

Natak Samaysaar
Shibir 22
Pravachan – 1 Summary
28-12-2025 – Morning
Episodes 257 - 259

Please Note: This is an English summary of the pravachan by a seeker, Rimaben Dhanky and has been uploaded here for the benefit of the English reader.

The study of the scripture Natak Samaysar, composed by Atmarasi Pandit kavi (poet) Banarasidasji, has been going on for two years. We began the subject of the seven tattva (fundamentals) from a spiritual perspective to achieve the goal of samyak darshan (right faith). The current focus is on how to attain a doubtless understanding of and faith in these seven tattvas. We are presently studying the Nirjara Adhikar, which will conclude in this shibir. This will be followed by the chapters on Bondage (Bandh Adhikar) and Liberation (Moksh Adhikar), succeeded by teachings useful for seekers (sadhak) and expositions related to ethics (Charananuyog).

After a great deal of understanding, the foremost task, the main effort (purusharth), is to make it one's priority. Firstly, upon gaining understanding, the discernment (vivek) between the transient and the eternal (kshanbhangur-shaashwat), the futile and the meaningful (vyarth-sarthak), the inert and the sentient (jad-chetan), and the beneficial and the pleasant (shrey-prey) manifests. But if it does not become a priority, then that understanding remains barren; it does not bear fruit.

What is priority? **Priority is choosing the vital few over many trivial.** Choose the vital over small, trivial things — this is something that is very important. We have the power of discretion, but due to delusion (moh), we make the wrong choices. Then, we regret. Through satsang, the intellect is sharpened; because of that, we reach a decision. But to take the decision to the point of priority is the seeker's first duty.

More than time, how can you increase your energy to be more impactful and productive? Time management will come obviously, but more than managing time, it is choosing what can be more impactful and productive. We need to examine and assess ourselves. In a business, out of 20 products, find out which product is giving you 80% revenue and focus your time and energy on it to be more productive.

In the same way, earlier you were interested in spirituality, then it became your hobby; new speakers came, you read some new books, and gradually people started labelling you as having a great interest in spirituality. But gradually, has it become your priority? Do you feel that a little bit of your spiritual practice can be so impactful and productive in your life? It is

not always about improving on what you are doing, but going into a state of non-doing, which will change your doings. So, priority is very important.

In life, we have to make decisions constantly. From what to eat for meals, which clothes to wear, where to live, and what to do? Macro-decisions and micro-decisions have to be taken constantly, for which one needs great discernment. The less the discernment, the more the options and the more the confusion. The more the discernment, fewer the options and no confusions, there is cogent clarity.

In life, we have to make several decisions. To the extent that sometimes we experience decision fatigue. Decision fatigue is a Gen Z term not that of the millennials. There is a difference in their exposure, thinking, ideas, understanding, processing, etc.

Decision fatigue is seen more in Gen Z than in other generations. Even for small decisions, they get exhausted, confused, blank, and they go to Pujya Gurudevshri. In the Spiritual Touch Retreat, children asked the same question to Pujya Gurudevshri repeatedly: "How do we balance studies with sports and other activities?" Parents want both overall growth and academic growth. These children cannot cope with both. This is decision fatigue, where you have to ask someone even for small things, even if that person is your Guru. Pujya Gurudevshri gave everyone just one answer: "Reduce social media a little bit." Use it as salt, necessary but just a little. They felt that it was a wonderful answer. In today's world, social media is as important as breathing.

Pujya Gurudevshri saw two things in this generation:

1. Decision fatigue: They are very young now, yet they get tired of making decisions.
2. Creating phantom fears: Phantom means non-existing, imaginary fears. "If this happens then?" "If that happens then?" That might be because of overthinking. They keep creating phantom fears; how many can you solve? One has to eradicate it from the very roots for it to go away.

