

**Sādhana-pañcakam**  
**Pujya Swamiji's transcribed talk**

*Concluding part of this serial article, continuation from Feb 2023 newsletter.*

**A JĪVAN-MUKTA**

Living with this vision, is called being a *jīvanmuktaḥ*, one who is liberated while still alive. From here on, the discussion is about the *jīvan-muktaḥ*. *Jīvan-mukti* is very clear. You should see world as sublated, for which you should see yourself as full, complete, *pūrṇa-ātmā*. Unless you see yourself clearly in this way, the world will not be sublated. That is the problem we have discussed, known as *viparīta-bhāvanā*, habitual erroneous notion. Therefore, you should do *nididhyāsanam* to eliminate the *viparīta-bhāvanā*. Then you are a *jīvan-muktaḥ*. So now what does the *jīvan-muktaḥ* do?

**KARMA IS DISSOLVED BY KNOWLEDGE**

*Prāk-karmapraivilāpyatām*; may the previously accumulated *karma* be dissolved. *Prāk-karma* means *sañcita-karma*, *karma* that was gathered previously. It is *karma* that is accumulated in your account, all the fixed deposits. *Pravilāpyatām*, let it be dissolved. To dissolve it, you need not immerse the *prāk-karma* in the Gaṅgā. There is no immersion ceremony. *Jñāna-gaṅgā*, the river of knowledge will take care of it. Therefore, you need not do anything. All the *karma* is also *bādhita* because it no longer has a doer associated with it. With the doer absent, *ātmā* is *pūrṇa-ātmā*. *Pūrṇa-ātmā* performs no action. In fact, it never performed action. Therefore even *prākkarma*, everything that was standing in the account of the doer, is gone because the doer is gone. All the *puṇya* and *papa* are gone by knowledge.

Then *citibalāt na api uttaraiḥ śliṣyatām*; by the very strength of knowledge, may you remain unaffected by *uttara-karma*, meaning *karma* performed even after *jñānam* is gained. You will be doing *karma*, but because of the strength of your knowledge, you are not affected by that *karma*. What is that knowledge? It is the knowledge that you are not the doer. Because you are not the doer, new *karma* will not come to you and old *karma* is also gone.

**PRĀRABDHA-KARMA RUNS ITS COURSE**

The only thing left out here is *prārabdha-karma*, the *karma* that has given rise to this

birth and this life. This *prārabdha-karma* is only for *bhoga*, experiencing. It is *īśvara-sṛṣṭi*, Īśvara's creation. *Prārabdha-karma* is Īśvara. If everything is Īśvara, then *prārabdhakarma* is also a fact and is also Īśvara. This body is put together by Īśvara in accordance with *karma*. Therefore *prārabdha-karma* is also within the creation of Īśvara.

Thus, *prārabdham tviha bhujyatām; iha*, here, in this world, in this body, in this birth, may the *prārabdha-karma* be experienced. This body has already begun and therefore *karma* is there according to Īśvara's will. It will run its course. Perception will still be there. Even though the sun does not really rise, it appears to rise because the Earth is moving within *īśvara-sṛṣṭi*. The blue sky is also not there, still it is seen because there is a reason for it. Similarly, even though there is no *karma* for the *ātmā*, *prārabdha-karma* is still there because this body was created by Īśvara according to *karma*. Therefore it has to run its course.

If you say, 'I don't like this body,' that means you take yourself to be the body. You cannot say, 'I am *pūrṇa-ātmā*, but I don't like the body.' Likes and dislikes have no role to play here. It is *pūrṇa-ātmā* with a physical body. The body is a mere luxury. It is like infinity plus one. When something is a luxury, there is no problem. There is no feeling of, 'No, I don't want luxury.' This 'I don't want,' feeling is already gone because you are *pūrṇa-ātmā*. So you simply enjoy whatever is there.

