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READ CAREFULLY

FRIENDS!

We all desire as under:

1. My happiness may keep growing incessantly.
2. My intellect may become clear and sharp.
3. I may shed the burden of my sinful karmas and feel lighter
4. Never may I be reborn in hell and in *tiryanch yoni*.
5. The power within me may become manifest, enabling me to make efforts unremittingly.
6. My faith and devotion towards *deva-guru-dharma* may keep growing relentlessly.

FRIENDS!

This will be possible only when we –

1. Know the reasons of the eight *karma bondages*.
2. “What are the unnecessary sinful acts that we commit in our day to day living?” Keeping this in mind, we make right efforts to avoid them.

O Sublime Souls!

Should we obviate unnecessary sinful deeds through constant awareness, we would surely be able to unburden our soul by shedding ‘*paap karmas*’ and will be able to quicken the pace of our steps towards eternal bliss.

Comrades!

To know, what are the unnecessary sinful deeds that we commit in the course of our daily routine, such as can be easily avoided, commence your studies with concentration of mind and one-pointedness.

KARMA BANDH IN OUR DAILY LIVES

INSTRUCTIONS

It is advised that readers shall at all times keep a pencil or a highlighter with them, so as to mark or jot down any such points that they might feel is noteworthy, or would be helpful to them. More particularly, points relating to sinful deeds that one might be engaging in unawares at the moment, but can be got rid of it with slight awareness, must definitely be marked.

Friends, the purpose of this exercise is that, if we do not get the opportunity to re-read the entire book, we can at least go through the marked/ highlighted portions every week or month, so that we are always inspired to continue to move forward in our lives.

**CHARIOTEER NONPAREIL OF PRABHU VEER'S DISPENSATION
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"A DROP HIS AMBROSIAL WORDS"

.....

'KARMA BANDH AND OUR LIVES'

**REFERENCE – SHRIMAD BHAGVATI SUTRA
SHATAK-7 UDDESHAK-6 AND SHATAK-8 UDDESHAK-9**

TIRTHANKAR LORD MAHAVEER has specifically stated **"RAAG – DWESH"** i.e. **attachment and aversion**, to be the root cause of all the eight *karma bandhas*.

However, out of infinite compassion towards all beings, he has described the reasons of *karma bandh* in detail for the benefit of the common people.

Karma = action, which could be physical, verbal or mental (thoughts too)

Q. What is *karma bandh*?

A. *Karma bandh* or the bondage of the karma is the mutual intermingling of the soul and the karma (karman particles, or varganas, are attracted to the soul by the actions of that soul)

The karmas can be good (*punya*) or bad (*paap*).

The good karmas are the result of good or pious acts while the bad karmas are the result of bad or sinful acts.

When the soul acts, driven by passion, like aversion, attachment, anger, greed, ego, or deceitfulness, it attracts these karman varganas to itself.

Karmas are the derivatives of the karman particles, a type of non-living matter. When these karman varganas get attached to the soul, they are called karmas.

Depending upon the nature of the results of the karmas, they are grouped into eight types. They are:

1. Gyaanavarniya Karma - obscures knowledge.
2. Darshanaavarniya Karma - obscures existential awareness.
3. Mohaniya Karma - causes delusion.
4. Vedniya Karma makes one feel happy or sad.
5. Naam Karma - determines the various characteristics of our body.
6. Gotra Karma- determines someone as superior or inferior.
7. Aayushya Karma- determines the lifespan of any living being.
8. Antaraay Karma- causes obstruction.

GYAANAVARNIYA KARMA

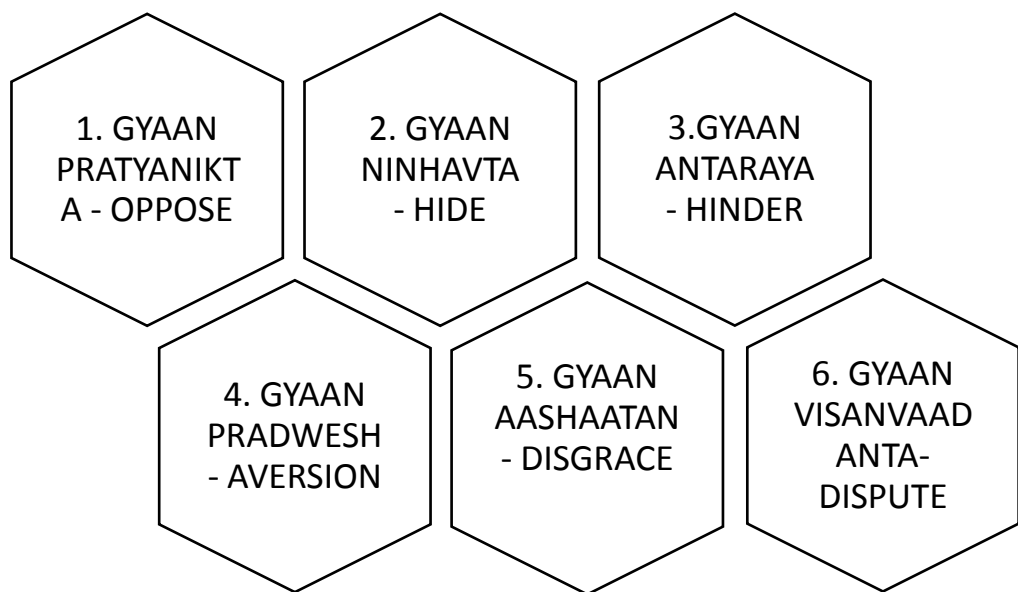
GYAAN = KNOWLEDGE

AAVARAN = MASK, HIDE, OBSCURE

GYAANI = KNOWLEDGEABLE OR THE LEARNED, THE ONE WHO HAS ACQUIRED THE KNOWLEDGE.

The karma which in its active form obscures the knowledge attribute of the soul is known as *gyaanavarniya karma*, it dims the light of knowledge of the soul.

GYAANAVARNIYA KARMA BANDH - SIX REASONS



1. GYAAN PRATYANIKTA- To resist the *gyaan* and the *gyaani*.

2. GYAAN NIHNAVTA- To hide the *gyaan* or to hide the name of the teacher (*gyaani*).

3. GYAAN ANTARAAYA- To obstruct *gyaan*.

4. GYAAN PRADWESH- To dislike the *gyaan* and the *gyaani*.

5. GYAAN AASHAATANAA- To disgrace the *gyaan* and the *gyaani*.

6. GYAAN VISANVAADANTA- An attempt to falsify the statement of the *gyaan* and of the *gyaani* by sophism.

GYAAN PRATYANIIKTA - OPPOSING THE GYAAN AND THE GYAANI LEADS TO GYAANAVARNIYA KARMA BANDH.

The following situations are examples wherein one defies knowledge thereby, leading to *Gyaanavarniya Karma Bandh*.

1. “There is no benefit from acquiring *gyaan*”; “*gyaan* would not fill an empty stomach, instead of wasting time learning *gyaan* one should work hard and earn money to live a comfortable, luxurious life.”
2. Considering knowledge to be futile or irrelevant, some youngsters indulging in luxuries of the world say, “Hey! This youth is not to be wasted being a book worm. It is the time to enjoy, relax and chill.”
3. Some people oppose the *gyaani* saying, “Hey! Their knowledge lacks depth, it is just superficial” etc.
4. When one opposes the true principles stated in the ‘*aagam*’ (Jain holy books), only because they fail to follow them.
5. Some people become hostile towards the *gyaan* as they might have come across *gyaanis* with unethical character. Hence, they form a perception that acquiring knowledge is futile and instead emphasis must be laid upon conduct. However, they forget that without acquiring knowledge, conduct cannot be moulded.
6. When people oppose teachers in college by conducting a rally or procession against them.
7. When a teacher opposes other teachers, to prove them wrong.
8. When a person disregards facets of knowledge. For example, calling *Keval gyaan*, *mantra paryaaya gyaan* etc. as all useless, foolish things.
KEVAL GYAAN = absolute knowledge, omniscience
MANTRA PARYAAYA GYAAN = the knowledge or science by which the thoughts of another’s mind can be read.
9. When a person is advised by his subordinate, or someone of an inferior station, and he considers it to be an insult and disregards it or opposes it.

GYAAN NIHNAVATAA- HIDING KNOWLEDGE LEADS TO GYAANAVARNIYA KARMA BANDH.

NIHNAVATAA- HIDING, CONCEALING

The following situations are examples wherein one hides knowledge thereby leading to *GYAANAVARNIYA KARMA BANDH*.

1. When two students do homework together, and if one of them hides from the other answers to difficult questions, with the selfish motive of earning praise, as he would be the only one in the class to give all the answers.
2. When a person keeps back key aspects of knowhow/information, and shares the rest. Example: While sharing details of a recipe, one or two essentials are not disclosed, so that the **dish prepared wants in proper taste.**
3. When students do not divulge the name of their tutor, from fear that other students might learn from the same tutor and outsmart them, scoring better in the exams.
4. Some people don't acknowledge a person who is younger or junior in rank and station as their teacher despite having learnt from them; or they do not disclose that teacher's name on being asked. For instance – a person discloses not the name of the neighbour or daughter-in-law from whom he has gained learning.
5. When a teacher keeps back a few key points from the class while teaching from fear that he wouldn't any longer remain distinctive, important or special.
6. When a person conceals his knowledge from fear that he might be assigned a task on that basis; his denial would help with avoidance of the task.
7. When a person gets an article, song or text written by someone else published under their own name.
8. When a person edits a *bhajan* i.e. a devotional song composed by someone else, without the composer's permission. Also, changing the name of the community (*sangh*) and palming *bhajan* composed by another sangh as their own Sangh's creation. Or say, excising the real composer's name and adding a phoney name in its place, or substituting another line for one that bears the composer's name.

NOTE: There is no objection in making a new *bhajan* having a similar hymn. But it is wrong to plagiarize the *bhajan* or pirate it by tampering with a few words.

9. When a person knows a simpler method of teaching, learning or remembering, but he does not share it with others.

GYAAN ANTARAAYA- CREATING HINDRANCE IN KNOWLEDGELEADS TO GYAANAVARNIYA KARMA BANDH.

ANTARAAYA – obstruct

The following situations are examples wherein one creates hindrance in knowledge thereby leading to *GYAANAVARNIYA KARMA BANDH*.

1. When people encourage their sons to acquire knowledge but discourage their daughters and daughters-in-law from pursuing higher studies. They ask them to do household tasks during their study hours.
2. When a person shows interest in learning religion or practises *swadhyaya* (Jain prayers), his relatives, family members, colleagues or the peer group often start creating hindrance in his learning (fearing his inclination towards monkhood) so that his mind remains engaged in the affairs of the world.
3. When a child is studying, another child comes over and distracts him by watching television or singing loudly.
4. In *sthanak* (Jain prayer hall), when someone is engaged in spiritual studies or in memorizing verses (*gaatha*), and another person comes over and starts singing out loud *bhaktamara*, or some other *bhajan*.
5. To make a request for *maanglik*, when the *sadhu-saadhvis* are engaged in prayers (*swadhyaya*)
6. To hide someone's book, notebook etc. so that he cannot study.
7. When an individual quietly finishes off his own studies but intentionally disturbs others' studies by making untimely requests for playing around, wandering or going to movies, so that other students lag behind in their studies.
8. To discuss unimportant and inessential issues with Ma Sa, like:
 - i) 4 *vikatha* – (worldly discussions that are devoid of *gyaan*)
 - (a) That player played so well today.
 - (b) Today a new movie got released.
 - (c) Such and such ... are the trending dressing styles for women these days.
 - ii) Family or business - related discussions -
 - (a) Now, my financial status is not of desired standards.

(b) I really want to buy my own house but haven't been able to arrange the required amount.

(c) My son is 30 years now, but, I have not been able to get him married yet.

(d) I have suffered huge loss in business. I am not able to understand how to take the business forward now.

(e) I am thinking of partnership with that person. Will it be beneficial? Shall I go ahead with it?

iii) Health - related discussions

(a) Father is not keeping well. I have consulted many famous doctors from Mumbai and Hyderabad but to no avail.

(b) My health too doesn't seem to be good. Whatever I eat triggers gastritis. I am suffering from piles too.

(c) My wife has knee problems, besides high blood pressure.

(d) MaSa, please share some *mantras*. My wife is unwell and is on the brink of slipping into depression. If you share these mantras, she will regain her health and be in a position to attend to household chores.

9. To postpone group lessons for selfish reasons. For instance- "I can't remain present on that day, so let's postpone the class for two days."

**GYAAN PRADWESH - HAVING AN AVERSION FOR KNOWLEDGE LEADS TO
GYAANAVARNIYA KARMA BANDH.**

PRADWESH = DISLIKE, JEALOUSY.

The following situations are examples wherein one has aversion for knowledge thereby leading to *GYAANAVARNIYA KARMA BANDH*.

1. When one considers the *gyaan* to be boring and deliberately goes late for the discourse (*pravachan*), class etc.
2. When one does not make the required efforts for acquiring the *gyaan* and finds excuses for not studying like, “I can’t memorize, I don’t have time” etc.
3. When one is jealous of someone who has acquired a lot of knowledge in a short span of time.
4. A sage (who does not have many people coming to him) develops jealousy or dislike for another sage who has too many followers coming to him for gaining knowledge.
5. When someone has put in a lot of efforts and time trying to learn something but fails to learn it; often he develops a dislike for the same.
6. When one envies other sects on finding that they have published books that are amended and revised, or thoroughly explained.
7. Not being able to stomach othersexcelling oneself, andrejoicing when they score less marks.
8. Discrimination by the teacher between two students of equal calibre, while teaching.
9. After working hard day and night, one attains a degree. Subsequently, when he fails to get a job as per his qualifications, he develops a dislike for knowledge.

**GYAAN AASHAATANAA - DISCREDITING KNOWLEDGE LEADS TO
GYAANAVARNIYA KARMA BANDH.**

AASHAATANAA = discredit, disgrace, insult, humiliate.

The following situations are examples wherein one discredits or trivialises knowledge thereby leading to *GYAANAVARNIYA KARMA BANDH*.

