably be lit
...and the strength of ego diminished!

Then addressing her father, Ma revealed the method whereby he could welcome Lord Ram. She sang:

O father, with folded hands I say to you... Your Diwali is nigh...
If love for the Real did not arise within you,
If you did not embrace Ram – Truth embodied,
How would you have appreciated this truth?



Your love welling within, is the oil... and your body is the flame
Ignite the flame of intellect within, and let the lamp be illuminated!
Then worship That Truth Divine with this inextinguishable flame...
And, whatever you speak thereafter shall be wisdom itself
and Truth shall flow from you.

At first, the flame is lit, and the mind is purified
All this can happen only when love flows from the heart...
Your love is the oil, your 'I' the wick
Till this very 'I' then embraces the Divine Loved One.

The aspiration is yours... the love is yours... and the lamp is also yours
The yearning for Truth is yours, and the wick of 'I' is also nigh...
Yet the 'I' claims to be unclean
...and states that the mindstuff too is impure
'How shall I then celebrate diwali'... O say not such words any more!

Celebrate Diwali with all your heart... light the flame of Intellect within
If this flame is lit with love, it will spontaneously purify gain...
What seems to be barren today, where no flower can grow,
How can Ram come to such a space, unfertile and desolate?

O decorate your garden now...
can you not hear the music of His coming?
If you cannot recognize Him... at least know the melody of His arrival!
He whom you knew not, whom you had distanced from your heart
is now so close!

It is Diwali which has brought you so close to That One...
with a heart full of love
I tell you truly O father! Ram Himself has come to your home!
You invoked Him, you called out to Him...
And now when He approaches, these anxious thoughts erupt in your mind!

If you cannot cleanse your inner being, don't worry...
He will cleanse you...
If it is truly He Who comes, he will even take the dust of your feet!
Simply rejoice O father! Hearing His footsteps approach,
await His coming with joy!

You cannot conceal your love from Him... can you?
You are anxious because you see your reality within you...
And you are joyous because you know
that His coming will ensure your liberation!

This expectation... this hope makes your mind joyous
Now that this joy fills you, light your flame instantly!
Then taking the flame in your hand, invoke Him... call Him with love
Make your body the lamp...
fill the oil of love and light the flame of Lord Ram's Name.

Then even if 'I' exists in the lamp, it shall be consumed by the flame of love
Illuminated by Truth it will serve to illuminate all with its luminescence...
Keep this 'flame' before you and then become like that flame
...with Ram as your witness

Then truly this Diwali will become a worshipful celebration
This flame you burn shall be an everlasting glow...
And when your Ram enters your home, He will never depart!

Knowing this, be happy... abide in blissful joy
Ram has indeed come to you to stay, you are now His abode!
This happiness can be experienced when you are completely satiated
For, until some desire remains, happiness cannot prevail.

So be ever satiated... it is time to light the sacred flame
The flame in fact is already lit...
it is now time to acknowledge and accept His Grace
So do not ask how to light the flame... or what is lit may die away
Do not harbour hesitancy, for negativity will again prevail.

With bowed head and folded hands,
and the dust of Your feet on my forehead...
O father, I beseech you... Diwali is here! Light the flame of loving joy
And worship Lord Ram with this lamp.

He is your very own... welcome Him... cherish Him
Receive His coming with this flame of love
And this very flame will give you a glimpse of your inner Self.



Let us celebrate this festival with song and rejoicing
And with all our hearts, let us continue to replenish
This oil of love in our lamp even as it gets used each moment...

O Ram! Your infinite Grace has dawned
And I hear that you are coming indeed
Even though in my ignorance, I know You not,
Yet, in Your compassion, You come!

Listen O mind... if love prevails, the rest will happen involuntarily
If yearning true is generated in your heart, Ram will come inevitably...
Only love is required... no attachment or hatred should exist
If this is so... Diwali has truly dawned!
Await His coming with love... with hope and renewed expectation
The desire for Him shall inspire joyous dance and song.

My Ram is on His way... and I shall fly forth to meet Him in ecstasy
In the eagerness of His arrival I light this lamp of love!
For, I cannot perceive Him without the light of this lamp
Without its luminescence, I am likely to be lost again!

I hear the sound of Thy coming Ram...
And my anklet chimes too in harmony
I long for Thy vision O Ram, I beseech
Therefore I wave this flame again... and again.

When I am established in the Wisdom of the Intellect,
When I become That Divinity
Then He Himself shall come to light the flame...

We light the flame when we are in darkness
And needful of That luminescence...
But once one becomes That Luminescence,
Of what avail even this flame?

Knowing this... realizing this... let us celebrate Diwali
Igniting the flame of the intellect,
Let us seek the Divine in the Divine!





Arpana

Newsletter

ARPANA TRUST, Madhuban,
Karnal, Haryana, India
December 2014

Home Page

Arpana Day

26th August is Arpana Day, the birthday of Param Pujya Ma, Arpana's founder and inspiration. The Arpana family, staff of Arpana programs and children from the Arpana Urvashi Lalit Kala Academy performed for devotees, family and friends gathered at Madhuban from cities in North India. 'Preeti bhojan', a feast for hundreds of surrounding villagers, was also enjoyed.

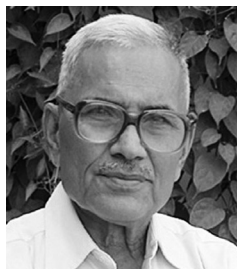


The 'Ken Upanishad', as told to Arpana children many years ago by Param Pujya Ma, was performed that evening to an audience enthralled by the story of how ego and pride brought about humiliation and powerlessness even in the gods.

Urvashi Day

2nd October, 2014 marked the 56th anniversary of Param Pujya Ma's spontaneous flow of elucidations of spiritual verses, which has brought so much light and joy to so many.

A Stalwart of Arpana has Passed On



Arpana's beloved 'Mamaji', Kamal Krishan Anand, passed away on 19th August. A very senior member of Arpana, one of the original group which worked with Param Pujya Ma to establish Arpana, he was also a devotee and seeker of the Truth. In addition, he was a Trustee upon whom all relied and had confidence. A successful architect in his own right, he was untiring in giving of his expertise for all Arpana's building projects. He will be missed by all his Arpana family whose lives he touched and who feel so fortunate to have had him in their lives.

Arpana Hospital

Hospital Day – for 34 years a Beacon of Health & Hope for All

Arpana Hospital, set up in 1980 with a mandate to give affordable medical care to rural folk, celebrated its 34th anniversary on 2nd October. Treatment is given to even those who cannot afford it, as Arpana works hard to raise funds through caring donors.

Paediatric Eye Care Project with CBM

Arpana has accepted a challenging task of screening 20,000 children for diabetic retinopathy and glaucoma, in the 40 villages of Gharaunda Block of Karnal District, through an eye project in partnership with CBM.



2,849 children and 580 adults have had their eyes screened in September and October, while 95 children have been given spectacles. Arpana gave special training to government ASHA workers to assist in Arpana's eye camps in village schools. Treatment is free and, if need be, free surgeries are being performed to correct eyesight.

13 year old Priya before her squint surgery on Oct. 19, which has corrected her problem.