We are very good at complicating a situation by overthinking. Because of overthinking, we make the simplest of things extremely complicated. There was an old woman in a hut. Once the prince of that kingdom lost his way and coincidentally landed up in her hut. The old woman gave him food and water. She gave him a place to rest. The prince was very happy. While departing, he said, "If you ever need anything, call me." After a few days, a cat entered the old woman's hut. The old woman tried but could not catch it. She remembered the prince. She wrote a letter to the prince for help, and to repay the favour, the prince enthusiastically came with a cannon to help the old woman. With the cannon, he did not only blow away the cat; but the whole hut! Your phantom fears are such that you work so hard to get rid of them, but it appears that there would be more peace in just dropping those fears. But you will bring cannons for a cat. Your phantom fear and overthinking make your life complicated.

You have so many shoes. If you have to go out of town, you will have to choose from them - which ones to pack and which ones to not pack. In that choice, decision fatigue occurs. Upon going there, you realise that the shoes you did not pack and bring there were the type

that everyone else was wearing. You had a similar pair at home. You feel sad that you made a wrong decision. Now, even if there are fifty-six delicacies there, you will remain sad. The solution to this is very simple: get rid of extra pairs of shoes. Live a simple life. It will make you a master of priorities. But you want to live a flashy life with more options, less decision-making or choosing power. You complicate your life.

In giving lies joy, because no person is as rich as a contented person.

In the world, Pujya Gurudevshri realised that muscle power is important, but money power is more important than muscle power. However, mind power is more important than money power. Even more than mind power, management power has to be very strong because in life, you have to manage many things. You get 86,400 seconds every day. You can waste, invest, or spend it. But you cannot save it or give it to others. When today's day is done, all the 86,400 seconds go. Management is very important to make your day impactful and productive.

First things first. If you want to use the rest of your life for the success of this human birth, then first things first. Do your meditation and bhakti first, then go ahead with your planning. If you miss the first things first, then management power is gone. You will either go into fatigue, or you will go into ego.

Our Prime Minister said about Pujya Gurudevshri that He is both, on the path of knowledge (jnanyog), as well as on the path of action (karmayog). But that is exactly what our Mission statement is: Serving others selflessly is karmayog; and realising one's true self is jnanyog. Pujya Gurudevshri is simply following His Guru's vision. On one hand there is karmayog (seva initiatives), while on the other hand Natak Samaysaar (study of this spiritual text).

For 'first things first', first you should have a five-year plan, then a yearly plan, then a monthly plan, then a weekly plan, and then a daily plan. Do not do the other way round. Otherwise, you will improve one-one day and spoil ten days. In a five-year plan, you can think: If one can attain samyak darshan (right faith), even I can attain it. It could be material goals or spiritual goals. From the five-year plan, go to the yearly plan: What achievement must I attain and what effort must I make this year? From that, make a monthly plan so that you can manage and balance your time. Because even as you make this goal, you will have to attend to and fulfil many other things; within that, how can you keep this as primary? Then make your monthly, and weekly planner. And then your daily planner. This way, you will be very clear in planning your first things first.

Among the eight virtues of samyak drashti (person with the right faith) comes sthitikaran (stabilisation in religion). Pujya Gurudevshri shows the meaning of sthitikaran: To repeatedly stabilise my own self from auspicious thoughts into the 'knower' (jnayak) mode.

Remembrance of the knower and staying in the state of knowingness are very important. According to the absolute viewpoint (nishchay), this is about one's own inclinations; and according to the relative viewpoint (vyavahaar), it is about the relationship with others.

Pujya Gurudevshri's definition of Sthitikaran: Inauspiciousness is not such a problem. But with so many activities, you go into auspicious thoughts. To stabilise from the auspicious

into the state of knower—that is sthitikaran. The more alert I am in that, the more my samyak darshan is protected.

Each one has only 86,400 seconds; in that, He has to choose what to do without decision fatigue and phantom fears. To decide from among so many things, discernment must be completely awakened. First things first; the first cannot be second. If your spiritual welfare and inner steadfastness are on your priority list, you will only put them first and then the other planning should be there.

You have to plan correctly, not by looking at the clock, but by looking at the compass — whether it is in the right direction or not. We have learned time management, but the compass is not there. Therefore, your deadline is maintained, but you are not! When you plan while looking at the compass, the clock will also support you on when to go slow and when to go fast. If your planning is done by looking at the compass rather than the clock, then you will live a fulfilled life because you have not compromised on your self-welfare, and you have done everything for the welfare of the world.

