

# Śrī Svarṇākaraṣaṇa Bhairava mantra upāsanā

BHAIRAVA TANTRA

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## Introduction

The word Bhairava is made up of “bha” + “ra” + “va”. “Bha” means the sustenance of the universe and “ra” means dissolution of the universe and “va” means manifestation of the universe. These are the prime qualities of God (the Brahman) — creation, sustenance and dissolution. In the Bhairava form of Śiva, His ultimate reality is coupled with the eternal awareness of Śakti. The Svarṇākarṣaṇa Bhairava form is different from the forms of Bhairava that we have discussed in “Forms of Bhairava” and “Pervasive Bhairava”. This Svarṇākarṣaṇa Bhairava form is considered as the Supreme combination of Śiva and Śakti from where the Universe originates, sustains and dissolves. The *upāsanā* of Bhairava is considered indispensable for all *upāsakas* of Bhagavatī. Lord Bhairava is worshiped in various forms:

- As the consort of Mahāvidyā Goddesses (Akṣobhya Bhairava, Krodhabhairava, etc.)
- As the consort of the Mātṛkā group of deities (Asitāṅga Bhairava, Ruru Bhairava, etc.)
- As the son of Bhagavatī, Vaṭuka, who is indispensable to *saparyā*, as is the Kumārī
- Various forms of Bhairavas who form the retinue of Bhagavatī invoked for protection such as Baḍabānala Bhairava, Ākāśabhairava, Unmatta Bhairava, etc.
- Special forms invoked for specific purposes by *śakta*-s: Svarṇākarṣaṇa Bhairava for protection and prosperity, Sammōhana Bhairava (for enchantment), Svachchanda Bhairava (as Mahāguru in *śrīkula krama* system), etc.

Śrī Svarṇākarṣaṇa Bhairava is an *uttarāṅga* mantra to Mahāṣoḍaśī, Mahāprāsāda and also Vanadurgā. His association with Śrī Vidyā and Māhātmya are described in “Sundarī Tantra”.

*tripurāyāḥ pure ramye mūle kalpataroḥ śubhe  
sthitaḥ simhāsane tatra bhāti kaḥ puruṣaḥ paraḥ  
dāsībhūtā mahālakṣmīḥ purato yasya rājate  
tasya me devadevasya mahāmantram vada prabho*

Parvati questions thus: “Lord! Who is the resplendent Puruṣa seated on a throne under the wish-fulfilling *kalpavṛkṣa* in the beautiful city of Śrī Tripurasundarī (Śrīpuram)? Mahālakṣmī, the goddess of wealth, has stationed herself in his service [1]. Please describe the great mantra of this deity.”

*mahātripurasundaryāḥ pure bhogasamnvite  
mūle kalpatarormahāsane maṇivirāḷite  
svarṇākarṣaṇanāmā'sau bhāti śrībhairavaḥ svayam  
bhaktānāṃ tripurāmbāyāḥ dhanarāśipradāyakaḥ  
alakṣmīnāśanaḥ sāksāt brahmaviṣṇuśivātmakaḥ*

Śrī Dakṣinamurti replies thus: “In the city of Śrī Mahātripurasundarī filled with riches, seated on a gem-studded golden throne is the great Svarṇākarṣaṇa Bhairava. He grants enormous wealth to the devotees of Śrī Tripurāmbika. He destroys misfortune and his form constitutes of Brahmā-Viṣṇu-Rudra, the trinity.”

*brahmā nārāyaṇaḥ sambhurindrādyā lokapālakāḥ  
nityamenam pūjayanti sampattiyarthaṃ maheśvari  
sarvasampatprado nṛṇāṃ mahādāridryanāśakṛt*

“The trinity, Indra and other deities worship him to obtain riches. He grants prosperity to men and destroys poverty”.

*purā pitāmaho devamenam sampūjya bhairavam  
samprāpāṣṭaguṇaiśwaryam jagatkartṛtvamuttamam  
purā nārāyaṇaḥ sāksāt svarṇākarṣaṇabhairavam  
śrīśatvamapa sampūjya dhanādhyakṣam mahābalaṃ  
aṇīmādiguṇaiśvaryaṃ purā prāptaṃ mayā śive*

“Even the trinity worshiped him to obtain the powers of creation, destruction and sustenance”.

Mahādeva then goes on to describe the mantra [2] of The Lord and various *prayoga*-s to obtain unimagined riches [3]. As “Sundarī Tantra” [4] is a Śrīkula—*kādi krama tantra*, Svarṇākarṣaṇa Bhairava, described as an *aṅga* here, would pertain to *kādi ṣoḍaśī*. “Sundarī Tantra” teaches *aṅga rāhitya* for *pancadaśī*. Svarṇākarṣaṇa Bhairava is described as one of the primary *aṅga*-s of Śrīvidya in “Dattātreyā Samhitā”. He is a part of the “Rāsmīmala”, among the “Chintāmaṇi Traya” [5]. By *sampradaya*, Svarṇākarṣaṇa Bhairava is one of the sixteen *aṅga*-s of *sādi vidyā saptadaśākṣarī*. The *upāsana* of Bhairava involves, along with mantra, *japa* and *āvaraṇa pūjā*, recitation of *mālā*, *saahasranāma* [6], *aṣṭottara*, *kavacha*, *stavarāja* and *hṛdaya*. The details of these however have to be received directly from one’s Guru.

NOTES<sup>1</sup>:

[1] Mahālakṣmī is described as serving the Lord in various *dhyāna śloka*-s of this Bhairava. The “Svarṇākarṣaṇa Aṣṭottara” includes several names such

<sup>1</sup>Nirvāṇa Sundarī (<http://www.kamakotimandali.com/blog/>)

as: Mahālakṣmyarcitapadaḥ, Ramāpūjitapādābjaḥ, Vaikuṇṭhaśrīsamāśritaḥ, etc. Mahālakṣmī and Madhumatī are the two *aṅgavidyā*-s of Śrī Svarṇākaraṣaṇa Bhairava. “Svarṇākaraṣaṇa Bhairava Tantra” (which most possibly is a part of the bigger *śaiva āgama*, “Mahapanchākṣarī Tantra”, also housing other smaller tantras such as “Chidambara Tantra”) describes a story where Mahālakṣmī lost her powers due to a curse by Śrī Durvasa Bhattaraka and worshipped Bhairava at Avimukta kṣetra to regain her powers.

[2] The particular form of mantra described in “Sundarī Tantra” seems to be the version used popularly by *śrīvidyā upāsaka*-s. For some reason, this mantra is published in hundreds of corrupted forms in various manuals and these corruptions can hardly be dismissed as *pāṭhāntara*-s. There are two other forms of mantra, one from an unknown source quoted in “Āmnāya Kalpalatā” (copied as is in later works such as “Āmnāya Mantra Saṅgraha”, “Saparya Paddhati”, “Lalitarchana Chandrika”, etc.) and the other from “Skanda Yāmala” in the “Vanadurgā Mahāvidyā Prakaraṇa”. Though the mantra described in the context of *mahāvidyā* is different, most *upāsaka*-s seem to use the first and the popular version during recitation of *panchaśatī/saptaśatī*. The only *sampradāya* which seems to use “Skandayāmala” as *pramāṇa* is that of Kalyanananda Bharati of Andhra Desha. They use a mixture of “Vanadurgopaniṣad” and “Kalpa Kaustubha” (of Rudrayāmala) for the *mūla pāṭha* of *mahāvidyā panchaśatī* but utilize the *aṅga-vidyā krama* of “Skanda Yamala”. Of course, everything said by Kalyanananda Bharati has to be consumed with a pinch of salt and sometimes pepper too!

[3] The worship of Svarṇākaraṣaṇa Bhairava is chiefly for prosperity and sudden financial gains but that is not the sole benefit of this *upāsana*. He is also an Apaduddharāṇa mūrti who destroys hindrances and protects the *upāsaka*. Svarṇākaraṣaṇa Bhairava, famed to be stationed in Chidambaram in the service of Śrī Chitasabhapati and Śrī Śivakamasundarī, is described as *bhairavo viṣṇurūpakaḥ* in “Chidambara Tantra”. He is thus identified as non-different from Śrīmannarayana. He is further described as a combination of Samkaraṣaṇa and Bhairava *svarūpa*-s of Narayana and Mahādeva respectively. Due to *sattva prādhānya*, his mantra is considered ok to be given to women (substituting the *praṇava* with *ramā bīja*) initiated into Śrīvidyā as women are prohibited from obtaining the mantra of Vāṭuka Bhairava (“Hamsamāheshvara”, “Rudrayāmala”, etc.). However, *upāsana* of Svarṇākaraṣaṇa Bhairava mantra has to be undertaken only under the direct guidance of Sadguru as the mantra activates *kuḥū nāḍī* and malfunctioning of this *nāḍī* can cause irreparable damage to a person. *Kuḥū* functions towards ejaculation and its abuse can push the consciousness into nether-worlds.

