

Shyam Himself a Promise has Made

Shyam himself a promise has made
He shall come instantly,
If with love in our hearts we bade
His image within us we shall see.

He says: "If your mind is filled with trust in Me
And faith brims over within,
Just one desire in your heart will be
Your mind distanced from this worldly din.

As without water a fish distressed
If your mind yearns agonizingly
With separation's pain your heart distressed
And your eyes flow with yearning for Me.

Let your eyes seek just My domain.
Let them seek naught other than Me
Only My image will then remain
And My glory in all you shall see."

O Mind! What else shall I ask of Him?
He Himself is calling me to Him;
Arise and seek His refuge forthwith,
Give this body and mind unto Him.



सखी श्याम ने स्वयं कहा

सखी श्याम ने स्वयं कहा, 'जब प्रीत से मुझे बुलायेगी।
तुरन्त ही दौड़ा आऊँगा, तू हृदय में मुझ को पायेगी।।

विश्वास सों हो मन भरा हुआ, श्रद्धा सों हो वह छलक रहा।
इक चाहना हो केवल मेरी, जग सों हो मन दूर हुआ।।

बिन जल ज्यों मछली तड़पे, मन हो प्रेम में तड़प रहा।
बिरह सही न जाये तुझ से, नीर नयन से बरस रहा।।

अग्रियाँ अन्य को देखें न, मुझको ढूँढ़ें हर धाम में।
जब जब जिसको यह देखें, लीन होयें मेरे ध्यान में।।'

मैं क्या माँगूँ अब मन उससों, मेरे राम रहे हैं मुझे पुकार।
उठ तू मना वा चरण में जा, यह तन मन दे सब उसपे वार।।

Every man is a creation of the Creator.

Can we control others?

Should we try to hold the reins

of others' destinies in our hands



when the Creator can manage

much better than ourselves?

~ Param Puja Ma

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Srimad Bhagavad Gita

*Our Road Map to the most
important journey of life...*



The Srimadbhagavad Gita is the perfect Spiritual Guide for a Sadhak, leading him on the path of Righteous Action through appropriate discernment between the Real and the Unreal. This is the most important Guide of all... because it maps the road we must take on our most important journey of life.

Param Pujya Ma has, through her inimitable musings, given us a blueprint of the aspirant's path. She has delineated the goal, thrown light on the exact path we must take, highlighted the thoughts that should predominate the sadhak's mind and clarified the status of the body, mind and intellect in the perspective of this extremely important spiritual journey that has the potential of freeing us from the bondage of birth and death. She has drawn our attention to the innumerable hindrances that could obstruct our journey and most importantly, She has provided the phenomenal strength of devotional surrender through her pleadings with the Lord.

How must we discern?

How must we prioritize?

How must we think?

How must we act?

What should be our relationship with the Supreme?

This adaptation of the Srimadbhagavad Gita is indeed the most precious gift Param Pujya Ma has given to us all... her children. She takes us by the hand and shows us the wondrous realms of the Atma, of the Divine Supreme, which indeed is her abode, and leads us 'home' with infinite tenderness and divine precision.

This humble endeavour to translate the original manuscript is laid at her feet...

We shall share this treasure with you through the Arpana Pushpanjali... we are sure you will gain as much inspiration from it as we have!

ABHA BHANDARI

Chapter 1

धृतराष्ट्र उवाच
धर्मक्षेत्रे कुरुक्षेत्रे समवेता युयुत्सवः ।
मामकाः पाण्डवाश्चैव किमकुर्वत संजय ॥१॥

O Sanjay! Assembled upon the Dharma Kshetra of Kurukshetra, what are my sons and the sons of Pandu doing?

Shloka 1

From a spiritual viewpoint, Kurukshetra represents the arena of action. This body too is such an arena. The intellect, mind, *chit*, ego, the life breath, the five organs of action, the five organs of knowledge, and this body... all contain latent tendencies of Truth and Untruth. There is a constant war occurring between these tendencies. The positive tendencies of Truth endeavour to follow the path of *Shreya* or the ‘northward’, the righteous path and the negative tendencies choose the path that erodes righteousness and Truth. This arena of choice between the two is Kurukshetra. These tendencies of the mind are ever in constant conflict, and destroy the aspirant’s endeavour.

18 seems to be a very important number in Mahabharata. There are 18 chapters in the Mahabharata. The Gita discourse lasted for 18 days and the army consisted of 18 thousand warriors. It is said that a *Yagya* has to have 18 priests of sacrifice. A human being’s life is also akin to a special kind of *yagya*. 2 eyes, 2 ears, 2 nostrils, skin (the sense of touch), 2 hands, 2 feet, 2 organs of excretion, the organ of reproduction, the mind, the intellect, the mindstuff or *chit*, and the ego... these are the 18 priests which give effect to all the *Jivatma*’s deeds, much like a *yagya*. The tendencies of these 18 priests can be either divine or demonic. The demonic make every endeavour to prevent the survival of the divine! Both the ‘armies’ try to establish their sovereignty over each other. In each individual, the army that wins depends on the basic nature of that individual... but in the end, those tendencies win which adhere to the Truth. This victory may even take millions of years... or even several births...

In this arena of the *jivatma*’s existence, the divine and the demonic

tendencies... the positive and negative tendencies are always competing – ever warring! When the divine tendencies are predominant, *dharma* is established!

From the spiritual point of view, this body is the Aspirant's *Kurukshetra* and *Dharma Kshetra*. *Dhritrashtra* is the blind mind, which has usurped the 'kingdom' of this body, despite the fact that it has no credentials! The negative tendencies within are to be viewed as the Kauravas, and the positive tendencies as the Pandavas. Arjuna is the *Jivatma*, Lord Krishna is the *Param Atma* or the Supreme *Atma*, and Sanjay is the 'witness'... the visionary power attained through 'yoga'. This 'witness' is the consciousness of the aspirant of the spiritual path which clarifies the status of the negative and positive forces. Those with demonic qualities are prisoners of expectation and desire. They progress towards death and destruction.

संजय उवाच
दृष्ट्वा तु पाण्डवानीकं व्यूढं दुर्योधनस्तदा ।
आचार्यमुपसंगम्य राजा वचनमब्रवीत् ॥२॥

Then, King Duryodhana, perceiving the formation of the Pandav Army, approached Dronacharya and said...

Shloka 2

In everyday interactions, when a war takes place between negative and positive qualities, the 'king' of negative qualities, **greed**, inevitably approaches the Master of *Sanskaras* (latencies)... *Sanskaras* are absolutely indifferent to the world around. They are created in accordance with our *karmas* or actions. O evil mind! Will you too, like Duryodhana, continually view the world with eyes of greed and fault finding? Till when will you keep me enmeshed in the web of birth and death? Why are you thus destroying me just to satiate your temporary requirements of greed? You torture me every moment for your selfish 'gains'... do you have no love whatsoever for me? Do not lie! If you did not lie, you would not act in the present manner. Have pity on me! Withdraw instantly! If I have to embark on a battle with you, I will shed every drop of my blood, but I will not allow you to win. Fortunately your desires are insignificant, petty, inconsequential.

