



## 2020 Sharad Poornima

### Repay Spiritual Debt or Do Devotion?

**Question:**

Our Scriptures say that an individual must pay off the 3 spiritual debts to attain salvation. Shri Maharaj Ji propagates the philosophy of *bhakti-yog*. If we follow the path of *bhakti-yog*, how will we pay-off these three spiritual debts, for without paying off these debts there is no possibility of liberation from Maya or attaining God realization?

**Answer:**

*Sanatan Dharma* as described in the Hindu Scriptures is eternal and everlasting. Vedas are the eternal source of the knowledge of *dharma*. Since human beings possess two things – a body and a soul, *dharma* also has two aspects - physical and spiritual (see [materialism versus spiritualism](#)).

धारणात् धर्मः ।

धारतीति धर्म

Meaning – “Whatever is worth adopting for leading a happy life, is called *dharma*”

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Those innocent beings who consider the body as the real “I”, follow the material *dharma*. Material *dharma* is referred to by different names - *apara* (अपर) *dharma*, *prakrit dharma*, physical *dharma* etc. The pinnacle of physical happiness is [Brahmalok](#) the abode of the creator Lord Brahma. All levels of happiness from the earth to *Brahmalok*, are attainable by following the physical *dharma* (observed by physical self) depicted in the Vedas.

Awakened souls consider the soul to be the real “I” and their *dharma* is called *para* (पर) *dharma*, *divya dharma*, spiritual *dharma* etc. Practising *para dharma* enables human beings to realize God and attain unlimited divine bliss.

Our Hindu scriptures also advise that from the moment of birth every human being is indebted in 3 ways called [tririn](#) (त्रिरुण):

Debt Name	Who are we indebted to	How to repay the debt
<b>Deva Rin</b> (देव ऋण)	Debt to various celestial gods and goddesses	Perform Yagya and certain daily rituals
<b>Rishi Rin</b> (ऋषि ऋण)	Debt to sages and intellectuals who illustrated the path to physical and spiritual well-being	Studying scriptures and teaching them to others.
<b>Pitri Rin</b> (पितृ ऋण)	Debt to parents and ancestors	Giving birth to children, nourishing and educating them.

Everyone is expected to repay these debts to lead a peaceful and prosperous life. This repayment is done by having an attitude of gratitude and by physically performing the aforementioned actions towards those who provide for things needed for our sustenance.

The scriptures say, without repaying these debts, one cannot attain salvation from [Maya](#). The same scriptures also say:

ऋणानि त्रीण्यपाकृत्य मनो मोक्षे निवेश्येत्।  
अनपाकृत्य मोक्षं तु सेवमानः पतत्यधः ॥

मनु स्मृति

*ṛṇāni trīṇyapākṛtya mano mokṣe niveśyet /*

*anapākṛtya mokṣam tu sevamānaḥ patatyadhah //*  
*manu smṛti*

"Any action ([karma](#), [gyan](#), [yog](#)), which is not coupled with true devotion, cannot grant salvation



to anyone". The Shrimad Bhagavat Mahapurana is called the 5th Veda. It proclaims:

तपस्विनो दानपरा यशस्विनो मनस्विनो मंत्रविदः सुमङ्गलाः ।  
क्षेमं न विन्दन्ति बिना यदर्पणं तस्मै सुभद्रश्रवसे नमो नमः ॥

भाग २.४.१७

*tapasvino dānaparā yaśasvino manasvino maṅtravidaḥ sumāṅglāḥ ।  
kṣemaṃ na vindanti binā yadarpaṇaṃ tasmai subhadraśravase namo namaḥ ॥*

bhāga 2.4.17

“Any amount of austerity, alms, fame, yoga or power of *mantra* cannot deliver one from the bondage of *Maya*. Submitting yourself to God is the only way”. The greatest advocate of *gyan* in this *Kaliyug* is Adi Jagadguru Shankaracharya. He also admitted the same -

मोक्ष साधन सामग्र्यां भक्तिरेव गरीयसी ।

*mokṣa sādhana sāmāgryāṃ bhaktireva garīyasī ।*

"Amongst all the methods that lead to salvation, *bhakti* is supreme and indispensable."