1. To address someone who has committed a mistake by using slang or belittling terms like, stupid, foolish, idiot, nonsense etc.
2. To read a scripture or text despite being forbidden by the guru to do so.
3. To mock someone by making sarcastic remarks, on being advised or corrected by them.
4. Not showing adequate respect or reverence when approached by a *gyaani* monk or *shravak*.
5. When one mocks the *guru* (teacher). Example: to crack a joke at the *guru's* expense, to mimic the *guru*, throw paper aero plane, chalk etc. at the *guru*.
6. After learning something from someone and then not acknowledging it by making such remarks, "Hey! I knew this beforehand. What's the big deal?" etc.
7. While teaching, if the student fails to understand and the teacher gets irritated, or shouts at the student.
8. When a teacher teaches undeserving students and neglects those students who are capable of learning.
9. When a student back-answers or insults the teacher.

GYAAN VISANVAAD- FALSE AND FALLACIOUS ARGUMENTS ABOUT KNOWLEDGE -LEADS TO GYAANAVARNIYA KARMA BANDH.

VISANVAAD = Trying to prove the *gyaan* and the *gyaani* to be wrong, by resorting to flawed and spurious argument,

The following situations are examples wherein one engages in sophistry to discredit knowledge leading to *GYAANAVARNIYA KARMA BANDH*.

1. When one argues with intent to prove the principles of material science and technology to be true, but not with the intent to find the truth.
2. When one knows that the beliefs of his sect are not right, yet argues for their correctness.
3. Making a false statement while teaching, or while delivering a speech, or amidst a discussion, and yet trying to prove it right by all means, by sophistry, by using false evidence, or by flawed arguments.

COME, LET US UNDERSTAND THIS THROUGH A CONVERSATION

CONVERSATION I –

FALLACIOUS ARGUMENTS BETWEEN A TEACHER AND HIS STUDENT, RAHUL

Guruji: Rahul! Your mother has given birth to you. She has done a lot of favors to you. Hence, you must take care of your mother and serve her.

Rahul: *Guruji!* What is the favor in giving birth to me? She was called infertile before giving birth to me. People used to consider even seeing her as a bad omen; because of me, she is free from this blemish. So how does this add up to a favor done to me by her? In fact, this is a favor from me to her.

GURUJI: Rahul! She nourished you, fed you, took care of you and is responsible for your upbringing.

Rahul: *Guruji,* she was entertained and amused by me. She enjoyed adoring me as her toy. She was very happy to have me in her life. This was my favor to her, right! How has she favored me?

GURUJI: Rahul, she has nurtured you with her milk.

Rahul: Sir! If I hadn't drunk the milk, would have suffered as her breasts would have burst and she would have taken ill.. It was my favour to her that I saved her from illness. How has she favoured me here?

GURUJI: Rahul, your mother carried you for nine months. She has suffered a lot of pain for you.

Rahul: She did all that for her own interest, for her own pleasure. If it is her favour to me, I am ready to pay her rent for bearing me for nine months.

GURUJI: Rahul! If you wish to pay the rent, then return her three organs (flesh, blood and brain).

(Rahul, now abandons his false arguments and accepts the reality.)

Rahul: *Guruji*, I knew that my parents have done a lot of favors to me. I was just trying to triumph over you, using my debating skills; I wanted to turn back from my duty. But now I am speechless, please forgive me for this sin. I promise you that I will serve my mother with the utmost devotion—this is my promise to you.

CONVERSATION II –

MISLEADING ARGUMENTS BETWEEN A MOTHER AND HER SON

Mother: Study enthusiastically.

Son: Why should I study?

Mother: You'll gain knowledge.

Son: What would I do with the knowledge?

Mother: You'll be able to do well in business or secure a good job.

Son: What would I do with that?

Mother: You'll have money, recognition and a worthy life partner.

Son: What would I do with that?

Mother: You'll lead a comfortable life.

Son: All this, for a comfortable life? I am comfortable right now, too. For all this, why should I study?

Basically, the son does not want to study, so he is quarrelling with his mother using false arguments.

CONVERSATION III -

DECEPTIVE ARGUMENTS BETWEEN TWO BROTHERS, ANIL AND SUNIL.

Anil: Dear Sunil, I want to eat Mexican cheese or Britannia cake.

Sunil: Brother, we are Jains. These items have non vegetarian ingredients. So, we must not eat them.

Anil: See, brother, I will be uneasy until I eat it. Religion says that first of all, we must be at peace. So, it is better that I eat it and have peace.

Sunil: Finding peace of mind doesn't mean that one should give in to the urge to fulfill all desires—they could be good or bad. It rather means to control one's desires and let the mind be at peace, undeterred by them.

Anil: You are wrong. Until a person fulfills his desires, how can he know peace? One must fulfill one's desires in order to remain peaceful.

(Sunil remained silent for a while and then slapped Anil hard on the face).

Anil: (angrily) Hey! Why did you slap me?

Sunil: Brother, I really had this desire to hit you. So, I hit you. More so, since you have just said that one must fulfill one's desires for peace of mind.

Now, Anil understood that his way of pacifying the mind by fulfilling desires was wrong. In this way, the mind becomes more distressed instead of becoming peaceful.

DOUBT -

Q. What is the difference between *gyaan pratyaniikta* and *gyaan visanvaadanta*?

A: *GYAAN PRATYANIIKTA* refers to opposing of the *gyaan* and the *gyaani*, but here no false arguments are used to prove them wrong.

GYAAN VISANVAADANTA: involves efforts to prove the *gyaan* and the *gyaani* to be untrue with fake evidences and misleading arguments.

DARSHANAAVARNIYA KARMA

DARSHAN = awareness of existence, perception

AAVARAN = obscure, mask, hide

DARSHANVAAN = perceiver, the being who has *darshan*.

DARSHANAAVARNIYA KARMA - The karma which in its active form obscures the *darshan* attribute of the soul.

REASONS FOR DARSHANAAVARNIYA KARMA BANDH

1. **DARSHAN PRATYANIKTA-** To resist *darshan* and *darshanvaan*.
2. **DARSHAN NIHNAVTA-** To hide *darshan* or to conceal the name of the *darshanvaan*.
3. **DARSHAN ANTARAAYA-** To obstruct *darshan*.
4. **DARSHAN PRADWESH-** To dislike *darshan* and *darshanvaan*.
5. **DARSHAN AASHAATANAA-** to disgrace *darshan* and the *darshanvaan*.
6. **DARSHAN VISANVAADANTA-** to make false arguments against *darshan* and *darshanvaan*.

To acquire the basic existential perception of any object or being is *Darshan*. Any perception beyond the existential aspect of an object or being is referred to as *Gyaan*.

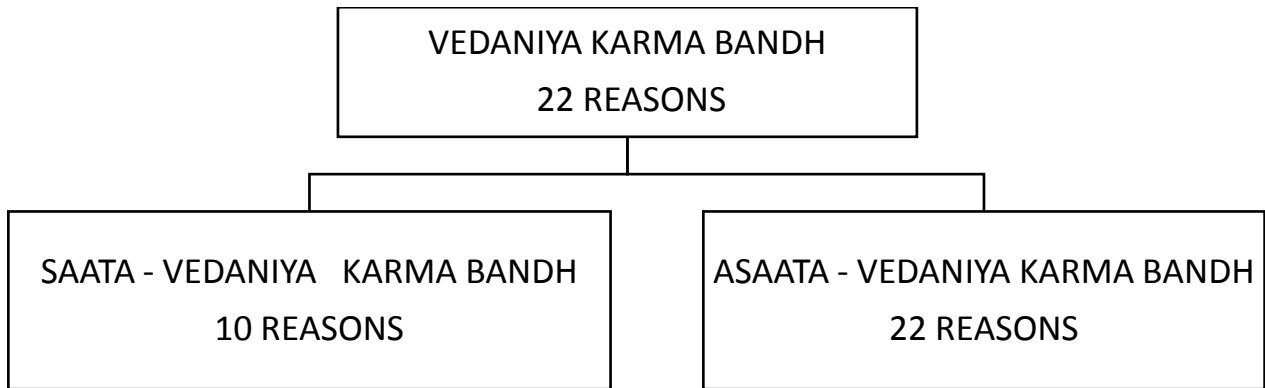
Gyaan and *darshan* are co-related and inter-related. Hence, the deeds that lead to *gyaanavarniya karma bandh* also certainly lead to *darshanaavarniya karma bandh*.

Therefore, detailed description of the six reasons for *darshanaavarniya karma bandh* is on the same lines as for *gyaanavarniya karma bandh*.

NOTE: Examples of *darshanaavarniya karma* are similar to those of *gyaanavarniya karma*.

VEDANIYA KARMA

The *karma* which in its active form makes one feel happy or sad with respect to the five senses and the mind is called *vedaniya karma*.



SAATA-VEDANIYA KARMA BANDH

The active form of the *karma* due to which one feels happy with respect to the five senses and the mind is known as *saata vedniya karma*.

10 REASONS OF SAATA – VEDNIYA KARMA BANDH

1. *Praan anukampa*- compassion for living beings with two to four senses.
2. *Bhoot anukampa*- compassion for all forms of life, incl. vegetation
3. *Jeeva anukampa* - compassion for living beings with five-senses.
4. *Satva anukampa*- compassion for living beings with one-sense.
5. Not hurting living beings (*Praan, bhoot, jeeva, satva*), in numbers
6. Not causing grief to a plurality of living beings (*Praan, bhoot, jeeva, satva*),
7. Not causing a plurality of living beings (*Praan, bhoot, jeeva, satva*)to shrivel or crumple.
8. Not creating occasion for a plurality of living beings (*Praan, bhoot, jeeva, satva*)to mourn or shed tears.
9. To not thrash or rain blows on a plurality of living beings (*Praan, bhoot, jeeva, satva*),.

10. To not torture a plurality of living beings (*Praan, bhoot, jeeva, satva*) physically.

LET US KNOW ABOUT IT IN DETAIL:-

SAATA VEDNIYA KARMA BANDH - 10REASONS

ANUKAMPA = compassion, mercy.

1. *PRAAN* = living beings with two, three or four senses.
2. *BHOOT* = vegetation; all plant forms
3. *JEEVA* = Living being with five senses.
4. *SATVA* = *Pruthvikaaya* (mud, salt etc.), *Apkaaya* (water), *Teukaaya* (fire), *vaayukaaya* (air).
5. To not hurt- to not hurt anyone physically or mentally
6. To not cause grief- to not make them feel low, to not demoralize them, to not give the sorrow of separation, to not make them feel disinterested or indifferent.
7. To not cause others to shrivel, i.e. to not make them grieve in such a way that their bodies becomes feeble and weak out of anxiety.
8. To not occasion mourning- to not move others to tears, cause them to drool.
9. To not beat- to not beat with wooden stick etc.
10. To not cause agony- to not trouble others physically, to not make them sad, to not harass them, to not annoy them

Ekendriya (living beings with one sense):

- *Pruthvikaaya* (soil, mud, salt etc.), or say earth is the body of these creatures.
- *Apkaaya* (water), or say, water is the body of these creatures.
- *Teukaaya* (fire), or say, fire is the body of these creatures.
- *Vaayukaaya* (air) , or say, air is the body of these creatures.
- *Vanaspatikaaya* (vegetation), or say plant or flora is the body of these creatures.

FIVE SENSES

1. Sense of hearing
2. Sense of sight
3. Sense of smell
4. Sense of taste
5. Sense of touch

CLASSIFICATION OF LIVING BEINGS

Based on the number of senses they have -

1. **EKENDRIYA** – Living beings with one sense. (sense of touch)
2. **BEINDRIYA** – Living beings with two senses. (sense of touch and smell)
3. **TEINDRIYA** – Living beings with three senses. (sense of touch, taste and smell)
4. **CHAURENDRIYA** – Living beings with four senses. (sense of touch, taste, smell and sight)
5. **PANCHENDRIYA** - Living beings with all the five senses.

ASAATA-VEDNIYA KARMA

The karma which when activated causes sadness related to the five senses and the mind is known as *asaata vedniya karma*.

ASAATA-VEDNIYA KARMA BANDH 12 REASONS

1. To hurt someone.
2. To make someone grieve.
3. To make someone shrivel .
4. To make someone grieve and mourn.
5. To beat someone.
6. To agonize someone.
7. To hurt many living beings.
8. To make many living beings grieve.
9. To make many living beings wrinkle.
10. To make many living beings grieve and mourn.
11. To beat many living beings.
12. To agonize many living beings.

1. To hurt someone = to hurt someone physically or mentally or in whatever manner
2. To make someone grieve = to make him feel low, to demoralize, , to make him feel disinterested or indifferent, to cause the grief of separation
3. To make someone exhausted and worn out -. to make someone grieve in such a way that the person's body shrivels and becomes frazzled from worry.
4. To make someone grieve and mourn - to make him grieve and lament in such a way that it brings tears in the eyes or drools in the mouth.
5. To beat- to beat with a wooden stick etc.
6. To agonize- to torture physically, to cause much grief, to harass and pester a great deal

NOTE: The above stated first six points (1-6) are about hurting a single living being and the last six points (7-12) are about hurting very many lives. Hence,

our discussion does not cover the two categories separately; rather, it encompasses a totality.

NOTE: The 5-10 points of *SAATA VEDNIYA KARMA* and the 7-12 points of *ASAATA VEDNIYA KARMA* are contradictory. Hence, rather than describing both sets of points in detail, only *asaata vedaniya karma*, that is, 7-12 points are dwelt upon at length.

HAVING COMPASSION FOR *PRAAN* LEADS TO *SAATA VEDNIYA KARMA BANDH*

The following situations are examples of compassion for *PRAAN* (living beings with 2, 3 or 4 senses) leading to *SAATA VEDNIYA KARMA BANDH*.

1. When one ensures, out of compassion, that flies, mosquitoes etc. do not lose their life by falling in hot milk or in a deep-frying pan of hot oil, by covering the vessel;
2. When one strains water to ensure, out of compassion, that multi-sensed living beings and tiny microbes do not pass into the mouth;
3. While eating at night, small insects might enter the mouth along with food morsels--hence, out of compassion for them, abstaining from eating at night;
4. Exercise caution as a preventive measure to keep insects, cockroaches, ants, mosquitoes etc. at bay, so that later on deterrents and killers such as Good Night, Pest Control, Lakshman Rekha do not require to be used. Now, despite taking preventive measures, if insects etc appear then, out of compassion, not using sprays or repellents to kill them.
5. There is a possibility of tiny life-forms thriving in foodstuffs like dates, cashew nuts, etc. over time--hence, to be alert beforehand to obviate such growth, and also exercise extreme caution before consuming them i.e. taking pains to check, inspect and only then proceed with eating.
6. Cleaning the hearth, fireplace or stove properly early in the morning, so as to avoid killing insects/worms/other tiny creatures that might have found their way through pores or gaps and ensuring that such creatures are taken out unharmed and put in a safe place

7. Grains stored in excess draw colonies of tiny living beings. Out of compassion towards them, one should avoid such excess storage, very much beyond what is essential.
8. To not use medications, including shampoos, to kill lice in the hair.
9. To finish off all the food in one's plate and not leave any; to not throw away used plates/glasses here and there after eating at roadside food-stalls, as also at wedding functions, as the smell of food will draw ants and other tiny creatures that might get killed when someone stamps on them.