[4] “Sundarī Tantra” is described in the list of tantras speltout in “Vārāhī Tantra”. Another list, in yet another tantra, speaks of a “Tripurasundarī

Tantra”. Some hold these two tantras to be the same. But Śrī Gopinath Kaviraj-ji writes somewhere that the two are independent tantras. “Sundarī Tantra” is available almost completely.

[5] The “Chintāmaṇi Traya” includes: Svarṇākaraṣaṇa Bhairava, Ardhanārīśvara Chintāmaṇi and Chintāmaṇi Ganapati.

[6] I have not personally seen the “Sahasranāma of Śrī Svarṇākaraṣaṇa Bhairava” anywhere but have heard about the existence of one such *sahasranāma* in the possession of Ganapati Sacchidananda Swami of Mysore. Also, in the “Uttara Pīṭhikā” of the “Svarṇākaraṣaṇa Hṛdaya”, there is a clear indication of the existence of such a *sahasranāma*. Śrī Svarṇākaraṣaṇa Bhairava, Bhāgavan Śrī Śuddha Dakṣīnamurti, Śrī Dattatreya, Bhāgavan Śrī Nṛsiṃha and Bhāgavan Śrī Ucchiṣṭa Maha Ganapati are said to be the five *trimūrti* *ātmaka* *mūrti*-s worshipped in the *ūrdhāmnaya* of Kādi Krama Tantra. Even outside the realms of the Śrīvidya Krama Tantra, they are described to be *trimūrti* *ātmaka*.

*sarvākāracidātmikāṃ sakaruṇāṃ siṃhāsanāṃ bhairavīm  
śikṣānugraharakṣaṇaikahṛdayāmāgneyamūrtiṃ śivām  
viśvatrāṇaparāyaṇāṃghrikamalāṃ kṣudrāśayakṣobhiṇīm  
devīm bhairava-vāmapakṣanilayāṃ durgām bhaje caṇḍikām*





# 1 Ṣaṭpañcāśatyakṣara mahāmantraḥ

## 1.1 Viniyogaḥ

*om asyaśrī svarṇākarṣaṇa bhairava mantrasya  
śrī brahmā ṛṣiḥ paṅkti chandaḥ  
harihara brahmātmaka svarṇākarṣaṇa bhairava devatā  
hrīṃ bījaṃ saḥ śaktiḥ om kīlakaṃ  
mama dāridryanāśārthe svarṇākarṣaṇa bhairava prasāda siddhyartham  
svarṇa rāśi prāptyarthe svarṇākarṣaṇa bhairava mantra jape viniyogaḥ*

The purpose of this *sadhana* is to invoke Śrī Svarṇākarṣaṇa Bhairava and perform His mantra *japa* to obtain complete grace in all aspects, specifically for removal of all types of poverty and acquisition of immense wealth, as well as to gain peace of mind and contentment in life. The sage (*ṛṣiḥ*) is the divine seer Brahmā, the meter (*chandas*) for the mantra is *paṅkti* and the deity is the intelligence giver Śrī Harihara Brahmātmaka Svarṇākarṣaṇa Bhairava; the seed (*bījaṃ*) is *hrīṃ*, the power or *śakti* is *saḥ*. The key (*kīlakaṃ*) to unlock the mantra is *om*.

## 1.2 Ṛṣyādi nyāsa

*brahmā ṛṣaye namaḥ śirasi*

Open the right palm and touch the top of the forehead with the ring and thumb fingers joined at the top.

*paṅkti chandase namaḥ mukhe*

Now touch the lips of the mouth with the ring and thumb fingers joined at the top.

*brahmātmaka svarṇākarṣaṇa bhairava devatāyai namaḥ hṛdi*

Touch the heart area with the right palm.

*hrīṃ bījāya namaḥ guhye*

Touch the genitalia area with the right ring finger and thumb joined together.

*saḥ śaktaye namaḥ pādayoḥ*

Touch the feet area with the right ring finger and thumb joined together.

*om kīlakāya namaḥ nābhau*

Touch the navel area with the right ring finger and thumb joined together.

*mama dāridryanāśārthe svarṇākarṣaṇa bhairava prasāda svarṇa rāśi prāptyarthe svarṇākarṣaṇa bhairava mantra jape viniyogāya namaḥ sarvāṅge*

Run both the palms all over the body.



*iti ṛṣyādi nyāsaḥ*

### 1.3 Karanyāsaḥ

*aiṃ hrīṃ śrīṃ āparduddhāraṇāya aṅguṣṭhābhyāṃ namaḥ*

Use both the index fingers and run them on both the thumbs.

*hrāṃ hrīṃ hrūṃ ajāmilabaddhāya tarjanībhyāṃ namaḥ*

Use both the thumbs and run them on both the index fingers.

*oṃ lokeśvarāya madhyamābhyāṃ namaḥ*

Use both the thumbs on the middle fingers.

*oṃ svarṇākarṣaṇa bhairavāya anāmikābhyāṃ namaḥ*

Use both the thumbs on the ring fingers.

*mama dāridrya vidveṣaṇāya kaniṣṭhikābhyāṃ namaḥ*

Use both the thumbs on the little fingers.

*mahā bhairavāya namaḥ karatalakarapṛṣṭhābhyāṃ namaḥ*

Open both the palms; run the opened palms of the right hand on the front and back sides of the left palm and repeat the same for the other palm.

*iti kara nyāsaḥ*

### 1.4 Ṣaḍaṅganyāsaḥ

*aiṃ hrīṃ śrīṃ āparduddhāraṇāya hṛdayāya namaḥ*

Open index, middle and ring fingers of the right hand and place them on the heart area.

*hrāṃ hrīṃ hrūṃ ajāmilabaddhāya śirase svāhā*

Open middle and ring fingers of the right hand and touch the top of the forehead.

*oṃ lokeśvarāya śikhāyai vaṣaṭ*

Open the right thumb and touch the back of the head. This is the point where the tuft of hair is kept.

*oṃ svarṇākarṣaṇa bhairavāya kavacāya huṃ*

Cross both the hands and run the fully opened palms from shoulders to finger tips.

*mama dāridrya vidveṣaṇāya netratrāyāya vauṣaṭ*

Touch the eyes with the right index and ring fingers, with the middle finger touching the *ājñā cakra*.

*mahā bhairavāya namaḥ astrāya phaṭ*

Open up the left palm and strike it three times with index and middle fingers of the right hand.

*bhūr-bhuva-ssuvarom-iti digbandhaḥ*

May all the directions be sealed and may no thoughts or disturbances impact our ability to recite the hymn.

*iti ṣaḍaṅga nyāsaḥ*

### 1.5 Dhyānaṃ

*pītavarṇaṃ catur-bāhuṃ trinetraṃ pīta-vāsasam  
akṣyaṃ svarṇa-māṇikyam taḍitapūrīta pātrakam  
abhilaṣitaṃ mahā-śūlaṃ cāmaraṃ tomarodvahanam  
svarṇābharaṇa-sampannam muktāhāropaśobhitam (1)*

*madonmattaṃ sukhāsīnaṃ bhaktānām ca vara pradam  
satataṃ cintaye devaṃ bhairavaṃ sarva-siddhidam  
pārijāta drumakāntārasthite maṇimaṇḍape  
siṃhāsanaḡataṃ dhyāyed bhairavaṃ svarṇadāyakam (2)*

*gāṅgeyapātraṃ ḍamaruṃ triśūlaṃ varaṃ karaiḥ saṃdadhataṃ trinetraṃ  
devyāyutaṃ taptasvarṇavarṇa svarṇākṛtiṃ bhairavamāśrayāmi (3)*

Salutations to Lord Svarṇākarṣaṇa Bhairava, who is yellowish gold in complexion with four arms, three-eyed and adorned in golden garments. His eyes appear as golden rubies and He is emanating brilliance resembling a lightning like bolt, that engulfs the entire Creation. He readily grants all our cherished wishes and desires. He is holding a *trident* (to dispel all the triads), bearing a whisk and a lance (to penetrate the *cakra*-s) and is also adorned with all types of precious and rare gems, gold and beautiful strings of pearls. He is comfortably seated and intoxicated with bliss and is ready to fulfill all our wishes. He is constantly reflecting upon and immersed in the welfare of the Creation and is endowed with unlimited *siddhi*-s. He is in the midst of a forest full of the fragrant and mystical trees called *pārijāta* and in a hall of precious gems and crystals of unmatched beauty and glitter. He is to be meditated as seated upon a royal lion faced throne and ready to bestow any wish of His sincere devotees.

He is holding a bowl of water from the river Ganges, a musical drum, a trident and displaying the wish granting *varamudra*. He is three-eyed and

is worshipped by tens of thousands of *deva*-s and other celestials. He is radiant with a brilliant golden complexion and is the grantor of all types of unimaginable prosperity. Salutations to Bhairava, the most merciful and generous grantor of all types of abundance and prosperity!