Wait till the direction of my life changes... then you will know what really matters!



पश्यैतां पाण्डुपुत्राणामाचार्य महतीं चमूम् ।
ब्यूढां द्रुपदपुत्रेण तव शिष्येण धीमता ॥३॥

**O Acharya! Witness this huge army
arrayed in formation by the son of your
'intelligent' pupil, Drupad.**

Shloka 3

O mind! Why are you being so sarcastic? Do you believe that you can fool me in this manner? Yes, I can see that my positive tendencies are ready for war... ready to 'do or die'! Do you not know that it is these tendencies that are on the path of *dharma*? O mind, your every deed is opposed to *dharma*. Why should I support you? I am stuck with you... and I cannot do anything now... but O mind! Know today that I am not with you. You are afraid, now that you perceive that the armies of Truth are also standing before you... isn't it? Now the *Jivatma* is seeking to transcend the body idea.

It is possible that Duryodhana is seeking to instigate and incite Dronacharya. He says 'Your own pupils are seeking to fight against you! How sullied this world has become! People ruled by the mind and its evil tendencies, try to gain their selfish ends through such negative talk. Such people are always suspicious of others and always unhappy.

अत्र शूरा महेष्वासा भीमार्जुनसमा युधि ।
युयुधानो विराटश्च द्रुपदश्च महारथः ॥४॥

धृष्टकेतुश्चेकितानः काशिराजश्च वीर्यवान् ।
पुरुजित्कुन्तिभोजश्च शैब्यश्च नरपुङ्गवः ॥५॥

युधामन्युश्च विक्रान्त उत्तमौजाश्च वीर्यवान् ।
सौभद्रो द्रौपदेयाश्च सर्व एव महारथाः ॥६॥

This army contains many great warriors equipped with efficient bows and other weapons, with caliber equal to that of Bhima and Arjuna... Satyaki, Viraat, Maharathi Drupad, Dhristaketu, Chekitan, the powerful king of Kashi, Purujit, Kuntibhoj, and the 'excellent among men' Shaibya... the courageous Yudhamanyu, the strong Uttamaauja, the son of Subhadra Abhimanyu, and the five sons of Draupadi... all of whom are great Maharathis (warriors).

Shlokas 4-6

By taking the names of the principal courageous warriors of the Pandav army, Duryodhana is trying to instill new vigor and determination in Dronacharya. He knows that the Acharya alone is enough for all of them put together! By taking the name of Drupad, he is trying to revive an old smouldering enmity in Dronacharya's heart, for Drupad had once humiliated Dronacharya.

Such are the means used by the wily mind!

अस्माकं तु विशिष्टा ये तान्निबोध द्विजोत्तम ।
नायका मम सैन्यस्य संज्ञार्थं तान्ब्रवीमि ते ॥७॥
भवान्भीष्मश्च कर्णश्च कृपश्च समितिजयः ।
अश्वत्थामा विकर्णश्च सौमदत्तिस्तथैव च ॥८॥
अन्ये च बहवः शूरा मदर्थे त्यक्तजीविताः ।
नानाशस्त्रप्रहरणाः सर्वे युद्धविशारदाः ॥९॥

O superior amongst Brahmins! Now perceive those principal (warriors) who stand in our army. For your information, I shall enumerate by name the generals of our army.

You, Bhishma Pitamah, Karan, Kripacharya who has won many wars, Ashwathama, Vikarna, and Bhurishravas, son of Somdutt.

Many other warriors, equipped with various weapons and arms, are standing here, ready to die for me. They are all proficient in warfare.

Shlokas 7-9

All those who support and aid the evil are destined to be destroyed. They are as brave as any other warrior. If Duryodhana's supporters had aided the Truth, if they had walked the path towards the Lord, their sins would have been destroyed; whereas they trod the path of Preya, therefore their positive tendencies were destroyed.

Therefore take your decision within your heart NOW that you want to attain the Truth. If a determination such as Arjuna's and the Grace of Lord Krishna are available, how can such a decision be delayed? Doubt is your greatest enemy. All that you lack is determination in decision. With the Lord's grace, all doubts can be eliminated. Lord Ram will certainly eradicate every obstacle in the path. Seek His refuge! Lord Krishna has repeatedly assured us regarding this... then why can you not tread His path fearlessly? Even now, you are in the turmoil of agony, worry, fear and doubt... why do such thoughts burn you from within? If you are weak, HE will give you strength. Seek His refuge.

अपर्याप्तं तदस्माकं बलं भीष्माभिरक्षितम् ।
पर्याप्तं त्विदमेतेषां बलं भीमाभिरक्षितम् ॥१०॥

अयनेषु च सर्वेषु यथाभागमवस्थिताः ।
भीष्ममेवाभिरक्षन्तु भवन्तः सर्व एव हि ॥११॥

तस्य संजनयन्हर्षं कुरुवृद्धः पितामहः ।
सिंहनादं विनद्योच्चैः शंखं दध्मौ प्रतापवान् ॥१२॥

This army of ours, protected by Bhishma Pitamah, is unconquerable in every way. And the Pandava army led by Bhima can be easily vanquished!

Therefore, all of you, protecting your own posts, must, collectively and undoubtedly, protect Bhishma Pitamah from all sides.

Then, the Illustrious Grandsire, Bhishma Pitamah, blew his conch with a formidable sound like the roar of a lion, delighting Duryodhana's heart!

Shlokas 10–12

Lo behold! The announcement of the Aspirant's internal war has been made. Ego and its derivative, sin, have ruled my entire life! O Ram, now, when one or two tendencies have arisen within that aspire to come to Thy feet, the formidable force of these demonic tendencies seem to have pledged to uproot them completely! Sin proclaims 'We shall not allow you to meet with your Divine Liege!' We shall obstruct your path with countless hindrances and impediments... we shall lay thorns in your way... we shall offer temptations to incite your greed. We will definitely intercept your *Sadhana*. You cannot escape from us.

O Lord! I seek Thy Compassion. Who but Thee can save me? A pure intent and Divine Grace... this is my only redemption. Lord, I do not have the ability within, to overcome these impediments... And these inimical demons have arisen within me in a clandestine manner and are attacking me with such collective force! How shall I face them?

This path of *Sadhana* is difficult indeed. It is so tough to change even a single tendency... a single latency... so how can I change this 'force' of thousands of demonic tendencies? The body idea, wealth, fame and recognition and so many other gross temptations allure this mind. How can I gain victory over these? This mind too is not in my control. Therefore, I seek Thy Refuge! Allow me to remain at Thy feet Lord! The mind is constantly trying to distance me from Thee... It makes a hundred excuses. It thinks... "If I do not work, this world will perish... my home will cease to function!" I cannot quell this mind. O Ram! Only You can bring it to the right path. Fill this heart with sincerity and grant me the ability to remain at Thy feet. If You do not aid me Ram, how will I be able to transcend these dualities that beset me?