A pilot made an announcement: "I have good news and bad news for you. The good news is our plane is flying at great speed, the machines and everything are perfect. The bad news is we are flying in the wrong direction." Actually, both of these are bad news because if your compass is not working, how much will the clock be able to help you? If the compass is working, the clock will also help you. It is an inert, lifeless object, but you will see it helps. The clock has always supported him when He focuses on the compass.

'Self-welfare' and 'world-welfare' are both necessary. The Bhagavad Gita calls it 'Lokasangraha'. Pujya Gurudevshri, despite having so many activities until now, has not had trouble focusing inwards because He has the primary goal of sthitikaran, and that comes first in His life.

So, priority is so important. A physics teacher came into the class and said, "I want to conduct an experiment." He got a bucket. First of all, he put large stones into the bucket until it was full; the whole bucket became full. After that, he put marbles in it; those marbles fit between two stones. Then he put sand in the bucket; plenty of sand could go inside. Finally, he poured water. Everything was able to fit into the bucket. You say that if so many things are to be done, how is it possible? Plan first things first. If water had been put in the bucket first, nothing else would have fit in it. If you put the stones first, the water can be filled in later. First, keep time for your spirituality, then keep health, business, finance, family time, and then friends. It will not work if you do the opposite.

Salt will be needed in food, but even if there is a little bit extra, it does not remain edible. Use social media as salt. If you take just this much care, you will be able to balance everything. But first things first. In spirituality, be it devotion or spiritual wisdom, that should happen first. Then put whatever else is important. Children put friends first, and the time for the daily routine comes at eleven o'clock, but they forget to do it. Discipline will feel painful in the beginning, but through it, you will get achievement or success.

Let's talk about the prosperity of America: In the US, the daily consumption of pizza is 75 acres. The daily consumption of Coke is 1 billion cans. The daily consumption of ice cream tubs is 2.5 million gallons. The daily consumption of chocolate is 3 million. The daily consumption of candy is 5 million. The daily consumption of coffee is 350 million cups. One billion and 3.5 million cigarettes are consumed daily. Every day, 44,000 new cars come onto the road. We feel that those people must be living in such splendour! But on the other hand, in the US, a murder occurs every 21 minutes. A suicide occurs every 10 minutes. A rape occurs every 5 minutes. A car is stolen every 19 seconds. 720,000 suicides occur in the whole year. All this is due to the lack of a spiritual dimension in life. Despite such prosperity and the rise of karmic merit (punyoday), so many people commit suicide due to a lack of spirituality. Suicide means a permanent solution to a temporary problem. If you had even a little bit of a spiritual dimension, the thought of dying would not have come to you.

In the New Year, we need to resolve that: First things first. Ask your discernment what the most important thing for a human life to be successful is? Fix that and from it, make your daily, weekly, monthly, yearly, and five-yearly planner. But go from five years to daily.

Learn from the incidents of others' lives, learn from your own mistakes, learn from satsang and scriptures, but wake up; don't wait till you don't have any time left with you.

Today we will do three verses (chhands). The first verse says that the enlightened one constantly performs nirjara or sheds karma because the enlightened one is always fearless. In the second verse, the seven types of fears are named. In the third verse, the seven types of fears are explained in brief.

Chhand 47:

Jamakausau bhrātā dukhdātā hai asātā karma,

Tā kai udai moorakh na sāhas gahatu hai.

Suragnivāsee bhoomivāsee au patālvāsee,

Sabaheekau tan mann kampitu rahatu hai.

Urkau ujārau nyārau dekhiye sapat bhai sau,

Dolat nisank bhayau ānand lahatu hai.

Sahaj suveer jākau sāsatau sareer aisau,

Gyānee jeev āraj āchāraj kahatu hai.

Meaning of Chhand 47: In this stanza, Acharya Bhagwan says: The ignorant souls in the upper, middle, and the lower worlds are fearful and dejected with the fruition of the pain-producing karma - *asthata vedaniya karma* uday. This fruition creates the state of misery for the living being.

But the enlightened person has ignited the light of true knowledge within. He is strong due to the inner strength. His knowledge body - *jnan roopi sharir* - is indestructible and pure. He is free from any of the seven types of fears. He behaves fearlessly.