Arpana's 'Blue Angels' – Northern Ireland Paramedics

A week long (Oct.27-Nov.3) Emergency Care Workshop was held at Arpana Hospital by what, for us, are a team of 'Blue Angels'. Experienced paramedics from N. Ireland, inspired by Dr. Davinder Kapur and organized by Frank Armstrong, a divisional training officer, have all paid their own way to India to teach this workshop and demonstrate life saving techniques.



*(back) Frank, Shaun, Tracey, Jim
(inserts) Joanne, Aiden, Alan*

Knowledge of emergency procedures is an urgent need as often precious lives are lost due to non-availability of prompt medical help. These 'Blue Angels' are defying death by imparting life saving skills to first responders and medical personnel. They also raised Rs.1,471,064.65 (£15,000) in Northern Ireland for emergency equipment. Arpana extends its deep gratitude to each one of these special, magnanimous friends.

Outreach Camps in Arpana Hospital and Villages (Aug – Oct '14)

In addition to eye camps in the CBM project, Arpana Hospital organized 19 camps for 1,436 patients in eye, cardiac, gynaecology & obstetrics categories as well as for company health checkups.

Delhi Programs

Handicraft Sale at Delhi

An Arpana Handicrafts Exhibition Sale was held October 10–12 at the residence of Drs. Inder & Raj and Rahul & Lena Gupta, Delhi. Exquisite hand embroidered linen was on sale, produced by disadvantaged women in Haryana, trained by Arpana in skills for income generation. Eagerly awaited by their friends and contacts, the 3 day sale was brisk, and reached its optimistic goal!



Creative Arts Award for Sushma Seth

Sushma Seth, Arpana's Cultural Director, and a well known actress in Bollywood and theatre, was awarded the National Vayoshreshtha Samman for Creative Arts by the Ministry of Social Justice and Empowerment, Government of India, on Oct.1, 2014.

Arpana Students from Molar Band Go to College

Out of 36 students who graduated from class XII, 6 are attending regular college at Delhi University, 20 are taking correspondence courses for a college degree and 6 are taking vocational training.

Pawan says "When I joined Arpana, I was an average student and my parents were struggling financially. Arpana Trust supported me financially and emotionally. Now I am the top student in my entire school." He felt extremely lucky when he got admission to Venkateswara College, Delhi University, which is also being sponsored by Arpana Trust.



Arpana is deeply grateful to Essel Foundation and Aviva Pvt. Ltd. for supporting Arpana's education and preschool programs for children in slum resettlement colonies, New Delhi.

Haryana

Assisting the Differently Abled

Chhote Ma gave her blessings to differently abled persons from 17 villages in Arpana on 2nd November. 3 tricycles were distributed along with crutches and other assistive devices.

Thank you, Jaidev and Kalpana Desai, for supporting this camp. We also thank Chetan and Seema Bali for ongoing support for Arpana's program for the differently abled.



Himachal Activities

Neurosurgery Camp

Arpana held a free Neurosurgery Camp on Sept. 15 at Arpana Medical Centre, Bakrota, HP. 124 patients attended. Dr. (Col.) G.V. Ramdas, Director, Sarvodaya Hospital, Faridabad, examined 81 patients with neuro and spine problems. Neurosurgery is not available in this area and the dignitaries present were greatly appreciative of Arpana providing this service for the poor.



Teaching Neonatal Resuscitation

Frank Armstrong, a paramedic divisional training officer from Northern Ireland, is on his 6th visit to Arpana. This year, he first went to Himachal, met with 40 rural women trained by Arpana over the years and taught them important points of neonatal resuscitation. We are deeply grateful, Frank!

Cleanliness Drives in Haryana & Himachal Pradesh

In line with the new desire to clean up our country, village women come to the fore!

Making their village Malaria and Dengue free



Arpana held meetings to explain about dengue and malaria to self-help groups in Sirsee Village. Inspired, the women conducted a cleanliness mission so their village is dengue/ malaria-free.

Cleanliness Program on Oct. 2 in HP

School teachers, students, farmers groups and self-help group women, participated in the Cleanliness Drive on Oct. 2 in Gajnoi, Hured and Mankot, Himachal.

Arpana Trust and Arpana Research & Charities Trust are both approved under Section 80G of the Income Tax Act, 1961, giving 50% tax relief for donors in India.

FCRA Registration No. for Arpana Trust is 172310001

FCRA Registration No. for Arpana Research & Charities Trust is 172310002

Send your contribution for dissemination of humane values & medical and community welfare services in Delhi to: **Arpana Trust, Madhuban, Karnal, Haryana 132 037**

Send your contributions for health & development services in Haryana & Himachal to:

Arpana Research & Charities Trust, Madhuban, Karnal, Haryana 132 037

Tel: 91-184-2380801, Fax: 91-184-2380810, at@arpana.org and arct@arpana.org

Please let us know by email or telephone, whenever you transfer funds to Arpana.

Mr. Harishwar Dayal, Executive Director of Arpana. Mobile: 9818600644

Mrs. Aruna Dayal, Director Development. Mobile 91-9873015108, 91-9896242779

Website: www.arpana.org

May I never Forget Thee

An Inspirational Prayer for 2015

TRANSLATED FROM THE KENOPANISHAD
BY ABHA BHANDARI



The Upanishads expand on the Reality of this entire Cosmos. Whereas we, engaged constantly in this world forget all else in our pursuit of what we call our daily 'necessities', we forget the greatest necessity of all... to realize Who we are, from Whence we came and from where we attain the capacities to endeavour, strive and attain all that we aspire for in the world. Much like the puppet which laughs, dances, fights and interacts with other puppets, all forgetting that their strings are in the hands of the Puppeteer, who has pre-planned for them the entirety of their interactions!