...to be continued



Sadhana starts at the 'Gross root' Level

With reverence in our hearts, we fondly remember Dr. J.K. Mehta,
whose birth anniversary falls on 9th March.

This article was written by him in 1998



The Lord says in the Gita:

“We all know through personal experience how we feel and what we want when faced with favourable or adverse circumstances which give us happiness or pain. A *sadhak* sees all others without a bias using his personal experience as a criteria.”

Param Pujya Ma has beautifully explained how a person is swayed by strong likes and dislikes. These likes and dislikes form the basis of one's relationship with others, based on his experience with them. As our experience with people changes, our relationships also change. In due course of time we form strong opinions about others with whom we have to deal in day to day life. All our prejudices and preferences are based on these opinions and concepts which guide our future course of life and dealings in the world where we live.

Pujya Ma not only gave us this knowledge but enlightened me personally by showing this phenomenon happening inside me. I had never believed that there was anything wrong with me or with my dealings with those who mattered in my life. At times I was surprised to watch myself as the cause of disruption of friendship or breaking up of a beautiful relationship. I had always blamed others for all such episodes in life.

When I approached Ma for the first time 35 years ago, expressing God Head as the goal of my life which I wanted to achieve under Her personal guidance, She put me a straight question: "Do you know the person next to you?" Of course I knew and I placed before Her all that I thought of my wife and my children who were the nearest and dearest to me. It took me many years to see within myself that all my opinions about others, including my own near and dear ones, were based on prejudices and therefore false to a very large extent. At times I was surprised at my misunderstanding of others which had led at times to much unhappiness, even misery.

Ma rightly pointed out to me, "How can you see the unmanifested Lord when you cannot see the manifested people in front on you!"

All the Scriptures tell us that the Lord – *Brahm* – is the only Unchanging Reality in the world. The world is created by His Will and He is Omnipresent. All that is seen and unseen is His manifestation. *Rishis* of yore and *bhaktas* have experienced this reality in life and merged themselves in It – thus authenticating the Sublime Truth so aptly described in the Scriptures.

I have been blessed by the presence of two Realised Souls in my life which has given me unflinching faith in whatever is said in the Scriptures about the Lord and His Manifestations.

I met Ramana Maharishi in 1946 when He was already recognised by the world as the 'Sage of Arunachala'. My faith at that time was blind, based



on the opinions and observations of the connoisseurs of the Scriptures. The Lord, out of His Gracious Benevolence, brought me in contact with Param Pujya Ma in 1958 and since then I have had the unique opportunity to observe Her from very close quarters. I have

seen Her in varied situations – good and bad – and in Her dealings with friends and foes in the light of Her explanations of the Scriptures. I could thus comprehend the incomprehensible to the extent of my comprehending capability.

My faith in the Lord and His Scriptures is the Grace of my *Sadguru*, Param Pujya Ma. I never knew how insidiously and cleverly the ego in me identified itself with the true knowledge as it was revealed by the *Sadguru* step by step, and I considered that to be my state. This was further strengthened by certain good deeds that I was privileged to perform by destiny which brought me the reputation of a good and saintly person.

But for the constant presence of Param Pujya Ma in my life and Her benevolent vigilance, I would never have been able to know where I was faltering and how I was giving a twist to every meaning in the Scriptures revealed to me by Her.

It was only recently that I realised that what is given in the *Kathopanishad*, ‘the blind leading the blind’, is applicable to me, and that I had never focused the knowledge of the Scriptures on myself. I had always given it to others, seeking personal recognition. This came as a shock and changed my attitude.

Now when I approached Ma with this change in attitude seeking Her guidance and help, She brought me to the gross root level of practice for self-purification.

The process of forming opinions, accumulating memories of the events that have passed, blaming others and harbouring life-long grudges for any

adversities encountered and always justifying oneself, has to be reversed. This is possible only in day to day life where we encounter ordinary, favourable and unfavourable situations and people. One can also see how one gives up one's duties towards people we no longer like, and thus start on the path of *Adharma*.

The first step on this path is to learn identification with the other as he is and judge him with the same criteria with which we judge ourselves, justifying his faults and shortcomings as we do ours. Thereafter serve him as we wish others to serve us and bring sunshine into his life.

The criteria of one's progress on this path would be in the following lines of the poet:

*“Do any hearts beat faster,
Do any faces brighten
To meet you, greet you on the way,
and know the sunshine of your stay?”*

And our reward would be an inner peace and tranquillity. Once a *Sadhak* takes a step on this path and is firmly established, a day would come in his life, whether in this lifetime or the next, when he would forget himself completely in the service of those whom the Lord sends.

This in fact is service of the Lord with absolute surrender at His feet – worship of first step of *Aum* as elucidated by Param Pujya Ma in the *Mandukya Upanishad*. ❖

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Harishwar Dayal
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We All Start Young

SHRAVAN CHOPRA



I saw this child the other day
Sitting beside a heap of clay
What he built was anyone's guess
He kept on working nevertheless.

Watching him on his moulding spree
I wondered what he'd come to be
Which mould would he be opting for?
The wimp or the mighty dinosaur?

Would he too, just to please a crowd
Speak empty words, both soft and loud?
Or would he be the quieter one
And be adjudged a 'simpleton'?

Maybe he'll be a mindless brute
And settle things by punch or boot
He might too just be simply vile
All cunning hidden behind a smile.

Or would he be one of the genuine few,
The ones we think are me and you?
He'll have to choose, but will he know
He's not what he was a while ago?

Moment by moment, day by day
We mould ourselves without the clay
Each day, each hour, each minute too
Takes something, gives something new.

Sometime, just sit and try this out
That you'll be surprised, I hardly doubt
Just think of what you are today
Did you ever imagine it being this way?

The choice was yours, the turn is his
We all start young, that's all there is
This change is never going to cease
But can you mould it as you please? ❖

The Fire of Divine Longing

ADAPTED FROM PARAM PUJYA MA'S ORIGINAL
ELUCIDATION OF THE JAPUJI SAHIB
BY ARUNA DAYAL



जतु पाहारा धीरजु सुनिआरु।
अहरणि मति वेदु हथीआरु।
भउ ख्रला अगनि तप ताउ।
भांडा भाउ अंमृतु तितु ढालि।
घड़ीऐ सबदु सची टकसाल।
जिन कउ नदरि करमु तिन कार।
नानक नदरी नदरि निहाल॥

पौड़ी ३८

In the furnace of self-control, Fortitude the goldsmith, works with the intellect, which is like the stone against which the purity of gold is tested. He uses the hammer of true knowledge. Meditation on the Truth is the bellows which fans the flame of penance. Divine Love is the vessel in which, pouring the pure waters of the Name, transcendental wisdom is minted. Such is the work of the saint who is blessed by the Merciful Gaze of the Supreme Lord.