## 1.6 Pañcapūjā

*laṃ pṛthivyātmikāyai gandham samarpayāmi*

Hold the lower tip of the bottom phalange of the little fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*haṃ ākāśātmikāyai puṣpaiḥ pūjayāmi*

Hold the lower tip of the bottom phalange of the thumbs of both hands with the upper tip/nails of the index fingers, with the back of the hand facing us.

*yaṃ vāyvatmikāyai dhūpamāghrāpayāmi*

Hold the lower tip of the bottom phalange of the index fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*raṃ agnyātmikāyai dīpaṃ darśayāmi*

Hold the lower tip of the bottom phalange of the middle fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*vaṃ amṛtātmikāyai amṛtaṃ mahānaivedyaṃ nivedayāmi*

Hold the lower tip of the bottom phalange of the ring fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*saṃ sarvātmikāyai sarvopacāra pūjām samarpayāmi*

Hold the fingers of each palm in a folded manner with the tips of each fingers of both hands touching each other and the thumbs facing the heart, in a “namaste” position.

## 1.7 Japamālā mantraḥ

Recite the below mantra once, to pray to the *japa mālā* and invoke the blessings for a fruitful *japa*:

*oṃ māṇi māle mahāmāye sarvamantra svarūpiṇi  
caturvarga stvayinyasta stasmānye siddhidā bhava*

## 1.8 Guru mantraḥ

Recite the following guru mantra once, to seek the blessings of all gurus and the Guru:

*oṃ hrīṃ siddhaguro prasīda hrīṃ oṃ*

## 1.9 Ṣaṭpañcāśatyakṣara mantraḥ

*atha śrī svarṇākarṣaṇa bhairava ṣaṭpañcāśatyakṣara mantraḥ*

Following is the 56-lettered Śrī Svarṇākarṣaṇa Bhairava mantra, that should be recited at least 108 times (1 *mālā*):

*om aiṃ hrīṃ śrīṃ āpaduddhāraṇāya hrāṃ hrīṃ hrūṃ ajāmala-baddhāya  
lokeśvarāya svarṇākarṣaṇa bhairavāya mama dāridrya vidveṣaṇāya mahā-  
bhairavāya namaḥ śrīṃ hrīṃ aiṃ*

The *bīja* mantra *om* represents Śabda Brahman and is also called the *praṇava* mantra or the primordial sound, the manifested super-consciousness in the form of sound and all syllables. All other sounds and waves are said to have emanated from this mantra. The *vāgbhāva bīja* mantra *aiṃ*, represents all knowledge, spiritual and material. The *māyā bīja* mantra *hrīṃ* represents manifestation of everything as the power of Creation, sustenance as the power of Preservation and transformation as the power of Destruction. It is also related to concentration, focus, energy, drive, self-esteem, high power and is the main *śakti* mantra. The Lakṣmī *bīja* mantra *śrīṃ*, represents abundance, wealth, well-being and prosperity, as well as fructification of all efforts.

The word ‘*āpaduddhāraṇāya*’ signifies — the one who rescues us from all dangers and miserable conditions.

The *bīja* mantra *hrāṃ* pulls us away from karmic bonds and infuses spirituality into our mind and intellect. The *hrīṃ bīja* mantra represents the power of Destruction and applied to the individual self, it is the destruction of our inner karmic bonds represented by *antaḥkaraṇa* (mind, ego and the intellect) that bind the consciousness to the physical, astral and causal bodies. The form shifting *kinnara bīja* mantra *hrūṃ* brings complete transformation in our spiritual outlook and leads us towards self-realization. In this context Lord Bhairava is aided by the Divine Mother Bhairavi, who wields the power of Destruction and transformation and is the Destroyer of the Creation.

The word ‘*ajāmala-baddhāya*’ is a combination of ‘*aja*’ meaning — leader, ‘*amala*’ meaning — blemish-less and ‘*baddhāya*’ meaning — bound. He is a blemish-less leader and Lord and bound to the devotion of His devotees. The word ‘*lokeśvarāya*’ signifies — the Lord who rules over all the worlds (and the Creation Itself). The word ‘*svaṇākarṣaṇa*’ represents attraction of all types of abundance including gold, precious gems, money, etc. The word ‘*bhairavāya*’ represents the Lord Bhairava, who is a terrific form of

Lord Śiva and is seen as a Protector. He is worshipped as a generous boon giver by His devotees.

The word ‘*mama*’ means myself/us. The word ‘*dāridrya*’ means all types of poverty, miseries and unfortunate conditions. The word ‘*vidveṣaṇāya*’ signifies — the One who hates *dāridrya*. The word ‘*mahābhairavāya*’ represent Lord Śiva Himself as the chief Mahābhairava. The *namaḥ bīja* mantra is for offering salutations to the deity and indicating our complete surrender and request to the deity to take charge of our destiny.

The *bīja* mantras *śrīm*, *hrīm* and *aiṃ* are for encasing the mantra for added protection and easier fruition. This process of reversing the mantras at the end occurring earlier in the mantra, is called *samputīkaraṇa*.

“Salutations to the Supreme Lord Svarṇākaraṣaṇa Bhairava, the One who never fails to come to the rescue of His devotees, relieve us of all karmas, infuse uninhibited spirituality, material abundance and contentment in us and remove all types of misery from our lives once and for all.”

### 1.10 Gāyatrī mantraḥ

Recite the Svarṇākaraṣaṇa Bhairava *gāyatrī* mantra 10 times or 1/10 of main mantra *japa*:

*oṃ svarṇabhairavāya vidmahe  
svarṇākaraṣaṇāya dhīmahi  
tanno bhairavaḥ pracodayāt*

“May the golden complexioned Lord Svarṇākaraṣaṇa Bhairava, the grantor of all types of uninhibited abundance, kindle our intellect and illumine it!”

### 1.11 Ṣaḍaṅganyāsaḥ

*aiṃ hrīm śrīm āparduddhāraṇāya hṛdayāya namaḥ*

Open index, middle and ring fingers of the right hand and place them on the heart area.

*hrām hrīm hrūm ajāmilabaddhāya śirase svāhā*

Open middle and ring fingers of the right hand and touch the top of the forehead.

*oṃ lokeśvarāya śikhāyai vaṣaṭ*

Open the right thumb and touch the back of the head. This is the point where the tuft of hair is kept.

*oṃ svarṇākaraṣaṇa bhairavāya kavacāya huṃ*

Cross both the hands and run the fully opened palms from shoulders to finger tips.

*mama dāridrya vidveṣaṇāya netratrāyāya vaṣaṭ*

Touch the eyes with the right index and ring fingers, with the middle finger touching the *ājñā cakra*.

*mahā bhairavāya namaḥ astrāya phaṭ*

Open up the left palm and strike it three times with index and middle fingers of the right hand.

*bhūr-bhuva-ssuvarom-iti digbandhaḥ*

May all the directions be sealed and may no thoughts or disturbances impact our ability to recite the hymn.

*iti ṣaḍaṅga nyāsaḥ*

### 1.12 Dhyānaṃ

*pītavarṇaṃ catur-bāhuṃ trinetraṃ pīta-vāsasam  
akṣyaṃ svarṇa-māṇikyam taḍita-pūrīta pātrakam  
abhilaṣitaṃ mahā-śūlaṃ cāmaraṃ tomarodvahanam  
svarṇābharaṇa-sampannam muktāhāropaśobhitam (1)*

*madonmattaṃ sukhāsinaṃ bhaktānām ca vara pradam  
satataṃ cintaye devaṃ bhairavaṃ sarva-siddhidam  
pārijāta drumakāntārasthite maṇimaṇḍape  
siṃhāsanagataṃ dhyāyed bhairavaṃ svarṇadāyakam (2)*

*gāṅgeyapātraṃ ḍamaruṃ triśūlaṃ varaṃ karaiḥ saṃdadhataṃ trinetraṃ  
devyāyutaṃ taptasvarṇavarṇa svarṇākṛtiṃ bhairavamāśrayāmi (3)*

### 1.13 Pañcapūjā

*laṃ pṛthivyātmikāyai gandham samarpayāmi*

Hold the lower tip of the bottom phalange of the little fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*haṃ ākāśātmikāyai puṣpaiḥ pūjayāmi*

Hold the lower tip of the bottom phalange of the thumbs of both hands with the upper tip/nails of the index fingers, with the back of the hand facing us.

*yaṃ vāyvātmikāyai dhūpamāghrāpayāmi*

Hold the lower tip of the bottom phalange of the index fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*raṃ agnyātmikāyai dīpaṃ darśayāmi*

Hold the lower tip of the bottom phalange of the middle fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*vaṃ amṛtātmikāyai amṛtaṃ mahānaivedyaṃ nivedayāmi*

Hold the lower tip of the bottom phalange of the ring fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*saṃ sarvātmikāyai sarvopacāra pūjāṃ samarpayāmi*

Hold the fingers of each palm in a folded manner with the tips of each fingers of both hands touching each other and the thumbs facing the heart, in a “namaste” position.

