



In English

|| Om Shreem Mahalakshmyai Namah ||

Vaibhav Lakshmi Vrat Katha

With Puja Vidhi, Samagri,
Mantra and Aarti



vaibhavlakshmi.com

॥ Shri Ganeshaya Namah ॥
॥ Om Shreem Mahalakshmyai Namah ॥

The Complete Vaibhav Lakshmi Vrat Katha

THE FRIDAY VOW OF MAA LAKSHMI

Every Friday evening, worship Maa Vaibhav Lakshmi, read or listen to this katha with faith, recite the vrat mantra, then perform the aarti and share the prasad with everyone.

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PREPARING FOR THE PUJA

Vaibhav Lakshmi Puja Samagri

Items needed for the Friday puja and the udyapan

The puja samagri for the Vaibhav Lakshmi Vrat is simple and mostly found in any home. Nothing costly is required: the booklet tradition stresses faith, cleanliness and regularity over expensive items. Use this checklist to prepare before your first Friday, then follow the vrat vidhi for the steps of the puja.

Items vary a little between families. Where a substitute is common, it is mentioned below.

For the altar

- ❖ A low wooden stool (chowki) or a clean raised place, set so that you face east
- ❖ A red cloth to cover the chowki
- ❖ A picture of Maa Vaibhav Lakshmi, ideally one showing the Shri Yantra and the eight forms of Lakshmi, as printed in the vrat booklet
- ❖ A clean asan (mat) to sit on

For the kalash

- ❖ A copper or brass kalash (a steel pot is used by some if no other is available)
- ❖ Clean water to fill it
- ❖ Rice (akshat) for the small heap on which the kalash stands, plus a little extra for offering
- ❖ A small bowl (katori) to place on the mouth of the kalash
- ❖ A gold or silver ornament for the bowl; if none is available, a coin or a currency note

For worship

- ❖ A diya (lamp) with ghee and a cotton wick
- ❖ Incense sticks (agarbatti) or dhoop, with a holder
- ❖ Matchbox
- ❖ Kumkum or roli



- ❖ Haldi (turmeric powder)
- ❖ Sandal paste (chandan)
- ❖ Red flowers, such as red roses or hibiscus; any fresh flowers if red ones are not available
- ❖ A puja thali (plate) and a small spoon or lota of water

For the prasad

- ❖ Kheer (rice cooked in milk and sugar), the most common offering
- ❖ Or any white or sweet offering: sugar, mishri, batasha or sweets
- ❖ Fruit, if you wish

The prasad is shared with the family after the puja, and the devotee breaks the fast with it.

Books and texts

- ❖ The Vaibhav Lakshmi Vrat Katha booklet, such as this one
- ❖ The vrat mantra and the aarti “Om Jai Lakshmi Mata” (both are given in this booklet)

Extra items for the udyapan

On the last Friday of the sankalp, a few more items are needed:

- ❖ A coconut

- ❖ Kheer for the offering
- ❖ Copies of the Vaibhav Lakshmi Vrat Katha book to gift to 7, 11, 21, 51 or 101 women, as you are able
- ❖ Kumkum and a small gift (such as bangles, a sweet or fruit) to give with each book

Preparing in advance

It helps to set aside a small box or shelf for the vrat items so that everything is ready each Friday. Wash and dry the kalash and bowl after each puja, keep the picture covered or in a clean place, and buy fresh flowers and milk for the kheer on the day. Ghee, incense, kumkum, haldi and rice can be kept in stock for the whole sankalp. Before the udyapan, order the katha books a week or two early, since you may need several copies.

ORDER OF WORSHIP

Vaibhav Lakshmi Vrat Vidhi

The fast, the evening puja and the udyapan, step by step

The Vaibhav Lakshmi Vrat vidhi is the simple method of keeping the Friday fast and doing the evening puja of Maa Vaibhav Lakshmi at home. It needs no priest and no elaborate ritual: a clean place, a picture of the goddess, a kalash, a lamp, the katha and a sincere heart. The steps below follow the popular booklet tradition. Customs vary between families and regions, so follow your own elders where they differ.

The fast during the day

On the vrat Friday the devotee keeps a fast from morning until the evening puja. Many take only water, while some take fruit and milk during the day. After the evening puja the fast is broken with prasada and one simple sattvic meal. Pregnant women, the sick, the elderly and people on medication should take a doctor's advice and may keep a lighter vow, such as a fruit fast or simply doing the puja with devotion. This is not medical advice; if you feel unwell, consult a doctor.