A devotee does not wish to attain *swarg* lok or even *mukti* (s)he does not waste any time in paying off any of these debts. Instead a devotee of God pursues the highest goal. The Shrimad Bhagawat says –

देवर्षिभूताप्तनृणां पितृणां न किंकरो नायमृणी च राजन् ।  
सर्वात्मना यः शरणं शरण्यं गतो मुकुन्दं परिहृत्य कर्त्तम् ॥

भा १.९.४१

*devarṣibhūtāptanṛṇāṃ piṭṛṇāṃ na kiṅkaro nāyamṛṇī ca rājan ।  
sarvātmanā yaḥ śaraṇaṃ śaraṇyaṃ gato mukundaṃ parihṛtya karttam ॥*

bhā 1.5.41

“Those who surrender exclusively to Shri Krishna, are not expected to perform any actions to repay these debts”. In other words, a real devotee is not a slave of any rule of *Varnashram Dharm* or *Apara Dharm*.

Soul is more important than the body hence *para dharma* is superior than *apara dharma*. *Para Dharma* is the supreme *dharma* as it is the *dharma* for the benefit of the soul. In Shrimad Bhagawad Gita Shri Krishna stated the condition for following *para dharma* -

सर्वधर्मान् परित्यज्य मामेकं शरणं ब्रज ।

गीता १८.६६

*sarvadharmān parityajy maamekaṃ sharaṇaṃ braj . gita 18.66*

“Discard all other material *dharma* (as they ultimately result in sufferings). Submit yourself only unto Me (Supreme Lord, the personified form of unlimited divine bliss)”.

One has to completely surrender the self. Surrendering things that belong to you - like property, senses and mind - is not complete surrender. When a devotee surrenders self, he sees nothing except God in all entities. That is exclusive devotion and such devotion enslaves even the Almighty and Supremely independent God. In Bhagavat *Bhakt Vatsal Shri Krishna* told Rishi Durvasa -

अहं भक्तपराधीनो ह्यस्वतंत्र इव द्विज । साधुभिर्ग्रस्त हृदयो भक्तिर्भक्तजनप्रियः ॥

भागवत ९.४.63

*Ahaṁ bhaktaparādhīnō hyasvatantra iva dvija.  
Sādhubhirgrasta hṛdayō bhaktirbhaktajanapriyaḥ.*

Bhāgavata 9.4.63

“Although I am absolutely self-willed yet I am completely under the control of those who fully surrender to Me”.

Shri Krishna has further said, “I am so subservient to them that I serve even the devotees of such devotees”.

So, a devotee needs to apprise himself of this subsection in the divine rules to clear all apprehensions regarding abandonment of all rules of [karma](#), [gyan](#) and [yog](#) and become confident in pursuing the path of [bhakti](#). A mind which is ridden with doubts and apprehensions cannot do real [bhakti](#) as [bhakti](#) means **complete** surrender of mind. Lord Krishna says in Gita -