Firstly, the question arises: Why is this verse in Nirjara Adhikar (Chapter on Shedding Karma)? There must be a connection between nirjara and the seven fears (saat bhay). When there are seven fears, there is no shedding of karma, but rather bondage (bandh). When the seven fears do not arise, or if they do arise, they do not persist—this state of being free from the seven fears happens through doubtlessness (nishankta) in the tattva (fundamentals). So, it is connecting nirjara with samyak darshan by explaining that because of samyak darshan, there is doubtlessness in the fundamental (tattva); because of this doubtlessness, there is fearlessness; and because of fearlessness, at every moment, such purity and bliss are generated every moment that they become the cause of nirjara.

The enlightened one does not have the seven fears. An ignorant one remains constantly in the seven fears. Why? It is not that the enlightened one only has the fruition of karmic merit (punyoday) and therefore has no fear, because even in the fruition of karmic merit, the seven fears can exist. Fears are all phantom fears only; they are all imaginary fears. "What if I get cancer?" or "What if he/she dies?" or "What if I die?" These are all phantom fears.

As long as the lifespan karma (ayushya) does not end, no one dies. If the lifespan ends, death will occur even in the ICU. If there is an understanding of the tattva, the thought (vikalp) will stop today itself, and not arise again.

The enlightened one does not have seven fears; the ignorant one has seven fears. Both are here in this world. We are not talking about the enlightened ones who have reached the Siddhashila (abode of liberated souls), we are talking about the enlightened one, who is living in the world. You might say that the enlightened one has self-realisation (atmanubhuti); therefore, there is no fear. We need not go that far. Even if there is no self-realisation, there is doubtlessness regarding His true nature of the soul, regarding Dev, Guru and Dharma, and regarding the fundamentals that "I am eternally pure soul substance (trikali shuddh atmadravya)." The moment you say "eternal" (trikali), how can the fear of death come to you? Your level of conviction or doubtlessness will be measured by your fears, by your phantom fears.

One who has not understood the principle experiences the seven fears. One who has understood the principle with conviction does not experience the seven fears. Do not talk about self-realisation yet; otherwise, you will say, "I don't have self-realisation; therefore, I have the seven fears." But if Pujya Gurudevshri tells you that you do not have faith in the tattva, you will say, "That we can do overnight. We have understood it at an intellectual level; now we will take it to the level of faith."

The eight virtues (ang) of samyak drashti (person with the right faith); If you bring about these eight virtues, you will experience realisation.

If you do not have doubtlessness even for rituals, what doubtlessness will you have for the tattva/ fundamentals? If there is no doubtlessness in the tattva, how can your consciousness remain free from phantom fears? The ignorant one is gripped by the seven fears. That fear is like the brother of Yam (the God of death)—it is death-like. It is so painful that it makes the beings of the three worlds tremble and tremble, whether it is a celestial being in heaven, a human on earth, a hellish being, or the Bhavanpati or Vyantar celestial beings.

The souls may have great power or little power, but due to ignorance, there is fear. The Ashaata karma (pain-producing karma) is like the brother of death. The soul experiences death-like pain in the mind. Generally, there is the fear of ashaata (pain), and from the fear of pain, one trembles and becomes miserable. The soul is not terrified by the ashaata karma itself, but by the deluding karma. But its thoughts are of ashaata: "What if I get some disease? What if death comes?" It is not because of the situation, but because of the state of mind, which is captured by delusion, that the soul becomes miserable. The situation does not matter, but the state of consciousness (the modification of the soul) in that situation is what causes misery and pain. The state of consciousness is the deciding element: should you go into misery or into equanimity? It is different if delusion is mild (mandta) and different if delusion is intense (tivrata).

One who experiences conviction in His own nature sways in the bliss of the soul. The enlightened one has doubtlessness and is naturally a true hero (suvir). He dwells in nature, which is an embodiment of knowledge (jnanmay swarup). Embodied souls of all three worlds tremble, shiver, and lose their fortitude at its very thought. Even the likes of Indra, if he is an ignorant one, trembles.