O Nanak, such devotees, touched by the Divine, exult and rejoice in the fullness of the Lord's Presence, and realize the Bliss inherent in His Name, and forget all sense of selfhood in Divine ecstasy.

Pujya Ma:

Purity is the furnace, fortitude is the goldsmith:
The Vedas become the tool;
Devotional enquiry is the bellows and so the fire of Penance shines
The vessel of love brims with nectar Divine.
In the mint of Truth, words manifest the essence of the Supreme:
These blessed by the Grace of God, alone may this Truth reveal.
O mind, plead for the Grace of the Lord! Bliss may then be attained
Guru Nanak says, the merciful gaze of the Lord
Grants the joy of the Name.

O Lord I am undeserving, no knowledge is with me
O Shelter of the helpless, I seek sanctuary in Thee
O Merciful Master, pray have mercy:
Wherein should I find the wisdom, whose can I find the fortitude?
Wherein find that Purity, which is the Furnace of Truth?

O Lord, Thou dost destroy sin,
Thou dost redeem those who seek Thy Mercy
I am at Thy door, suppliant for Thy Clemency.
Each moment may I dwell on Thee
The bellows of meditation may come to be!
If constancy in prayer be achieved
Then penance, like a flame, will burn brightly.

O Master, such meditation only Thy Grace bestows
Grant that this flame within me sparks, leaps and glows.
May this egoity, the trivia of the mind
In the flames of penance be consumed.
May Obedience to Thee, O Lord, become my creed: this mind, in
Submission to Thee, in every deed.

Param Pujya Ma, in the most poignant words, prays to the Lord for the benediction of His Divine Grace, without which the seeker cannot progress on the path that leads to the Master's Feet.

My ego does not side with me
My mind is my own adversary
Desires seethe relentlessly
My attachment breeds incessantly.

Lord, pray have mercy on me:
This I, this self, is hostile and yet is
Pleading for Thy Grace!
O Lord, My God, this supplicant is
At Thy door, seeking refuge at Thy Feet.

O Lord, I do not pray for a vision of Thee,
Nor for the flow of wisdom's stream:
May I not commit the transgression
Of disobedience to Thee: I plead only
To become the dust of Thy Feet.
May I dwell on Thee, this is all I seek.
May my vessel be of Love, and may it be filled
With Thy Name's nectar sweet.

O Nanak, this pain of yearning is my vessel and before Thee is placed
I plead, that it be filled by Thy Grace –
For without this, Thy Name will ever be denied to me.
O in the torment of longing I pray,
Cast on me, Thy Merciful gaze.
I do not seek joys, nor happiness do I wish to attain
Only, my Lord that I became Thine,
This my only prayer, that at Thy Feet I may remain

Pujya Ma reiterates the prayer that the fire of divine longing burn within her heart; that its flames be fanned by the pain of intense bereavement and separation from her Lord. She pleads with the Master to call her to Him and make her His true servant by erasing all selfhood and egoity, and filling her heart with His Presence and His Name.

She prays to the Lord, reiterating her plea for His Grace, for some place at His Lotus Feet where she yearns to offer each drop of blood, each breath she exhales –

O Lord, in humility I pray
Not for the Bliss which inheres in Thy Name:
Nor for contentment which abides in Thy Name
O Lord, O Nanak, for Thee, alone I pray
'Tis Thee I seek and to Thee I pray:
Take all I have, and all I am,
But Lord grant me the Supreme Blessing of Thy Name.



Pujya Ma, in her devotional dialogue, says to the Lord that she is only is a humble supplicant for His Grace, which is the fount of redemption for an undeserving seeker like her. In song, she pleads:

*I have heard much discourse, with wisdom replete,
And so have come to Thee,
As a supplicant for Thy Clemency.
I have done no great deeds, nor engaged in works of charity:
I have not chanted Thy Name;
My thoughts dwell not in the Truth Supreme;
All I know is that the universe sings of Thy Fame
Thy Clemency and Mercy are sovereign!
Thou art One, Indivisible and Perfect, O Lord,
Thy Will over Creation does reign, and Thou all fate dost ordain!*



*Knowing this I offer homage to Thee
And pray for Thy Grace in all humility...*





Param Pujya Ma

Arpana

Newsletter

ARPANA TRUST, Madhuban,
Karnal, Haryana, India
March 2018

Arpana News

Urvashi Bhajan Sandhyas in Karnal



Tendrils of Love draw hearts and souls together as *Urvashi Bhajans*, Param Pujya Ma's devotional poetical offerings, transport us into the world of a Seeker who has surrendered her all at the feet of the Lord.

Musical gatherings are being held on the last Sunday of every month at the homes of volunteers who feel blessed to open their homes to Arpana members and the Urvashi singers, led by Dr. Krishna Arora, as well as to friends and neighbours.

Arpana at the World Book Fair

Arpana showcased its spiritual literature and devotional memorabilia at the New Delhi World Book Fair from 6-14 Jan. 2018. The event is a wonderful opportunity to meet new people and introduce them to various aspects of Arpana's services. It was heartwarming to see many young people take an interest in reading the Upanishads.



Celebrating the Divine Birth of Christ

Ashram members were joined by friends and staff of Arpana Hospital and Services in seeing a video of 'The Cleansing of the Temple'. Ma's poignant words illuminated the divine motivation of Christ whose every action proclaimed, "Not my Will, O Father, but Thine." This was followed by heartfelt carol singing and a special Christmas dinner to commemorate the birth of the Lord.

Himachal Highs

Knitting Warmth and Love to Raise their Families

Arpana held three training workshops, sponsored by NABARD (Shimla), in the last half of December 2017 at three villages of Bhadian-Kothi, Mihani and Gajnoi.

90 village women (30% of the village women) attended the two-week training workshops and learned to knit socks, sweaters, baby suits, etc. This training has enabled the women to help support their families, and lead lives of self-respect, dignity and self-confidence.



Haryana Rural Empowerment

Vikas Utsav – A Vibrant Village Fair



A lively play on governance was staged

18th January 2018 saw a scene of excitement on the school playground of village Dibarki Kalan as the Federation of self-help groups (SHGs), Jan Shakti Mahila Vikas Sangathan, organized a vibrant village fair to celebrate a commitment to promote effective women's participation in local governance. SHG women were introduced as members of volunteer committees to identify local problems and pursue their resolution through Panchayats.

Members of four Panchayats were invited. All attended and were honored. 300-500 SHG members and other village residents participated. A robust tug of war, many races and games were conducted and delicious snacks were offered in an array of stalls, put up by the local self help groups.

SHG women race along carrying pots full of water



Arpana is deeply grateful to Tides Foundation and IDRF, both of the USA, for support for these programs

Delhi Programs

Workshop conducted by Family Planning Association of India

Workshops about reproductive health were conducted with the students of non-formal education, beauty culture, tailoring and craft by Dr. Suchitra Wadhwa and Ms. Asha from the Family Planning Association of India. This was a first time exposure for these girls to learn about reproductive health.