#### 1.14 Samarpaṇam

Take water in *uttaraṇi* (spoon) and by reciting the following *śloka*, offer the water to the earth:

*guhyātiguhyagoptrā tvaṃ grhāṇāsmat-kṛtaṃ japam  
siddhirbhavatu me deva tvatprasādānmayi sthirā*

#### 1.15 Japānaṃtaraṃ mālāmantraṃ

Recite the below *śloka* and mantra, followed by placing the *māla* upon the top of the head and then place it back in the *māla* bag and conceal it. It should NOT be worn!

*oṃ tvaṃ māle sarvadevānāṃ prītidā śubhadā bhava  
śubhaṃ kuruṣya me bhadre yaśo vīryaṃ ca dehime*

*oṃ hrīṃ siddhyai namaḥ*

#### 1.16 Puraścaraṇa

*Japa: 100,000, homa: 10,000, tarpaṇa: 1,000, mārjana 100, bhojana 10.*



## 2 Aṣṭaṭpañcāśatyakṣara mahāmantraḥ

### 2.1 Viniyogaḥ

*om asyaśrī svarṇākarṣaṇa bhairava mantrasya  
śrī brahmā ṛṣiḥ anuṣṭup chandaḥ  
śrī svarṇākarṣaṇa bhairava devatā  
hrīm bījaṁ klīm śaktiḥ saḥ kīlakaṁ  
mama sarva-kāma-siddhayaṛthe  
svarṇākarṣaṇa bhairava mantra jape viniyogaḥ*

This mantra *japa* is to invoke Śrī Svarṇākarṣaṇa Bhairava and perform His mantra *japa* to obtain His complete grace in all aspects, specifically for removal of all types of poverty and acquisition of immense wealth, as well as to gain peace of mind and contentment in life. With His blessings, one gains complete happiness, abundance in wealth, etc. The sage (ṛṣiḥ) is the divine seer Brahmā, the meter (*chandas*) for the mantra is *anuṣṭup* and the deity is the ultimate and unlimited wealth and prosperity giver Śrī Svarṇākarṣaṇa Bhairava, the seed (*bījaṁ*) is *hrīm*, the power or *śakti* is *klīm*. The key (*kīlakaṁ*) to unlock the mantra is *saḥ*.

### 2.2 Ṛṣyādi nyāsa

*brahmā ṛṣaye namaḥ śirasi*

Open the right palm and touch the top of the forehead with the ring and thumb fingers joined at the top.

*anuṣṭup chandase namaḥ mukhe*

Now touch the lips of the mouth with the ring and thumb fingers joined at the top.

*śrī svarṇākarṣaṇa bhairava devatāyai namaḥ hṛdi*

Touch the heart with the right palm.

*hrīm bījāya namaḥ guhye*

Touch the genitalia with the right ring finger and thumb joined together.

*klīm śaktaye namaḥ pādayoḥ*

Touch the feet with the right ring finger and thumb joined together.

*saḥ kīlakāya namaḥ nābhau*

Touch the navel area with the right ring finger and thumb joined together.

*mama sarva-kāma-siddhayaṛthe svarṇākarṣaṇa bhairava mantra jape viniyogāya namaḥ sarvāṅge*

Run both the palms all over the body.

*iti ṛṣyādi nyāsaḥ*

### 2.3 Karanyāsaḥ

*hrāṃ aṅguṣṭhābhyāṃ namaḥ*

Use both the index fingers and run them on both the thumbs.

*hrīṃ tarjanībhyāṃ namaḥ*

Use both the thumbs and run them on both the index fingers.

*hrūṃ madhyamābhyāṃ namaḥ*

Use both the thumbs on the middle fingers.

*hraiṃ anāmikābhyāṃ namaḥ*

Use both the thumbs on the ring fingers.

*hrauṃ kaniṣṭhikābhyāṃ namaḥ*

Use both the thumbs on the little fingers.

*hraḥ karatalakarapṛṣṭhābhyāṃ namaḥ*

Open both the palms; run the opened palms of the right hand on the front and back sides of the left palm and repeat the same for the other palm.

*iti kara nyāsaḥ*

### 2.4 Ṣaḍaṅganyāsaḥ

*hrāṃ hṛdayāya namaḥ*

Open index, middle and ring fingers of the right hand and place them on the heart.

*hrīṃ śirase svāhā*

Open middle and ring fingers of the right hand and touch the top of the forehead.

*hrūṃ śikhāyai vaṣaṭ*

Open the right thumb and touch the back of the head. This is the point where the tuft of hair is kept.

*hraiṃ kavacāya huṃ*

Cross both the hands and run the fully opened palms from shoulders to finger tips.

*hrauṃ netratrāyāya vauṣaṭ*

Touch the eyes with the right index and ring fingers, with the middle finger touching the *ājñā cakra*.

*hrah astrāya phaṭ*

Open up the left palm and strike it three times with index and middle fingers of the right hand.

*bhūr-bhuva-ssuvarom-iti digbandhaḥ*

May all the directions be sealed and may no thoughts or disturbances impact our ability to recite the hymn.

*iti ṣaḍaṅga nyāsaḥ*

## 2.5 Dhyānaṃ

*pītavarṇaṃ catur-bāhuṃ trinetraṃ pīta-vāsasam  
akṣyaṃ svarṇa-māṇikyam taḍitaṭpūrīta pātrakam  
abhilaṣitaṃ mahā-śūlaṃ cāmaraṃ tomarodvahanam  
svarṇābharaṇa-sampannam muktāhāropaśobhitam (1)*

*madonmattaṃ sukhāsīnaṃ bhaktānām ca vara pradam  
satataṃ cintaye ddevaṃ bhairavaṃ sarva-siddhidam  
pārijāta drumakāntārasthite maṇimaṇḍape  
siṃhāsanaḡataṃ dhyāyed bhairavaṃ svarṇadāyakam (2)*

*gāṅgeyapātraṃ ḡamaruṃ triśūlaṃ varaṃ karaiḥ saṃdadhataṃ trinetraṃ  
devyāyutaṃ taptasvarṇavarṇa svarṇākṛtiṃ bhairavamāśrayāmi (3)*

Salutations to Lord Svarṇākarṣaṇa Bhairava, who is yellowish gold in complexion with four arms, three-eyed and adorned in golden garments. His eyes appear as golden rubies and He is emanating brilliance resembling a lightning like bolt, that engulfs the entire Creation. He readily grants all our cherished wishes and desires. He is holding a trident, bearing a whisk and a lance and is also adorned with all types of precious and rare gems, gold and beautiful strings of pearls. He is comfortably seated and intoxicated with bliss and is ready to fulfill all our wishes. He is constantly reflecting upon and immersed in the welfare of the Creation and is endowed with unlimited *siddhi*-s. He is in the midst of a forest full of the fragrant and mystical trees called *pārijāta* and in a hall of precious gems and crystals of unmatched beauty and glitter. He is to be meditated as seated upon a royal lion faced throne and ready to bestow any wish of His sincere devotees.

He is holding a golden bowl full of abundance, a musical drum, a trident and displaying the wish granting *vara mudra*. He is three-eyed and is worshipped by tens of thousands of *deva*-s and other celestials and is Himself radiating with the glow equivalent to tens of thousands of celestials. He is

radiant with a brilliant golden complexion and is the grantor of all types of unimaginable prosperity. Salutations to Bhairava, the most merciful and generous grantor of all types of abundance and prosperity!

## 2.6 Pañcapūjā

*laṃ prthivyātmikāyai gandham samarpayāmi*

Hold the lower tip of the bottom phalange of the little fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*haṃ ākāśātmikāyai puṣpaiḥ pūjayāmi*

Hold the lower tip of the bottom phalange of the thumbs of both hands with the upper tip/nails of the index fingers, with the back of the hand facing us.

*yaṃ vāyvātmikāyai dhūpamāghrāpayāmi*

Hold the lower tip of the bottom phalange of the index fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*raṃ agnyātmikāyai dīpaṃ darśayāmi*

Hold the lower tip of the bottom phalange of the middle fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*vaṃ amṛtātmikāyai amṛtaṃ mahānaivedyaṃ nivedayāmi*

Hold the lower tip of the bottom phalange of the ring fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*saṃ sarvātmikāyai sarvopacāra pūjāṃ samarpayāmi*

Hold the fingers of each palm in a folded manner with the tips of each fingers of both hands touching each other and the thumbs facing the heart in a “namaste” position.

## 2.7 Japamālā mantraṃ

Recite the below mantra once to pray to the *japa mālā* and invoke the blessings for a fruitful *japa*:

*oṃ māṃ māle mahāmāye sarvamantra svarūpiṇi  
caturvarga stvayinyasta stasmānye siddhidā bhava*

## 2.8 Guru mantraḥ

Recite the following *guru* mantra once, to seek the blessings of all *guru*-s and the *Guru*.