In the heart of the enlightened one, the light of right knowledge (samyak jnan) has dawned; therefore, even when a situation has not arisen, there is no fear, and if a situation does arise, no helplessness (deenta) is created. Becoming doubtless, He remains absorbed in His own bliss because, by the virtue of right knowledge, the enlightened one knows the art of living and the art of leaving. In 'leaving', even if the body has to be left; He knows the art of leaving because He knows the art of living.

No external substance (pardravya) of the three worlds can harm me in any way, such is my nature. The enlightened one has this doubtlessness. Whether rivers flow into the ocean or not, the ocean is complete within itself. It is not dependent on the river. "Circumstances come or go, I am complete within myself"—such doubtlessness in one's own nature of knowledge prevails: "What will death do to me? I am the eternal element (trikali tattva)." If death gives me new clothes (a new body), then it's for the better. "Junu re thayu re deval, junu re thayu"—The temple (of this body) has become old." Currently, I cannot hear well; in another body, I will be able to hear. And as long as this body remains, the happiness of darshan is indeed available. How can death harm my true nature?

Your conviction itself is your 'Abhaydayanam' (the giver of fearlessness). In the relative sense, we call the Tirthankar Lord 'Abhaydayanam'. Relatively speaking, I have the refuge of the Tirthankar Lord. In the absolute sense, our soul itself is 'Abhaydayanam'.

A mirror is non-possessive (aparigrahi). Whatever comes in front of a mirror is reflected in it. It does not hold onto anything. It has no possessions (parigrah). Because of the conviction the enlightened one has regarding His own nature, He is non-possessive. If there is possession, there will be fear of losing it. A non-possessive person is without any attachment.

It is easy to not love someone and ignore them, and it is so easy to get attached to people. Love without attachment is a sadhana in itself. It needs a lot of awareness. To not love is

also easy. Bliss has manifested in the samyak drashti soul. He can indeed live in solitude. The latter four virtues of samyak drashti—upaguhan (covering others' faults), sthitikaran (stabilisation), vatsalya (love and affection), and prabhavna (spreading of religion)—show His behaviour with others. He is not ignoring people but empowering them. Do not believe that if you become very fond of solitude, you will attain samyak darshan. Pujya Gurudevshri can feel his solitude even among thousands of people. When there is love and no attachment, it is solitude only. Loving without attachment means you are fearless in any situation.

Such courageous warriors keep their consciousness in their "eternal body." Eternal body means the body of knowledge; they keep it stable in the nature of knowledge; therefore, they are great and worthy of worship. Param Krupalu Dev has beautifully said: "The enlightened one experiences pain with fortitude, the ignorant one experiences pain by crying." Here, experience (vede chhe) refers to the ashaata vedniya karma (pain-producing karma). What happens to one who is hindered by delusion, and what happens to one who is not? Otherwise, the fruition of ashaata -vedniya karma exists even for a chhadmastha (non-omniscient) enlightened one.

There is only one exception: Lord Mahavir, who even after attaining omniscience (sarvajnatva), suffered from diarrhoea of blood for six months; this is considered one of the ten exceptions/apvaad. This is mentioned in the Shwetambar scriptures. Someone said to Pujya Gurudevshri: "For liberation, monkhood (munipanu) will definitely be required." Pujya Gurudevshri said: "Among the ten exceptions, five occurred with Mahavirswami and five exceptions occurred with other Tirthankars." Bharat Chakravarti's name is not among the ten. He had not taken monkhood, and when his ring slipped off, Bharat Chakravarti attained kevaljnan (omniscience). In the householder's attire, he attained the complete state. Even in the householder state, monkhood can manifest in the internal state. Bharat Chakravarti is not one of the exceptions. Liberation can occur in fifteen ways; among them, one is liberation in the householder's form (gruhastha ling).

When a child is in its mother's lap, what fear can it have, no matter who comes! Anandghanji has written this regarding the seven fears in the devotional song of the seventh Jineshwar, Bhagwan Suparshwanath. In the absolute sense (nishchay), for one who experiences doubtlessness in His own nature, there is no fear.

Chhand 48:

lhabhav-bhay parlok-bhay, maran-vedanā jāṭ,

Anaracchā anagupt-bhay, akasmāt-bhay sāt.