‘Music by Children for Children’



43 young students from our educational centre at Molarband, were thrilled to be invited by the Sitar Maestro, Shubhendra Rao and his wife, Saskia Rao, a proficient Cello player, (both Padmashree Awardees) for a Musical Event sponsored by their Foundation Musikul on 18th

November 2017. The children were exposed to the highest quality of classical music and got an opportunity to interact with renowned names in the world of Indian Classical Music. The program thus initiated young children to the power of music in the moulding of young minds. We are grateful to Shubhendraji and Saskiaji for their initiative.

AIESEC Conducts Seminar and Invites Students to ‘Bal Kalakar’

AIESEC is a French NGO striving for peace and fulfillment of human potential.

They held a seminar with Arpana's class 5 students in 2 shifts, creating awareness on the power of unity and optimism. Health, hygiene and balanced diet were also discussed. AIESEC also invited the students for a Bal Kalakar event at Dayal Singh College on Dec. 24, 2017. 91 boys and girls enjoyed the fun filled activities.



Arpana is grateful to Essel Foundation, New Delhi, Aviva Co. Ltd. and Caring Hand for Children (USA) for educational support

Arpana Hospital

Newborn Workshops for Rural Women



Dr. Tanu explains Arpana's neonatal ventilator, the first in the area, for safely transporting newborns in an ambulance, to SHG women.

Sponsored by Arpana Canada, workshops on Neonatal Care were held at Arpana Hospital on 31st January and 1st February by Dr. Tanu Goel to train self-help group women volunteers from different villages of Karnal District.

87 SHG women attended the workshops to learn to assist pregnant women in their neighbourhoods. Safe delivery, nutrition, breast feeding, prevention of infection, hypothermia, etc. were discussed.

Paramedic Officer from Northern Ireland Teaches EMT Classes

Arpana's classes for Emergency Medical Technicians are being taught by a visiting Officer from the Northern Ireland Ambulance Service, Mr. Frank Armstrong. The students are enthused and eager to learn. "They are a fine bunch of students," Frank stated.



We, at Arpana, depend on your support for our programs

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.

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Mr. Vinod Prakash, President, IDRF, 5821 Mossrock Drive, North Bethesda, MD 20852

Mr. Jagjit Singh, AID for Indian Development, 84 Stuart Court, Los Altos, CA 94022-2249

Send contributions to Arpana Canada:

c/o Mrs. Sue Bhanot, 7 Scarlett Drive, Brampton, Ontario L6Y 3S9, Canada

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

Information & Resources Office: 91-184-2390905 Executive Director: 91-9818600644

emails: at@arpana.org and arct@arpana.org

Contact person: Mrs. Aruna Dayal, Director Development. Mobile 91-97364 37832

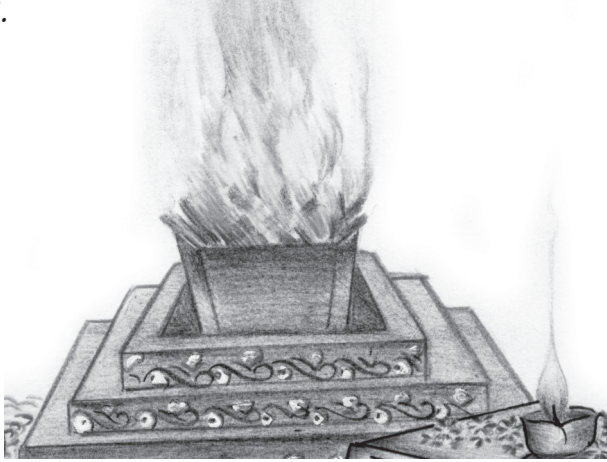
Websites: www.arpana.org www.arpanaservices.org

Vedic Yagyas yield appropriate 'Fruits'

Param Pujya Ma explains the synergy between an Aspirant's deeds and the fruits thereof. It is said that the Vedas provide the appropriate 'mantras' and describe in detail the accompanying yagyas one must perform to attain one's desired fruit as long as one inheres this human body.

However, Ma explains very clearly, that the 'fruit' gained through the performance of these yagyas is transient, and will last only till it is partaken of! This fruit pertains to this 'Apara' or worldly existence.

The Sadhak seeks abidance in the Eternal Supreme. Therefore, even though his deeds must be in consonance with the Vedic injunctions while he is in this human body, these deeds must be devoid of attachment and desire for fruits of those actions. Only then will he be able to proceed towards the Supreme Goal.



तदेतत्सत्यं मन्त्रेषु कर्माणि कवयो यान्यपश्यन्स्तानि त्रेतायां बहुधा संततानि ।
तान्याचरथ नियतं सत्यकामा एष वाः पन्थाः सुकृतस्य लोके ॥

This is the Truth revealed by the Rishis. The Vedic mantras have elaborated on the 'karmas' or deeds by which fruits of those deeds can be obtained. These have been described in many ways in the three Vedas. O Aspirant, desirous of the Truth, practise these deeds regularly in order to attain their desired fruits. Abiding in this human body, this is the path leading to beneficial fruits of your actions.

1.2.1

Param Puja Ma elucidates:

They have described already the two *Vidyas*...
They have established that
Followers of *Apara Vidya*
Seek establishment in the material world.

This Cosmos is a play of deeds...
Jivas engage continually in this play;
Accompanying their desires are deeds performed
In accordance to Vedic decree.

The Vedas speak of several *Yagyas*...
Performing which one can attain the desired fruit;
Recitation of the *mantras* and performance of stipulated actions
Can yield the desired fruit 'tis said.

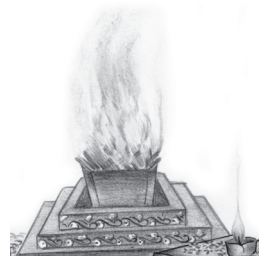
Great actions and great *yagyas*
If performed in accordance with Vedic decree,
Yield a similar, parallel fruit
Unto the performer of such deeds...

When interest in materialistic knowledge grows
At first the *mantras* are recited...
Then they describe the fruits thereof
In accordance with the rituals performed.

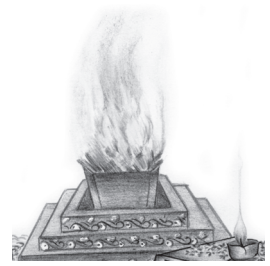
They are not speaking here
Of *Para Vidya*... or knowledge of the Supreme
They are speaking merely of *Apara Vidya*...
Restricted to this material sphere.

There are several prescribed deeds
Which the *Rishis* of yore upheld
Engrained in the *mantras* they lie...
As 'Truthful' deeds upheld...

In the *Treyta Yuga*, the *mantras*
Of the Vedas were expanded
And described in detail
By the *Rishis* who thus elaborated...



...That if there is a desire for any particular 'fruit'
Then that special 'yagya' must be performed...
These beneficial yagyas would inevitably yield
The fruit sought by the aspirant.



