Jap performed on the night of Naraka Chaturdashi lends perfection to the Mantra. This night is a veritable boon for the aspirants engaged in Mantra-Jap. On this night one should prepare collyrium from the soot of a lamp using either ghee or mustard oil as fuel. This collyrium is considered to be extremely beneficial for the eyes. The collyrium is also useful to guard children and adults against evil spirits as well as from the harmful influences of an evil eye.

By propitiating Goddess Laxmi, a petty thief, became Kubera and was blessed with wealth. Daksha Savarni Manu also attained a very elevated position. King Mangala and Priyavrata also were blessed with enormous wealth, capabilities and fame. King Uttanapada, the father of the child-devotee, Dhruva, and king Kedar also attained abundant wealth. They all had taken recourse to a mantra whose presiding deity is Goddess Laxmi. Jap of this Mantra on the night of Naraka Chaturdashi propitiates Goddess Laxmi, whereby the yogic Kendra, responsible for bringing fame and strength, is developed in the sadhaka. The mantra is:

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aum shrim hrim klim aim kamalvasinyai svaha
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Some Mantras have obscure meanings but their pronunciation affect the subtle yogic kendras in the sadhaka, enabling him to assimilate, comprehend and align with the great cosmic mysteries.

Those, endowed with a discriminating insight, do not seek external wealth through the repetition of mantras like,

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aum namaha bhagyalaxmi cha vidhmahe| ashtalaxmi cha dhimahi | tanno laxmi prachodayat |
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or

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aum shrim hrim klim aim kamalvsi nyai swh  |
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Rather they beseech the Lord for the Lord Himself.

You too should pray to Goddess Laxmi, Mother! Let your love be my love and goal. And Laxmiji’s love is the Lord Himself. When you love the Lord, the Lord will love you too, and the Lords (Lord Vishnus) consort, Laxmiji, will naturally be pleased with you. All the riches, power, authority and fame in this world are nothing compared to the bliss of the True Self.

Mother! Let me adore Lord Narayana (Vishnu) the way you do. If you pray in this manner to Goddess Laxmi, seeking the wealth of Self-Bliss rather than external wealth, I will be extremely pleased. I am sure even Goddess Laxmi and Lord Narayana will be pleased, and you too will attain happiness.