Meaning of Chhand 48:

This stanza describes the seven fears from which an enlightened person is free. These fears include concerns about this life, the afterlife, death, suffering (vedana), lack of protection (araksha bhay), exposure of secrets (agupti bhay), and accidents. Further details about these fears are provided in the next stanza.

Dasadhā parigraha]-viyoga-chintā iha bhav,
Durgati-gaman bhaya paralok māniye,
Prānanikau haran maran-bhai kahāvai soi,
Rogādik kasht yah vedanā bakhāniye.
Racchak hamārau kou nāhi anaracchā-bhay,
Chor-bhai vichār anagupt mann āniye.
Anachintyau abahee achānak kahādhau hoi,
Aisau bhay akasmāt jagatmai jāniye.

Meaning of Chhand 49:

The seven fears are described in this stanza.

1. **Fear for this life - aa lok bhay:** There are ten types of external possessions one can have in this life. They are house, money, jewellery, etc. One is afraid of losing them.
2. **Fear of afterlife - parlok bhay:** Fear of getting future birth in hell or subhuman type of lower realms of existence-gati.
3. **Fear of death - maran bhay:** There are ten types of vitalities like five senses, mind, etc. One is afraid of loss of such vitalities.
4. **Fear of suffering - vedana bhay:** Fear of suffering from acquiring disease etc. states.
5. **Fear of non-protection - araksha bhay:** One is afraid that there is no one to protect him.
6. **Fear of non-secrecy - agupti bhay:** How will he keep himself away from the thief or the enemy, etc.?
7. **Fear of accident - akasmat bhay:** A person may be concerned that an unexpected event could occur. This concern is referred to as the fear of accidents.

What we need to understand is how each of these fears can be removed. By contemplating upon - by doing what, by feeling what, or by understanding what, can these fears be alleviated?

1. **Aa lok bhay or iha lok bhay (fear of this world):** The scriptures describe ten types of possessions. There are ten types of external possessions and 14 types of internal possessions. That is, 24 possessions, and against them, 24 Tirthankars. Within the 14 types of internal possessions, nine nokashay - quasi passions—laughter, sorrow, fear, likes, dislikes, disgust, gender-orientations, etc., are included. And anger-pride-deceit-greed and false belief (mithyatva) make up the 14 internal possessions. There are ten types of external possessions. Wealth, grain, objects, fields, house, money, jewellery. The worry regarding these ten types of possessions—fear of losing it or

fear of changes—torments a person. "What if there is a change in them?" "What if I am separated from them?" When you know that you are the pure-natured soul (atmaswarup) and these ten types of possessions are outside your territory. Leave the feelings of attachment and aversion (raagadi bhav). However, the ten types of possessions are material or helpers, etc.; these are all outside only, so whether they stay or go, it makes no difference to your true nature. You will still remain a pure, peaceful, powerful soul.

This was spoken from the absolute viewpoint (nishchay). Let us take it from the relative viewpoint (vyavahar): whatever happens, happens according to destiny (prarabdha). If there is a fruition of karmic merit (punya), you will get double, and if there is a fruition of karmic demerit (paap), you will not get it at all. If the fruition of obstructive karma (antaray karma) comes, the task will not be accomplished. But you try to control only the external, whether this happens or that does not happen. In the knowledge of the Kevali Bhagwan (Omniscient Lord), everything is known. You do not know what your expiry date is. And the Omniscient Bhagwan has even seen how you are going to revel in bliss in your liberated state (siddha avastha). So, just say: Thy will be done. Let it happen according to Your knowledge because we would never wish for the Kevali's knowledge to be proved wrong because of our desire. They are our revered ones. We do not want to do something whereby, because of my desire, something changes, and thus, the Kevali's knowledge is proved false; let it happen only according to His knowledge.

Our intent, through faith in the Kevali, is to have faith in the nature of the soul and faith in dharma. It is not going to happen according to your desire because everything is going to happen according to destiny. Because this external matter is being discussed, why do you make your internal territory so painful by having mental agitations (vikalp)? You get a desire, and at that time, such a fruition of karma arises—understand it as a fruition of karmic merit — so you feel, it happened according to your desire, and coincidentally, your desire was just like that.