Preparing the place of worship

- 1 Bathe and dress:** In the morning, bathe and wear clean clothes. Red or white clothes are commonly preferred. Keep the mind calm and avoid quarrels and harsh words through the day.
- 2 Clean the puja place:** In the evening, around dusk, bathe again or at least wash the hands and feet. Clean the place of worship.
- 3 Set up the chowki:** Place a low wooden stool (chowki) so that you sit facing east, and cover it with a red cloth.
- 4 Install the picture:** Place a picture of Maa Vaibhav Lakshmi on the chowki, ideally one that also shows the Shri Yantra and the eight forms of Lakshmi, as printed in the vrat booklet.
- 5 Make the rice heap and kalash:** Make a small heap of rice (akshat) in front of the picture. Fill a copper or brass kalash with clean water and place it on the rice.

- 6 Place the ornament:** Put a small bowl on the mouth of the kalash and keep a gold or silver ornament in it. If you have no ornament, a coin or a currency note may be used instead.

The evening puja, step by step

- 1 Light the lamp:** Light a ghee diya and incense sticks. Sit quietly for a moment and remember Maa Lakshmi.
- 2 Take the sankalp:** On the first Friday, hold a little water, rice and a flower in the right hand, say your name, and state your resolve to keep the vrat for a fixed number of Fridays (usually 11 or 21) and the wish for which you keep it. Then let the water, rice and flower fall on a plate. On later Fridays simply remember the sankalp.
- 3 Bow to the Shri Yantra:** Bow to the Shri Yantra shown in the picture or booklet, then bow in turn to the eight forms of Lakshmi pictured there: Shri Dhanalakshmi (Vaibhav Lakshmi), Shri Gajalakshmi, Shri Adhilakshmi, Shri Vijayalakshmi, Shri Aishwaryalakshmi, Shri Veeralakshmi, Shri Dhanyalakshmi and Shri Santanalakshmi.
- 4 Worship the ornament and kalash:** Apply kumkum (roli), haldi and sandal paste to the ornament in the bowl and to the kalash. Offer akshat and red flowers.

- 5 Offer prasad:** Offer kheer, or any white or sweet offering such as sugar, mishri, batasha or sweets, to the goddess.
- 6 Read the katha:** Read or listen to the Vaibhav Lakshmi Vrat Katha with full attention. Family members may sit and listen.
- 7 Recite the mantra:** Recite the vrat mantra given below with folded hands. You may also chant “ॐ श्री श्रियै नमः” or “ॐ महालक्ष्म्यै नमः” 11 or 108 times.
- 8 Do the aarti:** Perform the aarti “Om Jai Lakshmi Mata” with the ghee lamp. Then pray to the goddess, in your own words, for the wellbeing of the family and the fulfilment of your wish.

After the puja

- 1 The ornament:** Take the ornament from the bowl and apply it to the forehead like a tilak, or touch it with reverence, and then keep it safely. Many keep it in their cupboard or safe as a blessing of the goddess.
- 2 The kalash water:** Pour the water of the kalash on a tulsi plant. The rice of the heap may be given to birds or added to the household rice.
- 3 Distribute prasad:** Share the kheer or sweet prasad with the family.

- 4 **Break the fast:** Take the prasad first, then eat one simple sattvic meal, without onion, garlic, meat or alcohol.

The last Friday

When the number of Fridays in your sankalp is complete, the vrat is closed with the udyapan on the last Friday. The puja is the same, with kheer and a coconut offered, and copies of the vrat katha book are gifted to women.

How to perform the Lakshmi aarti

In the Vaibhav Lakshmi Vrat the aarti is the last act of worship, done after the katha and the mantra. The usual practice is simple:

- 1 Prepare an aarti thali with a ghee diya (one wick or an odd number of wicks), or a piece of camphor, along with a few flowers, a pinch of kumkum and akshat (unbroken rice). Keep a small bell nearby.
- 2 Stand facing the picture of Maa Lakshmi and the Shri Yantra on the chowki. Family members stand behind or beside the person doing the aarti.
- 3 Light the diya or camphor and begin the refrain "Om Jai Lakshmi Mata" together.