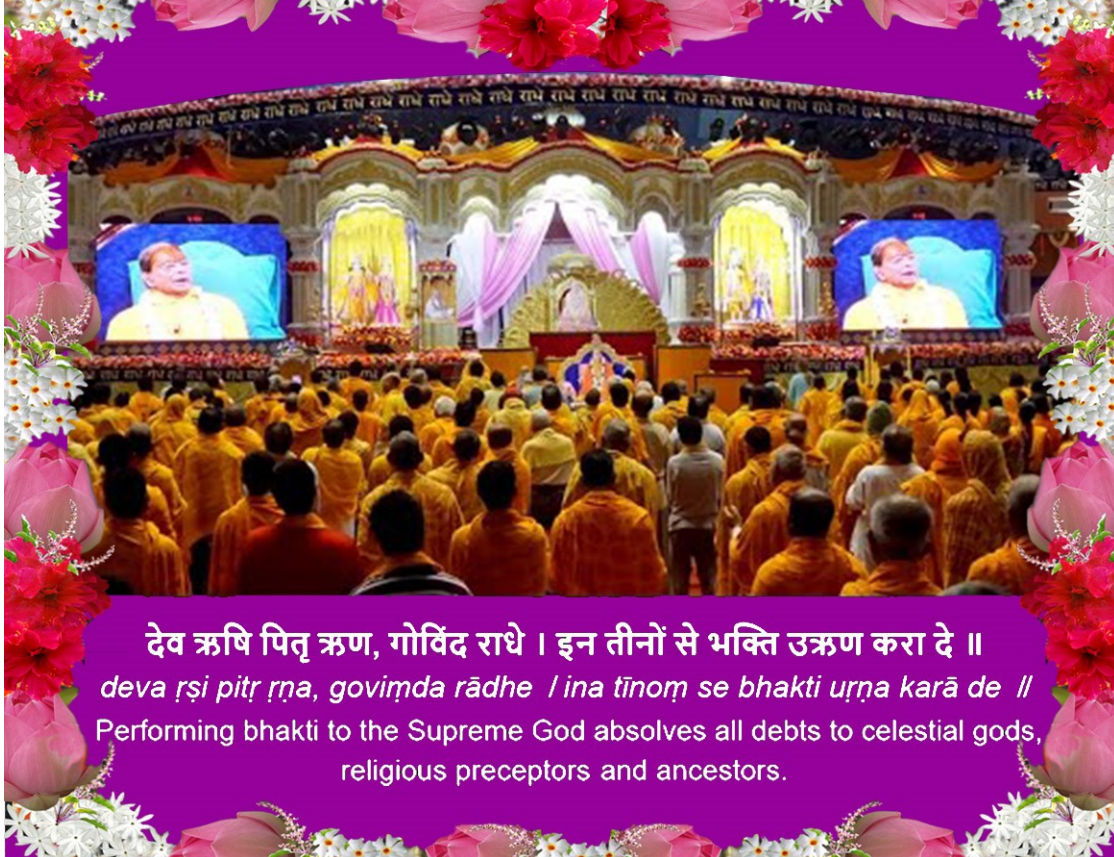
मामेकं शरणं ब्रज ॥

गीता 18.66

*maamekan sharanan braj*

Gita 18.66

“Surrender only unto Me”.



देव ऋषि पितृ ऋण, गोविंद राधे । इन तीनों से भक्ति उऋण करा दे ॥  
*deva ṛṣi pitṛ ṛṇa, govinda rādhe / ina tīnoṃ se bhakti uṛṇa karā de ॥*  
Performing bhakti to the Supreme God absolves all debts to celestial gods,  
religious preceptors and ancestors.

Mind is the only doer in our being. When the mind is submitted in the service of Shri Krishna, then who will follow the other rules?

People who lead their life according to their own whims and fantasies are usually not open to accepting scriptural knowledge. So it is really difficult to impart that divine knowledge to such people. Whereas, those who lead a *sattvik* life revere the scriptures and thus are more accepting of the scriptural knowledge. All the rules of *apara dharma* are meant to yield the benefits of a *sattvic* life but **do not** lead to ultimate bliss. So following *apar dharma* is good till you are introduced to *para dharma* and after that only if [swarg](#) is your goal and **not** ultimate [bliss](#).

Further, the outcome of devotion includes all achievements attained by *apara dharma* and all other endeavors. Just like the billionaire does not expend any effort to be a millionaire, a devotee does not need to expend any effort to earn lesser achievements.