"If I get a rajma bowl, how delightful that would be," was my desire. At the same time, someone felt, "Let me make a rajma bowl," so they made it and gave it to me, and I felt, "Look, it happened according to my desire." No, it happened according to my destiny. Coincidentally, my desire tallied at that time. Your desire has no value, and nobody wants to know what your desire is. The Kevali also does not want to know, and karma also does not want to know your desires. Therefore, if you have desires, fear will surely follow the desire. Everything happens according to destiny, yet you worry. You still worry about your livelihood. All this is iha lok bhay.

2. Paralok bhay: We know our own misdeeds. We know what our tendencies are like. From the study of Karananuyog (expositions related to aetiology and cosmology), one realises what kind of miserable states (durgati) I am going to have! The fear of taking birth in a miserable state, the fear of going to a miserable state, the fear of entering a miserable state, such as, "What if I go into the animal or plant kingdom (tiryanach)?" "What if I become a pig?" "What if I go to hell?" There is no fear of the

sin, but there is fear of the fruits of the sin. One wants to commit the sin, and then asks for atonement (prayaschit). Now, there is only one atonement—durgati (lowly state of existence). Even the scriptures do not have atonement for certain things even if it is given to you for the sake of consolation. "At the time of bondage, let the consciousness be alert; why do you have agony at the time of the fruition of karma?" At the time of bondage, one should know how to apply the brakes.

3. Maran bhay (Fear of death): Ten pranas (life-forces)— five senses, power of mind, power of speech, power of body, respiration, and life-span. Maran bhay means fear of death; the fear that the pranas will leave is felt. "My lifespan will be broken, and what if an untimely death (akal mrutyu) occurs?" Celestial beings (dev) and hellish beings (naarki) do not have untimely death. But humans and animals of the karmabhoomi (land of action) also have untimely death. Let's understand untimely death with an example. You are drinking mango juice spoon by spoon from a bowl, and suddenly someone calls you, and you gulp down the whole bowl at once. Your bowl finished before time—this is untimely death. Due to the lack of spiritual insight (atma drashti), the fear of death remains especially high.
4. Vedana bhay (Fear of pain): Fear of the suffering of disease, etc. "What if I get cancer?" "My stomach hurts, what if I have cancer?"
5. Araksha bhay (Fear of non-protection): "I have no protector." But you do not need protection. You are complete in yourself. If we take it from the relative viewpoint, it is going to happen according to karmic demerit and karmic merit. For some women, life as a married woman was miserable, and life as a widow was a happy one. If the husband is ill, then from spiritual to practical life, obstacles come everywhere. When the husband dies, she feels she has attained freedom. Everything happens according to destiny, yet it feels like "I have no protector." Sita, Draupadi, they all had to live in the forest, and despite having five husbands, who could stop the disrobing (cheerharan) of Draupadi? The Vachnamrut and Bhagavad Gita do not promise you that you won't have any problems in life. They only promise you that whenever you have problems, wisdom will be present there.
6. Agupti bhay: Fear of thieves, enemies, etc. A fear that the financial situation does not get revealed.
7. Akasmat bhay (Fear of accidents): Fear that something might happen suddenly—fear that an unexpected, or not anticipated thing might happen. Such fear is greater for those who engage in negative thinking and overthinking. While doing this, you go into your phantom fears. If the children arrive ten minutes late, worrying starts. "What if an earthquake occurs?" Such thoughts arise and make you fearful.

How to remove each of these fears will come in the upcoming verses. Fundamentally, the worldly soul has these seven fears due to the lack of spiritual insight (swarup drashti). You have fear because of the vivid determination with associative things (sanyog drashti). By taking refuge in the true nature (swabhav), you become fearless. The ignorant person also performs religion out of fear. You worship the family deity out of fear.

You do not experience misery out of ashaata (pain) or antaray (obstacles); the misery is because of your delusion (moh). That is why Param Krupalu Dev wrote in the first verse of the Shri Atmasiddhi Shastra that without understanding the true nature of the self, I have undergone infinite suffering. He did not write that one attained infinite suffering because of ashaata or antaray. It is because you did not understand with conviction, meaning doubtlessness (nishank) that you became miserable.