*oṃ hrīṃ siddhaguro prasīda hrīṃ oṃ*

## 2.9 Aṣṭaṭpañcāśatyakṣara mantraḥ

*atha śrī svarṇākarṣaṇa bhairava aṣṭaṭpañcāśatyakṣara mantraḥ*

Following is the 58-lettered Śrī Svarṇākarṣaṇa Bhairava mantra, that should be recited at least 108 times (1 *mālā*).

*oṃ aiṃ hrīṃ śrīṃ aiṃ śrīṃ āpaduddhāraṇāya hrāṃ hrīṃ hrūṃ ajāmala-  
baddhāya lokeśvarāya svarṇākarṣaṇa bhairavāya mama dāridrya vid-  
veṣaṇāya mahābhairavāya namaḥ śrīṃ hrīṃ aiṃ*

## 2.10 Gāyatrī mantra

Recite 10 times or 1/10 of main mantra *japa*:

*oṃ svarṇabhairavāya vidmahe  
svarṇākarṣaṇāya dhīmahi  
tanno bhairavaḥ pracodayāt*

“May the golden complexioned Lord Svarṇākarṣaṇa Bhairava, the grantor of all types of uninhibited abundance, kindle our intellect and illumine it!”

## 2.11 Ṣaḍaṅganyāsaḥ

*hrāṃ hṛdayāya namaḥ*

Open index, middle and ring fingers of the right hand and place them on the heart.

*hrīṃ śīrase svāhā*

Open middle and ring fingers of the right hand and touch the top of the forehead.

*hrūṃ śikhāyai vaṣaṭ*

Open the right thumb and touch the back of the head. This is the point where the tuft of hair is kept.

*hraiṃ kavacāya huṃ*

Cross both the hands and run the fully opened palms from shoulders to finger tips.

*hrauṃ netratrāyāya vauṣaṭ*

Touch the eyes with the right index and ring fingers, with the middle finger touching the *ājña cakra*.

*hrah astrāya phaṭ*

Open up the left palm and strike it three times with index and middle fingers of the right hand.

*bhūr-bhuva-ssuvarom-iti digbandhaḥ*

May all the directions be sealed and may no thoughts or disturbances impact our ability to recite the hymn.

*iti ṣaḍaṅga nyāsaḥ*

## 2.12 Dhyānaṃ

*pītavarṇaṃ catur-bāhuṃ trinetraṃ pīta-vāsasam  
akṣyaṃ svarṇa-māṇikyam taḍita-pūrīta pātrakam  
abhilaṣitaṃ mahā-śūlaṃ cāmaraṃ tomarodvaham  
svarṇābharaṇa-sampannaṃ muktāhāropaśobhitam (1)*

*madonmattaṃ sukhāsinaṃ bhaktānām ca vara pradam  
satataṃ cintaye ddevaṃ bhairavaṃ sarva-siddhidam  
pārijāta drumakāntārasthite maṇimaṇḍape  
siṃhāsanagataṃ dhyāyed bhairavaṃ svarṇadāyakam (2)*

*gāṅgeyapātraṃ ḍamaruṃ trisūlaṃ varaṃ karaiḥ saṃdadhataṃ trinetraṃ  
devyāyutaṃ taptasvarṇavarṇa svarṇākṛtiṃ bhairavamāśrayāmi (3)*

## 2.13 Pañcapūjā

*laṃ pṛthivyātmikāyai gandham samarpayāmi*

Hold the lower tip of the bottom phalange of the little fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*haṃ ākāśātmikāyai puṣpaiḥ pūjayāmi*

Hold the lower tip of the bottom phalange of the thumbs of both hands with the upper tip/nails of the index fingers, with the back of the hand facing us.

*yaṃ vāyvātmikāyai dhūpamāghrāpayāmi*

Hold the lower tip of the bottom phalange of the index fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*raṃ agnyātmikāyai dīpaṃ darśayāmi*

Hold the lower tip of the bottom phalange of the middle fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*vaṃ amṛtātmikāyai amṛtaṃ mahānaivedyaṃ nivedayāmi*

Hold the lower tip of the bottom phalange of the ring fingers of both hands with the upper tip of the thumbs, with the back of the hand facing us.

*saṃ sarvātmikāyai sarvopacāra pūjāṃ samarpayāmi*

Hold the fingers of each palm in a folded manner with the tips of each fingers of both hands touching each other and the thumbs facing the heart in a “namaste” position.

## 2.14 Samarpaṇam

Take water in *uttaraṇi* (spoon) and by reciting the following *śloka*, offer the water to the earth:

*guhyātiguhyagoptrā tvaṃ grhāṇāsmat-kṛtaṃ japam  
siddhirbhavatu me deva tvatprasādānmayi sthirā*

## 2.15 Japānaṃtaraṃ mālāmantraṃ

Recite the below *śloka* and mantra, followed by placing the *māla* upon the top of the head and then place it back in the *māla* bag and conceal it. It should NOT be worn!

*oṃ tvaṃ māle sarvadevānāṃ prītidā śubhadā bhava  
śubhaṃ kuruṣya me bhadre yaśo vīryaṃ ca dehime*

*oṃ hrīṃ siddhyai namaḥ*

## 2.16 Puraścaraṇa

*Japa*: 100,000, *homa*: 10,000, *tarpaṇa*: 1,000, *mārjana* 100, *bhojana* 10.



### 3 Svarṇākarṣaṇa Bhairava stotram

*śrī mārkaṇḍeya uvāca  
bhagavan pramathādhīśa śiva-tulya-parākrama  
pūrvam-ukta-stvayā mantraṃ bhairavaśya mahātmanaḥ (1)*

The divine seer Śrī Mārkaṇḍeya spoke thus: Salutations to the great lord Bhairava, who is one and the same as Lord Śiva (Rudra), the Destroyer (of ignorance), equal in all respects in His valor, courage, strength and power. May we recite His mantras and meditate upon Lord Bhairava, who is none other than the True Reality! May He confer all material and spiritual benefits upon us and liberate us.

*idānīṃ śrotum-icchāmi tasya stotram-anuttamaṃ  
tat kenoktaṃ purā stotraṃ paṭhanāt-tasya kiṃ phalam (2)*

What is that *stotra* that is claimed to be all powerful, fruitful for fulfilling all wishes? What is it that is all accomplishing for those, who recite it with full devotion and fervor to Lord Bhairava?

*tat sarvaṃ śrotum-icchāmi, brūhi me nandikeśvara (3)*

Oh faithful and kind Lord Nandikeśvara<sup>2</sup>, please narrate this *stotra* in full and enlighten me.

*śrī nandikeśvara uvāca  
idaṃ brahman mahā-bhāga lokānām-upakāraka  
stotraṃ vaṭuka-nāthasya durlabhaṃ bhuvana-traye (4)*

Lord Śrī Nandikeśvara spoke thus: This *stotra* is of Brahman Himself, manifested as Lord Vaṭuka-nātha<sup>3</sup>, extremely rare and difficult to find in all the three realms and dimensions. It ushers in immense auspiciousness, opens up the doors to acquisition of immense fortune and also confers immeasurable benefits to the entire world and its populace.

Lord Vaṭuka Bhairava as Brahman manifests Himself as Viriñci Vaṭuka Bhairava, who becomes the cause and mentor of the Creator — Lord Brahma, Mukunda Vaṭuka Bhairava, who becomes the cause and mentor of the Preserver — Lord Viṣṇu and lastly, Rudra Vaṭuka Bhairava, who becomes the cause and mentor of the Destroyer — Lord Rudra. In another

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<sup>2</sup>Lord Nandi, the bull faced attendant of Lord Śiva

<sup>3</sup>Vaṭuka Bhairava in the form of a boy

classification, Lord Vaṭuka Bhairava is equated with Brahma, Lord Svar-  
ṇākarṣaṇa Bhairava with Lord Viṣṇu and Lord Kāla Bhairava with Lord  
Rudra.

*sarva-pāpa-praśamanaṃ sarva-sampatti-dāyakam  
dāridrya-śamanaṃ puṃsām-āpadā-bhaya-hārakam (5)*

This *stotram* removes all sins and bad karmas, bestows all types of wealth  
and prosperity. Destroys all types of poverty, ignorance and allays all types  
of fears and dangers, that one may perceive from any source. (All types of  
enemies, black-magic and other types of negative influences will be totally  
eradicated!).

*aṣṭaiśvarya-pradaṃ nṛṇāṃ parājaya-vināśanam  
mahā-kānti-pradaṃ caiva soma-saundarya-dāyakam (6)*

One will receive all the benefits, material and spiritual, including wealth,  
knowledge, health, children, food, courage and means to undertake and ac-  
complish any task etc. There is absolutely nothing, that cannot be achieved  
by the grace of Bhairava! There shall never be any fear of losing in any bat-  
tle, competition or in achieving any task of importance to us. He is brilliant  
in appearance and emits light and grace across the entire Creation. Like-  
wise, He is also as beautiful and handsome, as the moon to look at.