The *Rig*, *Saam* and *Yajur* Vedas
Contain this elaborate knowledge
In many a *mantra*, through many ways
These rituals are described in that knowledge.

With certainty, their practice ensures their fruit
So said the sages of yore...
Having performed the rituals themselves
And having derived the fruits thereof...

These rituals will not help to transcend
This cycle of death and birth...
They will merely yield the fruits desired
But within this cycle of death and birth.

They will not grant a vision of the Eternal *Atma*...
They will limit the performer to the realm of *Maya*
This deluded mind... these illusionary desires
They will serve to expand the net of *Maya*!

But remember always, these fruits are transient
They can be enjoyed on a temporary plane...
They are all destructible
And do not extend to any eternal frame.

So know this plane of *Apara*...
Know it in its entirety...
For all transient deeds or *yagyas*
Pertain only to this plane!

When one dwells and interacts in this world
Even if one attains the 'heavenly' plane,
The satiation of desire can never be attained
Even though knowledge of this Truth is obtained.

'Tis only when detachment arises in the mind
Towards this transience that must be renounced...
Then attachment and desire with this world is quelled
And its temporary nature is defined.

Then a quest for the Supreme arises within
And the aspirant a seeker becomes...
A raging thirst for the Truth prevails
And detachment towards the transient comes.

However, as long as you abide in this world,
And till this body is your home,
You must perform all deeds as prescribed
In accordance with scriptural decree.

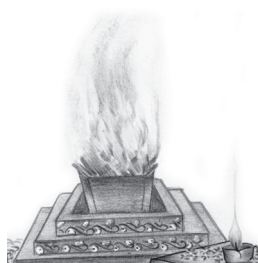
All good or bad actions performed
Will derive a similar fruit;
Having partaken and enjoyed that fruit
The practicant may also receive another body anew.

To derive a defined fruit,
The resolve will have to be determined...
The Vedas speak of many a *mantra*
To show us many a way.

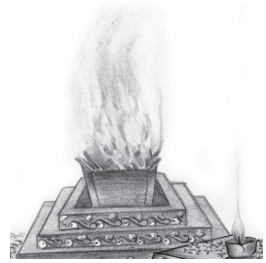
If we perform deeds according to scriptural decree
We will certainly receive the fruit...
This is the path of *Apara* as described
Whereby we can attain our desired fruit.

Therefore the *mantras* have to be repeated
In word as well as in deed
Whosoever does so...
Receives his desired fruit indeed.

The law of *karma* is particularly defined
'Tis here so explained...
Those who follow the Vedic injunctions
Attain the fruits thereof 'tis explained.



Having clarified one's chosen goal
Having determined it in one's heart,
If the appropriate *yagya* is performed
With that singular aim in one's heart.



Then one will receive what one yearns for...
It is verily proclaimed;
And the path of action thus taken
Will be as beneficial as aimed.

They are discussing here only the *Apara*
Apara knowledge is being described...
The Vedas speak only of that
Which to *Apara* is ascribed.

Why and what we can attain
In a systematic manner is explained
They speak from the experience of those sages
Who have sought thus and attained.

Myriad methods are explained
Within these varied injunctions of the Vedas
How can one attain which fruit
These paths are defined in the Vedas.

That is all they are saying in this verse
They are defining the path to take
If one wishes for the fulfillment of some desire
What are the endeavours one must make.

If your desire is to seek establishment in this world
...If gross riches and comforts are your desired goal
Then follow the *mantras* of the Vedas and do what they say
Assuredly you will gain your desired goal!

*Translated from Param Pujya Ma's elucidation
of the Mundak Upanishad by Abha Bhandari*

This flow ensued on 25.8.61

Impossible Things?...

ANNE ROBINSON



In ‘Through the Looking Glass’ by Lewis Carroll, Alice said: “One can’t believe impossible things.”

“I daresay you haven’t had much practice,” said the Queen. “When I was your age, sometimes I believed as many as six impossible things before breakfast.”

Believing in impossible things may sound crazy, but even more crazy is if we **do not believe** in what we know to be the Truth.

And that is what we do.

As spiritual aspirants, aspirants of the Truth, we study the Scriptures and the words and actions of the Guru and come to know of certain Truths. We come to believe that All is One and it is the eternal values such as love, compassion, magnanimity, forgiveness, etc. which give life meaning.

And then we find ourselves back in the world, in relationships, in mundane tasks – and we forget what we have learned and return to old habits of thought; we begin to again believe in lies, heavily conditioned by this body mind and intellect unit... lies that we had seen to be untruths but which create a trap that we fall into again and again!

We need to hold on to the Truths we have come to accept in our spiritual studies.

We need to practise them and experience them every moment of our lives.

When we find ourselves thinking or acting contrary to these Truths, we must pull ourselves up and see for ourselves what we are doing.

Param Pujya Ma has elucidated the Truth in a step-by-step method in the **Ishavasyopanishad** which leads to Self Realization. We cannot climb these steps because we keep falling off them and going back to our old ways of thinking – because we cannot synchronize that which we learn with our daily interaction with the world! We cannot believe the Truth until the conditioning of our body, mind and intellect ceases.

The following *shlokas* of the Ish Upanishad is a paraphrase of Ma's elucidation, which has helped me to see a basic Truth I must reiterate in my heart and soul “every morning before breakfast” – and then I must determine to live this ‘reality’ the whole day through!

This entire Cosmos (causal, subtle, manifest, unmanifest, transient, intransient, including the gross, subtle and intellectual realms), everything is Brahm, the Supreme Lord.

With the Lord as Witness, in a spirit of renunciation, with internal detachment, the aspirant is asked to enjoy the Lord's wealth (i.e. whatever he considers valuable).

Renunciation of gross objects or enjoyment of the senses is not what is promoted. It is the renunciation of one's attachment, affinity with, and enjoyment of these objects that is being advocated.

The Ishavasyopanishad states –

Whatsoever there is in this entire Cosmos is the Supreme. Not even a speck exists that is not THAT.

THAT is where all creation, sustenance and dissolution take place, and where all springs back from THAT.

All is THAT: it is THAT which takes on all worldly forms, seemingly divided into myriad forms.

It is THAT which is born within Itself, THAT which is reabsorbed into THAT Whole.

It is THAT which abides in every form and THAT which is seemingly destroyed in THAT.

THAT is all that is collective and all that is individualistic, too.

THAT is the Enjoyer, the Enjoyed and also the Enjoyment.

THAT is the thought and ensuing feelings – the spiritual aspirant and the endeavour, too.

O Aspirant, if THAT is the spiritual aspirant and endeavour, why do you say that you renounce?

When nothing exists but THAT, who is it that experiences the senses?

If nothing exists but THAT, how can egoity remain?

If THAT is each body, mind and thought, then how can there be any divisions?

When THAT is each body, how can ego claim one body?

When ego claims a body, attachment arises... one sees the body as an object – and we become its slave!