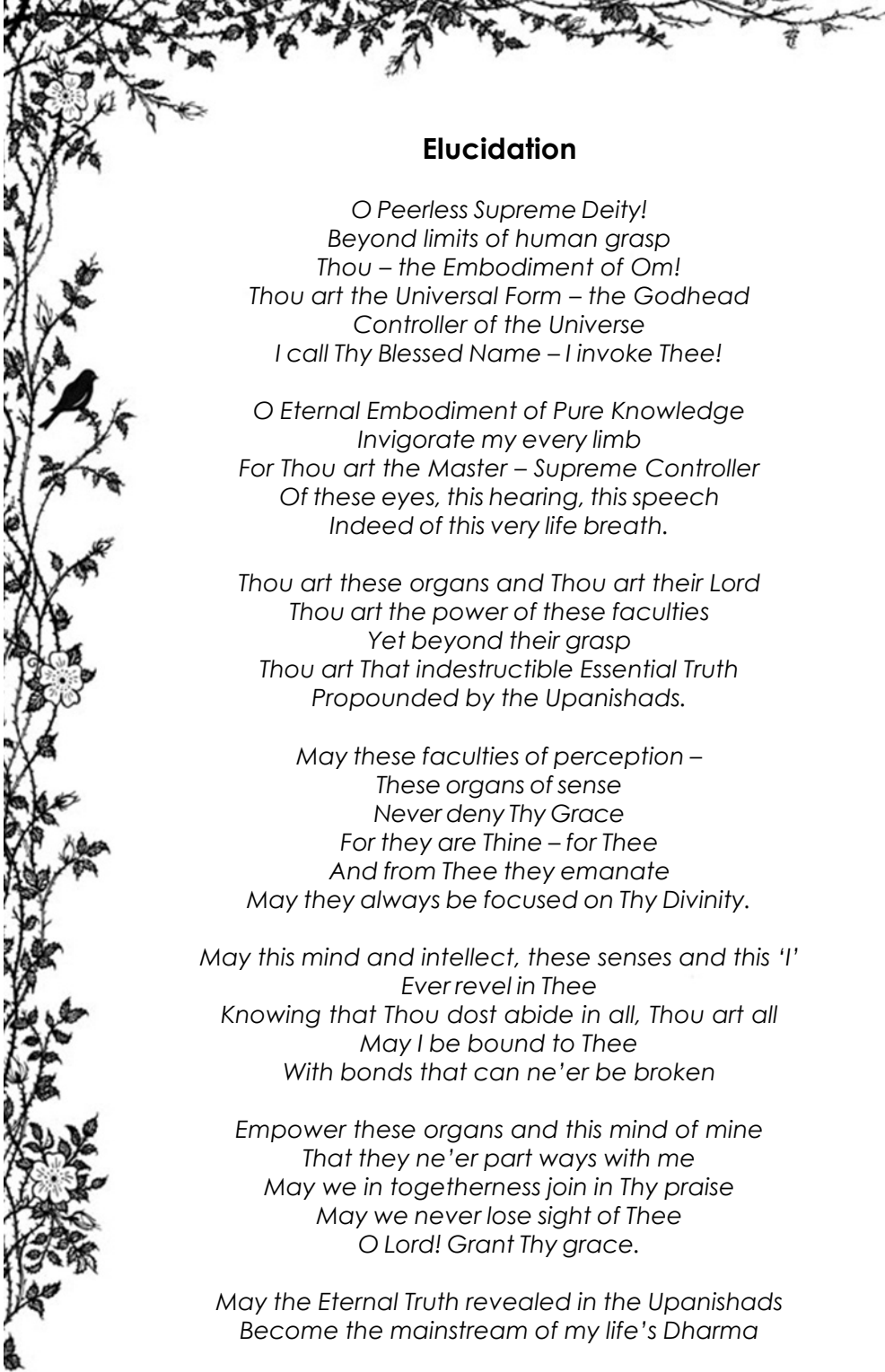
In Her elucidation of the Ken Upanishad, Param Pujya Ma expands on this very elementary Truth. The Prayer of the Upanishad soaks the *sadhak* in an extraordinary devotional perspective of this Truth. This translation of Ma's original spontaneous song bids us to 'Return to our Source'.

A daily reading of this prayer will prove to be a constant reminder to our thoughts for the day, which instead of being scattered in different directions, will find focus in the Reality of Life.

शान्तिपाठ

ॐ आप्यायन्तु ममाङ्गानि वाक् प्राणश्चक्षुः श्रोत्रमथो बलमिन्द्रियाणि च सर्वाणि ।
सर्वं ब्रह्मोपनिषदं माहं ब्रह्म निराकुर्यां मा मा ब्रह्म निराकरोत्, अनिराकरणमस्त्वनिराकरणं मेऽस्तु ।
तदात्मनि निरते य उपनिषत्सु धर्मास्ते मयि सन्तु, ते मयि सन्तु ।।

O Supreme Brahm! Thou art the Omnipotent Embodiment of Knowledge! Invigorate my every limb with Thy Power. According to the Upanishads that elucidate the Supreme Knowledge of Brahm, the power that energizes each faculty is endowed by Thee and is Thee in essence. May I never forget Thee O Omnipotent One. May I always be bound to Thee irrevocably. I aspire to embody Thy Essence which is propagated in the Upanishads – that *Dharma* which is essentially Thine.



Elucidation

*O Peerless Supreme Deity!
Beyond limits of human grasp
Thou – the Embodiment of Om!
Thou art the Universal Form – the Godhead
Controller of the Universe
I call Thy Blessed Name – I invoke Thee!*

*O Eternal Embodiment of Pure Knowledge
Invigorate my every limb
For Thou art the Master – Supreme Controller
Of these eyes, this hearing, this speech
Indeed of this very life breath.*

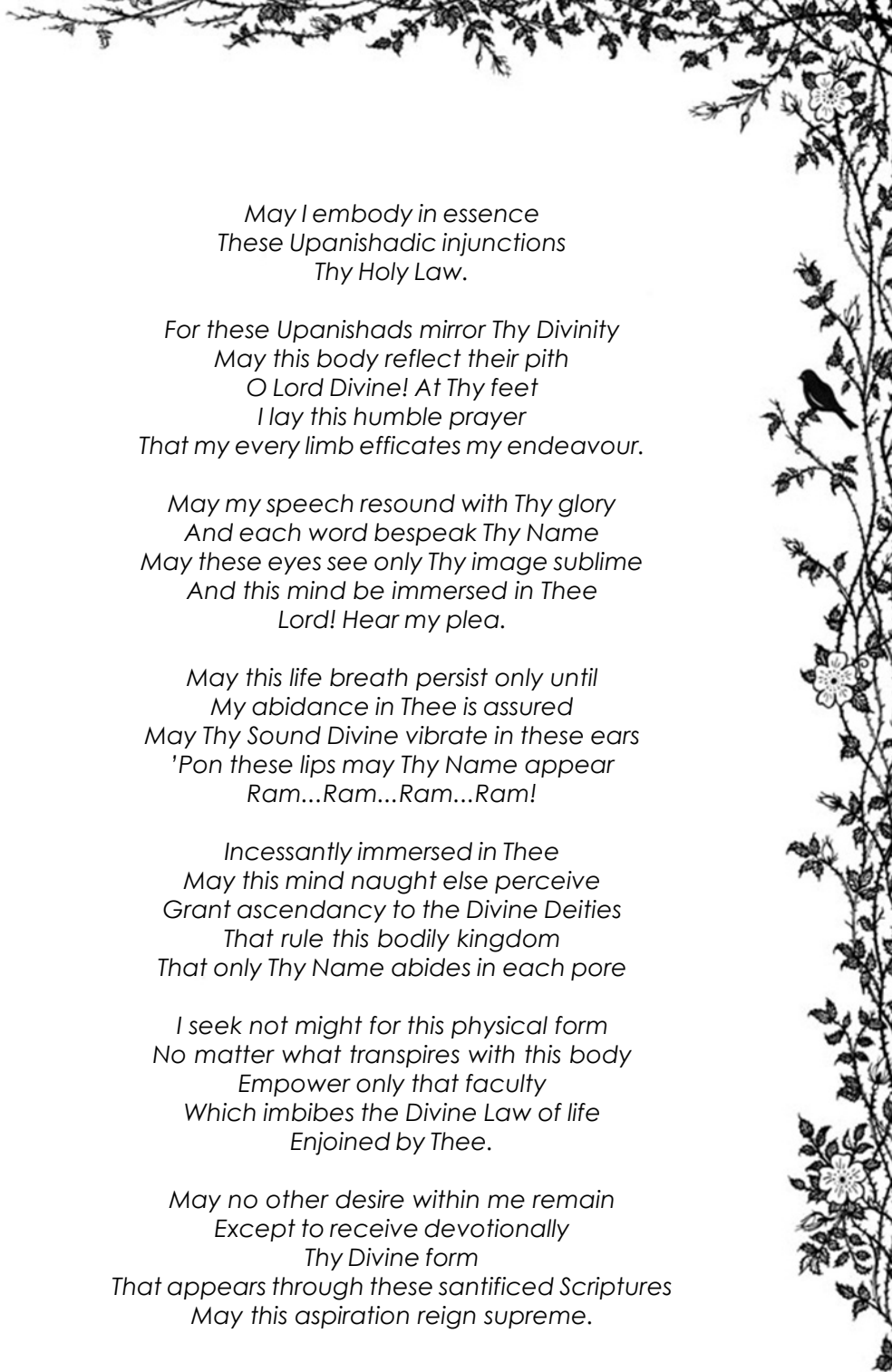
*Thou art these organs and Thou art their Lord
Thou art the power of these faculties
Yet beyond their grasp
Thou art That indestructible Essential Truth
Propounded by the Upanishads.*