#### ABIDING AS BRAHMAN

*Atha parabrahmātmanā sthīyatām*; after the fall of the body, may you abide as Brahman. *Atha* means thereafter. First he said *prārabdham tviha bhujyatām*, let the *prārabdha* be enjoyed by you. And then what? *Prārabdha* is over now. All the *bhoga*, enjoyment is over. *Prārabdha* is over, so the *sthūla-śarīra*, gross body is dead, gone. The subtle body is also not there because the causal body, which is self-ignorance, is already gone. Therefore, *karma* is not there. *Ajñānam* is not there. The subtle body is not there and this gross body has also gone back into its own elements. Only *parabrahma-ātmā* is now left out.

*Parabrahmātmanā sthīyatām* means may you be forever in the form of *parabrahma-ātmā*. You understand you are Īśvara. There is no more *jīvatvam*, sense of being a *jīva*. There is no separation from Īśvara. The *jagat* continues. Vedantins will be dis-

cussing you, trying to understand you, *parabrahma-ātmā*. This is called *videha-mukti*, liberation when the body falls. It is all over now.

This completes the text called *Sādhana-pañcakam* or *Upadeśa-pañcakam*, also called *Sopāna-pañcakam* because it goes step by step, ending in *nididhyāsanam*, *jīvan-mukti* and *videha-mukti*.

॥ इति परमहंसपरिव्राजकाचार्यश्रीमच्छङ्कराचार्यविरचित साधनपञ्चकं संपूर्णम् ॥

॥ *iti paramahaṁsa-parivrajaka-ācāryaśrīmacchaṅkarācārya- viracita sādhana pañcakam sampūrṇam* ॥  
ॐ तत् सत् om tat sat

### साधनपञ्चकम्

वेदो नित्यमधीयतां तदुदितं कर्म स्वनुष्ठीयतां  
तेनेशस्य विधीयतामपचितिः काम्ये मतिस्त्यज्यताम् ।  
पापौघः परिधूयतां भवसुखे दोशोऽनुसन्धीयतां  
आत्मेच्छा व्यवसीयतां निजगृहात्तूर्णं विनिर्गम्यताम् ॥ १ ॥  
सङ्गः सत्सु विधीयतां भगवतो भक्तिर्दृढाऽऽधीयतां  
शान्त्यादिः परिचीयतां दृढतरं कर्माशु सन्त्यज्यताम् ।  
सद्विद्वानुपसृप्यतां प्रतिदिनं तत्पादुका सेव्यतां  
ब्रह्मैकाक्षरमर्थ्यतां श्रुतिशिरोवाक्यं समाकर्ण्यताम् ॥ २ ॥  
वाक्यार्थश्चविचार्यतां श्रुतिशिरः पक्षः समाश्रीयतां  
दुस्तर्कात्सुविरम्यतां श्रुतिमतस्तर्कोऽनुसन्धीयताम् ।  
ब्रह्मैवास्मि विभाव्यतामहरहर्गर्वः परित्यज्यतां  
देहेऽहंमतिरुज्झयतां बुधजनैर्वादः परित्यज्यताम् ॥ ३ ॥  
क्षुध्याधिश्च चिकित्स्यतां प्रतिदिनं भिक्षौषधं भुज्यताम्  
स्वाद्वन्नं न तु याच्यतां विधिवशात् प्राप्तेन सन्तुष्यताम् ।  
शीतोष्णादि विषह्यतां न तु वृथा वाक्यं समुच्चार्यताम्  
औदासीन्यमभीप्स्यतां जनकृपानैष्ठुर्यमुत्सृज्यताम् ॥ ४ ॥  
एकान्ते सुखमास्यतां परतरे चेतः समाधीयताम्  
पूर्णात्मा सुसमीक्ष्यतां जगदिदं तद्वाधितं दृश्यताम् ।  
प्राङ्म प्रविलाप्यतां चित्तिबलान्नाप्युत्तरैः श्लिष्यताम्  
प्रारब्धं त्विह भुज्यतामथ परब्रह्मात्मना स्थीयताम् ॥ ५ ॥