



Remedies for Financial Growth and Overcoming Debt

By Arpita Nath · Astrology Remedies Notes · 2026-09-11

In Vedic Astrology (Jyotish), financial inflow and debt management are governed by the 2nd House (accumulated wealth), 11th House (gains and income), 6th House (debts and loans) and the primary wealth-giving planets: Jupiter (abundance), Venus (luxury) and Mercury (commerce).

When these houses or planets face afflictions from malefic influences, financial blockages or heavy debt cycles occur.

Primary Mantras & Spiritual Practices for Wealth

1. Kankadhara Stotram

- **Target Issue:** Chronic financial drain and lack of savings.
- **Why it works:** Composed by Adi Shankaracharya, this prayer invokes Goddess Lakshmi to grant sudden financial relief and open locked wealth channels.
- **Practice:** Recite or listen to the Kankadhara Stotram daily in the morning, preferably lighting a ghee lamp.

2. Shree Suktam

- **Target Issue:** General poverty, stagnated business and lack of opportunities.
- **Why it works:** A ancient Vedic hymn dedicated to Goddess Lakshmi representing material and spiritual prosperity.
- **Practice:** Recite the Shree Suktam 16 times on Fridays or during Navratri, offering lotus flowers or white sweets.

3. Runamochana Mangala Stotram (For Debts & Loans)

- **Target Issue:** Heavy loans, unpaid liabilities and loan repayment delays.
- **Why it works:** Mars (Mangal) is the planet associated with land, property and physical debts. Invoking Mars via this stotram accelerates debt repayment and protects assets.
- **Practice:** Recite daily or every Tuesday while facing East.

Specific Rituals & Physical Remedies

1. Kuber Yantra & Lakshmi Pooja

- **Procedure:** Install an energized Shree Yantra or Kuber Yantra in the North or East section of your home office or altar.
- **Daily Action:** Offer a lit incense stick and offer fresh water daily to maintain positive financial vibrations.

2. Feeding Birds and Animals

- **Green Gram (Moong) for Mercury:** Soak whole green gram overnight and feed it to birds or cows on Wednesdays to unblock business income and communication channels.
- **Bread for Black Dogs:** Feed sweet roti to stray dogs on Saturdays to neutralize Saturn-Rahu financial obstacles.

3. Coconut Water Ritual for Debt Clearing

- **Procedure:** On a Tuesday, take a smooth dry coconut, make a small cut at the top, fill it with sugar/flour and bury it in a secluded soil area near a tree root where ants can feed on it.

4 Vastu & Lifestyle Adjustments for Financial Flow

- **Activate the North Zone (Kuber Zone):** The North direction governs career opportunities and cash flow. Keep this area clean, clutter-free and painted in light blue or white tones. Avoid placing trash cans or heavy dark furniture here.
- **Cash Locker Alignment:** Store cash, important financial contracts, and jewelry in a safe located in the South or South-West corner, opening toward the North (the direction of Kuber).
- **Fix Water Leaks Immediately:** In Vastu, leaking faucets or dripping pipes symbolize steady financial leakage. Fix any plumbing issues promptly.
- **Never Leave Empty Vessels Uncovered:** Keep storage containers for grain, rice or sugar full or covered to symbolize continuous household abundance.

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