*May these faculties of perception –
These organs of sense
Never deny Thy Grace
For they are Thine – for Thee
And from Thee they emanate
May they always be focused on Thy Divinity.*

*May this mind and intellect, these senses and this 'I'
Ever revel in Thee
Knowing that Thou dost abide in all, Thou art all
May I be bound to Thee
With bonds that can ne'er be broken*

*Empower these organs and this mind of mine
That they ne'er part ways with me
May we in togetherness join in Thy praise
May we never lose sight of Thee
O Lord! Grant Thy grace.*

*May the Eternal Truth revealed in the Upanishads
Become the mainstream of my life's Dharma*



May I embody in essence
These Upanishadic injunctions
Thy Holy Law.

For these Upanishads mirror Thy Divinity
May this body reflect their pith
O Lord Divine! At Thy feet
I lay this humble prayer
That my every limb efficates my endeavour.

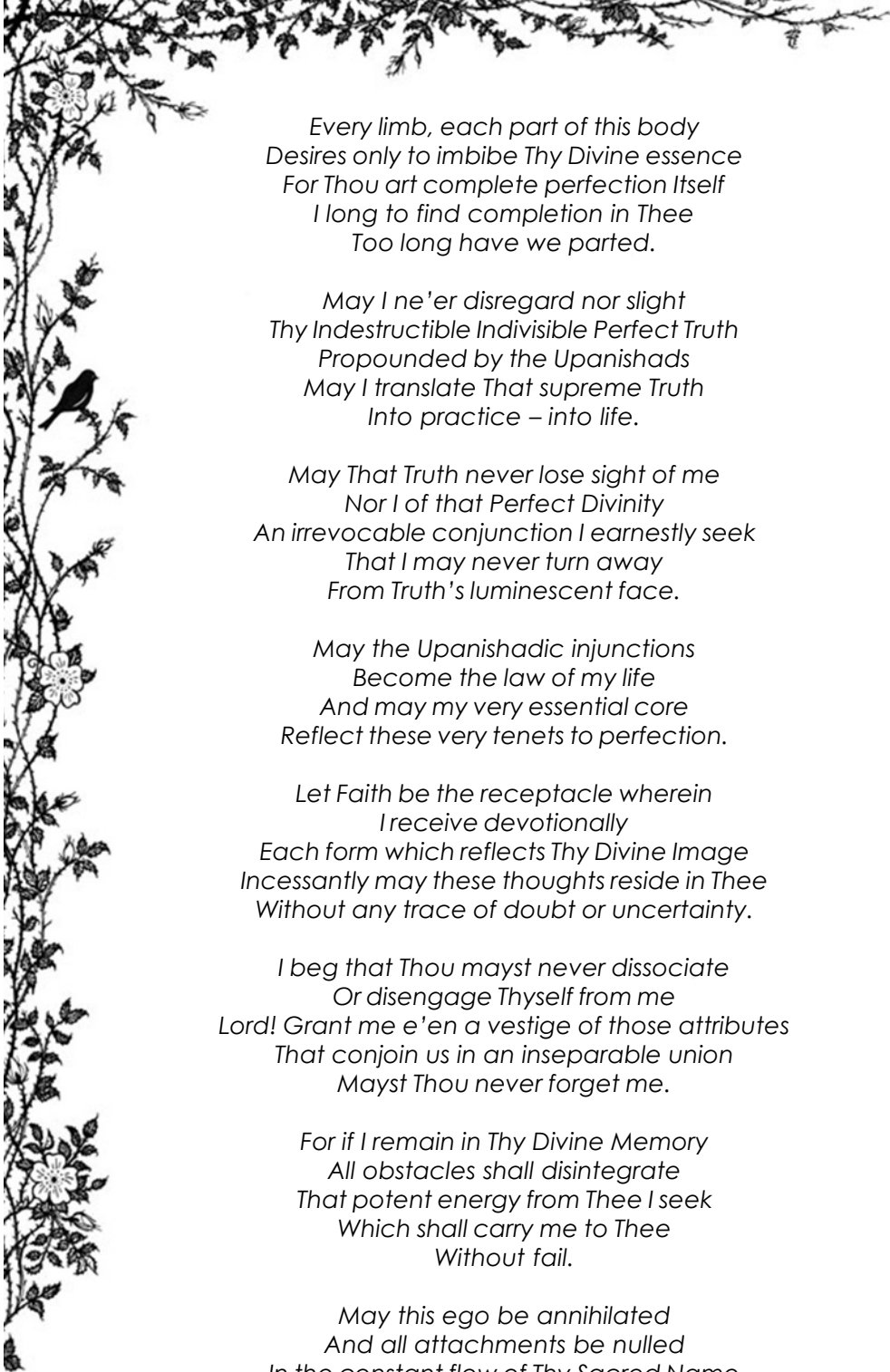
May my speech resound with Thy glory
And each word bespeak Thy Name
May these eyes see only Thy image sublime
And this mind be immersed in Thee
Lord! Hear my plea.

May this life breath persist only until
My abidance in Thee is assured
May Thy Sound Divine vibrate in these ears
'Pon these lips may Thy Name appear
Ram...Ram...Ram...Ram!

Incessantly immersed in Thee
May this mind naught else perceive
Grant ascendancy to the Divine Deities
That rule this bodily kingdom
That only Thy Name abides in each pore

I seek not might for this physical form
No matter what transpires with this body
Empower only that faculty
Which imbibes the Divine Law of life
Enjoined by Thee.

May no other desire within me remain
Except to receive devotionally
Thy Divine form
That appears through these santificed Scriptures
May this aspiration reign supreme.



Every limb, each part of this body
Desires only to imbibe Thy Divine essence
For Thou art complete perfection Itself
I long to find completion in Thee
Too long have we parted.

May I ne'er disregard nor slight
Thy Indestructible Indivisible Perfect Truth
Propounded by the Upanishads
May I translate That supreme Truth
Into practice – into life.

May That Truth never lose sight of me
Nor I of that Perfect Divinity
An irrevocable conjunction I earnestly seek
That I may never turn away
From Truth's luminescent face.

