अहं कमलास्मि।

aham kamalāsmi.



Samayachara Sri Vidya
Kamaladharini Sadhana

guided by

Swami Jagadatmananda Saraswati

Samayachara Sri Vidya
Lalithambika Pitham
Coimbatore India
www.srilalitam.org

A READER'S COMPANION

अहं कमलास्मि।

ahaṃ kamalāsmi.
I am Kamalā.

This contemplation invites us to approach Śrī Kamaladhāriṇī with devotion and recognise the fullness revealed by the teaching of the Self.

Japa prepares and steadies the mind. Inquiry resolves doubts. Contemplation allows understood knowledge to become firm in our daily lives. Fullness is already the nature of the Self.

The title is used here in a contemplative sense. It does not attribute the powers of the Goddess to the individual personality. The lotus symbolises a mind opening to knowledge amid the circumstances of life.

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01 · DEVOTION

Chanting with understanding

Aṣṭottara-śata means one hundred and eight. A nāmāvali is a sequence of names offered in salutation. Each name invites us to contemplate an aspect of Devī.

Prepare gently

Sit comfortably with a naturally upright spine. Allow the breath to remain unforced. Invoke the guru and Devī according to your usual practice.

Let your intention be simple: “May this worship prepare my mind for clarity, devotion, generosity, and knowledge of the Self.”

Chant attentively

Recite each name slowly, with Oṃ before it and namaḥ after it. The Sanskrit entries in this booklet give the complete salutation. If performing arcana, offer a flower with each name; a mental offering may also support your worship.

Preserve the long vowels ā, ī, and ū. Keep the ending -yai distinct from -ye. In Lakṣmī, keep kṣ together and lengthen ī. Follow your teacher’s pronunciation of the final visarga in namaḥ.

Let the meaning enter

Vidyā points to knowledge, Karuṇā to compassion, Śāntā to peace, and Kamalā to the lotus Goddess. Let worship express itself in your understanding and conduct.

After the names

Remain quiet briefly. Practise the mūla mantra in the form and count already taught by your guru. Then allow time for contemplation. A special experience or a material result need not be demanded of the practice.

02 · INNER PREPARATION

Let the pendulum settle

Do not let sādhana end with japa after japa. Allow the mind to assimilate the significance of the worship.

Manas · the moving mind

Our attention moves among what happened, what may happen, what we want, and what we fear. Let this movement settle like a pendulum no longer being pushed. Gently withdraw the repeated impulse of fascination, resistance, and worry.

Mastery means being able to guide attention and respond deliberately. Thoughts may arise without overturning the understanding that they are known to you.

Buddhi · the discerning intellect

Let the intellect do its proper work through listening and inquiry. Śravaṇa unfolds the teaching; manana addresses doubts; nididhyāsana assimilates its meaning.

Once the teaching is understood, rest from searching for the Self as another experience elsewhere. Bring genuine unresolved questions to your teacher.

Citta · the field of memory

Old scenes may appear on the mental screen. Recognise them as remembered events. Let them pass without giving each one a fresh performance.

Clarity does not require erasing memory. It grows as we loosen identification and repeated involvement. Gently return to the present contemplation.

Neutralising Ahaṅkāra

Ahaṅkāra is the “I” notion that identifies with the body and mind, claiming, “I am the doer; this is mine.” Neutralising it means loosening these claims through humility, offering our actions to Īśvara, and receiving their results as prasāda.

In contemplation, recognise: “Even the thought ‘I am doing’ is known to me. I am the consciousness in whose presence it arises.” The functional “I” remains available for daily responsibilities, while its claim to be our essential identity is resolved through Self-knowledge.

Now chant and meditate:

अहं कमलास्मि।

ahaṃ kamalāsmi.

No counting is required. Try to dissolve with the repetition.

03 · RECOGNISING FULLNESS

“I am already gold”

A seeker approached a guru reputed to know a mantra that could turn iron into gold. “Please teach me that mantra,” he asked. “Then I shall never lack anything.”

The guru welcomed him and asked him first to study the scriptures, serve, and prepare his mind. The seeker stayed. He listened, reflected, and gradually understood the teaching of the Self.

As the end of the guru’s bodily life approached, he called the disciple. “You came to learn the mantra that turns iron into gold. Come; I shall now teach it to you.”

The disciple bowed. “Gurudeva, I no longer need it. I am already gold. Thank you, Guru.”

The discovery

The disciple had recognised fullness. He had not acquired every object. Knowledge had resolved the belief that an acquisition could finally complete him.