As an aspirant of the Spirit, we seek to experience the Supreme Truth that THAT is all that exists.

When one meets THAT Self, then there is no room for attachment to the world– for the Self is All.

The variety of ‘division’ is the play of illusion – nothing exists but THAT.

First, knowledge of the Self is given, then knowledge of the Cosmos is revealed and the two become One.

Annihilate both attachment and hatred – then participate in the world.

Destroy egoity and become desireless – then you may traverse the world.

You cannot renounce the world because you must stay in it as long as life lasts...

...just know yourself, know who is this ‘I’ who is staying in it.

Sanyas is renunciation of attachment, relinquishing mind and thought and being detached from egoity.

THAT Supreme wills the world into being – the body, too, is born of resolve –

All traverse within a dream.

The dream faculty takes every form, the desire of the Witness creates it all.

The witness, the witnessed and the witnessing act are all THAT Supreme.

Then whose attachment? who is attached? and where does attachment abide?

When all is naught but the Supreme, who can divide THAT?
Knowing this, attachment can no longer exist.
First know That Self, your own true Being,
which is Universal and not limited by just one body!

It is THAT ONE who is manifested, in Nature.
The power of creation, the visible evidence of THAT resolve is the world.
The resolve, resolution and the One who resolves are One...
That One Faculty which created all this.

O mind!
Your foolishness persuades you to claim this body, which is one infinitesimal part of His Creation, as your own!
By dwelling on and discovering this Truth, this ego and mind must be erased... only then can you find Oneness with the Supreme.

When the Ego is abandoned, then this body, which is a creation of THAT one, will belong to the Supreme – then the Supreme acts within you.
You are then established in THAT, even while the body roams the earth.

Without attachment you transcend even the Supreme State.
Attachment is caused by desire and leads to attraction, the source of bondage, the cause of life and death.
You can know the essence of attachment only when your **sole desire** is to attain the Self.
If you harbour attachments to the world, how can you be attached to the Truth?
You can focus only on one – either the world or the Truth – which is it to be?

Even if you have knowledge of the Truth, and are convinced of it in words, you cannot attain it if you have not experienced it.
However long you repeat that 'All is One', you gain nothing without experience of THAT.
First let your conviction be established, concentrate and meditate on this Truth.
Then transform your knowledge into experience of spiritual practice in order to reach the Supreme Truth.
Ever remember your goal and know you have to vanquish the mind with your mind.

Let only one desire remain – to reach the Truth.

When illusion is exposed, detachment to the world follows and your interests automatically change.

When Truth dawns, attachment to the world vanishes and pride of knowledge disappears.

So never hate – since this negative attachment binds you to the world and keeps you from the Truth.

Transcend duality – for the Truth is One

With mind and attachment eradicated, the Truth is revealed.

You can claim no action as your own.

Without vanquishing egoity, Truth can never be reached.

Without experience of the Self, you can never abide in the Truth.

When ego is gone, then neither You nor I can remain – for all exists as One.

So ‘every morning before breakfast’, let me select a few Truths to believe, such as:

1. All is THAT
2. When all is THAT, then the aspirant is THAT... and the doer is THAT.
3. When THAT is each body, how can ego claim one body?
4. When ego claims a body, attachment arises, the body is perceived as a separate entity – and you become its slave!

After pondering on these Truths, let me determine to live them the whole day through!



Gentle Reminders...

...on life and living



*"Mastering others is strength.
Mastering yourself is true power."*

~ Lao Tzu



*"It's your road, and yours alone.
Others may walk it with you, but no one can walk it for you."*

~ Rumi



*"Spread love wherever you go.
Let no one ever come to you
without leaving happier."*

~ Mother Teresa



*"The giving has to be unconditional,
else it becomes a trade."*

~ Quote from 'By the Flowing River'

*"Learning means one has to be humble.
Learning means one has to be ready to drop the old.
One has to be constantly ready to accept the new."*

~ Osho



*"It is not a question of being in love with
someone – it is a question of being love."*

~ Sri Sri Ravi Shankar




*"Don't be dead serious about
your life – it's just a play."*

~ Sadhguru

*"For things to reveal themselves to us, we need to be ready to abandon
our views about them."*

~ Thich Nhat Hanh





How to achieve Calm in times of Stress

ARPANA ARCHIVES

- ♦ *Face facts and look at your problems objectively*
- ♦ *Don't keep your problems to yourself – others can help*
- ♦ *Don't give freedom to your emotions to rule over you*
- ♦ *Put your faith in the Lord – look up to Him*

Worry and anxiety are mental attitudes, and are not based on circumstances and situations in which we find ourselves. Either a man has worries or he has problems; worry is an emotional point of view of looking at a problem in life. Life is a series of problems most of which are meaningless from the point of view of a wise man. He will face problems as something to be dealt with and worked out in life like a mathematical sum or equation. It all depends on

your way of looking at it; one will see a situation as a problem to be solved while another resorts to worry because he doesn't want to face it.

How to face problems fairly and squarely

Worry and anxiety are also based on the intensity of attachment a man has with things or persons. Problems arise in life for everyone, and a wise man will try to find solutions. Whether he succeeds in doing this or not, he

will face every problem squarely and he will not be unduly perturbed if he cannot find a solution. An escapist, on the other hand, will escape from problems and refuse to face them.

A wise man will always go to others for help when he has a problem, whereas a worried man keeps his problem to himself – he keeps his secrets and cannot admit that he needs others to help him. A fool will blame his situation or he will criticize others in order to show his own superiority, whereas a wise man will discuss any problem with others and seek a solution. The situation may be exactly the same, and the language used identical, but one creates confusion and thus aims for personal aggrandizement, while the other remains calm, keeps his head, and takes help from wherever he can get it.

The same situation can create worry for one person and bring out the best in another – one rises to the occasion, and the other is consumed by worry.

Those who are attached will face a problem in quite a different manner than those who remain objective or in situations where the attachment is absent. That is why people have different standards for themselves and others. A wise man faces every problem with equanimity, whether it is his own or someone else's problem. It all depends on the attitude.

Facing facts to eliminate worry and anxiety

One way of stopping unnecessary worry and conflicts with outside situations is by facing the facts. It may sometimes be possible to alter gross facts, but most situations are beyond our control and we have to accept that we can do nothing about them. A wise man has an internal strength and he does not worry about things which he cannot influence or alter in any concrete manner.

A worried man wants to change his circumstances, he wants things to be different, and he believes that he will be free when he gets exactly those people and circumstances that he wants. In fact, the only way we can be truly free is to deny freedom to our emotions and our likes and dislikes, to learn to live with others where our likes don't matter to us, and not to consider ourselves too big or small to cope with any situation that may arise.

In an emergency, a person who worries will be useless. He will not even be able to harness others to help the one who is in trouble. Basically, worry means that you don't want to do anything. We have to ask ourselves what we are willing to do for our dear ones. When a mother says she is worried about her child, it usually means that she is not going to do anything about it. Thus a wise man acts when the situation demands of him; he does not waste his energy

in useless emotions.