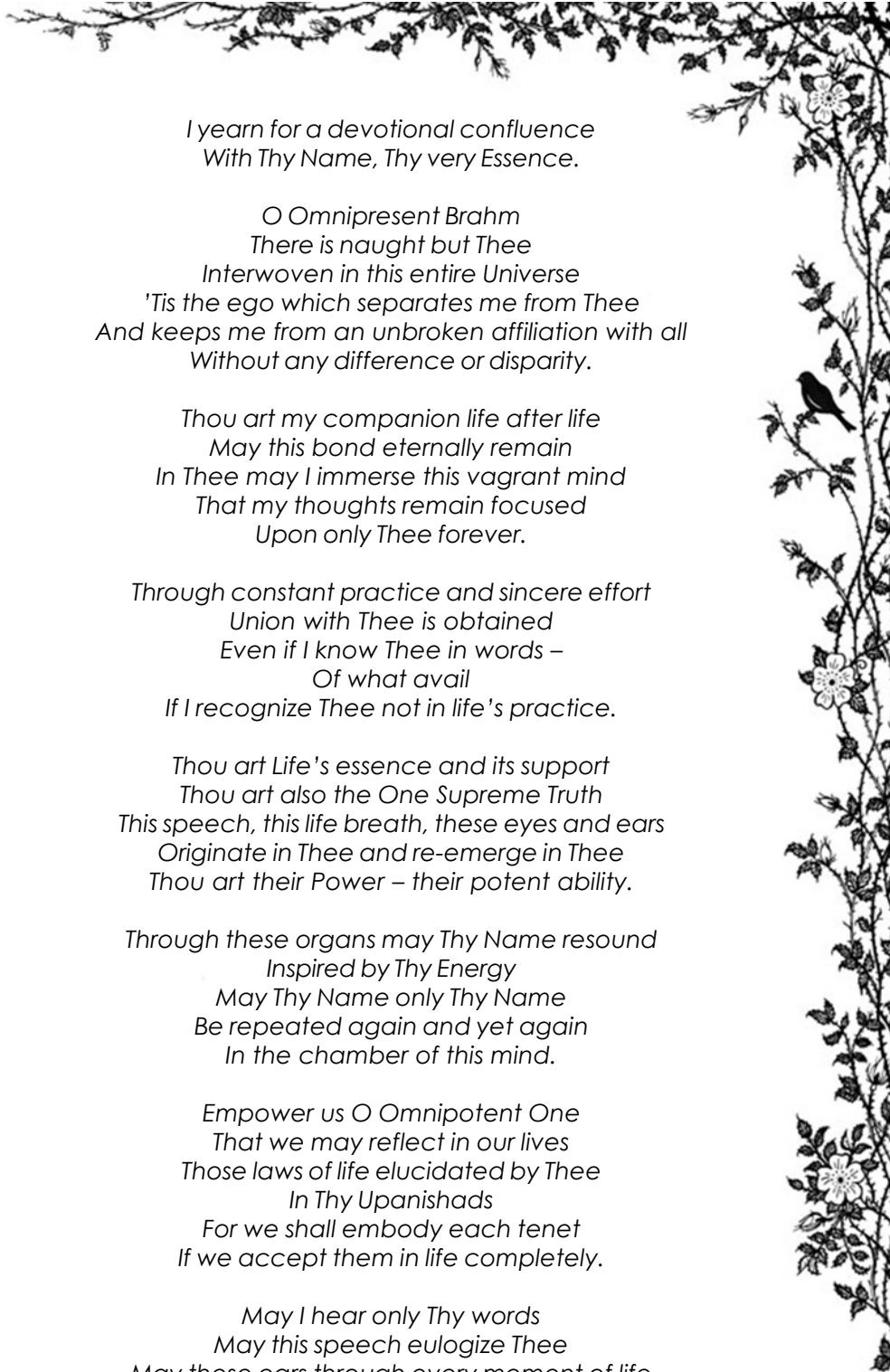
May the Upanishadic injunctions
Become the law of my life
And may my very essential core
Reflect these very tenets to perfection.

Let Faith be the receptacle wherein
I receive devotionally
Each form which reflects Thy Divine Image
Incessantly may these thoughts reside in Thee
Without any trace of doubt or uncertainty.

I beg that Thou mayst never dissociate
Or disengage Thyself from me
Lord! Grant me e'en a vestige of those attributes
That conjoin us in an inseparable union
Mayst Thou never forget me.

For if I remain in Thy Divine Memory
All obstacles shall disintegrate
That potent energy from Thee I seek
Which shall carry me to Thee
Without fail.

May this ego be annihilated
And all attachments be nulled
In the constant flow of Thy Sacred Name



I yearn for a devotional confluence
With Thy Name, Thy very Essence.

O Omnipresent Brahm
There is naught but Thee
Interwoven in this entire Universe
'Tis the ego which separates me from Thee
And keeps me from an unbroken affiliation with all
Without any difference or disparity.

Thou art my companion life after life
May this bond eternally remain
In Thee may I immerse this vagrant mind
That my thoughts remain focused
Upon only Thee forever.

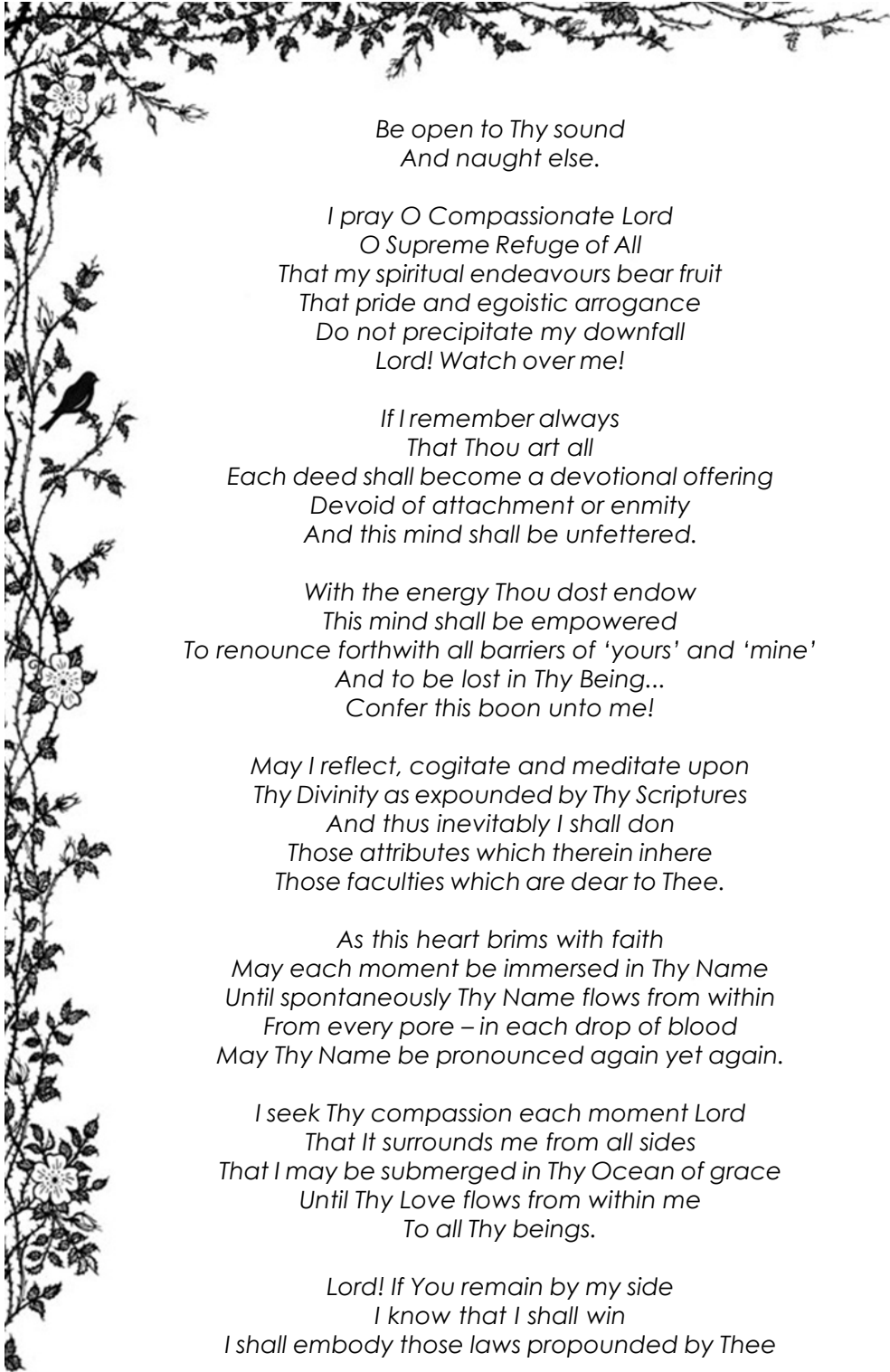
Through constant practice and sincere effort
Union with Thee is obtained
Even if I know Thee in words –
Of what avail
If I recognize Thee not in life's practice.