*mahā-kīrti-pradaṃ stotraṃ bhairavasya mahātmanaḥ  
na vaktavyaṃ nirācāre hi putrāya ca sarvathā (7)*

One will obtain great recognition, fame and popularity by the grace of the  
great Lord Bhairava. There is nothing more to speak or narrate, or even  
deliberate upon, of any approved usages and rituals. This *stotram* by Itself,  
has the power to accomplish anything! One shall be blessed with illustrious  
children and all types of comforts and pleasures, that one may seek!

*śucaye guru-bhaktāya śucaye'pi tapasvine  
mahā-bhairava-bhaktāya sevite nirdhanāya ca (8)*

One who has a clean heart and immense faith and devotion towards his  
guru, one who is a very sincere and devoted meditation practitioner, one  
who has absolute faith and unstinted devotion to Lord Bhairava, one who  
is willing to serve without any expectations of garnering wealth.

*nija-bhaktāya vaktavyam-anyathā śāpam-āpnuyāt  
stotram-etat bhairavasya brahma-viṣṇu-śivātmanaḥ (9)*

One who is endowed with true devotion and spoken of highly by others and everyone, may be blessed by the benefits that can be accrued by the recitation of this *stotram*. All other rogue elements should not be bestowed with this *stotram*, in order to prevent any accumulation of bad karma and curses. May Lord Bhairava, who is none other than Brahman manifested as the Creator Brahma, Preserver Viṣṇu and the Destroyer Śiva (Rudra), bless us immensely and help fulfill all our cherished wishes and desires.

*śṛṇuṣva brūhito brahman sarva-kāma-pradāyakam (10)*

Hear now very attentively, Oh pious and learned one, the stotram of Brahman Himself, manifested as Śrī Svarṇākaraṣaṇa Bhairava, the grantor of all wishes and desires, the fulfiller of all tasks!

### 3.1 Viniyogaḥ

*om asya śrī-svarṇākaraṣaṇa-bhairava-stotrasya  
brahmā ṛṣiḥ anuṣṭup chandaḥ  
śrī-svarṇākaraṣaṇa-bhairava-devatā  
hrīm bījaṁ klīm śakti saḥ kīlakam  
mama-sarva-kāma-siddhayaṁthe pāṭhe viniyogaḥ (11)*

This mantra *japa* is to invoke Śrī Svarṇākaraṣaṇa Bhairava and perform His *stotra japa* to obtain His complete grace in all aspects, specifically for all types of wish fulfillment and accomplishment of all tasks. The sage (*ṛṣiḥ*) is the divine seer and Creator Brahma, the meter (*chandas*) for the mantra is Anuṣṭup and the deity is the ultimate and unlimited wealth giver — Śrī Svarṇākaraṣaṇa Bhairava, the seed (*bījaṁ*) is *hrīm*, the power or *śakti* is *klīm*. The key (*kīlakam*) to unlock the mantra is *saḥ*.

### 3.2 Ṛṣyādi nyāsa

*brahmā ṛṣaye namaḥ śirasi*

Open the right palm and touch the top of the forehead with the ring and thumb fingers joined at the top.

*anuṣṭup chandase namaḥ mukhe*

Now touch the lips of the mouth with the ring and thumb fingers joined at the top.

*śrī svarṇākaraṣaṇa bhairava devatāyai namaḥ hṛdi*

Touch the heart area with the right palm.

*hrīm bījāya namaḥ guhye*

Touch the genitalia area with the right ring finger and thumb joined together.

*klīm śaktaye namaḥ pādayoḥ*

Touch the feet with the right ring finger and thumb joined together.

*saḥ kīlakāya namaḥ nābhau*

Touch the navel with the right ring finger and thumb joined together.

*mama-sarva-kāma-siddhayaṛthe pāṭhe viniyogāya namaḥ sarvāṅge*

Run both the palms all over the body.

*iti ṛṣyādi nyāsaḥ*

### 3.3 Karanyāsaḥ

*hrām aṅguṣṭhābhyām namaḥ*

Use both the index fingers and run them on both the thumbs.

*hrīm tarjanībhyām namaḥ*

Use both the thumbs and run them on both the index fingers.

*hrūm madhyamābhyām namaḥ*

Use both the thumbs on the middle fingers.

*hraiṃ anāmikābhyām namaḥ*

Use both the thumbs on the ring fingers.

*hrauṃ kaniṣṭhikābhyām namaḥ*

Use both the thumbs on the little fingers.

*hraḥ karatalakarapṛṣṭhābhyām namaḥ*

Open both the palms; run the opened palms of the right hand on the front and back sides of the left palm and repeat the same for the other palm.

*iti kara nyāsaḥ*

### 3.4 Śaḍaṅganyāsaḥ

*hrām hṛdayāya namaḥ*

Open index, middle and ring fingers of the right hand and place them on the heart *cakra*.

*hrīm śīrase svāhā*

Open middle and ring fingers of the right hand and touch the top of the forehead.

*hrūm śikhāyai vaṣaṭ*

Open the right thumb and touch the back of the head. This is the point where the tuft of hair is kept.

*hraiṃ kavacāya huṃ*

Cross both the hands and run the fully opened palms from shoulders to finger tips.

*hrauṃ netratrāyāya vauṣaṭ*

Touch the eyes with the right index and ring fingers, with the middle finger touching the *ājñā cakra*.

*hraḥ astrāya phaṭ*

Open up the left palm and strike it three times with index and middle fingers of the right hand.

*bhūr-bhuva-ssuvarom-iti digbandhaḥ*

May all the directions be sealed and may no thoughts or disturbances impact our ability to recite the hymn.

*iti śaḍaṅga nyāsaḥ*

### 3.5 Dhyānaḥ

*mandāra-druma-mūla-bhāji vijite ratnāsane saṃsthite*

*divyaṃ cāruṇa-caṅcukādhara-rucā devyā kṛtālīṅganaḥ (12)*

Salutations to the Divine Lord, who resides in the midst of a *mandāra* forest, unrivalled, powerful and radiant. Seated on a bejeweled throne, shining forth with red radiant beams of light, looking extremely handsome with a chiseled face and is lovingly hugged by His consort Bhairavi.

*bhaktebhyaḥ kara-ratna-pātra-bharitaṃ svarṇa dadhāno bhṛśam*

*svaṇṇākarṣaṇa-bhairavo bhavatu me svargāpavarga-pradaḥ (13)*

Behold the One who has many devotees! The Divine Father is holding a vessel full of rare gems and treasures, gold and all types of riches. A vessel that can never be emptied and He showers His grace again and again upon His devotees and loads them with extreme prosperity and finally granting them liberation. Let us meditate upon the most magnanimous Lord Svarṇākarṣaṇa Bhairava!

*pārijāta druma kāntāre sthite māṇikyā-maṇḍape*

*siṃhāsana gataṃ vande bhairavaṃ svarṇa-dāyakaṃ (14)*

He is in the midst of a forest full of the fragrant and mystical trees called *pārijāta* and in a hall of precious gems and crystals of unmatched beauty and glitter. He is to be meditated as, seated upon a royal lion faced throne and ready to bestow all types of riches as well as any wish of His sincere devotees.

*gāṅgeya pātraṃ ḍamarūṃ triśūlaṃ varaṃ karaḥ sandadhataṃ trinetraṃ  
devyāyutaṃ tapta-svarṇa-varṇa svarṇākarṣaṇa-bhairavam-āśrayāmi (15)*

He is holding a golden vessel (*kalaśa*) full of precious stones, gold and all types of wealth<sup>4</sup>, a musical drum<sup>5</sup>, a trident and displaying the wish granting *vara mudra*. He is three-eyed and is worshipped by tens of thousands of *devas* and other celestials. He is radiant with a brilliant golden complexion and is the grantor of all types of unimaginable prosperity. Salutations to Bhairava, the most merciful and generous grantor of all types of abundance and prosperity!

### 3.6 Mantraḥ

*oṃ aiṃ hrīṃ śrīṃ aiṃ śrīṃ āpaduddhāraṇāya hrāṃ hrīṃ hrūṃ ajāmala-  
baddhāya lokeśvarāya svarṇākarṣaṇa bhairavāya mama dāridrya vid-  
veṣaṇāya mahābhairavāya namaḥ śrīṃ hrīṃ aiṃ (16)*

The *bīja* mantra *oṃ* represents Śabda Brahman and is also called the *praṇava* mantra or the primordial sound, the manifested super-consciousness in the form of sound and all syllables. All other sounds and waves are said to have emanated from this mantra. The *vāgbhāva bīja* mantra *aiṃ* represents all knowledge, spiritual and material. The *māyā bīja* mantra *hrīṃ* represents manifestation of everything as the power of Creation, sustenance as the power of Preservation and transformation as the power of Destruction. It is also related to concentration, focus, energy, drive, self-esteem, high power and is the main *śakti* mantra. The Lakṣmī *bīja* mantra *śrīṃ* represents abundance, wealth, well-being and prosperity, as well as fructification of all efforts.