Rather than dumping leftover food items by roadside, or in the drains, one can feed animals and birds; it not only satiates their hunger but also prevents hinsa as discussed in (9) above. Sometimes leftover food is put in a plastic bag which is then dropped by the wayside. Cattle chew on it, swallowing plastic and all, and get choked to death. As such, *ashravak* shall conduct himself with full **discretion**.

HAVING COMPASSION FOR *BHOOTA* (VEGETATION) LEADS TO *SAATA VEDNIYA KARMA BANDH*

The following situations are examples wherein mercy showed to 'Bhoota' leads to *saata vedniya karma bandh*.

1. To abstain from eating *sachit* food items i.e. 'living', to set a limit on the consumption of green vegetables, fruits etc., to abstain from eating *jaminkand* (root vegetables or those growing underground) as an act of compassion for infinite life forms that inhabit them.
2. To avoid unnecessary violence through use of flowers at weddings and other functions
 - (a) No floral decorations
 - (b) To not use *sachit* flowers i.e. live flowers for decoration
 - (c) Avoid organising programme in lawns or gardens.
3. Exercise caution and discretion to obviate growth of fungus on food items, especially during the rainy season, say *agra ka petha*, *murabba*, pickle etc. which, if left uncared for over a long duration, are susceptible to fungal growth. . As a measure of compassion for these life forms

(fungus), such food stuffs must be stored with care and checked periodically.

4. One must practice 'compassion' for plant forms while going for walks in the parks as well. One may not walk on the green grass or pluck flowers or leaves unnecessarily.
5. There is growth of algae in front of many houses and buildings during the rainy season. With subsequent movement on those paths while entering or leaving the building, infinite living beings would be harmed. To avoid this unconscious killing of infinite micro living beings many prudent *shravaks* mark out a white - painted strip from the main exit of their house to the road; in this way they save themselves and their family members from inflicting violence on such living beings. This also serves to caution many other people who might unknowingly hurt lives. Such discretion, sitting well with compassion, is called for.
6. For sustenance, one needs both *sachit* and *achit* i.e. living and lifeless (dead) plant forms; a *shravak* has the discretion and compassion enough to keep both *sachit* and *achit* separately, because if they are kept together, he might unnecessarily be harming the *sachit* items as well whenever he needs to access just the *achit* items. For instance, a *shravak* might be called upon to fetch cashews, raisins, almonds, clove, cardamom, black pepper, sugar candy (*mishri*). Out of these only cashew, clove and sugar candy (*mishri*) are *achit* (lifeless), while the remaining are all *sachit* (alive). Now, if all these items are juxtaposed or stored together in the same place (say, in the cupboard or on a newspaper spread on a fixed rack), and if one needs only cashew nuts, he might ruffle the *sachit* items (raisins almonds etc.) while reaching for the nuts, and hurt life forms.

The *shravak* who wisely and compassionately keeps the *sachit-achit* separately, is benefitted by *supaatra daan* (i.e. the merit accruing from offerings given to the *sadhu sadhvis*) aside from the *saata vedaniya karmabandh*.

7. Many people have the habit of tinkering with the peels, seeds etc. of vegetables, either with the hand or with the knife. Out of compassion for plant life forms, one should not thus fiddle with them.

8. When one goes to a green grocer's, and handles vegetables or fruits to examine them randomly with no intention of buying them whatsoever, he needlessly harms plant life forms, as they are sensitive to touch- so one must out of compassion refrain from such acts. Also, one should not buy a lot of veggies and store them in the refrigerator as it is painful for these life forms so long as they are stuffed inside.
9. One should avoid using vegetables that need to be salted after peeling them, prior to being cooked. For example – Bitter gourd etc.

HAVING COMPASSION FOR JEEV (*Panchendriya*) LEADS TO SAATA VEDNIYA KARMA BANDH

JEEV (*Panchendriya*), means living beings having all the five senses

The following situations are examples where showing compassion for *Jeev (Panchendriya)* leads to *saata vedniya karma bandh*.

1. Besides serving parents, the sick, the elderly etc. as much as possible, one should also offer one's services at places like orphanages, old age homes etc.
2. Saving a mouse when a cat is about to pounce on it, and similarly, to save any *jeev* from dying.
3. When one sets aside one's other priorities to help a wounded human being, a cow, a pigeon etc. post an accident. (If one doesn't know much about nursing them one can seek help from veterinary hospitals or animal- friendly outfits).
4. To make people realise the true nature of religion. For instance, to wean addicts off non - vegetarian food.
5. After trimming, one must not throw the nails directly in the dustbin or on the road. If a pigeon or any other bird pecks at the nails along with the grains, the nail might get stuck in the throat and may cause its death. Hence, one must wrap the nails in a piece of cloth and dispose it appropriately.

Similarly, girls must not bunch strands of hair and put it in the open garbage. It was observed somewhere that a bird was agonizing when its legs got stuck in a bunch of hair. When a kind *shravak* disentangled its legs from the bunch, it flew away.

6. One should not feed birds with grains, nor install water-filled vessels for them to drink from, at places which are not safe for them, as they might be preyed upon by cats or dogs.
7. One must not fly kites as it is often seen that birds become entwined in the string of the kite and hurt themselves, and even get killed. Out of compassion, one must abstain from flying kites.
8. For entertainment purposes, one must not encage birds, nor keep fish trapped in fish tanks; besides, one must avoid elephant rides, horse rides etc.
9. A single breach of celibacy (indulgence in sexual intercourse) leads to violence against several five-sensed living beings. Hence, observe celibacy to the maximum extent possible. Celibacy is obligatory when the woman is pregnant, lest the foetus should suffer pain. Thus, practice compassion by adhering to celibacy.

HAVING COMPASSION FOR SATVA LEADS TO SAATA VEDNIYA KARMA BANDH

SATVA = PRUTHVIKAAYA, APKAAYA, TEU-KAAYA, VAAYUKAAYA

COMPASSION TOWARDS PRUTHVIKAAYA CAN BE FOLLOWED LIKE THIS: -

1. Do not sprinkle salt on any of the edible items.
2. One must avoid using *kalam* (instrument for writing, like 'kachchi' pencil or 'barta', that is a wooden instrument for writing), a chalk may be used instead.
(*Kalam, kacchi pencil, 'barta'* are all *sachit*, whereas chalk is *achit*.)
3. *Rangoli* is *sachit*; so we should not make *rangoli* not even on festive occasions like Diwali. As, it is often crushed under the feet of people or run over by cars leading to the violence against numerous living beings present in *pruthvikaaya*. If Ma.Sa. appears for gochari and someone stamps on the *rangoli*, the person becomes *asoojhta* (unsuitable for giving food to m.sa) and cannot be benefitted by *supaatra daan* - donation to the deserving. Also, if someone is coming to give the food to the m.sa and on the way if he stamps the *rangoli*, then the whole house becomes *asoojhta* (unsuitable for giving food or water to an ascetic) for the entire day. Therefore, we can be wise and compassionate enough not to make *rangoli*, thereby also protecting our house from being *asoojhta*.

COMPASSION TOWARDS APKAAYA CAN BE PRACTISED AS UNDER: -

1. When utensils are washed directly under running water, excessive water is consumed, and the water can't be reused either. Instead, we can use a bucket filled with water to wash the utensils, and employ ash to scrub them. In this way, we minimize the use of water and we can also use this *dhovan pani* for drinking purposes. Later, this water can be offered to Ma.Sa as well in the form of *supaatra daan*.
2. To abstain from bathing in the river, swimming pool or pond etc.

3. To abstain from bathing directly under the shower, hand shower or the tap by taking an oath not to do so.
4. If we brush or shave using the running tap water directly it wastes a lot of water; instead we can take water in a glass and use it for brushing, shaving etc. thereby cutting down on the amount of water required.
5. To **give up** the habit of washing face, hands unnecessarily and repeatedly throughout the day.
6. To abstain from bathing at least twice in a month and to not use more than one bucket of water for bathing.
7. To not give your clothes for washing so long as it can be worn comfortably. If one does not want to wear the same dress every day, one can have 4-5 change of clothes ready for alternate wear. It is not proper to wash and iron one's clothes each time after single use as, in one wash, numerous *apkaaya* (life forms in water) are killed. Subsequently the clothes thus washed would need to be ironed, thereby unnecessarily killing *teukaaya* as well. On the other hand, one can simply fold and keep the clothes that have been worn once. This would save on time too.
8. By avoiding excessive use of water in all domestic activities.

COMPASSION TOWARDS *TEUKAAYA* CAN BE FOLLOWED LIKE THIS:-

1. Each time an electronic device is used several *teukaaya* life forms are killed. One should keep this in mind and abstain from unnecessary use of electronic devices. For instance, idling with phone, leaving the fan or light switched on, switching channels unnecessarily, playing games on phone, computer, fiddling with the switch of light unnecessarily.
2. To not wear quartz watches (battery operated watches). It has many benefits, like:
 - i. You will be spared the violence of *teukaaya* caused by battery operated watches.
 - ii. If Ma.Sa comes for *gochari*, you can benefit by serving him food and water since you are not wearing battery-operated watch. (Wearing a battery-operated watch makes a person *asoojhta* i.e. he is disqualified from offering *gochari* to Ma.Sa)

3. By mistake if a person wearing a battery -operated watch, touches the feet of M.sa., it is incumbent on the holy man to perform praayashcit (atonement); avoiding battery -operated watch saves one from falling into such error and spares Ma Sa the unnecessary trouble of repentance. The same goes for mobile phones too. Whether at home or at work one should not keep it on himself all the while. After use, the mobile may be returned to its appropriate place. In this way one avoids unnecessary **violence or hindrance** of the *teukaaya* caused by bodily movements.
4. One should not burst crackers. One should not use fireworks in any form, for any reason. One should not burn effigies in political rallies, *holika dahan* or *raavan dahan* etc.

COMPASSION TOWARDS VAAYUKAAYA CAN BE PRACTISED AS UNDER:-

1. While clapping hands, snapping fingers, whistling and talking without covering the mouth numerous *vaayukaaya* are **violated or hindered**. Hence, these activities must be avoided. One should avoid talking with uncovered mouth (by wearing a mupatti) at least in places of worship.
2. When clothes hung on the clothesline sway **in the breeze**, it causes violence of *vaayukaaya*. Keeping this in mind, the clothes must be taken off the clothesline soon after drying; so that one can avoid unnecessary violence of *vaayukaaya*. One must be discreet and compassionate towards *satva* (uni sense living beings).
3. Blowing, or sending current of air out of the mouth, also leads to violence against numerous *vaayukaaya*. Hence, one must not cool hot milk, tea, coffee etc. by blowing while sipping. Besides, the act of blowing renders one *asoojhtai*.e. he becomes ineligible for offering food to Ma.Sa.
If a person blows through his mouth while in the act of serving food and water etc. to Ma.Sa, the whole house becomes *asoojhta*.
Keeping the above- stated facts in mind, ones should rid oneself of the habit of blowing air through mouth.
4. One should not jerk the clothes violently while wearing or folding them.

5. One should not fling down clothes, broom etc. from above. It is often seen that when Ma.Sa appears for gochari, our homemakersisters let go of the clothes or brooms held in their hands, which then land with a thwack, thereby making the house *asoojhta* (ineligible to perform the service of gochari). Therefore, one should always be prudent enough to not hurl any item from a place high up.

HURTING LIVING BEINGS EN MASSE CAUSES ASAATA VEDNIYA KARMA BANDH.

FOR INSTANCE –

1. When one plays loud music using an amplifier at a function, or at home/shop so that it is a nuisance to others.
2. To not listen to anyone at home, to act willfully and wantonly, to not fulfill commitments made
3. To pour very hot or very cold water directly into the sink. Many times, people empty boiled rice-water or hot water from the cooker directly into the sink. This extremely hot water or very cold water hurts the living beings in the sink.
4. Washing toilets with acids also causes violence against many movable and immovable living beings.
5. To gift an item that causes violence against living beings when used, like – mixer - grinder, iron, fridge, TV, washing machine, cellular watches etc.
6. Often when the servants are not paid their salary on time, their family members suffer due to shortage of food items etc.

NOTE: The 5-10 points of *SAATA VEDNIYA KARMA* and the 7-12 points of *ASAATA VEDNIYA KARMA* are contradictory. Hence, rather than describing both sets of points in detail, only *asaata vedaniya karma*, that is, 7-12 points are dwelt upon at length.

TO MAKE SEVERAL LIVING BEINGS GRIEVE CAUSES ASAATA VEDANIYA KARMA BANDH.

To make others grieve = to make them feel low, to demoralize, to cause them the sorrow of separation, to make them feel disinterested or indifferent.

The following situations are examples wherein one makes a plurality of living beings (*praan, bhoot, jeev, satva*) grieve leading to *asaata vedniya karma*.

1. When someone wants to do some good deed, to demoralize them, or decry their deed.
2. When someone discriminates between his own son and step son.
3. To make someone conscious of what they lack, like rubbing it in with “You are impoverished. You can’t even buy such a small thing. Look at me, I have all imported items at my house, etc.”
4. When four guests have come from different places and the host extends hospitality to three of them, ignoring the fourth one.
5. When a destitute person cries out for help and you harass him and keep putting him off with words such as “Not today, we’ll see tomorrow; not tomorrow, please come the day after”
6. To snatch or take away someone’s favorite thing, or conceal it.

CAUSING A PLURALITY OF LIVING BEINGS (PRAAN, BHOOT, JEEVA, SATVA) TO SHRIVEL OR CRUMPLE MAKES FOR ASAATA VEDANIYA KARMA BANDH.