Owning up the Self is recognition. Consciousness is the ever-present Self because of which objects, thoughts, and experiences are known. Repeating “I am consciousness” supports contemplation when its meaning has been understood.

Jñānam eva mokṣa-sādhanam
Knowledge alone is the means to liberation.

Prāptasya prāptiḥ
Gaining, as it were, what is already attained.

A teaching parable. The alchemical power belongs to the story.

04 · CONTEMPLATION

From sound to stillness

Read these passages gently after japa. Pause wherever a sentence invites quiet assimilation. Let the practice unfold without strain.

Arrive and offer

Sit at ease. Let the hands rest and the breath move naturally. Offer this time at the feet of the guru and Śrī Kamaladhāriṇī.

Having completed the japa, let its sound become quiet. Remain receptive to its meaning.

Rest for a few natural breaths.

Allow the movement to settle

Notice how the mind turns towards the past and future. You need not follow each movement. Gently bring attention back.

Like a pendulum no longer being pushed, let the mind settle. If a thought comes, it is known. If there is quiet, that too is known.

Rest from searching

For now, set aside the demand for a new experience. I am not trying to make myself exist. I am already present.

If an old scene appears, acknowledge it: a memory is present. Let it pass. The remembered event does not define the awareness in which it is known.

Recognise what knows

The body is known. Sensations are known. Thoughts, doubts, and memories are known. Even a quiet mind is known.

I am the consciousness because of which they are known.

05 · CONTEMPLATION

The lotus opens

Let the image support you

Picture a lotus rising through muddy water and opening towards the sun. The mud represents the circumstances of life and the past. The rising stem represents a prepared mind. The opening blossom represents understanding; the sun, the light of knowledge.

I can learn from my past without making it my entire identity. Like the lotus, I can live amid circumstances with clarity and freedom.

Remain with this image for a little while.

Let the image go

The lotus was a support for contemplation. I am the awareness to which the image appeared. Consciousness is present when the mind moves and when it is quiet; it is not produced by the mind.

Own up what is already present

I am consciousness. Thoughts change; their presence and absence are known. The Self is not something I acquire.

The teaching reveals fullness as my nature. No passing experience can complete the Self or diminish it. I allow this understanding to become steady.

The lotus image describes the growth of a prepared mind. The Self is ever free; it does not move from impurity into purity.

Return with gratitude

Become aware of the body and surroundings. Open the eyes gently. Let gratitude to the guru, the teaching, and Devī express itself in one thoughtful action today.

06 · DAILY LIFE

Living with fullness

Let the beauty of worship become visible in the way you live.

As a person, I have needs and responsibilities. As the Self, I am not incomplete. This understanding can express itself as freedom from grasping, wise stewardship, generosity, and compassion.

Reflect quietly

Which name of Lakṣmī stays with me, and why?

What do I keep expecting an acquisition to give me?

Can I distinguish a quiet mind from the awareness that knows quietness?

What question needs further clarification with my teacher?

How will gratitude become one concrete action today?

A prayer

O Śrī Kamaladhāriṇī, may our minds be clear, our understanding steady, and our actions generous. May the guru’s teaching free us from the sense of incompleteness. May the welfare of all beings guide the use of all that we receive.

ॐ शान्तिः शान्तिः शान्तिः।

Oṃ śāntiḥ śāntiḥ śāntiḥ.

The following names retain the traditional Prakṛtyai sequence and its repeated names. Name 29 uses the Kṣīrodasambhavāyai variant. Follow your guru’s established recension. English meanings are concise glosses; the contemplative applications are explanations for practice.

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 1–9

001 **ॐ प्रकृत्यै नमः।**
Oṃ prakṛtyai namaḥ
Primordial nature

002 **ॐ विकृत्यै नमः।**
Oṃ vikṛtyai namaḥ
The manifold forms of manifestation

003 **ॐ विद्यायै नमः।**
Oṃ vidyāyai namaḥ
Knowledge

004 **ॐ सर्वभूतहितप्रदायै नमः।**
Oṃ sarvabhūtahitapradāyai namaḥ
Giver of welfare to all beings

005 **ॐ श्रद्धायै नमः।**
Oṃ śraddhāyai namaḥ
Reverent trust

006 **ॐ विभूत्यै नमः।**
Oṃ vibhūtyai namaḥ
Splendour and abundance

007 **ॐ सुरभ्यै नमः।**
Oṃ surabhyai namaḥ
The fragrant and bountiful one

008 **ॐ परमात्मिकायै नमः।**
Oṃ paramātmikāyai namaḥ
She whose nature is the supreme Self