Faith in the Lord helps us to surmount all problems

A wise man takes the Lord as the One who is above him – as his Saviour. He may consult with others over a problem, but ultimately he accepts the Lord's Will and puts his faith in the Lord. A man's internal strength depends on the faith he has in the Lord, and not on his intellectual capacity. Such a man will do what he can in any situation and he will be basically concerned about others. Normally people do not get involved in others' problems and difficulties – they are not genuinely affected and they do not worry about others.

The Lord is my Master – why should I worry?

A wise man will consider each problem as the Lord's problem – since he depends on the Lord, there is in reality no problem. There is a challenge and he must do his best; there is a problem to be dealt with, which the Lord created. "If I have faith, and the Lord is my Saviour, then I can lack nothing. He is the Master and it is up to Him what difficulties I have to face. Success and failure will then no longer be mine but the Lord's."



The secret of harmony in the home

When the family can look up to someone wise amongst them who will look after all their interests, who will protect them if anyone takes away their rights, who will go out of his way to help them if in trouble, then there will be harmony in the home because they have someone to look up to. One who protects a family in this way will maintain the self-respect of each family member, and deal with each individually. When clashes arise, such a one will say: "O Lord, this world is Yours. These are the facts. It is Your creation and every situation is Yours. I am an infinitesimal servant of Yours and I will do whatever I can. I'll protect the weaker if it is possible."

Ultimately, a man who worries is wasting his life and the opportunities to go towards the Truth. A truly wise man does not care what he gets in the world; he wants to face reality and all his efforts are directed towards that goal. Then in practical life he will remain unaffected in difficult situations, however much he may be persecuted and exploited in the world. Such a one remains calm within in the turmoil of life, and nothing can influence or disrupt his peace of mind.

Rivers don't drink water... they carry! Trees don't eat fruits... they bear!

Clouds don't bathe... they shower!

So let's perform our karma knowing nothing is ours!!

The measure of life is not in what we accumulate, but in what we give away.

OUR CLIENT TRUST US TO TAKE CARE OF THEIR MONEY.

AND THEIR FRIENDS.

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Premier Wealth Creators Pvt Limited

WEALTH MANAGEMENT

FINANCIAL PLANNING

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Contact : 8800779485, rajenderr@wealth-creators.in www.wealth-creators.in



Premier Wealth Creators Pvt Limited



**Goals could be many.
But the way is one.**

Get started with an SIP today!

Systematic Investment Plan: A Small Step For All Big Dreams



- ❖ Invest Early to take benefit of Power of Compounding.
- ❖ Invest Regularly to achieve your dreams.
- ❖ Invest in Right Asset class as per your investment horizon & risk profile.

The Power OF SIP (Assumed rate of return: 12%)

Monthly SIP (Rs)		5 years	10 years	15 years	20 Years	25 years
2000	Investment	1.20 Lakhs	2.40 lakhs	3.60 Lakhs	4.80 Lakhs	6.00 Lakhs
	Maturity Value	1.65 Lakhs	4.65 lakhs	10.09 Lakhs	19.98 Lakhs	37.95 Lakhs
5000	Investment	3.00 Lakhs	6.00 Lakhs	9.00 Lakhs	12.00 Lakhs	15.00 Lakhs
	Maturity Value	4.12 Lakhs	11.62 Lakhs	25.23 lakhs	49.96 Lakhs	94.88 Lakhs
10000	Investment	6.00 Lakhs	12.00 lakhs	18.00 Lakhs	24.00 Lakhs	30.00 Lakhs
	Maturity Value	8.25 lakhs	23.23 Lakhs	50.46 lakhs	99.91 Lakhs	1.90 Crore.

Rs 2000 per month Invested for 25 years & Rs 10,000 per month invested for 5 years, invests same amount i.e. Rs 6 Lakhs; But total maturity value becomes 37.95 Lakhs v/s 8.25 Lakhs.

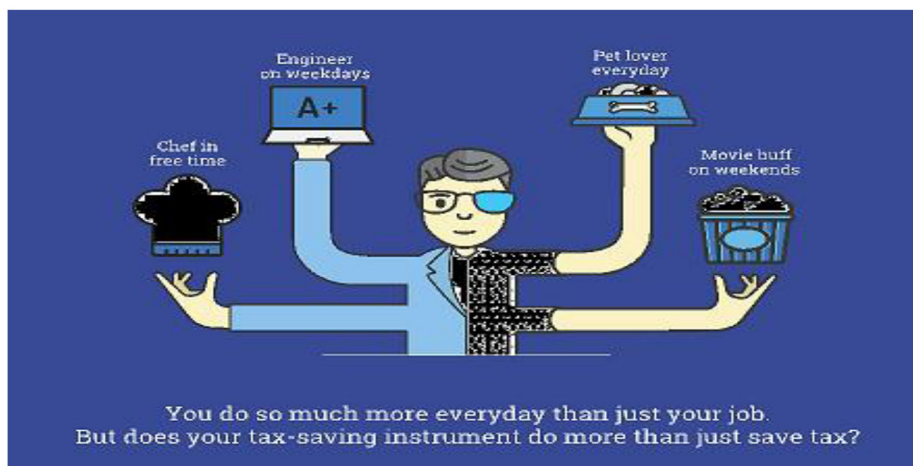
Invest Regularly to Achieve Your Dreams.

Premier Wealth Creators P Ltd., B-23 A, Gauravdeep Heights, Sector -62 , Noida.

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Premier Wealth Creators Pvt Limited



Investment Options to Save Tax U/S 80 C

Instruments	ELSS	PPF	NSC	Bank FD
Lock in	3 years	15 years*	6 years	5 years
Gains	Tax Free	Tax Free	Taxable	Taxable
Dividends	Tax Free	No Dividends	No Dividends	No Dividends
Market linked Returns*	Yes	No	No	No
SIP Facility	Available	Not Available	Not Available	Not Available

Returns of Equity Linked Savings Scheme (u/s 80C)

Fund	1-Year Return	3-Year Return	5-Year Return	10-Year Return
Birla Sun Life Tax Relief 96	12.58	25.22	18.58	11.57
DSP BlackRock Tax Saver Fund	19.37	25.14	19.51	-
ICICI Prudential Long Term Equity Fund	12.36	22.55	17.61	12.43
Reliance Tax Saver Fund	13.63	29.72	20.32	13.82
Tata India Tax Savings Fund	15.55	24.40	17.63	12.21

Dated : 8th November 2016,

All returns are shown as Compounded Annualised.

Office : B23 A, Gauravdeep Heights, Sector -62, Noida.

Contact : 8800779485, rajenderr@wealth-creators.in www.wealth-creators.in

Arpana Ashram

Research

Publications & CDs

Arpana endeavours to share its treasure of inspiration – the life, words and precept of *Pujya Ma*, through the publication of books and cassettes.

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Contact for Questions, Suggestions and Donations:

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