- 4 Wave the thali in slow clockwise circles before the goddess while everyone sings. A common practice is to circle four times at the feet, twice at the navel, once at the face and then seven times over the whole form, though families follow their own custom.
- 5 Ring the bell with the other hand, or let another family member ring it, throughout the aarti.
- 6 When the last stanza is sung, offer a flower at the goddess's feet and bow.
- 7 Carry the thali to each person present. Each one passes both palms over the flame and touches them to the eyes and head, receiving the blessing of the light.
- 8 Finish with a short prayer, asking forgiveness for any mistakes in the puja, then distribute the prasad.

KATHA: PART ONE

Sheela and her happy home

Vaibhav Lakshmi Vrat Katha

In a big city there lived a woman named Sheela with her husband. Sheela was religious, calm and content by nature. She remembered God morning and evening, kept her home clean and tidy, and was happy with whatever she had. Her husband, too, was once sensible and good-hearted. He worked honestly, spoke ill of no one and treated Sheela with full respect. Their life was full of love, and the neighbours looked on their home as a model household.

But, as people say, time does not always stay the same.

KATHA: PART TWO

Bad company and a ruined home

Vaibhav Lakshmi Vrat Katha

After some time Sheela's husband fell into the company of bad people. With these friends he began to gamble, to drink and to bet on horse races. In his greed to get rich quickly he lost all his earnings and the family's savings. When the money ran out he took Sheela's ornaments one by one, sold them, and wasted that money too on gambling and drink.

The home that had once been full of happiness and peace was now gripped by poverty and quarrels. On many days the kitchen fire was hardly lit. Her husband came home drunk late at night, shouted at the slightest thing and humiliated Sheela. Even the neighbours began to keep away from them.

Still Sheela did not lose patience. She bore it all quietly and kept praying in her heart: "O Lord, give my husband good sense and bring happiness and peace back to our home." She believed that just as sorrow follows happiness, happiness would surely follow sorrow too.



KATHA: PART THREE

An old mother at the door

Vaibhav Lakshmi Vrat Katha

One afternoon someone knocked at Sheela's door. Sheela wondered who could have come to her house in such poverty. When she opened the door, she saw an old mother standing there. Her face shone with a wonderful radiance, her eyes seemed to shower affection, and her whole face was full of compassion. The moment Sheela saw her, her mind grew calm.

There was nothing left in the house to spread out for a guest, yet Sheela respectfully invited her in and seated her on an old, torn sheet. The old mother said, "Sheela, my daughter, don't you recognise me?" Sheela hesitated, unable to remember. The old mother smiled and said, "Every Friday there are bhajans and kirtan at the Lakshmi temple. You used to come there, and so do I. I have not seen you for many days, so I came to ask how you are."

Hearing her loving voice, Sheela's heart overflowed and she burst into tears. The old mother stroked her head tenderly and said, "Daughter, happiness and sorrow come and go like sunshine and shade. Tell me

your trouble and your heart will feel lighter." Then Sheela told her everything: her husband's bad company, the ruin of their home and all her pain.



The old mother tells of the Vaibhav Lakshmi Vrat

Vaibhav Lakshmi Vrat Katha

Having heard it all, the old mother said, “Daughter, the ways of karma are hard to understand, but keep patience. You are a devotee of Maa Lakshmi. Maa Lakshmi is the very form of love and compassion and always cares for her devotees. Keep the Vaibhav Lakshmi Vrat in the proper way. By the Mother’s grace all your sorrows will go.”

Sheela folded her hands and asked how the vrat should be kept. The old mother lovingly explained:

“This vrat is kept on Fridays. Make a resolve in your heart that you will keep it with faith for a set number of Fridays, eleven or twenty-one. On that day bathe in the morning, wear clean clothes and keep remembering ‘Jai Maa Lakshmi’ in your mind all day. Do not speak ill of anyone or gossip, and do not let bad thoughts into your mind.”

“In the evening sit on a seat facing east. On a chowki in front of you spread a red cloth and place a picture of Maa Lakshmi. Make a small heap of rice and set a copper kalash filled with water on it. Place a small bowl on the kalash and put a gold or silver ornament in it. If you

have no ornament, put a coin. Then light a ghee lamp and incense, and offer flowers and kumkum. Bow with devotion to the Shri Yantra and to the eight forms of Maa Lakshmi. Then read the Vaibhav Lakshmi Vrat Katha, praise the Mother and offer kheer or some other sweet prasad. After the aarti, pour the water of the kalash into the tulsi plant, share the prasad with everyone and take some yourself.”