Shri Krishna proclaims in Bhagawat,

यत्कर्मभिर्यत्तपसा ज्ञानवैराग्यतश्च यत्। योगेन दानधर्मेण श्रेयोभिरितरैरपि ॥

भा ११.२०.३२

*yatkarmabhiryattapasā jñānavairāgyataśca yat / yogena dānadharmeṇa śreyobhiritarairapi //*

*bhā 11.20.32*

सर्वं मद्भक्तियोगेन मद्भक्तो लभतेऽञ्जसा । स्वर्गापवर्गं मद्भाम कथंचिद् यदि वाञ्छति ॥

भू. र. सि

*sarvaṃ madbhaktiyogena madbhakto labhate'ñjasā /*

*svargāpavargaṃ maddhāma kathamcid / yadi vāṃchati //*

*bh. ra. si*

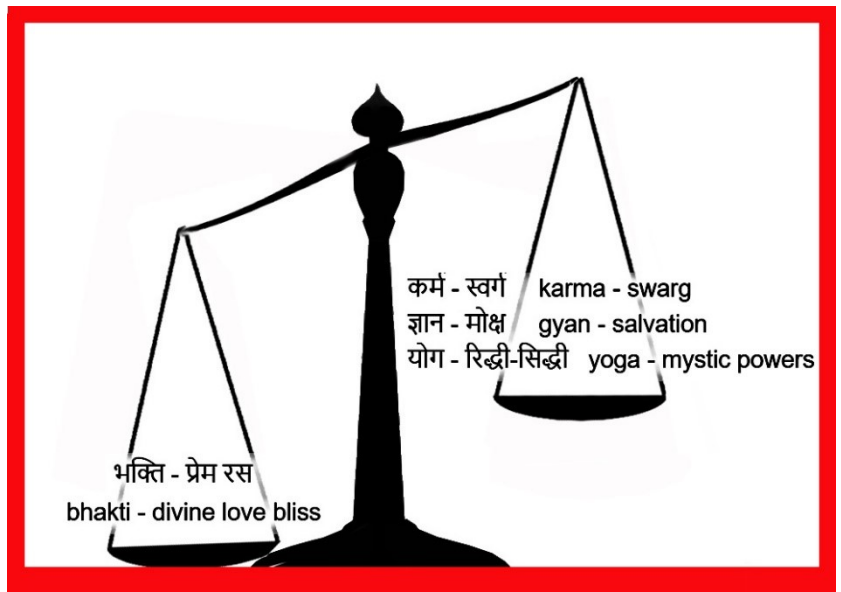
“Whatever is feasible by [karma](#), austerity, [gyan](#), [renunciation](#), attainment of celestial abodes or liberation including My divine abode, is made available to My devotees by [bhakti](#), if they so desire”.

Shri Krishna cleverly added the words

कथंचिद् यदि वाञ्छति ॥

*kathamcid yadi vāṃchati //*

The devotees of The Supreme Lord attain the rewards of following the path of [karma](#) (its outcome is [swarg](#)), [gyan](#) (its outcome is salvation from [Maya](#)) and [yoga](#) (its outcome is mystic powers called *riddhi-siddhi*), outcomes of all other foreseeable means and anything else that can be there.



The bliss of attaining divine-love-bliss is so great that the devotee rejects all trivial achievements and remains thoroughly absorbed in the ecstasy of the ocean of the nectar of love. That is why Shri Krishna had put the qualifier “if they so desire”.

God has perfect knowledge and is gracious. So, based on his own judgement what God showers upon His devotees is far superior than what they can desire for themselves. Armed with thorough protection of Almighty God devotees overlook debt repayment, every other expedient and their outcomes.

## Kripalu Leelamritam - Guru's Presence is Eternal

Before being appointed by Shri Maharaj Ji as a religious preacher Sushri Vallari Devi (Didi Ji) used to spend most of her time in personal association with Shri Maharaj Ji. However, after becoming a preacher she had to travel all across the country to carry out her duty of disseminating the eternal divine-love-philosophy as professed by Shri Maharaj Ji. Once she had back to back lecture series in different towns and cities that caused her to stay away from Shri Maharaj Ji for several months. During this period when Didi Ji could not physically meet Shri Maharaj Ji, a thought crossed her mind “whether there was any advantage in becoming a preacher?”, for she had lost the privilege of Shri Maharaj Ji's association after becoming a preacher.