Thou art Life's essence and its support
Thou art also the One Supreme Truth
This speech, this life breath, these eyes and ears
Originate in Thee and re-emerge in Thee
Thou art their Power – their potent ability.

Through these organs may Thy Name resound
Inspired by Thy Energy
May Thy Name only Thy Name
Be repeated again and yet again
In the chamber of this mind.

Empower us O Omnipotent One
That we may reflect in our lives
Those laws of life elucidated by Thee
In Thy Upanishads
For we shall embody each tenet
If we accept them in life completely.

May I hear only Thy words
May this speech eulogize Thee
May these ears through every moment of life



Be open to Thy sound
And naught else.

I pray O Compassionate Lord
O Supreme Refuge of All
That my spiritual endeavours bear fruit
That pride and egoistic arrogance
Do not precipitate my downfall
Lord! Watch over me!

If I remember always
That Thou art all
Each deed shall become a devotional offering
Devoid of attachment or enmity
And this mind shall be unfettered.

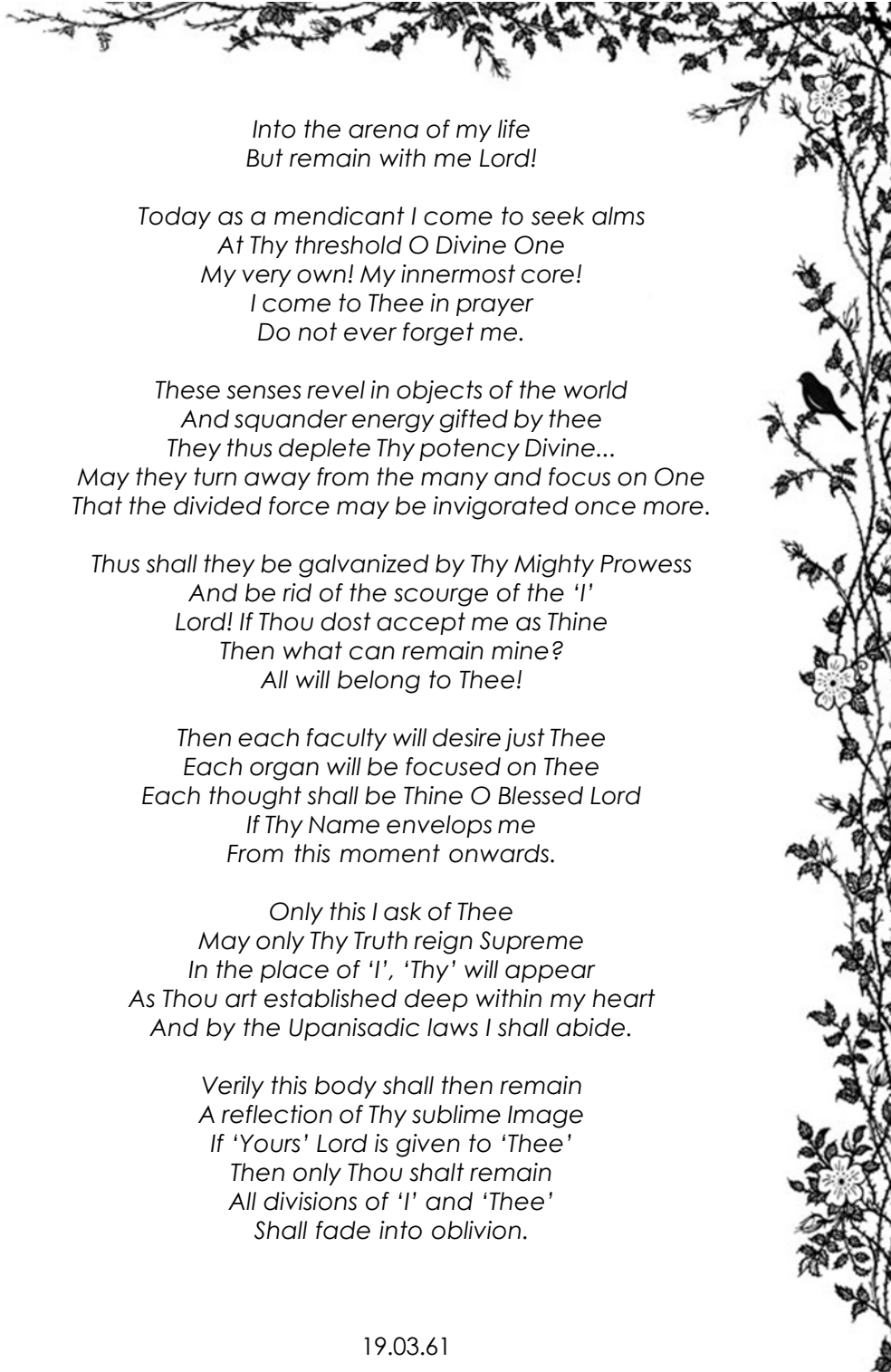
With the energy Thou dost endow
This mind shall be empowered
To renounce forthwith all barriers of 'yours' and 'mine'
And to be lost in Thy Being...
Confer this boon unto me!

May I reflect, cogitate and meditate upon
Thy Divinity as expounded by Thy Scriptures
And thus inevitably I shall don
Those attributes which therein inhere
Those faculties which are dear to Thee.

As this heart brims with faith
May each moment be immersed in Thy Name
Until spontaneously Thy Name flows from within
From every pore – in each drop of blood
May Thy Name be pronounced again yet again.

I seek Thy compassion each moment Lord
That It surrounds me from all sides
That I may be submerged in Thy Ocean of grace
Until Thy Love flows from within me
To all Thy beings.