“When the Fridays you resolved are complete, do the udyapan properly on the last Friday. That day make kheer as prasad, offer a coconut and, as far as you are able, put a kumkum tilak on seven, eleven, twenty-one or more women and give each of them a book of the Vaibhav Lakshmi Vrat Katha, so that the Mother’s glory and this vrat reach every home. Then pray to the Mother: as you have fulfilled my wish, so fulfil the wishes of all.”

Saying this, the old mother blessed Sheela and went away. In her heart Sheela resolved to keep the Vaibhav Lakshmi Vrat for twenty-one Fridays.



KATHA: PART FIVE

Fortune begins to turn from the first Friday

Vaibhav Lakshmi Vrat Katha

The next day was a Friday. Sheela bathed in the morning, put on clean clothes and repeated “Jai Maa Lakshmi” all day. No ornament was left in the house, so in the evening, as the old mother had said, she put a coin in the bowl and did the puja with full faith. She read the katha, offered sugar as prasad, did the aarti, poured the kalash water into the tulasi and gave the prasad first of all to her husband.

As soon as he ate the prasad, it was as if a veil had lifted from his mind. That night he neither scolded nor humiliated Sheela. Sheela silently thanked Maa Lakshmi, and her faith grew even firmer.

Sheela kept the vrat every Friday with the same devotion. Slowly her husband's nature began to change. He left his bad friends, turned away from gambling and drink, and began to regret what he had done. Then he set his mind to honest, hard work. By Maa Lakshmi's grace his work began to prosper. With his earnings he had new ornaments made for Sheela. Food and wealth filled the house once more, and the old happiness and love returned.





KATHA: PART SIX

The udyapan and the old mother's secret

Vaibhav Lakshmi Vrat Katha

When the twenty-one Fridays were complete, Sheela did the udyapan properly on the last Friday. She made kheer as prasad, offered a coconut to the Mother and, as the old mother had told her, put a kumkum tilak on seven women and gave each of them a book of the Vaibhav Lakshmi Vrat Katha. Then, with folded hands before the picture of Maa Lakshmi, she said, "O Mother, as you have fulfilled my wish, so fulfil the wishes of all your devotees."

After the puja, as Sheela gazed at the picture of the Mother, she saw in it the same compassionate smile she had seen on the old mother's face that day. Then she understood that the old mother who had come to her door was no ordinary woman but Maa Lakshmi herself, who had come to show the way to her suffering devotee. Sheela's heart filled with devotion and she bowed at the Mother's feet again and again.

From that day Sheela and her husband lived with happiness, respect and love. Both decided to keep the vrat with faith in the future too,

and whenever Sheela met a woman in distress, she told her about the Vaibhav Lakshmi Vrat.

O Maa Vaibhav Lakshmi, as you showed grace to Sheela, gave her husband good sense and brought happiness and prosperity back to her home, so may you keep your grace on all devotees who read and hear this katha. May there be happiness, peace and harmony in every home.

Say it together: Jai Maa Vaibhav Lakshmi!



AFTER THE KATHA

The Vaibhav Lakshmi Vrat Mantra

This verse is printed in the Vaibhav Lakshmi Vrat Katha booklet and is recited during the Friday puja, with folded hands, while looking at the picture of the goddess. It is a dhyana verse: it describes the form of Lakshmi so that the mind can rest on her.

या रक्ताम्बुजवासिनी विलासिनी चण्डांशु तेजस्विनी।
या रक्ता रुधिराम्बरा हरिसखी या श्री मनोल्हादिनी॥
या रत्नाकरमन्थनात्प्रगटिता विष्णोस्वया गेहिनी।
सा मां पातु मनोरमा भगवती लक्ष्मीश्च पद्मावती॥

*Ya raktambuja-vasini vilasini chandanshu tejasvini
Ya rakta rudhirambara Harisakhi ya Shri manolhadini
Ya ratnakara-manthanaat pragatita Vishnosvaya gehini
Sa mam patu manorama Bhagavati Lakshmishcha Padmavati*

Meaning: She who dwells on the red lotus, who is full of grace and shines with the brilliance of the blazing sun; she who is rosy in colour and dressed in red, the companion of Hari (Vishnu), Shri who gladdens the heart; she who appeared from the churning of the ocean, the treasure-house of jewels, and became the consort of Vishnu: may that lovely goddess, Bhagavati Lakshmi, Padmavati (the lotus-born), protect me.