One day, lost in thoughts of despair about not being able to get Shri Maharaj Ji's darshan and association, as Didi Ji was going for *satsang* in a devotee's home, Shri Maharaj Ji's car screeched to a halt right beside her.

Shri Maharaj Ji was seated in the front seat. Shri Maharaj Ji signaled to her to hop in. Shri Maharaj Ji gave her a ride to where the *satsang* was to be held. As she got out of the car, Shri Maharaj Ji sped off. Didi Ji was supremely delighted to see her Guru after such a long time. She assumed that Shri Maharaj Ji must be in town and so after finishing the *satsang*, she hurried to the house of another devotee, at whose house Shri Maharaj Ji would stay whenever he was in town. Upon reaching their house, she excitedly asked “where is Shri Maharaj Ji?”.

The devotee was perplexed. He told her that Shri Maharaj Ji was giving a lecture series in another city hundreds of miles away. Didi Ji thought that the devotee was engaging with her in a friendly banter. She was convinced that Shri Maharaj Ji was inside the house as she had seen him barely 2 hours back. Upon inspecting the house, she came to the realization that Shri Maharaj Ji was indeed not at the devotee's house and so she made her way to the houses of a couple other devotees who would occasionally host Shri Maharaj Ji when He was in town. However, to her utter dismay, she did not find Shri Maharaj Ji anywhere. Whoever she told that she had seen Shri Maharaj Ji, thought she was disillusioned and confused.

Then by the grace of Shri Maharaj ji a realization dawned on her that “Guru never leaves his devotees alone; whether or not the devotee realizes the presence of the Guru, the Guru is always there with the devotee”. Shri Maharaj Ji had manifested himself in her city just to give her that life lesson.

**Moral:** Our Guru is there with us at all times. Still, to get true benefit of Guru’s association we must engage in the constant practice of realizing our Guru's presence with us all the time.

## Kid’s Story - Nothing Beyond God

When Lord Ram was banished to 14 years of exile by His stepmother Kaikeyi, a pall of gloom fell over the kingdom. Their father, King Dashrath and Lord Ram’s mother Kaushalya were grief stricken and inconsolable. King Dashrath fell terribly sick such that no medicine could help him. Despite this serious situation at home His younger brother Lakshman insisted on accompanying Him to the forest. Lord Ram tried His best to convince Lakshman to stay back to take care of father King Dashrath and His subjects.

Lord Ram said to Lakshman, “Father Dashrath is extremely sick and Bharat and Shatrughan are visiting our maternal grandparents. Who will look after the kingdom in this situation? Our scriptures tell us that the king whose subjects are not happy is bound to undergo the atrocities of hell ([narak](#)). So, for the sake of father’s welfare, you must stay in Ayodhya.”

This was Lord Ram’s teaching to His brother, as per the material *dharm*a of a king. But Lakshman Ji’s disposition was much higher than that. Hence he answered,

**मोरे सबइ एक तुम स्वामि, दीनबंधु उर अंतरयामी ।**

“O my respectable brother! These teachings are good for those who wish to attain fame, wealth and celestial living. I depend only on your love. I don’t consider king Dashrath as my father. To me You are my Guru, father or mother and everything”. I cannot even bear the thought of staying away from You, being unable to serve You.



Lord Ram was rendered speechless with this answer as Lakshman was talking about the real *dharm*a of a human being. God gives human form (see [Human Form: boon or bane?](#)) so that the soul can attain the ultimate [aim of life](#). There is no bigger aim than attaining God realization.

### **Moral**

Every living being is made up of two parts: physical body and divine soul (see [materialism versus spiritualism](#)). The path of material *dharm*a leads to material achievements, which are temporary in nature and eventually lead to pain. The path of spiritual *dharm*a leads to spiritual achievement of everlasting, unlimited divine bliss. A wise person focuses on following the spiritual *dharm*a as Lakshman Ji did to attain eternal [bliss](#).