009 **ॐ वाचे नमः।**
Oṃ vāce namaḥ
Speech

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 10–18

010 **ॐ पद्मालयायै नमः।**
Oṃ padmālayāyai namaḥ
She whose abode is the lotus

011 **ॐ पद्मायै नमः।**
Oṃ padmāyai namaḥ
The lotus one

012 **ॐ शुचये नमः।**
Oṃ śucaye namaḥ
The pure one

013 **ॐ स्वाहायै नमः।**
Oṃ svāhāyai namaḥ
The sacred offering to the deities

014 **ॐ स्वधायै नमः।**
Oṃ svadhāyai namaḥ
The sacred offering to the ancestors

015 **ॐ सुधायै नमः।**
Oṃ sudhāyai namaḥ
Nectar

016 **ॐ धन्यायै नमः।**
Oṃ dhanyāyai namaḥ
The blessed one

017 **ॐ हिरण्मय्यै नमः।**
Oṃ hiraṇmayyai namaḥ
The golden one

018 **ॐ लक्ष्म्यै नमः।**
Oṃ lakṣmyai namaḥ
Auspicious prosperity

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 19–27

019 **ॐ नित्यपुष्टायै नमः।**
Oṃ nityapuṣṭāyai namaḥ
The ever-nourished and flourishing one

020 **ॐ विभावर्यै नमः।**
Oṃ vibhāvaryai namaḥ
The night

021 **ॐ अदित्यै नमः।**
Oṃ adityai namaḥ
Aditi, mother of the Ādityas

022 **ॐ दित्यै नमः।**
Oṃ dityai namaḥ
Diti, mother of the Daityas

023 **ॐ दीप्तायै नमः।**
Oṃ dīptāyai namaḥ
The radiant one

024 **ॐ वसुधायै नमः।**
Oṃ vasudhāyai namaḥ
The earth, bearer of riches

025 **ॐ वसुधारिण्यै नमः।**
Oṃ vasudhāriṇyai namaḥ
She who sustains the earth

026 **ॐ कमलायै नमः।**
Oṃ kamalāyai namaḥ
The lotus Goddess

027 **ॐ कान्तायै नमः।**
Oṃ kāntāyai namaḥ
The lovely and beloved one

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 28–36

028 **ॐ कामाक्ष्यै नमः।**
Oṃ kāmākṣyai namaḥ
She of gracious, desire-fulfilling eyes

029 **ॐ क्षीरोदसम्भवायै नमः।**
Oṃ kṣīrodasambhavāyai namaḥ
She who arose from the ocean of milk

030 **ॐ अनुग्रहप्रदायै नमः।**
Oṃ anugrahapradāyai namaḥ
Bestower of grace

031 **ॐ बुद्धये नमः।**
Oṃ buddhaye namaḥ
Understanding

032 **ॐ अनघायै नमः।**
Oṃ anaghāyai namaḥ
The stainless one

033 **ॐ हरिवल्लभायै नमः।**
Oṃ harivallabhāyai namaḥ
The beloved of Hari

034 **ॐ अशोकायै नमः।**
Oṃ aśokāyai namaḥ
She who is free from sorrow

035 **ॐ अमृतायै नमः।**
Oṃ amṛtāyai namaḥ
The immortal one

036 **ॐ दीप्तायै नमः।**
Oṃ dīptāyai namaḥ
The radiant one

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 37–45

037 ॐ लोकशोकविनाशिन्यै नमः।
Oṃ lokaśokavināśinyai namaḥ
Dispeller of the world’s sorrow

038 ॐ धर्मनिलयायै नमः।
Oṃ dharmanilayāyai namaḥ
The abode of dharma

039 ॐ करुणायै नमः।
Oṃ karuṇāyai namaḥ
Compassion

040 ॐ लोकमात्रे नमः।
Oṃ lokamātre namaḥ
Mother of the world

041 ॐ पद्मप्रियायै नमः।
Oṃ padmapriyāyai namaḥ
She who loves the lotus

042 ॐ पद्महस्तायै नमः।
Oṃ padmahastāyai namaḥ
She who holds a lotus

043 ॐ पद्माक्ष्यै नमः।
Oṃ padmākṣyai namaḥ
The lotus-eyed one

044 ॐ पद्मसुन्दर्यै नमः।
Oṃ padmasundaryai namaḥ
She who is beautiful like a lotus