Lord! If You remain by my side
I know that I shall win
I shall embody those laws propounded by Thee



*Into the arena of my life
But remain with me Lord!*

*Today as a mendicant I come to seek alms
At Thy threshold O Divine One
My very own! My innermost core!
I come to Thee in prayer
Do not ever forget me.*

*These senses revel in objects of the world
And squander energy gifted by thee
They thus deplete Thy potency Divine...
May they turn away from the many and focus on One
That the divided force may be invigorated once more.*

*Thus shall they be galvanized by Thy Mighty Prowess
And be rid of the scourge of the 'I'
Lord! If Thou dost accept me as Thine
Then what can remain mine?
All will belong to Thee!*

*Then each faculty will desire just Thee
Each organ will be focused on Thee
Each thought shall be Thine O Blessed Lord
If Thy Name envelops me
From this moment onwards.*

*Only this I ask of Thee
May only Thy Truth reign Supreme
In the place of 'I', 'Thy' will appear
As Thou art established deep within my heart
And by the Upanisadic laws I shall abide.*

*Verily this body shall then remain
A reflection of Thy sublime Image
If 'Yours' Lord is given to 'Thee'
Then only Thou shalt remain
All divisions of 'I' and 'Thee'
Shall fade into oblivion.*

19.03.61

A Debt of Gratitude to Arpana's 'Blue Angels'

**Emergency Care Workshop
by Northern Ireland Paramedics**

The Blue Angels, the world famous US Navy Flyer demonstration team, perform death-defying precision formations in aero shows, thrilling millions of viewers.

Wingtip to wingtip – 18 inches apart!



*(back) Frank, Shaun, Tracey, Jim
(inserts) Joanne, Aiden, Alan*

Arpana's 'Blue Angels'

The members of the paramedic team from Northern Ireland, easily recognizable in their blue shirts, also perform death defying acts – but these are expert emergency skills for victims in emergencies. Arpana has taken these as our 'Blue Angels' – these generous, warm hearted professionals, who have flown to Arpana to give of their expertise while instructing others in these life giving skills!

Their week long emergency care workshop at Arpana Hospital, from Oct. 27 to Nov. 3, 2014, was inspired by Dr. Davinder Kapur and organized by Frank Armstrong, a divisional training officer from Dromore. They and the six paramedics from Northern Ireland not only paid their own way to India, but also raised a huge fund to implement their equally magnanimous intentions! They did this through time and energy consuming fund raisers throughout the year in Northern Ireland for important emergency equipment for Arpana Hospital.

Paramedics help Alan check out equipment



The 'Blue Angels' raised funds for vital technical equipment including defibrillators, foetal monitors, blood pressure gauges and heart monitors as well as invaluable manikins for teaching and general medical aids through:

1. Night at the Races in Red Neds, Armagh
2. Table quiz at Lislea Community Centre
3. Golf Day at Portadown Golf Course
4. Contribution of £1,000 by Armagh Lions Club
5. Aiden was sponsored to climb the Mourne (a height of 2,500 ft) 3 times in one day
6. Jim raised £1,200 in a 'Cube' event



Shaun teaching CPR to nurses

The primary object of the workshop is basic life support. This is particularly relevant since precious lives are lost due to non-availability of prompt skilled medical help in emergencies. CPR was taught and demonstrated along with practical hands-on demonstration of spine injury management and rapid extrication, fracture management – formal/informal splinting, ambulance stretchers, stiff neck collars and mock emergency scenarios.

Sessions included principles of assessment and management, kinematics of trauma, ABCDE of trauma, brain and spinal trauma, trauma in paediatric and elderly patients, skill stations (airway, spinal immobilization, patient assessment, rapid extraction), thermal trauma, thoracic trauma, abdominal trauma, traumatic cardiac arrest, altered mental status and neurological changes, respiratory disorders, shock, chest discomfort, endocrine and metabolic disorders and ECG review.

Attending the week long workshop were 20 paramedic and staff members of Arpana Hospital. The Irish team was pleasantly surprised at how well the paramedics were able to perform the skills they taught and how quickly they picked up new material.

Joanne and Dr. Kapur interact with paramedics and nurses, emphasizing the importance of patient histories.



An additional accolade for paramedics was that the well recognized Pearson Education Ltd. of Northern Ireland (Pearson BTEC) awarded certificates to 6 of Arpana's paramedics who were trained by Frank and his associates last year. These certificates were for FPOS (first person on scene) at the intermediate level for trauma, basic life support, skeletal stabilization, etc.



*Receiving Pearson BTEC Certificate
from Pujya Chhote Ma*



*Jim and Joanne teach hands-on CPR
to village women leaders*

In addition to medical personnel, a vibrant group of 35 village women, leaders of Arpana-facilitated self help groups, attended training sessions on basic life support on October 27. They learned CPR by demonstration and hands on performance on manikins. They learned to stop bleeding and the importance of not moving a person until paramedics arrived. Emergency scenarios were enacted so they learned what actions to take in typical accidents or situations they might encounter.

On Nov. 3, the last day of the workshop, 40 highway and traffic police staff were trained, including several from the Haryana Armed Police, Madhuban. First Person on Scene (FPOS) actions were demonstrated, i.e. CPR, skeletal stabilization, trauma, extraction, etc. Medical scenarios brought home the reality of common emergencies and what life saving procedures were required.



*Alan demonstrates proper extraction
procedures to police personnel who
are often first persons on scene*

The Journey



PURNIMA

There's a new baby in the family, abundant joy he has brought...
Seeing him one wonders, at the great miracle the Lord has wrought.

The tiny limbs, the sparkling eyes, each organ so perfect;
Soon he starts to assert himself... how best to behave for maximum effect!
The personality takes shape... as elders bend backwards to fulfil every whim
Who can blame the young fella, if he thinks the world revolves around him!

So proud of his accomplishments, so wary of defeat...
To see him go forward, parents happily take a back seat.

He grows so fast, passing many milestones, surmounting all fear...
Sure of his step, he rushes into adulthood, his life in 5th gear.

Time is short, so much to achieve... beat all competition, meet all goals
Family and friends fall by the wayside, as our hero tries to balance all roles.

Work gets tougher, odds are against him... as younger talent overtakes
Frustrations set in, tempers are lost, a hell out of his life he makes.

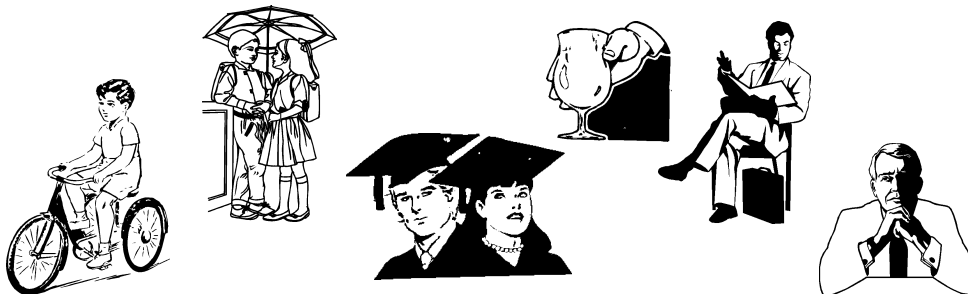
Now where did things go wrong, how did life take such a turn?
When everything started out so well, what lessons did he fail to learn?