AARTI OF MAA LAKSHMI

Om Jai Lakshmi Mata

Om Jai Lakshmi Mata, Maiya Jai Lakshmi Mata
Tumko Nishdin Sevat, Hari Vishnu Vidhata

Om Jai Lakshmi Mata

Uma Rama Brahmani, Tum Hi Jag-Mata
Surya-Chandrama Dhyavat, Narad Rishi Gata

Om Jai Lakshmi Mata

Durga Roop Niranjani, Sukh Sampatti Data
Jo Koi Tumko Dhyavat, Riddhi-Siddhi Dhan Pata

Om Jai Lakshmi Mata

Tum Patal-Nivasini, Tum Hi Shubhdata
Karma-Prabhav-Prakashini, Bhavanidhi Ki Trata

Om Jai Lakshmi Mata

Jis Ghar Mein Tum Rahtin, Sab Sadgun Aata
Sab Sambhav Ho Jata, Man Nahin Ghabrata

Om Jai Lakshmi Mata

Tum Bin Yagya Na Hote, Vastra Na Koi Pata
Khan-Paan Ka Vaibhav, Sab Tumse Aata

Om Jai Lakshmi Mata

Shubh-Gun Mandir Sundar, Kshirodadhi-Jata
Ratna Chaturdash Tum Bin, Koi Nahin Pata

Om Jai Lakshmi Mata

Mahalakshmiji Ki Aarti, Jo Koi Nar Gata
Ur Anand Samata, Paap Utar Jata

Om Jai Lakshmi Mata

BHAVARTH

Meaning of the Aarti

Refrain: Om Jai Lakshmi Mata: Victory to you, Mother Lakshmi. Day and night you are served by Hari, by Vishnu, the upholder of creation. The refrain places the goddess beside Vishnu himself, as his constant companion.

Uma Rama Brahmani: You are Uma (Parvati), Rama (Lakshmi) and Brahmani (Saraswati); you alone are the mother of the world. The sun and moon meditate on you and the sage Narada sings your praise.

Durga roop niranjani: You take the pure, spotless form of Durga and you are the giver of happiness and wealth. Devotees believe that whoever meditates on you receives riddhi, siddhi and dhan: growth, accomplishment and prosperity.

Tum patal-nivasini: You dwell even in the netherworld and you alone grant what is auspicious. You bring the fruits of our deeds to light, and you carry beings across the ocean of worldly life.

Jis ghar mein tum rahtin: In the home where you live, every good quality comes to stay. Everything becomes possible there and the mind no longer trembles with worry. Many devotees take this as a reminder that the goddess is honoured first through a clean, peaceful and kind household.

Tum bin yagya na hote: Without you no sacrifice could be performed and no one would have clothing. All the richness of food and drink comes from you.

Shubh-gun mandir sundar: You are a beautiful temple of good qualities, born from the ocean of milk. Without you no one could obtain the fourteen jewels that rose from its churning. This recalls the story of the churning of the ocean (samudra manthan), in which Lakshmi emerged and chose Vishnu as her consort.

Mahalakshmiji ki aarti: Whoever sings this aarti of Mahalakshmi finds joy filling the heart, and according to tradition their sins fall away. This closing stanza is the phala-shruti of the aarti, the verse that states the fruit of singing it.

KSHAMA PRARTHANA

Closing Prayer

हे माँ वैभव लक्ष्मी, मैंने अपनी श्रद्धा और सामर्थ्य के अनुसार आपकी पूजा की है।

पूजा में जाने-अनजाने जो भूल हुई हो, उसे क्षमा करना।

मेरे घर-परिवार में सुख, शांति, सद्बुद्धि और सद्भाव बनाए रखना।

जैसे आपने शीला पर कृपा की, वैसे ही सब भक्तों पर कृपा करना।

जय माँ वैभव लक्ष्मी।

O Maa Vaibhav Lakshmi, I have worshipped you as far as my faith and means allow.

Please forgive any mistake made in this puja, knowingly or unknowingly. Keep happiness, peace, good sense and harmony in my home and family. As you showed grace to Sheela, show grace to all your devotees. Jai Maa Vaibhav Lakshmi.

You may say it in English or in any language you are comfortable with; the feeling behind the words matters more than the exact wording.

Bolo Maa Vaibhav Lakshmi ki Jai!

Bolo Maa Mahalakshmi ki Jai!

Vaibhav Lakshmi



Vaibhav Lakshmi

FREE BOOKLET

Read about when to start the vrat, the vrat rules, the udyapan vidhi, Lakshmi Chalisa, Shri Suktam and the katha in Hindi, all in one place.



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