045 ॐ पद्मोद्भवायै नमः।
Oṃ padmodbhavāyai namaḥ
She who arises from a lotus

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 46–54

046 **ॐ पद्ममुख्यै नमः।**
Oṃ padmamukhyai namaḥ
The lotus-faced one

047 **ॐ पद्मनाभप्रियायै नमः।**
Oṃ padmanābhapriyāyai namaḥ
Beloved of Padmanābha

048 **ॐ रमायै नमः।**
Oṃ ramāyai namaḥ
The delightful one

049 **ॐ पद्ममालाधरायै नमः।**
Oṃ padmamālā-dharāyai namaḥ
Wearer of a lotus garland

050 **ॐ देव्यै नमः।**
Oṃ devyai namaḥ
The Goddess

051 **ॐ पद्मिन्यै नमः।**
Oṃ padminyai namaḥ
She who possesses lotuses

052 **ॐ पद्मगन्धिन्यै नमः।**
Oṃ padmagandhinyai namaḥ
She who has the fragrance of a lotus

053 **ॐ पुण्यगन्धायै नमः।**
Oṃ puṇyagandhāyai namaḥ
She whose fragrance is sacred

054 **ॐ सुप्रसन्नायै नमः।**
Oṃ suprasannāyai namaḥ
The deeply gracious and serene one

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 55–63

055 **ॐ प्रसादाभिमुख्यै नमः।**
Oṃ prasādābhimukhyai namaḥ
She who is inclined to bestow grace

056 **ॐ प्रभायै नमः।**
Oṃ prabhāyai namaḥ
Radiance

057 **ॐ चन्द्रवदनायै नमः।**
Oṃ candravadanāyai namaḥ
The moon-faced one

058 **ॐ चन्द्रायै नमः।**
Oṃ candrāyai namaḥ
The moonlike one

059 **ॐ चन्द्रसहोदर्यै नमः।**
Oṃ candrasahodaryai namaḥ
Sister of the moon

060 **ॐ चतुर्भुजायै नमः।**
Oṃ caturbhujāyai namaḥ
The four-armed one

061 **ॐ चन्द्ररूपायै नमः।**
Oṃ candrarūpāyai namaḥ
She whose form is like the moon

062 **ॐ इन्दिरायै नमः।**
Oṃ indirāyai namaḥ
The splendid one, Lakṣmī

063 **ॐ इन्दुशीतलायै नमः।**
Oṃ induśītalāyai namaḥ
She who is cool like moonlight

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 64–72

064 **ॐ आह्लादजनन्यै नमः।**
Oṃ āhlādajananyai namaḥ
She who brings forth delight

065 **ॐ पुष्टायै नमः।**
Oṃ puṣṭāyai namaḥ
The flourishing and nourished one

066 **ॐ शिवायै नमः।**
Oṃ śivāyai namaḥ
The auspicious one

067 **ॐ शिवकर्यै नमः।**
Oṃ śivakaryai namaḥ
She who brings auspiciousness

068 **ॐ सत्यै नमः।**
Oṃ satyai namaḥ
The virtuous and faithful one

069 **ॐ विमलायै नमः।**
Oṃ vimalāyai namaḥ
The unblemished one

070 **ॐ विश्वजनन्यै नमः।**
Oṃ viśvajananyai namaḥ
Mother of the universe

071 **ॐ तुष्टायै नमः।**
Oṃ tuṣṭāyai namaḥ
The contented one

072 **ॐ दारिद्र्यनाशिन्यै नमः।**
Oṃ dāridryanāśinyai namaḥ
Destroyer of poverty

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 73–81

073 **ॐ प्रीतिपुष्करिण्यै नमः।**
Oṃ prītipuṣkariṇyai namaḥ
A lotus pool of love

074 **ॐ शान्तायै नमः।**
Oṃ śāntāyai namaḥ
The peaceful one

075 **ॐ शुक्लमाल्याम्बरायै नमः।**
Oṃ śuklamālyāmbarāyai namaḥ
She with white garlands and garments