To make someone exhausted and worn out -. to make someone grieve in such a way that the person’s body shrivels and becomes frazzled from worry.

The following situations are examples wherein one makes many living beings (*praan, bhoot, jeev and satva*) shrivel and crumple leading to *asaata vedniya karma*.

1. When one takes advantage of others’ weakness and blackmails them.

2. When one reveals others' secrets in public leaving him embarrassed, and ashamed of facing the world.
3. When one blames another out of preconceived notions or anger without appropriate reasoning. For instance, **accusing or calling** a faithful wife a slut, accusing an innocent person of theft, adultery etc. A sword-inflicted wound can be healed, but the hurt caused by such infamy are far deeper and more painful which never heal in life.
4. When an employer out of anger or arrogance, expels his subordinate from work, or humiliates him, his entire family which is dependent on him faces difficulties.
5. When a person pledges his monies with someone on the basis of trust but the pledgee refuses to return it, say from greed, or manipulates the amount, it causes a lot of pain to that person.
6. When lawyers, impelled by the avarice of a fat fee, prove an innocent litigant to be guilty, and the person is awarded a punishment, he will suffer lifelong for no fault of his.

TO MAKE A PLURALITY OF LIVING BEINGS (praan, bhoot, jeev, satva) GRIEVE AND MOURN CAUSES ASAATA VEDANIYA KARMA BANDH.

To occasion mourning- to move others to tears, cause them to drool.

The following situations are examples wherein one makes many living beings (*praan, bhoot, jeev, satva*) grieve and mourn leading to *asaata vedaniya karma*.

1. When one does not serve his aged parents well.
2. When brothers fight amongst themselves for property-- parents often grieve over it.
3. When eve teasers misbehave, trouble or irritate girls on the road or in college etc.
4. To insult someone to the extent that moves them to tears.
5. To mock someone who is helpless, weak, poor or constrained. Even though these people don't cry in public they often weep when alone.

6. When the mother- in- law taunts a daughter- in- law for not getting enough wealth as dowry, speaks ill of the daughter- in -law's parents etc.

THRASHING OR RAINING BLOWS ON A PLURALITY OF LIVING BEINGS (PRAAN, BHOOT, JEEVA, SATVA)LEADS TO ASAATA VEDANIYA KARMA BANDH.

To beat - to beat with a wooden stick etc.

The following situations are examples wherein one beats several living beings (*praan, bhoot, jeev, satva*) leading to *asaata vedaniya karma bandh*.

1. When parents beat their children for not studying well or not listening to them. Children should be explained or taught affectionately - physical abuse - beating is absolutely inappropriate or incorrect.
2. To keep child labourers as domestic servants or make them work in the shop, and to hit them when they don't work properly; also, to hit any servant or attendant.
3. To pinch someone, to annoy or tease them; to quarrel or fight with siblings or friends.
4. Some people have a habit of teasing stray animals, dogs etc randomly say by stoning them, without any provocation, when they have nothing to do with them whatsoever.
5. When someone hits the cows or dogs to shoo them away from their doorstep, or drives them into the pen by repeatedly pushing prodding and striking them.
6. If a brawl has broken out on the street and one person is hitting the other, to start beating him without knowing the truth.

TORTURING A PLURALITY OF LIVING BEINGS (PRAAN, BHOOT, JEEVA, SATVA) PHYSICALLY CAUSES ASAATA VEDANIYA KARMA BANDH.

To cause agony, to trouble others physically, to make them sad, to harass them, to annoy them

The following situations are examples wherein one agonizes many living beings (*praan, bhoot, jeev, satva*) leading to *asaata vedaniya karma bandh*.

1. When a person exploits the poor by taking advantage of their helplessness and putting them through excessive toil.
2. When a person troubles his employees unnecessarily.
It is often seen that the masters can't bear to see their staff relaxed. For instance, when a worker sits for a few minutes to take rest after long working hours, the master reprimands him, "Oh! You are sitting idle, there is so much work is left, can't you see?" Or, he might ask him to **fetch or convey** a particular thing, only with the intention of disturbing his rest.
3. Mischievously bullying others everywhere, like, in colleges, senior students, teasing the junior students by ragging them.
4. Naughty children or people often tease others randomly. For instance- by hiding someone's slippers; by spoiling notebooks, by stealing food from others' lunch boxes, by pulling back the chair when someone is about to sit to make him fall, etc.
5. Some people have the habit of indulging in mischief when they have nothing to do. For instance, sprinkling water all around the ant, and then taking sadistic pleasure in finding that it can't pick its way out, trapping a fly, or tying up together two animals by their tails.
6. When one forces a servant who is indisposed to do household chores.

MOHANIYA KARMA

The *karma* due to which the soul is captivated or enthralled, i.e. it is unable to differentiate between right and wrong, good and bad, favorable and unfavorable etc. is called as *Mohaniya karma*.

Reasons for *Mohaniya karma bandh*:

1. Intense *krodh* (anger)
2. Intense *maan* (pride)
3. Intense *maaya* (deceitfulness)
4. Intense *lobh* (greed)
5. Intense *darshanmohniya*
6. Intense *charitramohniya*

Krodh: anger, rage, spite

Maan: pride, egotism, immodesty

Maaya: deceit, cheat, hiding the truth, boasting, pretense

Lobh: greed, desire, attachment

Darshanmohniya refers to *mithyatvamohniya* in the above case, as only when this *mithyatvamohniya* is active (*uday*) it leads to *mohniya (mithyatvamohniya) karmabandh*.

Charitramohniya refers to the nine *nokashaaya* (subsidiary passions or quasi passions) only.

In the above mentioned six points, the word 'intense' is used in a generalized form as it is specified in the *aagam* and *karmagranth* that except the *sukshmalobha* in the 10th *gunsthaan*, the remaining *krodh*, *maan*, *maaya*, *lobha* in active form (*uday*) lead to *mohniya karma bandh* (binding of the *mohniya karma*).

NOKASHAYA MOHNIYA: *Nokashaya* is not a *kashaaya* itself, but can instigate or aggravate the *kashaaya*.

The *karmawhich* in its active form (*uday*) inflames or aggravates the *kashaya* is called as *nokashaya karma*.

Nokashaya karma has 9 sub-types (*uttar prakrutiyan*):

1. Stree-veda: *Veda* refers to libido.

The *karmawhich* in its active form (*uday*) inflames libido in a woman is called *streeveda mohniya karma*.

2. Purush-veda-The *karmawhich* in its active form (*uday*) inflames libido in a man is called *purushveda mohniya karma*.

3. Napunsaka-veda-The *karmawhich* in its active form (*uday*) inflames libido in a neuter is called *napunsakaveda mohniya karma*.

NOTE: A woman generally has libido towards a man only. But she might experience it for another female or neuter too. The same may be understood as being the case for men and neuters too.

4. Haasya: A disorder of the mind, brought about by bashfulness or diffidence (*lajja*) that is expressed as laughter.

The *karmawhich* in its active form (*uday*) kicks off humor either from a cause or without one, is called as *haasya mohniya karma*.

5. Rati: The joy experienced when desired things are obtained . or when undesirable things are done away with;

The *karma* which in its active form (*uday*) makes one experience *rati* i.e. happiness or pleasure, with or without any reason is called *rati mohniya karma*.

6. Arati: The unhappiness or grief experienced when saddled with unpleasant things, people, situations etc. or when desired things elude us ;

The *karma* which in its active form (*uday*) makes one experience *arati* (*dislike*) i.e. unhappiness or displeasure with or without any reason is called *arati mohniya karma*.

7. Bhaya: The *karma* which in its active form (*uday*) makes one experience fear for whatever reason or without any reason is called *bhaya mohniya karma*.

8. Shoka: The *karma* which in its active form (*uday*) makes one experience grief for any reason or without any reason is called *shoka mohniya karma*.

9. Jugupsa: The *karma* which in its active form (*uday*) makes one experience disgust, abhorrence for whatever reason or without any reason is called as *bhaya mohniya karma*.

INTENSE ANGER (*KRODH*) LEADS TO *MOHNIYA KARMA BANDH* (BONDAGE)

The following situations are examples wherein intense anger results in the bondage of *Mohniya karma*.

1. When one considers that it is the duty of all those younger than one, or beneath one's station, i.e. the servants, or the younger members of the family, or the ones ranked lower, to show him courtesy. Being an elder and a superior, he considers his authority to scold or punish them, or discipline them, as a matter of his right.

Such an assumption begets increased expectations which when not met move one to anger at the slightest provocation.

2 Taking great offence upon being slighted by a family member, or a staff or a friend, venting one's ire on him, and desiring vengeance;

3. In the midst of a domestic quarrel, breaking or knocking utensils, banging the cupboard door or slamming the door of the room shut.

4. Being extremely worried or stressed when faced with an adverse situation such as would result in feelings of rising anger -- against people, time, society, situation etc.

5. When the food is not tasty, not eating it out of sheer anger, rising from the table with leavings in the plate, knocking the pots and plates, or sternly rebuking the one who served the meal.

6. Going on a hunger strike etc. to have one's own way, to impose over others

7. To wrangle for a seat on a bus, train etc., to make an issue of it

8. Venting anger on kids or wife etc. at home, which in the first place rose in an office situation

9. When a worker at a business place or office commits a mistake, abusing him or her, making personal allegations.

INTENSE MAAN (*PRIDE*) LEADS TO MOHNIYA KARMA BANDH

The following situations are examples wherein intense pride results in the bondage of the *mohniya karma*.

1. Being vain over one's caste, religion, color, race, nationality, language etc. And considering others to be inferior, finding fault in others' goodwill, good deeds, good words, or running them down.
2. When one is so haughty that he or she snaps ties over trifling tiffs.
3. Not co-operating or participating in community events out of a sense of pride like, not taking turns to shoulder the bier at a funeral procession and reaching the cremation ground direct by car, refusing to take part in the serving of food at the counters at a wedding or a group banquet.
4. When interrupted by someone who is inferior in terms of education or wealth, rebuffing that person contemptuously as if to imply, 'how dare you'.
5. When one does not apologize even after committing a mistake and realizing it.
6. When one creates a scene or kicks up a row if he does not receive due respect at gatherings, weddings, swami-vatsal (mass functions), guru darshan yatra (group visit to see the guru and get his blessings).
7. Not co-operating in religious events organized under the aegis of someone else, or creating hindrances by playing politics.
8. Quitting the organization upon failing to wangle the desired post, joining another organization and working towards the breaking up of one's earlier organization.
9. Desiring one's name to be mentioned by Ma.Sa. during his discourse or by the organizer of the event.

INTENSE MAAYA (DECEITFULNESS) LEADS TO MOHNIYA KARMA BANDH

The following situations are examples wherein intense deceitfulness results in the bondage of the *mohniya karma*.

1. When one makes the excuse of ill health of a family member in order to avoid or going to office or attending a social function.
2. When one does not do homework given by the teacher by himself, and copies it from elsewhere.
3. Making gnomes like – ‘divide and rule’ or ‘enemy of enemy is always a friend’ , etc the basis of conduct
4. When one visits temples, malls and other tourist spots, under the pretext of undertaking GURU DARSHAN YATRA (journey made ostensibly to see the guru and seek his blessings), and does even a couple of *samayiks* perforce (as though under pressure).
5. When one uses flattery or friendship as a means of knowing their secrets or grabbing and running away with their money.
6. When one publicly announces a donation for the Sangh and then deceptively dilly dallies when it comes to actual payment.
7. When one does not draw the shopkeeper’s attention to his omission of a certain item in the bill; or, when the shopkeeper undercharges or returns more change by mistake, one neither discloses it nor returns that extra sum back to the shopkeeper.
8. When one chooses to remain silent, after committing a mistake, despite knowing or finding that someone else is being punished for it.
9. Mohan phones Sohan to seek his co-operation in a religious activity ; knowing that it is Mohan’s call, Sohan asks his son to attend the call and say that dad is not in.
9. When one advises *sadhu-sadhvis* to display certain standard protocol in the presence of other sects (no matter what they might actually be) so as to make a public show of the high ideals of worship, knowledge and action followed by them.

For example, to take fruits etc. as *bhiksha* from homes of members of their own sect (*swa-sampradaya*) but to not take it from the homes of members of other sects (*par-sampradaya*), to create a false impression that they are great recluses (*tyaagi*). Also, asking many searching questions, (more than required) by way of *gaveshna*, before condescending to accept *bhiksha* from *par-*

sampradayahomes even though, they scoop out a whole container full of chapattis at homes of *swa-sampradaya*.

NOTE: If these kinds of values (samskar) are taught in any sect then, instead of welfare or uplift of self and others, that sect would lean towards *mithyatva* (falsehood) as Bhagwan Mahavir has clearly stated that “*maaya michaditthi amaaya sammaditthi*” which means-

The elusive (*maayavi*) is the one with false vision (*mithya-drishti*) and simple-hearted (*amaayavi*) is the one with right vision (*samyak-drishti*).

Therefore, a salvation seeker should stay away from the samskar of *maaya*-deceiving, concealing the truth, showing off and pretense, and places where such samskars prevail should be out of bounds.

INTENSE GREED (*LOBHA*) LEADS TO *MOHNIYA KARMA BANDH*

The following situations are examples wherein intense greed or attachment results in the bondage of *Mohniya karma*.

- Proclivity to pamper/nurture the 5 senses (*indriya*). For example: being pleased when the meal is tasty, making faces oncoming across something that displeases the senses, feeling miserable amid foul odour.
- Harming others to serve selfish ends of oneself and one's family
- Having a desire to obtain all the good things of the world, or in the neighboring houses.
- To go on planning relentlessly about how to maximize earnings (unsatisfied greed).
- Tenant staying put in the rented house from greed (hoping to strike a deal and get a bargain)
- Declaring self as bankrupt despite having sufficient wealth or property.
- Passing on the company's or the employer's confidential documents or research papers to competitors to satiate one's greed for money
- Serving sadhus and sadhvis (male and female ascetics) with the motive of obtaining divine grace so that the business would grow, spelling peace and prosperity at home, and so on.
- Being reckless in advising on investments, just out of greed for commission.

INTENSE DARSHAN MOHNIYA (MITHYATVA) LEADS TO *MOHNIYA KARMA BANDH*

The following situations are examples wherein intense *DARSHAN MOHNIYA* results in the bondage of *Mohniya karma*.