Led to believe by others, he thought he was supreme...
Unmindful of others' feelings, he shattered many a dream.

Aiming higher and higher, he lost sight of the ground...
Confident of his own abilities, he turned his back on those around.

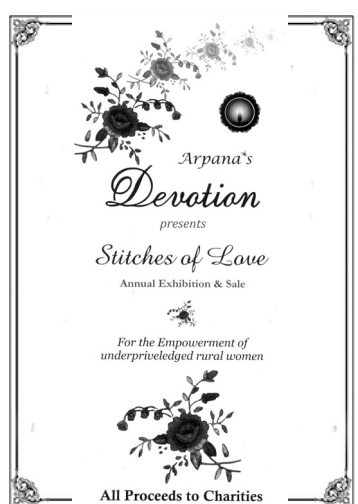
The very people who propped him up, he gave a push and shove...
And so he lost his footing, dear me, and came tumbling from above!

Sometimes it takes a fall to realize, who matters, what does not...
To mourn not what we lack, but be thankful for what we've got!



Thank You All!

THE ARPANA FAMILY



A card was sent from Drs. Lena & Rahul Gupta and Drs. Raj & Indar Gupta to a multitude of their family, friends, patients and admirers... all well wishers of Arpana.

We felt so very humbled to see the immense support we received from such wonderful people, who went all out to purchase Arpana's hand embroidered linen, garments, baby things, knitwear. Many purchased their gifts for the entire year from this Sale! The purpose was clear... the rural woman had to be supported... her dreams had to be brought to fruition... she had to have the means to feed, educate and support her family.

There were those who deeply appreciated the quality of the embroidery, recognizing the fact that hand embroidered articles were almost non-existent in this machine age... and how very precious therefore was the value of these items ... each stitch carefully crafted with love and patience.

Our deepest gratitude to all who came to be part of this 'Yagya' of love organized annually by our revered Gupta family at C 38 Friends Colony, New Delhi. And our heartfelt 'thank you' to this wonderful family who opens their lovely home to Arpana for this Exhibition Sale every year, enabling Arpana Handicrafts and its marketing outlet 'Devotion' at E 22 Defence Colony, New Delhi to strengthen their endeavours to aid and support our rural sisters.

One lady graciously remarked: "I love to come to this Sale every year... I not only manage to buy the most beautiful hand embroidery... but I am also made to feel that I am doing charity!" Thank you dear customer for this remark... it is true... your every purchase is so very important for us, for it will go to provide the most required necessities for the rural women we serve!

Accolades from our wellwishers and supporters continue to be received. We are immensely grateful to these wellwishers, because we are able to help our rural sisters only because of their support.

Mrs. Indira Narain's letter gave us a new impetus to pursue our endeavours more vigorously...

Embroideries of Japan

When I see the spread of items - table cloths, bedcovers, towels, runners, napkins, childrens wear, hand knitted beautiful sweaters in all hues and shades, my heart leaps with joy.... each creation is a beautiful piece, with each thread of love, each stitch is a loving patient effort, each flower has many shades of a colour, making it look like real, the designs are mostly floral, as if one is in a garden of flowers, each stitch that is taken reflects the soft, gentleness of the girl who is doing it. The embroideries are so live and vibrant that they are much better than a painting. The irony is, paintings sell for lakhs and crores, while embroideries sell for hundreds of rupees!! and to add to it, they are said to be expensive hours, days, months, one spent in finishing a piece, neat and faultless, colour combinations in the designs are so harmoniously matched, that one wonders at the perfection of the piece - and each one is faultless. ^{caprice} To confine a beautiful piece to a small amount of money, is hardly appreciating it, and giving the proper value to the product. &

I hope and wish, the girls continue with their work, and they get a better price for their labour. And above all, special, extra appreciation to the person in charge who is



* guiding the girls in creating such masterpieces.

May you expand, grow and inspire many more girls to learn this art. You are giving these girls and women, perchance, for a moment to dream, and feel happy.

God bless you -

Indira Narain

Oct. 16, 2014



Systematic Investment Plan(SIP)

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Child's Education



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Marriage Plan



Retirement Plan

Goal	Corpus Required	SIP (Investment required per month)*		
		20 Years	25Years	30Years
Child Education	25 Lakhs	1670	771	361
Retirement Plan	1.5 Crore	10018	4625	2167
Marriage Plan	35 Lakhs	2338	1079	506
	1 Crore	6679	3083	1444

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Rs. 10,000/- invested in July 2004 has grown upto Rs. 99,373/- in July 2014*

Performance* of Below Mentioned MF Schemes from 1st July 2004 to 28th July 2014

Mutual Fund Schemes	NAV as on 1st july 2004	NAV as on 28th july 20014	10 Yr Returns (CAGR)	BSE Sensex 10 Yr Return (CAGR)	Cutrrtent Value of Investment Rs. 10,000
ICICI Prudential Dynamic Fund - Regular Plan(G)	17.010	169.034	25.26	18.30%	99373
SBI Magnum Multiplier Plus Scheme(G)	13.700	123.898	24.19		90436
HDFC Equity Fund(G)	46.318	416.402	24.05		89901

* Past Performance may or may not be sustained in future. #Selected Schemes Mentioned in above Illustration.



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EARN MONEY SAVE TAX

Equity Linked Saving Scheme (ELSS)

ELSS is a type of diversified Equity Mutual Fund which is qualified for tax exemption under section 80C of the Income Tax Act, and offers the twin-advantage of capital appreciation and tax benefits. It comes with a lock-in period of three years.

Advantages of ELSS over other tax saving instruments

► **ELSS exploits the potential of equities**

ELSS funds invest a large part of the fund (usually 65-100%) in equity. With the Indian economy possessing strong fundamentals and corporate earnings showing strong growth potential, equities as an asset class look set to provide attractive returns

► **Lowest Lock-in period**

While the maturity period of other tax saving instruments like NSC is 6 years and PPF is 15 years, ELSS has the shortest lock-in period of all the tax saving instruments under Section 80C. Your investment is LOCKED for a period of 3 years. i.e., once invested in an ELSS scheme, your money cannot be taken out for 3 years. But this is a blessing in disguise, because ELSS schemes generally yield healthy returns during a 3-year period.

► **Dividend payout**

An investor can opt for a dividend option and get a part of the investment back during the lock-in period itself, by way of dividend payout

► **SIP option**

The best way to invest in ELSS is perhaps via Systematic Investment Plan (SIP). With SIP, you can invest a small amount every month for a specific time period. In SIP, the investor can take advantage of fluctuations in the stock market and get the benefit of averaging. So the investor will get more units when the market is down and get fewer units when the market is up. For e.g. If you are investing Rs. 1000 every month, you will get 100 units when the Net Asset Value (NAV) is 10 and will get 50 units when the NAV is 20. So investing a fixed sum regularly helps to cover the market fluctuations through 'rupee costs averaging'

► **Tax benefits - no tax on capital gains and dividends**

The profits on the sale of ELSS units are treated as long-term capital gains (assuming that the units are sold after the completion of a 3-year lock-in period), and as per current tax laws, these are not subject to tax. Also, there is no dividend distribution tax on equity investments and dividends earned are tax free in the hands of the investor



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