076 **ॐ श्रियै नमः।**
Oṃ śriyai namaḥ
Auspicious splendour and prosperity

077 **ॐ भास्कर्यै नमः।**
Oṃ bhāskaryai namaḥ
The radiant, sunlike one

078 **ॐ बिल्वनिलयायै नमः।**
Oṃ bilvanilayāyai namaḥ
She who dwells in the bilva

079 **ॐ वरारोहायै नमः।**
Oṃ varārohāyai namaḥ
She of beautiful form

080 **ॐ यशस्विन्यै नमः।**
Oṃ yaśasvinyai namaḥ
The glorious one

081 **ॐ वसुन्धरायै नमः।**
Oṃ vasundharāyai namaḥ
The earth, bearer of wealth

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 82–90

082 **ॐ उदाराङ्गायै नमः।**
Oṃ udārāṅgāyai namaḥ
She of noble and beautiful form

083 **ॐ हरिण्यै नमः।**
Oṃ hariṇyai namaḥ
The doe-like one

084 **ॐ हेममालिन्यै नमः।**
Oṃ hemamālinyai namaḥ
Wearer of a golden garland

085 **ॐ धनधान्यकर्यै नमः।**
Oṃ dhanadhānyakaryai namaḥ
Giver of wealth and grain

086 **ॐ सिद्धये नमः।**
Oṃ siddhaye namaḥ
Accomplishment and fulfilment

087 **ॐ स्त्रैणसौम्यायै नमः।**
Oṃ straiṇasaumyāyai namaḥ
She of feminine gentleness

088 **ॐ शुभप्रदायै नमः।**
Oṃ śubhapradāyai namaḥ
Bestower of auspicious good

089 **ॐ नृपवेश्मगतानन्दायै नमः।**
Oṃ nṛpaveśmagatānandāyai namaḥ
She who brings joy to royal homes

090 **ॐ वरलक्ष्म्यै नमः।**
Oṃ varalakṣmyai namaḥ
Lakṣmī who bestows boons

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 91–99

091 **ॐ वसुप्रदायै नमः।**
Oṃ vasupradāyai namaḥ
Giver of riches

092 **ॐ शुभायै नमः।**
Oṃ śubhāyai namaḥ
The auspicious one

093 **ॐ हिरण्यप्राकारायै नमः।**
Oṃ hiraṇyaprākārāyai namaḥ
She who is enclosed by golden ramparts

094 **ॐ समुद्रतनयायै नमः।**
Oṃ samudratanayāyai namaḥ
Daughter of the ocean

095 **ॐ जयायै नमः।**
Oṃ jayāyai namaḥ
The victorious one

096 **ॐ मङ्गलादेव्यै नमः।**
Oṃ maṅgalādevyai namaḥ
The auspicious Goddess

097 **ॐ विष्णुवक्षःस्थलस्थितायै नमः।**
Oṃ viṣṇuvakṣaḥsthalasthitāyai namaḥ
She who abides on Viṣṇu’s chest

098 **ॐ विष्णुपत्न्यै नमः।**
Oṃ viṣṇupatnyai namaḥ
The consort of Viṣṇu

099 **ॐ प्रसन्नाक्ष्यै नमः।**
Oṃ prasannākṣyai namaḥ
She of gracious, serene eyes

ŚRĪ LAKṢMĪ · THE 108 NAMES

श्रीलक्ष्म्यष्टोत्तरशतनामावली

Names 100–108

100 **ॐ नारायणसमाश्रितायै नमः।**
Oṃ nārāyaṇasamāśritāyai namaḥ
She who abides with Nārāyaṇa

101 **ॐ दारिद्र्यध्वंसिन्यै नमः।**
Oṃ dāridryadhvaṃsinyai namaḥ
She who destroys poverty

102 **ॐ देव्यै नमः।**
Oṃ devyai namaḥ
The Goddess

103 **ॐ सर्वोपद्रववारिण्यै नमः।**
Oṃ sarvopadravavāriṇyai namaḥ
She who wards off every affliction

104 **ॐ नवदुर्गायै नमः।**
Oṃ navadurgāyai namaḥ
She who is the nine forms of Durgā

105 **ॐ महाकाल्यै नमः।**
Oṃ mahākālyai namaḥ
She who is Mahākālī

106 **ॐ ब्रह्माविष्णुशिवात्मिकायै नमः।**
Oṃ brahmāviṣṇuśivātmikāyai namaḥ
She whose nature is Brahmā, Viṣṇu, and Śiva

107 **ॐ त्रिकालज्ञानसम्पन्नायै नमः।**
Oṃ trikālajñānasampannāyai namaḥ
She who knows past, present, and future

108 **ॐ भुवनेश्वर्यै नमः।**
Oṃ bhuvaneśvaryai namaḥ
Sovereign of the worlds

Sanskrit text reference: Sanskrit Documents
sanskritdocuments.org/doc_devii/lakshmi108.html