1. Want of faith in the words of Bhagwan (Mahavir)
2. "Who has seen heaven or moksha? Enjoy life right now. That is the essence of living. "Debunking faith by employing such quiddity and acting against its tenets.
3. Propagating fallacy in the name of Bhagwan-; like saying that God has given more importance to service to the poor than the path of asceticism
4. To make fun of pure and pious ascetics say by calling them as someone treading the beaten path.
5. Faulting pure and pious ascetics and then slandering them with the intent to slacken their resolve.
6. Try to create a rift in the Dharma Sangh (religious organization).
7. To hold that our actions are to no avail, and that it is God alone who drives us.
8. To say, all religions are the same; it makes no matter what religion you follow.
9. To make false accusations against the *acharya*, *upadhyaya*, and *sadhu* and to engage in illogical and unreasonable argument with them

INTENSE CHARITRA MOHNIYA LEADS TO MOHNIYA KARMA BANDH

The following situations are examples wherein intense charitra mohniya results in the bondage of *Mohaniya karma*.

1. One satisfied with one's spouse, one whose *kashayas* (passions) are relatively mild, one who is simple and straightforward, one bearing a high moral character incurs the bondage of *purushved mohniya karma*.
2. One who is envious, attached to the senses (*vishaya*), a liar, exceedingly crooked or cunning, and adulterous incurs the bondage of *stree-ved mohniya karma*.
3. One who is bisexual, is lustful, and debauches a chaste woman incurs *napunsakaved mohniya karma*.
4. The one who is jovial, mocks others, is garrulous and blabbers a lot incurs the bondage of *haasya mohniya karma*.
5. One enamoured of diverse scenery that one's native land as well as foreign countries present to the view, and disports among things of his own interest incurs the bondage of *rati mohniya karma*.
6. One who is envious, heaps misery on others, and instigates others into wrongdoing incurs the bondage of *arati mohniya karma*.
7. Being full of fear himself, and striking fear in other hearts—such a heartless being incurs the bondage of *bhaya mohniya karma*.
8. One who is grief-stricken himself and makes others mournful too incurs the bondage of *shoka mohniya karma*.
9. One who censures the fourfold Sangh (*chaturvidh sangha*), one who slanders virtuous conduct, and one who loathes any person or thing- all these incur the bondage of *jugupsa mohniya karma*.

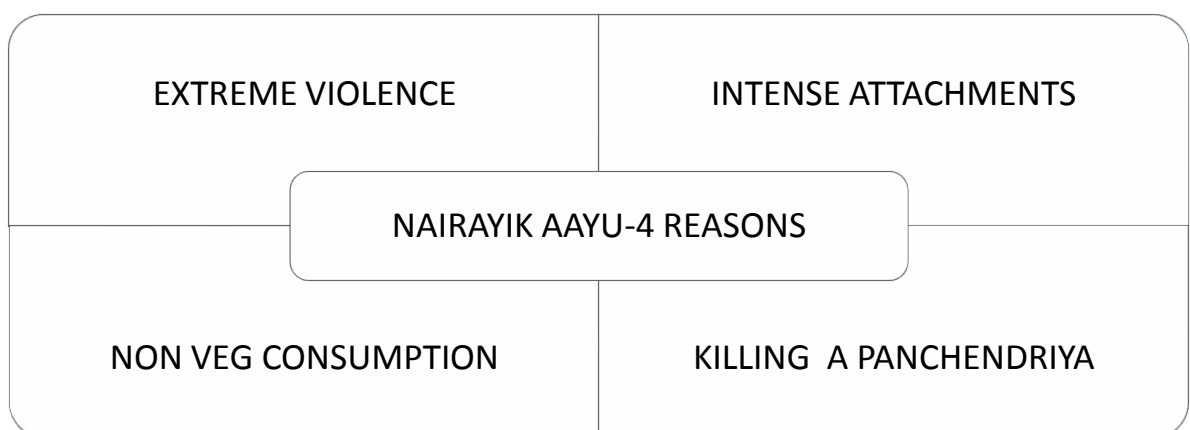
AAYU KARMA

The karma which in its active form (uday) detains the soul in any *gati* (stage like hell, heaven etc.) for any particular length of time is called the *Aayu Karma*.

AAYU= age, lifespan.



NAIRAYIK AAYU-The karma which in its active form (uday) confines the soul in the narak gati (hell) for a certain period of time .



MAHA-AARAMBH: EXTREME VIOLENCE LEADS TO NAIRAYIK AAYU BANDH.

Maha aarambh refers to those actions which lead to violence against a large number of *tras and sthavar* (multi-sensed single-sensed) living beings.

MAHA- AARAMBH leads to *nairayik aayu bandh* (detention in hell for a certain period).

The following situations are examples wherein immense violence leads to *nairayik aayu bandh* (detention in hell for a certain period).

1. Working as a major builder or a construction contractor.
2. Running huge factories or a transport company; eg. Bhilai steel plant.
3. Manufacturing and selling firecrackers etc.
4. Manufacturing and selling liquor
5. Manufacturing and selling pesticides to kill rats, cockroaches, mosquitoes, insects etc.

(Trading in the 15 *Karmaa-daans* should be taken as within the ambit of mahāārambha)

Note – Please see the explanation of “15 *Karmaa-daan*” in the revised edition of “*Pratikraman Sutra*”.

MAHA-PARIGRAHA:INTENSE ATTACHMENTSLEAD TO NAIRAYIK AAYU BANDH.

Maha-parigraha: *Parigraha* means worldly attachments, stupor, and delirium. *Maha-parigraha* means intense attachments. The following situations are examples wherein deep attachments lead to *nairayik aayu bandh*

1. When one has deep attachments towards one’s body, home, family, clothes, jewellery etc.
2. When one has **longing or deep craving** for reputation, prestige -- they wouldn’t spare a pie for the needy, despite owning immense wealth and property, but would donate huge sums of money for buying recognition, like having their name engraved on stone.
3. When one takes in a lot of aphrodisiacs and has a deep craving for sex with the spouse. The wife of a *chakravarti* (a great emperor of a very large kingdom)

known as *Stree-ratna* goes to hell for sure after her death because of her lustful craving for sexual union with her husband.

4. When one has deep attachment for wealth, property and opulence. A chakravarti ruler would definitely land up in hell if he dies while indulging in luxuries ; however, if he renounces opulence and takes too a life of asceticism he attains salvation or attains to *vaimanik dev gati*, (or heaven).

5. Some people are so attached to their wealth that despite having wealth and property worth billions , they are miserly. While not eating or drinking well themselves, nor savouring of other goodies, they are loth to share anything with others.

We come across the example of Mamman Seth in tales, who was so besotted with money that he got statue of a bull sculpted and had it studded with diamonds and pearls, but neither he use his money for his own consumption nor did he ever donate it to anyone. After death, he went to seventh hell.

MAANSAHAAR-CONSUMING NON-VEGETARIAN FOOD LEADS TO NAIRAYIK AAYU BANDH.

The following situations are examples wherein consumption of non-vegetarian food leads to *nairayik aayu bandh*, or bondage

1. Consumption of, meat, fish, eggs etc.
2. Using items marked with red in food (suggesting non-veg ingredient)
3. Consuming those items that contain eggs, meat, flesh, gelatin etc.

Note: Despite being marked with a green dot i.e. indicative of vegetarian item, some food items have non-vegetarian content. Hence, we must consume only after thorough verification.

4. Consuming medicines with non-vegetarian ingredients.
5. Eating at restaurants serving both veg. and non-veg. food

In non-veg restaurants many a times, the utensils used for cooking non-vegetarian dishes are used for cooking vegetarian food too. Sometimes, the left-over gravy of non-vegetarian food might get mixed with vegetarian food items.

KILLING A *PANCHENDRIYA* LEADS TO *NAIRAYIK AAYU BANDH*:

The following situations are examples wherein killing a *panchendriya* (a living being with 5 senses) leads to *nairayik aayu bandh* (binding the age for hell).

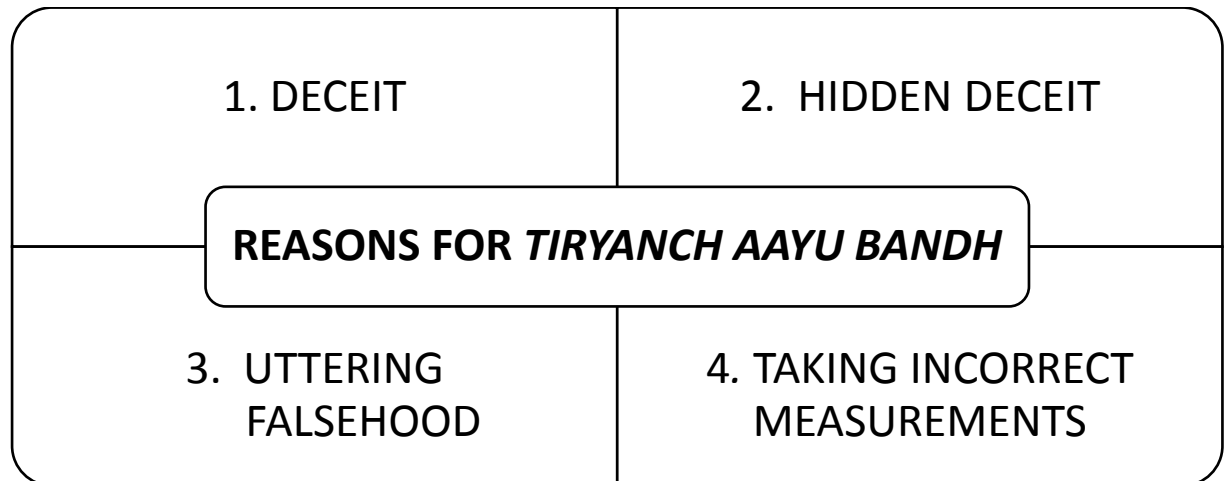
- To abort a child, get a fetus aborted or advise someone to abort their baby; sell medicines used for abortion at a pharmacy.
- Taking contraceptive pills (both- before and after pills) to avoid pregnancy.
- Using cosmetics of animal origin (i.e. killing animals to source ingredients used in making cosmetics).
- Buying shares of a company whose activities are linked to violence against *panchendriya* (a living being with 5 senses)
- Using those goods which, though not of animal origin (i.e. not made by killing animals), are tested on *panchendriya* (a living being with 5 senses) in a manner that can cost them their life.
- When one doesn't consume non-vegetarian food themselves but serves it to others for business purposes, for the sake of his reputation and prestige, or for getting votes at an election.
- Violence, not in substance or action, but in thought and sentiment..
Example: when one thinks that -
 "Oh! Better that this fellow's dead."
 "India should attack Pakistan and wipe it out."
Even though we are not killing anyone in actual practice, , but with the above mentioned thoughts we might be as well incurring the bondage of *NAIRAYIK AAYU*, a la tandool fish (a fable has it that the tiny tandool fish entertained thoughts of gobbling big fish and was thrown into seventh hell for this very reason)
- Nurture thoughts of revenge; example: waiting for an opportunity to get back at someone, resolving not to spare him, to keep plotting his murder
- Getting any snake or venomous creatures etc. killed when found in home or office premises, fearing they might cause harm or loss.

TIRYANCH AAYU

Tiryanch Aayu refers to the karma which in its active form (uday) restrains the soul in the *tiryanch gati* (sub-human state) for a particular period.

Tiryanch refers to all plants, insects, animals etc.

Tiryanch aayu refers to the sub-human lifespan.



1. **Maaya**= Deceit, flam

This point has been elaborated upon in mohniya karma 3 above. . Intense Maaya too may be understood on the same lines.

2. **GOODH MAAYA (CRYPTIC DECEIT)**–Fraudulent lying; uttering many lies to conceal one falsehood.

With such type of falsehood, one incurs the bondage of *tiryanch aayu*.

The following situations are examples wherein a lie uttered with fraudulent intent leads to *tiryanch aayu bandh* (i.e. bondage of sub-human life).

- For the purpose of getting one's son or daughter married, not disclosing their correct age, covering up their shortcomings, producing false or duplicate education (degree) certificates; when someone enquires more closely, cleverly proving one's lies to be the truth.
- When one lies at home saying he is going to college or tuition class but actually, goes out to enjoy with friends. On being spotted by a relative, he makes excuses to prove his innocence.

- Cooking earlier than at the usual hour, upon knowing that Ma.Sa has arrived in one's locality or village, say out of reverence or may be ignorance, and lying about it when questioned by Ma.Sa. by answering, "It is our practice to cook as early as 8 in the morning. We have to pack tiffin for our school kids etc."

Let's understand this from the following conversation between Ma.Aa and the lady of the house, when Ma.Sa visits and makes enquiries.

Ma.Sa: Madam, at what time is the food cooked every day?

Lady: Ma.Sa, at our home, it is cooked by 8 a.m. daily. We have to send the kids to the school, and get their tiffin ready.

M.Sa: What time do the kids go to school?

Lady: 10 o'clock.

M.Sa: Why cook early, with two hours still to go?

Lady: The maid leaves early. There is washing of utensils to be done. As such, I get things over and done with.

Coincidentally, the maid enters.

M.Sa (to the maid): Till what hour do you work here?

Maid: Till 12 noon.

The lady of the house is left speechless now.

To cover up one lie, we see that many lies have to be told.

Another situation: M.Sa talking to a shravak, Motilalji.

M.Sa: Motilalji. You are visiting today after a long time.

Motilalji: Oh, Ma.Sa. I am in a fix. Much as I would like to visit more often, I can't, because the doctor has advised me to restrict my movements.

M.sa: Well, you must be doing *samayik* at home?

Motilalji: Oh! I am hardly at home. Sometimes I have to go to the shop to relieve my son for his lunch break. Sometimes, I have to drop my grandchild at school.

M.sa: Right now, you were saying that the doctor has advised you to avoid moving around. Then how come you can't help going to the shop, to the school, or to buy grocery?

Motilalji: M.sa, if I don't even go to the shop, to the school or to buy grocery, my leg muscles would start to cramp up. The 'sthanak' (prayer hall) is a good 2 kilometers away, so I can't make it, much as I would wish to.

M.sa: Have u come on foot now?

Motilalji: No Ma.Sa., I have come in my own car.

Ma.Sa: When you travel by car, it doesn't matter if it's a 2 kilometers journey or 10 kilometers. You don't have to walk. Your doctor's advice does not come in the way.

Now, Motilalji is ashamed. He has no answer.