The second *vāgbhāva bīja* mantra *aiṃ* re-iterates the need to obtain all the knowledge we need to succeed in all our tasks and become accomplished. The second Lakṣmī *bīja* mantra *śrīṃ* indicates the desire for fruition of all our efforts.

The word ‘*āpaduddhāraṇāya*’ signifies the one who rescues us from all dangers and miserable conditions.

The *bīja* mantra *hrāṃ* pulls us away from karmic bonds and infuses spirituality into our mind and intellect. The *hrīṃ bīja* mantra represents the power of Destruction and applied to the individual self, it is the destruction of our inner karmic bonds represented by *antaḥkaraṇa* (mind, ego and

<sup>4</sup> Alternately, *gāṅgeya pātraṃ* can also mean a vessel holding the water from the sacred Ganges river, but it is not applicable in this context

<sup>5</sup> Emanates all mystical vibrations, syllable *mātrka*-s

the intellect) that bind the consciousness to the physical, astral and causal bodies.

The form shifting *kinnara bīja* mantra *hrūṃ*, brings complete transformation in our spiritual outlook and leads us towards self-realization. In this context Lord Bhairava is aided by the Divine Mother Bhairavi, who wields the power of Destruction and transformation and is the Destroyer of the Creation.

The word ‘*ajāmala-baddhāya*’ is a combination of ‘*aja*’ meaning — leader, ‘*amala*’ meaning — blemish-less and ‘*baddhāya*’ meaning — bound. He is a blemish-less leader and Lord and bound to the devotion of His devotees. The word ‘*lokeśvarāya*’ signifies — the Lord who rules over all the worlds.

The word ‘*svarṇākarṣaṇa*’ represents attraction of all types of abundance including gold, precious gems, money etc. The word ‘*bhairavāya*’ represents the Lord Bhairava, who is a terrific form of Lord Śiva and is seen as a Protector. He is worshipped as a generous boon giver by His devotees.

The word ‘*mama*’ means myself/us. The word ‘*dāridrya*’ means all types of poverty, miseries and unfortunate conditions. The word ‘*vidveṣaṇāya*’ signifies — the One who hates *dāridrya*. The word ‘*mahābhairavāya*’ represent Lord Śiva Himself as the chief Mahābhairava.

The *namaḥ bīja* mantra is for offering salutations to the deity and indicating our complete surrender and request to the deity to take charge of our destiny. The *bīja* mantras *śrīṃ*, *hrīṃ* and *aiṃ* are for encasing the mantra for added protection and easier fruition. This process of reversing the mantras at the end occurring earlier in the mantra, is called *samputīkaraṇa*.

“Salutations to the Supreme Lord Svarṇākarṣaṇa Bhairava, the One who never fails to come to the rescue of His devotees, relieve us of all karmas, infuse uninhibited spirituality, material abundance and contentment in us and remove all types of misery from our lives once and for all”.

### 3.7 Stotra-pāṭha

*sarvajñāya namas-tubhyaṃ namaste divya-cakṣuṣe  
ajitāya namas-tubhyaṃ jita-mitrāya te namaḥ (24)*

Salutations to the One who is the repository of all knowledge and holds the power of Divine foresight and is the cause of all happenings. He can never be conquered or subdued by any means and is also an ally of those who are subdued and seeking His protection. Salutations to the great Lord Bhairava!



*namaste rudra-rūpāya mahāvīrāya te namaḥ  
namo'sttv-ananta-vīryāya mahāghorāya te namaḥ (25)*

Salutations to the One who is in the form of Lord Rudra, the Destroyer and possessor of immense strength, potential and humungous power manifested in the Creation. Salutations to the One who is verily the source of infinite power, will and courage. Salutations to the One who is also the most terrific and benevolent, as need be.

*namaste ghora-ghorāya viśva-ghorāya te namaḥ  
namaḥ ugrāya śāntāya bhaktānāṃ śānti-dāyine (26)*

Salutations to the One who is the most benevolent and terrific and is also the Destroyer of the entire Creation, at the time of its dissolution. Salutations to the most aggressive and war like, as well as the most composed and peaceful and the greatest beneficent to all His devotees, in bestowing everlasting happiness, comfort, joy and peace.

*gurave sarva-lokānāṃ namaḥ praṇava-rūpiṇe  
namaste vāgbhav-ākhyāya dīrgha-kāmāya te namaḥ (27)*

Salutations to the Divine Father, who is the teacher and guru of the entire Creation and who is present in the form of the praṇava mantra *om*. Salutations to the great lord, who is omnipresent in the meaning of all the letters of the alphabet, including the alphabet and all the words and sound frequencies. Salutations to Him, who is the Creator and the doer of all major tasks and accomplishments and everything that is manifested in the Creation!

*namaste kāma-rājāya yoṣita-kāmāya te namaḥ  
dīrgha-māyā-svarūpāya mahā-māyāya te namaḥ (28)*

Salutations to the One who is the embodiment of all love, adoration, affection, lust and all types of emotions. Salutations to the One who showers His affection and grace upon all women and empowers them to accomplish any task! Salutations to the One, who has unleashed the great cosmic illusion, called the Mahāmāya and is omnipresent within it and embodies it as well.

*sṛṣṭi-māyā-svarūpāya nisarga-samayāya te  
sura-loka-supūjyāya āpad-uddhāraṇāya ca (29)*

Salutations to the One, who is the embodiment of the cosmic illusion, that engulfs the entire Creation and generates a false sense of reality, that the unenlightened beings perceive. Salutations to the One who creates the perception of time and dispenses with it as desired. Salutations to the One who is prayed to at all times by the celestials and the One who comes to their, as well as to our rescue, during all crises and when most needed. Salutations to the One who never refuses to come to the rescue of His devotees and is always there, when called upon!

*namo namo bhairavāya mahā-dāridrya-nāśine  
unmūlane karmaṭhāya alakṣmyāḥ sarvadā namaḥ (30)*

Salutations to the Divine Bhairava, who destroys and eliminates even the worst cases of poverty. He skillfully uproots the poverty causing elements and provides the much needed succor, to all His devotees seeking His grace.

*namo ajāmala-baddhāya namo lokeśvarāya te  
svarṇākarṣaṇa-śīlāya bhairavāya namo namaḥ (31)*

Salutations to the blemish-less Lord bound to the sincere devotion of His devotees and is the ruler of the entire Creation! Salutations to Bhairava, who showers all types of riches and prosperity as is His natural dispensation, to enrich His devotees and fulfill all their wants and protect them from all harm.

*mama dāridrya vidveṣaṇāya lakṣyāya te namaḥ  
namo loka-trayeśāya svānandaṁ nihitāya te (32)*

Salutations to the Lord, who detests and removes all of our unfortunate dispensations, financial crises, loans, debts and lack of prosperity. It becomes an objective to the Divine Lord, to come to the rescue of His devotees and ensure their well-being. Salutations to the Lord of all the three realms, who is self-sufficient and ever content in His disposition.

*namaḥ śrī-bīja-rūpāya sarva-kāma-pradāyine  
namo mahā-bhairavāya śrī-bhairava namo namaḥ (33)*

Salutations to the Divine Lord who is in the form of the *śrī bīja śrīṁ*, indicating prosperity, abundance and fertility. He is the fulfiller of all desires and wishes of His sincere devotees. Salutations to the One who is none other than Brahman, manifested as Lord Mahā Bhairava and as the Preserver and Sustainer Lord Śrī Bhairava.

*dhan-ādhyakṣa namas-tubhyaṃ śaraṇyāya namo namaḥ  
namaḥ prasanna ādi-devāya te namaḥ (34)*

Salutations to the Divine Lord, who is the Lord of all wealth and is the Protector and savior of the entire Creation. Salutations to the Divine Lord manifested as the Creator Ādi Deva.

*namaste mantra-rūpāya namaste mantra-rūpiṇe  
namaste svarṇa-rūpāya suvarṇāya namo namaḥ (35)*

Salutations to the Divine Lord, who is in the form of the mantra Itself and is also its power (*śakti*). Salutations to the Divine Lord, who is golden yellow in complexion and has a brilliant glow and golden hue.

*namaḥ suvarṇa-varṇāya mahā-puṇyāya te namaḥ  
namaḥ śuddhāya buddhāya namaḥ saṃsāra-tāriṇe (36)*

Salutations to the one, who is golden yellow in complexion and is most auspicious, sinless and is purity personified. Salutations to the One who is cleansed of all karmas, belongings and obsessions and is the superintelligence Itself. Salutations to Him, who is our protector and sustainer and will carry us through the journey of life and takes care of all our needs and that of our family.