LYING LEADS TO *TIRYANCH AAYU BANDH*.

The following situations are examples wherein telling lies leads to *tiryanch aayu bandh* (bondage of subhuman life span).

- Uttering a lie out of anger, greed, fear, fun, impatience or for whatever reason.
- There is a phone call received at home. The mother asks her child to take the call and say she is not at home. By so doing, she is not only lying, but inculcating wrong values in her child.
- Covering up for one's mistake by lying. Example—if one makes something at home which does not turn out well, one disowns it and ascribes the work to another
- To lie for the sake of kids. For example, cajoling the child to drink milk, by saying, "Drink it, or I will get the goblin to grab you."
- If there is unwillingness to do some work, shirking it by prevarcating and making excuses instead of declining it directly
- Lying about the child's age and buying half-ticket to avoid paying for full ticket
- Despite having some stock at home, when one lies saying not a grain of that a particular item, say sugar, wheat etc is left.

TAKING INCORRECT MEASUREMENTS LEADSTO *TIRYANCH AAYU BANDH*

The following situations are examples wherein taking incorrect measurements lead to *tiryanch aayu bandh* (bondage of subhuman life span).

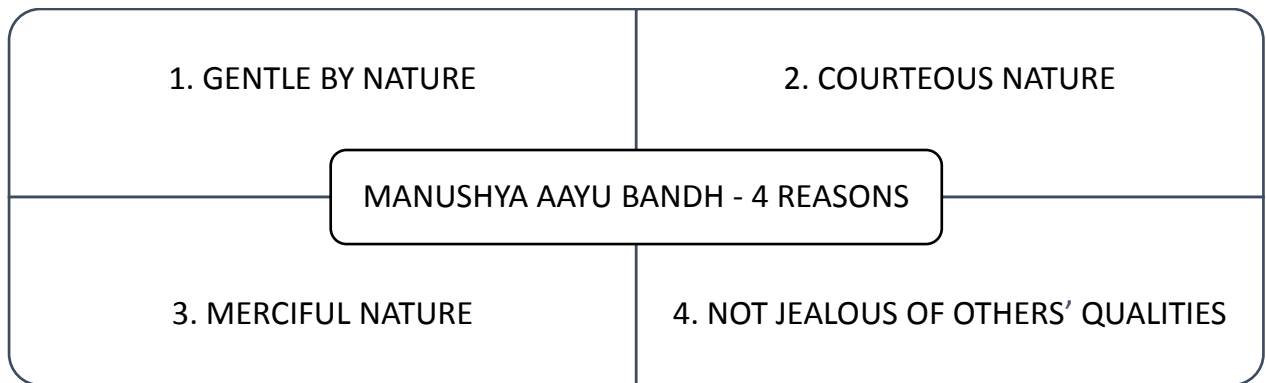
- Declaring more than actual weight , when selling scrap etc.

- To fill less quantity of petrol, gas in vehicles (than charged for)
- To not set the weighing scales accurately.
- To fudge measure of milk volume, clothsize etc.
- To stuff less quantity and indicate higher value on the label, assuming that no one actually verifies weight of packed items.

MANUSHYA AAYU

The karma which in its active form (uday) holds back the soul in the *manushya gati* (in the 'human being' state) for a certain period is called the *Manushya Aayu Karma*.

Manushya Aayu= Human Lifespan



The 1st and 3rd points are explained in detail under *asaata-vedniya karma*. They may be understood here on the same lines.

POINT NO. 2. COURTEOUS, MODEST NATURE.

The following situations are examples wherein being courteous, polite and modest leads to *manushya aayu bandh* (bondage of incarnation in human form)

- One who venerates parents and preceptors, according them honour;
- To accept guru's command reverentially, never back-answering or engaging in specious or fallacious arguments with them.
- One who stays in close proximity to the guru and considers it worthwhile to do so; and is not self-willed enough to cut loose from the guru and live unbridled;
- One who admits his mistake forthwith no matter who points them up, and besides, acknowledges his indebtedness to them;
- One who strives to ensure that every action of his is in accord with his preceptors' intent; one who aspires to keep his preceptors happy, so

that blessings emanating straight from their heart may flow in his direction effortlessly.

POINT NO. 4. NOT JEALOUS OF OTHERS' QUALITIES

The following situations are examples where freed from envy one incurs *manushya aayu bandh* (bondage of human incarnation).

- One who rejoices at others' progress in whatever field—knowledge, wealth, austerity, and feels no envy.
- One who supports, and co-operates with, others in securing their advancement.
- One who praises others' qualities as and when occasions present themselves for doing so.
- One who does not belittle or deny or falsify others' qualities.

This is how one might try falsifying them:

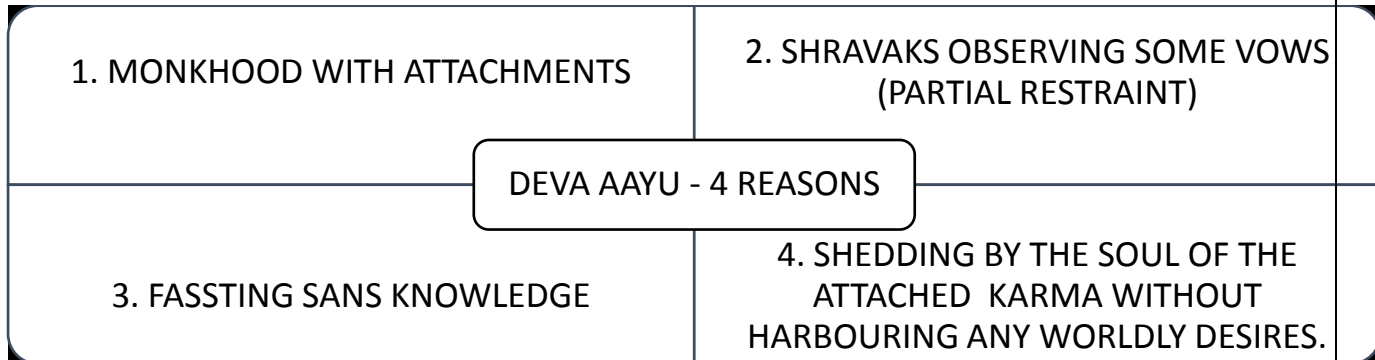
Teacher: Look, Shyam. How quick is Hari in responding! This is called spot reply or wit.

Shyam: Oh Ma'am! Hari is hardly that intelligent to produce a prompt reply. He would have heard the answer from someone beforehand, for sure.

- When one considers the virtuous as his ideal, and considers it his great good fortune to live with such virtuous people, as he is always inspired thereby for striving for advancement in his own life.

DEVA AAYU

The karma which in its active form (uday) holds back the soul in the *DEVA GATI* (heaven) for a certain period.



1. SARAAG SANYAM - MONKHOOD WITH ATTACHMENTS

Saraag means the one with attachment (kashaya).

Sanyam means monkhood here i.e. Observing the 5 *Mahavrats*.

Those who follow the 5 Mahavrats but have attachments, incur the bondage of **Dev Aayu**

NOTE: *Viitraagihagwan* do not incur the bondage of *aayu karma*.

2. DESH SANYAM-SHRAVAKS OBSERVING SOME VOWS OF SPIRITUAL DISCIPLINE

The ones who follow the 12 anuvrat (all 12 or any one or more) incur the bondage of *aayu karma*

3. BAAL TAPASYA- FASTING SANS KNOWLEDGE

Baal meaning child implying innocence and want of knowledge. Penance etc sans knowledge do earn merit (*punya*) for the one engaging therein and make for the bondage of *Deva aayu*.

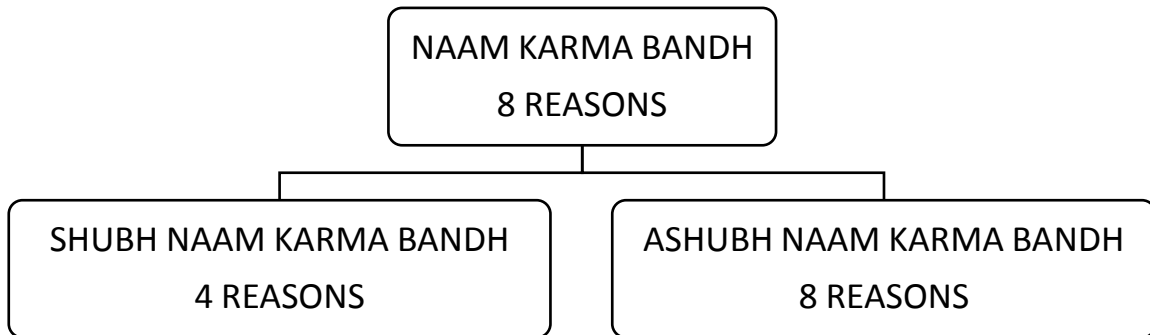
For example- An ascetic observes fasts for a month (*maaskhamana*), then breaks his fast with a tiny morsel of food (so little as could be held on the tip of a blade grass) and then resumes fasting, that is, *maaskhamana*, all over again. In this way, he continues fasting lifelong. But if he has not really understood 'dharma', and submits to the discipline of fasting, just for heavenly joys, or for gaining name and fame, he qualifies only as *baal-tapasvi*. With this

kind of fasting, he incurs the bondage of *dev bandh*, but hardly makes any progress towards salvation

4. **AKAAM NIRJARA**: WEARING OFF OR DISSOCIATION OF KARMA WITHOUT ANY WORLDLY DESIRES. 'Akaam' means without desire. When one having no desires bears the brunt of suffering over long periods, or performs deeds that reap merit, he incurs the bondage of *dev bandh*.

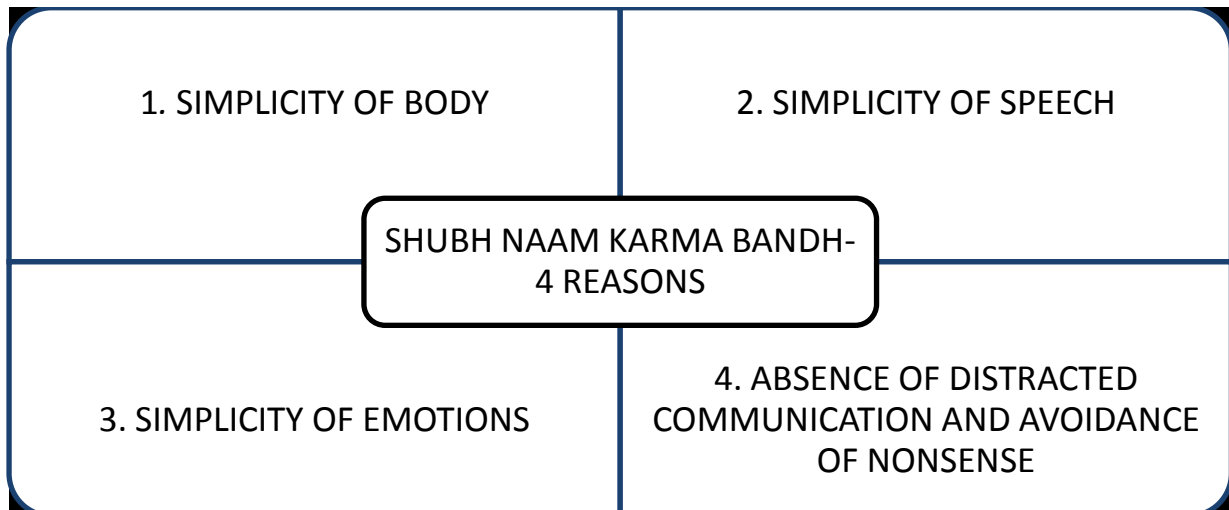
NAAM KARMA

The active form (uday) of the karma due to which, the living being (*jeeva*) acquires auspicious or inauspicious gati (state of being, see above), *jaati* (species or genus within the gati.), form etc is called *Naam Karma*



SHUBH NAAM KARMA

The active form (uday) of the karma due to which, the living being (*jeeva*) acquires auspicious *gati*, *jaati*, and form etc. is known as the *shubh naam karma*.



1. *KAAYA KI SARALTA*- SIMPLICITY OF BODY = any action or motion of the body undertaken from sincere and honest intent, and not with a view to cheating others.

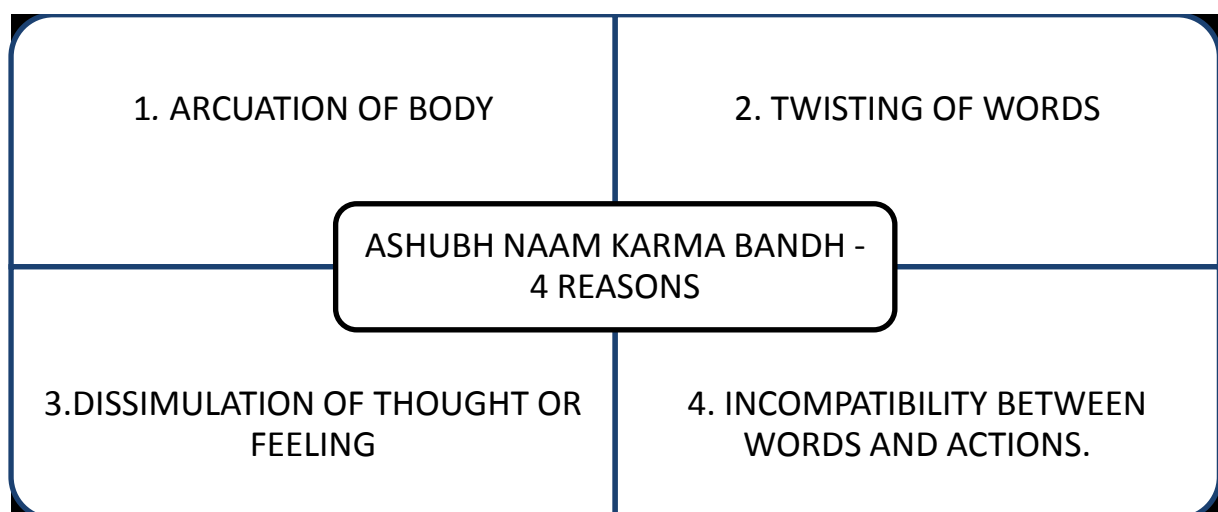
2. *VACHAN KI SARALTA*- SIMPLICITY OF SPEECH = utterance of words marked by sincere and honest intent, and not with any intent to cheat others.

3. *BHAAVON KI SARALTA* - SIMPLICITY OF EMOTIONS = to be honest and sincere in thought, and never to harbour any thought of cheating others

4. *VISANVAD RAHITA* - ABSENCE OF DISTRACTED COMMUNICATION AND AVOIDANCE OF NONSENSE

The reasons for *shubh naam karma bandh* and *ashubh naam karma bandh* are mutually opposed to each other. Hence, instead of describing both, only *ashubh naam karma* is described hereunder in detail.

ASHUBH NAAM KARMA



1. *KAAYA KI VAKRATA* = ARCUATION OF PHYSIQUE. It refers to any attempt or action, or gesture of the body aimed at hoodwinking others, say showing off by posturing or concealing the truth by feigning.

2. *VACHAN KI VAKRATA* - TWISTING OF WORDS. It refers to any articulation aimed at cheating others; like, outwardly uttering good words, while nursing an ulterior motive in the mind

3. *BHAAVON KI VAKRATA* - DISSIMULATION OF THOUGHT OR FEELING. It refers to the attitude of deceiving or tricking others.

4. *VISANVAD YOG YUKTA SE*: Want of consistency or uniformity as between word and deed

KAAYA KI VAKRATA - ARCUATION OF PHYSIQUE LEADS TO ASHUBH NAAM KARMA BANDH.

The following situations are examples, wherein *KAAYA KI VAKRATA* – (ARCUATION OF PHYSIQUE) leads to *ashubh naam karma bandh*.

1. When the mother – in- law or the daughter -in -law does not wish to do any work, she pretends to be unwell by tying a cloth around her head, by applying balm/iodex on the forehead, by making nasal sounds signifying unease, or by walking with a staggering gait.
2. In order to parade that one is so studious, sitting with the book open in front, but placing a mobile in between and texting friends, playing games, using WhatsApp etc.
3. Showing off that one is a person of means by wearing artificial jewellery or ornaments borrowed on rent.
4. To try to look beautiful by applying creams, powder, other cosmetics when one is devoid of natural beauty. To mask the body odour, using perfumes to smell good.
5. To demonstrate before visitors how well one serves others, how assiduous one is in waiting upon guru/ parents / in- laws , when there are visitors , one fetches them medicine etc , pats their back if they have a bout of coughing, or lends a helping hand as they rise from their seat, and so on.

VACHAN KI VAKRATA -TWISTING OF WORDS LEADS TO ASHUBH NAAM KARMA BANDH.

The following situations are examples, wherein *VACHAN KI VAKRATA* – (TWISTING OF WORDS) leads to *ashubh naam karma bandh*.

1. To serve one's selfish ends, tweaking and uttering the truth in such a manner that the competitor loses hope and is demoralized and one profits thereby.
2. On the one hand, one secretly hopes that no member of his family should take to asceticism and join the order, but ostensibly taking a contrary stance and telling Ma. Sa., "Should a family member of mine seek ordination, I would gladly consent, for I do want that honour for my family.
3. To heap excessive praise on somebody for securing a wrongful gain; to applaud him in public but slander him behind his back.
4. Today is the parna (completion of vow cycle and breaking of fast) of the vow observed by Ma.Sa. Anticipating his visit, even if it comes about only as a coincidence, the lady of the house gets preparatory work under way, and cooks ukali (a potion), ker(a vegetable recipe), and moong (green gram soup). Fortuitously, Ma.Sa arrives at her house. Now, with a view to ascertaining the eligibility of the food items for 'parna' purposes, Ma.Sa. makes enquiries.

Ma.Sa: Sister, why have you made ukaali today?

Not wanting to lie and, at the same time, anxious that her offer of food should be accepted, she would not divulge the truth. In fact, she had thought up an answer beforehand. She gestures to her husband, who starts coughing on cue.

Lady: Ma.Sa he is not feeling well nowadays. (She breaks down and starts sobbing after saying this, so that Ma.Sa may not probe further)

Now Ma.Sa., switching tack, asks, Sister why have you made this kair-moong? Is anyone breaking their fast today?

Lady: My son is fond of it, so we make it often.

Ma.Saa. was wise. He had little further to query. Accepting dry 'khakra', he left the house. The lady did not lie directly, but due to the twist and turn of her utterances, she incurred the bondage of *ashubh naam karma*.

5. To report a dispute in such a way that one's own mistakes and one's role in fueling the squabble is hidden and consequently the entire blame is pinned on the other party.

BHAAVON KI VAKRATA DISSIMULATION OF THOUGHT OR FEELING LEADS TO ASHUBH NAAM KARMA BANDH.

BHAAVON KI VAKRATA -DISSIMULATION OF THOUGHT OR FEELING only leads to distortion of words and actions. Hence, all the points of *KAAYA KI VAKRATA* AND *VACHAN KI VAKRATA* are to be included here.

VISANVAD YOG YUKTA - WANT OF CONSISTENCY OR UNIFORMITY AS BETWEEN WORD AND DEED LEADS TO ASHUBH NAAM KARMA BANDH.

The following situation is an example, wherein ***VISANVAD YOG*** leads to *ashubh naam karma bandh*.

Ma.Sa: Shravakji, your Shrimati ji does not come for the afternoon class, why?
Shravakji: Ma.Sa., I keep telling her to attend the knowledge class, for enhancing her knowledge. knowledge. But I can hardly persuade her beyond a certain point.

M.sa: Shravakji, what time do you go home for lunch?

Shravakji: At 2:30 p.m.

M.sa: That is the hour at which the afternoon class commences. Your lunch time overlaps it, how can she make it to the class?

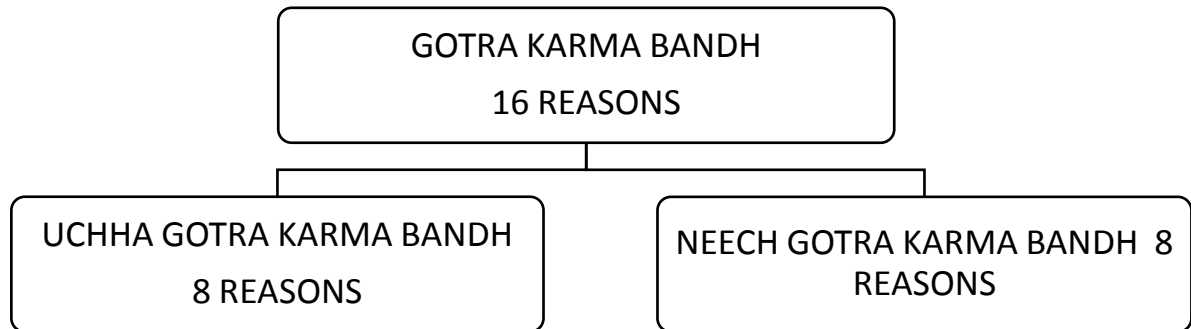
Shravakji: Oh no, Ma.Sa., I'll handle that. As for the afternoon meal, I'll serve myself. Why would I be a hindrance in her gaining knowledge?

Ma.Sa: Great! Your attitude is excellent. If you motivate her, she will surely attend the class.

Shravakji goes home and narrates the incident to his wife, Rekha. He goes on to tell her, “Nowlook, I am not in the habit of helping myself with the meal, but I could hardly bring myself to confess it before Ma.Sa. Tomorrow morning when you go to attend the discourse, Ma.Sa. may enquire of you. You would do well to tell them, “Shravakji can fend for himself, but I have other pressing things to attend to at that time, so I regret I cannot make it to the class.”

GOTRA KARMA

The active form of the karma whereby the *jeeva* is endowed with qualities which render it eligible to be addressed with either exalted words or lowly words is known as Gotra Karma.



UCCHA GOTRA- The active form of the karma due to which the *jeeva* is endowed with qualities such as would make it worthy of being addressed in an exalted manner is known as *UCCHA GOTRA KARMA*.

REASONS FOR *UCCHA GOTRA KARMA BANDH*:

1. To not take pride in one's *jaati*, that is, caste
2. To not take pride in one's *kul*, that is, lineage
3. To not take pride in one's strength
4. To not take pride in one's beauty
5. To not take pride in one's penance
6. To not take pride in one's knowledge
7. To not take pride in one's gains.
8. To not take pride in one's opulence.

NEECH GOTRA- The active form of the karma due to which the *jeeva* is attributed to the qualities due to which one can be called by inferior words is known as *NEECH GOTRA KARMA*.

REASONS FOR *NEECH GOTRA KARMA BANDH*

1. To take pride in one's caste
2. To take pride in one's *kul* or lineage
3. To take pride in one's strength
4. To take pride in one's beauty

5. To take pride in one's penance
6. To take pride in one's knowledge
7. To take pride in one's gains
8. To take pride in one's opulence.

The causes of *Uccha Gotra karma bandh* and *Neech gotra karma bandh* are opposite to each other; as such, instead of discussing both, only the causes of *Neech Gotra karma bandh* are being set out in detail.

NEECH GOTRA KARMA BANDH

TAKING PRIDE IN ONE'S CASTE OR LINEAGE CAUSES NEECH GOTRA KARMA BANDH.

The following situations are examples when taking pride in caste or lineage causes *neech gotra karma bandh*.

1. When one considers his own caste/ ancestry to be superior and others' caste/ancestry to be inferior, and harbours an aversion towards them.
2. When one is proud of a few family values claiming them to be intrinsic to his caste/lineage as a matter of heredity.
3. Blaming a person for theft without any evidence, just on the basis of him belonging to an inferior caste or lineage.
4. Being proud and boastful if there are numerous educated persons in one's caste/lineage, and claim learning as a distinguishing feature of one's pedigree.
5. Taunting or reproaching women by saying, "Maybe such things characterize your caste/lineage, but we are a high-ranked family, and this kind of paltriness here would not wash."
6. Looking upon other castes/clans as lowly and inferior, and publicizing among the people their few wrong-doings so that the public at large develop an aversion for them.

TAKING PRIDE IN ONE'S STRENGTH LEADS TO THE OCCURRENCE OF NEECH GOTRA KARMA BANDH.

The following situations are examples when taking pride in one's strength results in the bondage called *neech gotra karma bandh*.

1. Haughty utterances like:
"Who would dare say he is as powerful as I am?"
"Come and face me if you are your father's son. "
2. Holding up the weak to ridicule, like saying, how scaggy he is!
3. Brags like:
"I've never known what it is to be ill"
"Ailments steer clear of me"
4. To gain ascendance in society by sheer power, then misuse the power to torment the weak.
5. To suppose that nobody can match one in the way one employs physical prowess to acquire knowledge of arms and weaponry.
6. Being conceited:
"I can do what I want to; none dare stop me."

TAKING PRIDE IN ONE'S BEAUTY CAUSES NEECH GOTRA KARMA BANDH

The following situations are examples where taking pride in one's beauty causes *neech gotra karma bandh*.

1. To be proud of one's good looks and mock others less good-looking;
2. To do or make others do sinful acts taking advantage of one's good looks;
3. Leveraging or striving to leverage one's good looks for securing growth in business or promotion at office;
4. To evaluate others on the basis of looks only.
5. Use of different kinds of cosmetics to maintain/enhance good looks; their manufacture often entails violence towards living beings;
6. Looking in the mirror often, and feeling elated at one's reflection

TAKING PRIDE IN ONE'S PROWESS FOR PRACTISING AUSTERITIES CAUSES NEECH GOTRA KARMA BANDH

The following situations are examples where taking pride in one's prowess for practising austerities causes *neech gotra karma bandh*.

1. Considering oneself to be an ideal ascetic in observance of any of the 12 kinds of austerities (tap), and publicizing one's prowess oneself or through others;
2. Entertaining and articulating thoughts like: "I am so eminent an ascetic that I should draw encomiums and be felicitated for sure; besides eulogizing other ascetics in my presence would be a futile exercise. It would be akin to holding up a candle to the sun."
3. "It is only the most fortunate ones who merit the opportunity to serve me. And none would be more unfortunate than those denied such an opportunity."
4. Ridiculing those who cannot perform austerities on account of physical or mental infirmity by calling them weak, cowardly and gluttonous making fun of them and telling them, "Why don't you guys take a leaf out of my book and get some sense drilled into your heads".
5. "Those who seek to observe spiritual discipline should take my blessings and maanglik. Under my influence, all obstacles in the path of spiritual discipline will disappear automatically. Those whom I administer pachhkaan (vow /oath)) will find that their observance of rituals and austerities progressing smoothly."
6. . Continuing penance to set new benchmarks in austerities and to ensure that none overtakes him in austerities.

TAKING PRIDE IN ONE'S GAINS CAUSES NEECH GOTRA KARMA BANDH

The following situations are examples where taking pride in one's gains causes *neech gotra karma bandh*.

1. Hubris taking over whenever any gain is posted:
"I am so religious, wise and virtuous. I have the Midas touch. Oh! Success invariable attends my efforts. My association guarantees success."
2. Singing paeans unto one's own success, and debunking other unsuccessful people as worthless; recounting one's success stories and enticing others to yearn for success;
3. Supposing oneself to be the one profiting the most from observance of religious discipline; decrying others not given to attending discourses or practising *samayik* as being devoid of religious values---
"Ye sinners, what dire lot awaits you; where would you end up in the next life!!"
4. Obsessed with gains and blinded by greed, one's discretion is forfeited; all one's efforts are bent on securing gain, by hook or by crook;
5. When one lands a good job, or secures a job abroad, one starts viewing this country (India), its people, the way of life here as sub-standard, squalid, lowly etc.;
6. When one is jealous of others' superior gains and tries to run them down and view them with contempt.

TAKING PRIDE IN ONE'S *SHRUT* (ACQUIRED KNOWLEDGE) CAUSES *NEECH GOTRA KARMA BANDH*.

The following situations are examples where taking pride in one's *shrut* (acquired knowledge) causes *neech gotra karma bandh*.

1. Regarding oneself as the most knowledgeable in any subject, and bragging that there is nobody who could stand up to one;
2. Being vain about one's learning and humiliating others:
"Even a kid could handle it; why, are you so incapable as not to take this on?"

3. "My way of teaching is unique; none can teach in a manner so simple and modern as mine."
4. When one is proud of his high qualifications (C.A., M.B.A., M.D etc.) and ridicules and slights the dim-witted, like saying: "Illiterates, ignoramuses and fools live a worthless life. They are just a burden on earth, and so on."
5. Interrupting someone expressing his views with: "You don't understand, this subject is a complicated one; rather beyond your competence."
6. Putting down somebody with: "What learning can you imbibe at this age? You have already turned senile."