*namo devāya guhyāya pracalāya namo namaḥ  
namaste bāla-rūpāya pareśāṃ balanāśīne (37)*

Salutations to the Divine Lord, who is all powerful, subtle, static and mobile and is omnipresent everywhere. Salutations to the One who is in the form of a lad as Vaṭuka Bhairava, representing the Creation Itself (Lord Brahma) and is the Supreme Reality — Brahman with imperishable power and sustenance. As Lord Rudra, He is also the Supreme power that destroys the entire Creation during the time of dissolution.

*namaste svarṇa saṃsthāya namo bhūtala-vāsīne  
namaḥ pātāla-vāsāya anādhārāya te namaḥ (38)*

Salutations to the One who is equated to the precious gold deposits on the Earth's surface and One who is omnipresent on the Earth's surface to assist His sincere devotees. Salutations to the One who is also present in the Earth's crust and the netherworlds and dimensions to assist His sincere devotees. Salutations to the One, who needs no support or assistance to act upon or to sustain Himself!

*namo namaste śāntāya anantāya namo namaḥ  
dvi-bhujāya namas-tubhyaṃ bhuja-traya-suśobhine (39)*

Salutations to the One who is calm and composed and ushers in peace to all the realms. Salutations to the One who is eternal, infinite and omnipresent. Salutations to the One who has two arms and sometimes dazzles the realms with three arms (manifesting the triads).

*namo'namādi siddhāya svarṇa-hastāya te namaḥ  
pūrṇa-candra-pratikāśa vadan-āmbhoja-śobhine (40)*

Salutations to the One who is the Supreme Self and bows to none and is the first Siddha, the realized One! Salutations to the One whose hands are of gold. Salutations to the One who is as magnetic in appearance as a full moon in its golden disc form. Salutations to the One whose face dazzles and entices like a blossomed lotus.

*namaste'stu-svarūpāya svarṇ-ālankāra-śobhine  
namaḥ svarṇ-ākaraṇāya svarṇ-ābhāya namo namaḥ (41)*

Salutations to the One who is in His own mysterious form and can manifest anywhere and in anything, throughout the Creation. Salutations to the One who is bedecked in golden ornaments and dazzling with brilliance of golden hue. Salutations to the One whose worship attracts wealth, abundance and immense prosperity. Salutations to the one who looks very enticing and pleasing in a golden appearance.

*namaste svarṇa-kaṇṭhāya svarṇābhāmbara-dhāriṇe  
svarṇa-siṃhāsana-sthāya svarṇa-pādāya te namaḥ (42)*

Salutations to the One who is golden throated and is adorned in golden garments. Salutations to the One, who is seated on a golden lion faced throne and has golden feet!

*namaḥ svarṇabha-pādāya svarṇa-kāñcī-suśobhine  
namaste svarṇa-jaṅghāya bhakta-kāmad-uddhātmane (43)*

Salutations to the One, who has golden feet and dazzles with golden girdles around His waist and hips. Salutations to the One who has golden shanks (legs). Salutations to the One, who extricates and fulfills all the inner desires of His devotees.

*namaste svarṇa-bhaktāya kalpavṛkṣa-svarūpiṇe  
cintāmaṇi-svarūpāya namo brahmādi-sevine (44)*

Salutations to the One who is adored by the seekers of gold, wealth and prosperity, for He is also manifested in the form of the wish fulfilling celestial tree Kalpavṛkṣa. He is also manifested in the form of the fabulous wish fulfilling gem Cintāmaṇi. Salutations to the One who is served by the Creator Brahma and all other celestials and divine sages.

*kalpadrumādyaḥ saṁsthāya bahu-svarṇa-pradāyine  
namo hemākaraṣaṇāya bhairavāya namo namaḥ (45)*

Salutations to the One who is stationed in the enchanted forest of the quick wish fulfilling trees of paradise. Salutations to the One who bestows plenty of gold, wealth and prosperity. Salutations to Bhairava, whose worship attracts all types of prosperity, gold, precious stones and immense wealth!

*stavenānena santuṣṭo bhava lokaśa bhairava  
paśya mām karuṇā-dṛṣṭyā śaraṇāgata-vatsala (46)*

Oh Divine Lord Bhairava, the ruler of the world, may these faultless verses (*stotram*) gladden your heart. Oh Divine Protector, may your divine grace full of mercy, love, affection, abounding in all kinds of auspiciousness, health and wealth, fall upon us and offer all the protection and care we seek.

### 3.8 Phalaśruti

Expected results upon reciting the *stotram* on a regular basis:

*śrī mahā-bhairavasyedaṁ stotram-uktaṁ sudur-labham  
mantrātmakaṁ mahā-puṇyaṁ sarvaiśvarya-pradāyakam (47)*

This *stotram* of Lord Śrī Mahā Bhairava is said to be extremely rare and very difficult to obtain and recite. This is equivalent to a mantra to the Divine Lord and ushers immense auspiciousness, good karma, dissolves all sins and attracts all types of wealth, comforts, health, prosperity and happiness.

*yaḥ paṭhen-nityam-ekāgraṁ pātakai sa pramucyate  
labhate mahatīm lakṣmīm-aṣṭaiśvarya-avāpnuyāt (48)*

One who recites this *stotram* with intense and single pointed devotion to Lord Bhairava, will be absolved of all sinful acts and bad karmas. Such a devotee will obtain immense riches, comforts, prosperity and all types of benefits beyond one's imagination.

*cintāmaṇim-avāpnoti dhenu kalpataruṃ dhruvam  
svarṇa rāśim-avāpnoti śīghrameva na saṃśayaḥ (49)*

All the wish fulfilling entities such as the wondrous wish fulfilling Cintāmaṇi tree, the wish fulfilling celestial cow and the happiness bestowing magical trees of paradise Kalpataru become accessible to the sincere devotees. Heaps of treasures and immense wealth gets bestowed very quickly. There is no reason to doubt this at all.

*tri-sandhyaṃ yaḥ paṭhet-stotraṃ daśāvṛtyā narottamaḥ  
svapne śrī bhairavas-tasya sāksād-bhūtvā jagad-guruḥ (50)*

Those blessed devotees who sincerely and devotedly recite this *stotraṃ* ten times daily, at dawn, noon and dusk, will also be blessed by the appearance of the universal teacher and Jagad Guru Lord Śrī Bhairava Himself.

*svaṇa-rāśiṃ dadāt-yasmai tat-kṣaṇaṃ nāsti saṃśayaḥ  
aṣṭāvṛtyā paṭhet yastu sandhyāyāṃ vā narottamam (51)*

When multitude of riches get showered upon the devotee, all doubts will be put to rest, at that very moment. To obtain the same, the sincerest devotees should make all efforts to recite eight times at dawn, noon and dusk.

*labhate sakalān kāmān saptāhānnātra saṃśayaḥ  
sarvadaḥ yaḥ paṭhet-stotraṃ bhairavasya mahātmanāḥ (52)*

Doing so week long, one is bound to achieve success in all undertakings. One must continue to recite this *stotraṃ* lifelong, to achieve all the benefits that can be bestowed by the Divine Lord Bhairava!

*loka-trayaṃ vaśīkuryād-acalāṃ lakṣmīm-avāpnuyāt  
na bhayaṃ vidyate na vāpi viṣa-bhūtādi sambhavam (53)*

All the three realms will be stunned at the progress of the devotee and the good fortune bestowed upon him. One need not have any fears or feel at loss for not acquiring enough knowledge. There shall be no harm caused to the devotees in large waters or from poisonous bites or via evil spirits. The protection of Lord Bhairava will keep away all harmful elements from impacting the sincere devotees.

*mriyate śatrasvas-tasya alakṣmī nāśam-āpnuyāt  
akṣayaṃ labhate saukhyaṃ sarvadā mānavottamaḥ (54)*

The devotee shall face no harm, death or defeat from any enemies or competitors and will never face misfortunes or loss of wealth at any time. All his wishes will be fulfilled on time and desired comforts and happiness will be available throughout his lifetime. Such sincere devotees will always have the grace of Lord Bhairava.

*aṣṭa pañcāśad-varṇāḍhyo mantra-rājaḥ prakīrtitaḥ  
dāridrya duḥkha-śamanaḥ va svarṇākarṣaṇa kārakaḥ (55)*

The fifty-eight lettered king of all mantras of Lord Svarṇākarṣaṇa Bhairava is praised by all, as the poverty alleviating and misery, misfortune removing remedy and ode. This mantra *stotram* can be recited along with it as a supplement, for quicker realization of benefits.

*ya ena sañjaped-dhīmān stotraṁ vā prapaṭhet sadā  
mahā bhairava sāyujyaṁ sa antakāle-labhed dhruvam (56)*

The sincere devotees who recite this *stotram* on a daily or regular basis, will obtain all comforts and wealth lifelong and will never face any wants or suffer from miseries.

*iti rudrayāmala-tantre svarṇākarṣaṇa-bhairava-stotraṁ sampūrṇam*

Thus ends the *stotram* called Svarṇākarṣaṇa Bhairava *stotraṁ* from the “Rudrayāmala Tantra”.