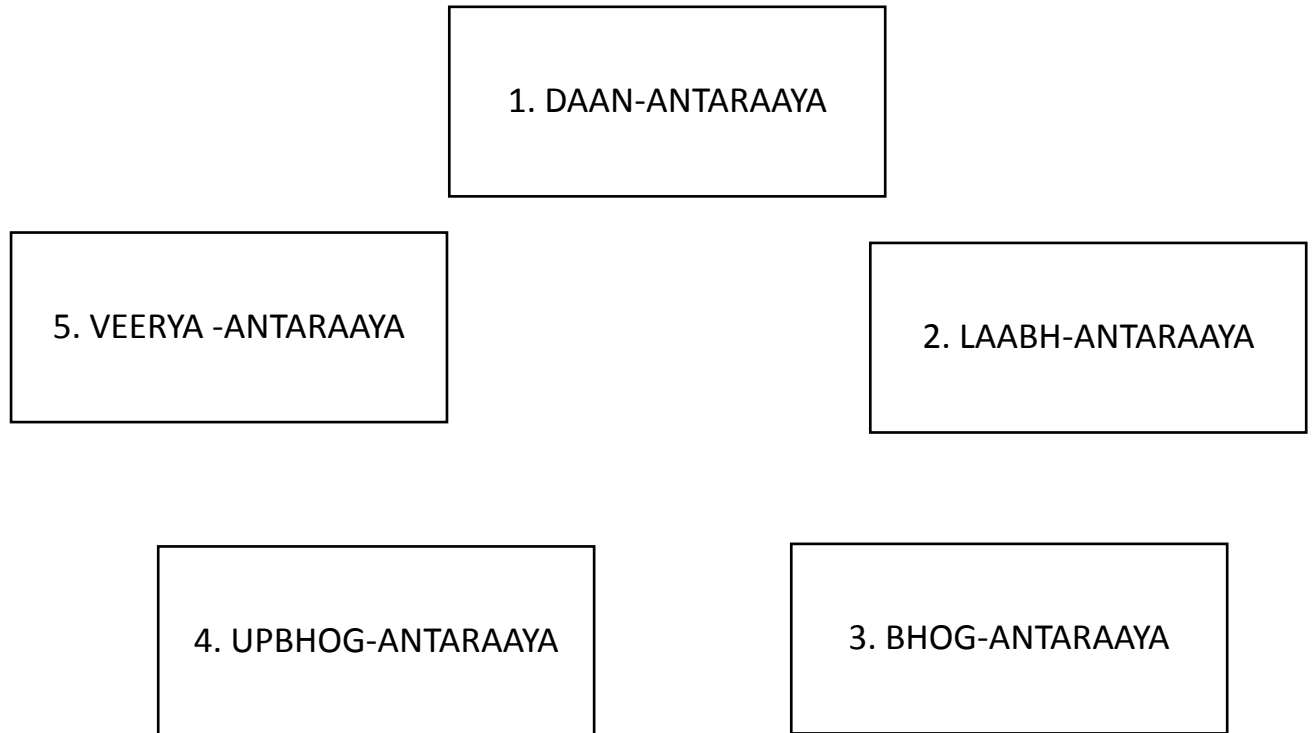
TAKING PRIDE IN ONE'S OPULENCE CAUSES *NEECH GOTRA KARMA BANDH*

The following situations are examples when taking pride in one's opulence causes *neech gotra karma bandh*.

1. Taking pride in one's opulence and exhibiting it in public. For example: many people attend functions etc wearing very high-quality clothes, jewellery etc. even though they have had to hire them.
2. Envying those whose opulence surpasses one's own, and despising those lower down on the scale of opulence; thinking they are a drag on society;
3. To esteem people on the basis of their opulence-- form opinion or have perception of them on that score;
4. When the vanity of opulence makes one unrestrained in conduct; disdaining home, law, society etc. one indulges in wilful, unbridled behaviour.
5. When one has only one motto in life – attaining opulence, maintaining it and increasing it
6. Believing that filth and disease, and their proliferation, is all because of the poor people.

ANTARAAYA KARMA.

The active form of the karma which hinders performance of charity etc towards Jivas (living beings). is known as *antaraaya karma*.



ANTARAAYA = obstruction

BHOG = those items which be used once.

UPBHOG = those items which can be re-used

VEERYA = human effort/enterprise

DAAN-ANTARAAYA

WHEN ONE OBSTRUCTS ANOTHER FROM GIVING A DONATION OR PRACTISING CHARITY, IT LEADS TO ANTARAAYA KARMA BANDH.

The following situations are examples where one prevents another from donating or giving away in charity, leading to antaraaya karma bandh.

1. Hindering a donor in his act of '*supatra daan*'(or, donation offered in any of the seven prescribed fields); diluting his fervour for donating;
2. Forbidding/spurning eye donation, blood donation etc
NOTE: Before taking *santhaara* one has to declare his will. Similarly, one has to fill the eye donation form before taking *santharaa*.
Neither is allowed though in the state of *santharaa*.
3. A person wants to donate to an organisation for a good cause. Another person out of loathing for the owner of that organisation, dissuades him from donating by vilifying the organisation and faulting its volunteers. By so doing he incurs the bondage of *antaraaya karma*.
4. When a person wants to donate to any organisation or society, it often happens that his family members or others tell him, "Hey, what is the need to donate so much money? Even if you give less, it would be in order."
5. Dissuading or barring a person from setting up a charity centre or a drinking water hut
6. Some people would not turn away any mendicant empty-handed. Often, his family members or others tell him, "If you keep throwing away indiscriminately, you will beggar yourself one day".
7. If a person wants to donate to a religious organisation, often people tell him, "Investing here won't beget you fame. Better donate where you earn recognition, so that you can hold sway in society."
8. When a person wants help a co-religionist, he is told, "Oh! He is so hapless. No matter how much you give him, he won't make any headway. Why squander money to no avail?"
9. Censuring a person who donates a small sum; this often results in his quitting on making donations in future.

LAABH ANTARAAYA

WHEN ONE CREATES HINDRANCE IN ANOTHER'S EFFORTS TO POST GAINS IT LEADS TO ANTARAAYA KARMA BANDH

The following situations are examples where such a hindrance aimed at thwarting another's gains (*laabh antaraaya*) leads to *antaraaya karma bandh*.

1. To not let someone's business meeting be successful so that a particular side is denied gains;
2. To give false or adverse information about sale/purchase and other related matters in the stock market, so that one incurs a loss instead of making a gain;
3. Putting a spoke in the wheel when a good matrimonial proposal such as would enhance one's position is received;
4. To misappropriate the grant given by government as aid to a specified category of people;
5. To provoke the locals or file a case in the court to stall big projects;
6. To stand in the way of someone getting a job.
7. To grab a larger share unfairly, leaving a smaller share for others, be it partitioning of the family property, or mutual division in a partnership;
8. To attract customers of other merchants, by provoking them or enticing them by unethical means;
9. Anyone who creates a hindrance in donation, incurs both the bondage of DAAN ANTARAAYA as also of LAABH ANTARAAYA, because the person who would have received the donation otherwise **is hindered in his gains**.

BHOG ANTARAAYA

CREATING HINDRANCE IN ONE'S ENJOYMENT OF *BHOG* (SINGLE USE CONSUMPTION) CAUSES *BHOG-ANTARAAYA KARMA BANDH*.

The following situations are examples where creating hindrance in one's *bhog* (item that get consumed from single use) causes *BHOG-ANTARAAYA KARMA BANDH*.

1. When a person entices a cow, a dog etc. with a loaf of bread, but doesn't actually feed them; similarly, tempting a child, a friend or anyone else with chocolates, ice cream etc. but not actually parting with the goodies, or giving these only after a while, say after a bout of teasing ;
2. Shooing away, or stoning, pigeons, dogs or other birds/animals when they are feeding themselves;
3. Rushing to take alms early when two or three groups of ascetics arrive in a village simultaneously, lest they should precede him;
4. Not sharing alms equitably; not letting the *Acharya*, the sick, the *tapasvii* (the one fasting), etc, have the meal courses appropriate for them—rather gobbling them up oneself;
5. When seated in a group, drinking the water which someone else had asked for, instead of serving it to him when it is brought;
6. To request for *maanglik*, *darshan* etc. when Ma.Sa is proceeding for *gochari* (alms), or while he is partaking of it;
7. Using up a great deal of water, sparing little or none for others' use, when water is scarce;
8. Snatching others' tiffin and devouring others' meals at school;
9. Interrupting someone who is taking his meal, so that he has to put away his plate to run an errand. Oftentimes, when the doorbell rings, and the servant is in the midst of his meal, the master orders that the door be answered first.

UPBHOG ANTARAAYA

BY CREATING HINDRANCE IN ONE'S UPBHOG (ITEM THAT CAN BE USED MORE THAN ONCE, UNLIKE AN ITEM THAT IS CONSUMED IN JUST A SINGLE USE) CAUSES UPBHOG-ANTARAAYA KARMA BANDH.

The following situations are examples where creating hindrance in one's *upbhog* causes *UPBHOG-ANTARAAYA KARMA BANDH*.

1. Razing homes of the poor; obstructing purchase of house or land (by others);
2. Ripping up spider's web, wrecking bird's nest etc.;
3. At wedding functions, it's often seen that 2-3 people block many chairs, thereby causing inconvenience to other guests who are hard put to locating a place to sit;
4. Hindering other women, children etc when they put on jewellery;
5. Help oneself to most of the things (paper, books, pencil etc.) which have been acquired for the use of all, inasmuch as there are many kids of the same age-group dwelling in the house;
6. To confiscate the seat power by dislodging another able contender, and installing oneself or one's kin therein for oneself or for peers; like Kaikeyi Mata denied Shree Rama the throne;
7. To damage an object out of sheer jealousy;
8. At a wedding or other social gatherings, some guests abuse articles like pillows, bedding etc. or leave them in tatters
9. Luring another's worthy servant away by offering him extra money, and getting him to work in one's own home or shop instead; also, inciting the servant against his master and inducing him to quit his job.

VEERYA ANTARAAYA

BY CREATING A HINDRANCE WHEN ONE EXERCISES *VEERYA* (HUMAN EFFORT/ ENTERPRISE) *VEERYA ANTARAAYA KARMA BANDH* IS CAUSED

The following situations are examples when creating hindrance in one's '*VEERYA*' causes *VEERYA-ANTARAAYA KARMA BANDH*.

1. Preventing another from undertaking austerities, or discouraging him;
2. Creating difficulties for one performing any religious ritual or doing social work; or, engaging him in futile conversation;
3. Endeavouring to stop by whatever means one person who inclined to take up the ascetic way of life;
4. Being negligent or indolent when it comes to performing religious rituals despite being capable of undertaking the task; not serving sadhus and sadhvis (male and female ascetics);
5. Dissuading one engaged in social service or pious acts, by saying that eventually disrepute would be his lot;
6. Demoralizing those waging a principled fight on behalf of the one to whom injustice has been meted out by saying, why get involved in the hassle;
7. When one turns away from a victim of accident and obstructs others who might be lending him a helping hand by saying why get entangled in police/hospital matters;
8. Obstructing a person engaged in an act of service in whatever manner in the cause of the poor, the children, the aged, the sick or animals.
9. *Daan, laabh, bhog, upbhog* all of these happen by dint of effort (*PURUSHARTH*); causing hindrance in any of them leads to *VEERYA-ANTARAAYA KARMA BANDH*.

CONCLUSION

In the subject book, several points have been spelt out and illustrations provided in respect of *GYANAVARNIYA KARMA BANDH*, *NAAM KARMA BANDH* etc.; however, it should not be supposed that one action results in just one type of bondage -- rather, a single action can lead to many types of *KARMA BANDH*.

For example:

A mother-in-law keeps motivating her daughter-in-law to keep visiting the religious centre (*sthanak*) to acquire spiritual knowledge and learn meditation. Thanks to her motivation, the daughter-in-law, attends the centre regularly, gains much learning and makes rapid progress.

Well, now the mother-in-law finds some envy taking hold in her mind.

“Oh! Now she is stealing a march over me. She has outdone me in name and fame.”

Next time round, when the daughter-in-law gets ready to go to the spiritual centre and, with the most pious of intentions, seeks permission to go to the *sthanak*, saying she will be back after performing ‘*samayik*’, the mother in law flatly refuses, touched as she is by jealousy.

This refusal cost the mother-in-law not just one but as many as seven bondages, with only the *aayu karma bandh* excepted. Let us list them so as to understand how and why: -

1. One goes to *sthanak*, the religious centre, and acquires *gyaan*. However, by denying the daughter in law permission to go to the *sthanak*; hindrance to learning has been caused, thereby leading to ***GYANAVARNIYA KARMA BANDH***.
2. Along with *GYANAVARNIYA KARMA BANDH*, ***DARSHNAAVARNIYA KARMA BANDH*** also occurs concurrently, inasmuch as there is hindrance to *gyaan*, and simultaneous hindrance to *darshan*.
3. Because of the denial, the daughter-in-law is disheartened. Hence, ***ASAATA-VEDNIYA KARMA BANDH***.
4. Denial has stemmed out of her aversion, hence the incurring of ***MOHANIYA KARMA BANDH***.

5. Ostensibly motivating the daughter-in-law for pursuit of spirituality, the mother-in-law withholds permission at the opportune moment. This mismatch between words and actions, tantamount to *visanvad yoga*, leads to **ASHUBH NAAM KARMA BANDH**.
6. Refusal by the mother-in-law is abuse of her power and the authority of her position (hubris of strength) thereby leading to **NEECH GOTRA BANDH**.
7. As she is causing hindrance in *samyak purusharth* i.e. right efforts she is incurring **ANTARAAYA KARMA BANDH**.

In sum, for the purpose of clarity and ease of understanding, focus and significance has been bestowed on the description of any one karma; nevertheless, bondage of other seven karmas linked thereto will occur for sure.

AAYUSHYA KARMA BANDH though happens only once in the entire lifetime of a living being. When *aayushya karma bandh* happens, all the eight *karma bondages* happen in unison. Let it be understood though that when *aayu karma bandh* does not occur, the seven *karma bondages* occur nevertheless.