



The KARMA CODE

The Hidden Truth of
Karma, Destiny
and Consciousness



UNDERSTAND
THE LAW
OF KARMA



BREAK THE
CYCLE OF
KARMA-BONDAGE



PRACTICAL
METHODS
FOR INNER
FREEDOM



TRANSFORM
YOUR THOUGHTS,
ACTIONS &
DESTINY



LIVE BEYOND
REACTIONS AND
KARMA



DISCOVER THE
KARMA-TEET
STATE

SWAATI VILHEKAR (GAIGOLE)



The Karma Code

*The Hidden Truth of Karma, Destiny and
Consciousness*

Based on sakar and avyakt murlis

By

Swaati Vilhekar (Gaigole)

**“Your thoughts create your actions,
your actions create your destiny,
and your destiny shapes your life.”
Transform your consciousness.
Transform your destiny.**



Author’s Note

Dear Reader,

This book is an humble effort to simplify the profound spiritual wisdom of karma and consciousness. The insights shared here are inspired by spiritual knowledge and meditation practices that encourage self-transformation and inner peace. May this book help you understand the deeper laws of life and guide you towards peace, purity, and spiritual empowerment.

With warm wishes,

Swaati Vilhekar (Gaigole)

Preface

Why do we suffer? Why do certain situations repeat in life? Is destiny fixed, or can it be changed?

This book explores these timeless questions through the lens of karma, consciousness, and spiritual awareness. It offers practical methods to understand karmic accounts, transform reactions, and attain inner freedom.

May this journey inspire you to become the creator of your destiny.

Introduction

Life is not random.

Every thought, word, and action creates an energy that eventually returns to us.

This eternal law is known as **karma**.

By understanding karma and elevating consciousness, we can break the cycle of suffering and create a life filled with peace, purpose, and happiness.

This book is an invitation to unlock the hidden code of life—and discover the power within.



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Total Chapters: 7

Theme: *Karma • Destiny • Consciousness • Inner Freedom*



CHAPTER 1:

The Truth About Karma and Karma-Account (Karmic System)

1. Types of Actions (Karma Classification)

Every action performed by a human soul falls into three categories:

1. Elevated Actions (Positive Karma)

These are actions that bring happiness and benefit:

- Service to others
- Helping others
- Acts of purity and goodness

👉 These actions create **positive karmic results (sukhad karma bhog)**

2. Neutral Actions

These are ordinary daily activities:

- Routine work of life
- No special positive or negative intention

👉 These actions usually do not create strong karmic reactions.

3. Sinful Actions (Negative Karma)

These are actions done under negative influence:

- Actions driven by vices (kleshas / vikars)
- Harmful behavior toward others

👉 These create **painful karmic results (dukhd karma bhog)**

2. Sanskars: The Record of Karma

Every action becomes a **sanskara (impression)**.

- Repeated actions become habits
- Habits shape personality
- Personality leads to future actions

This creates a continuous cycle:

Karma → Sanskar → Again Karma → Again Karma Bhog

👉 This cycle explains why we repeatedly experience similar life situations.



3. Main Causes of Karma-Bondage (Karma Bhog)

Karma bondage is created mainly due to the following reasons:

1. Body Consciousness (Deh-Abhiman)

When the soul forgets its true identity and thinks:

- “I am the body”

Instead of:

- “I am a soul”

Then negativity begins:

- Comparison
- Jealousy
- Competition

👉 This leads to karmic bondage.

2. Five Vices (Maya / Ravan)

In Brahma Kumaris knowledge, these are called “Ravan”:

- Lust
- Anger
- Greed
- Attachment
- Ego

These distort decision-making and lead to wrong actions.

👉 Result: sorrow and karmic return.

3. Attachment (Moh)

When a soul becomes overly attached to people or objects:

- Expectations increase
- Disappointment follows
- Pain is created

👉 Attachment becomes a major cause of suffering.

4. Giving Sorrow to Others

Law of karma is simple:

“Whatever you give, you receive.”

- If you give sorrow → sorrow returns
 - If you give happiness → happiness returns
-

5. Negative Thinking (Manasa Karma)

Not only actions, but thoughts also create karma.



- Thinking bad about others is also karma
- Negative thoughts generate karmic results

👉 Even mental actions are recorded.

4. Karmic Account (Spiritual Accounting System)

Every soul has a karmic account:

- Credit (good deeds)
- Debit (bad deeds)

This is called the **karmic balance system**.

How it works:

- If you hurt someone → a debit is created
- Later, the same soul or situation returns the experience

This explains:

- Relationship ups and downs
 - Life situations
 - Sudden happiness or sorrow
-

5. Deep Example of Karma Account

If you deceive someone:

- Immediately nothing may happen
- But a karmic account is created

Later:

- You may experience deception in return
- Or face a painful situation

👉 Karma always returns in some form.

6. Subtle Creation of Karma Bhog

Many people think:

“I did nothing wrong.”

But karma is also created through:

- Hidden ego
- Jealousy
- Negative thoughts

👉 Even unseen mental vibrations create karmic accounts.



7. Key Spiritual Teaching

Brahma Kumaris knowledge emphasizes:

“Manasa seva (service through thoughts) is equally important.”

Because:

- Thoughts are energy
- Energy creates karma
- Karma creates destiny

8. Final Essence of Chapter 1

- Karma becomes sanskar
- Sanskar becomes repeated karma
- Repeated karma creates karmic bondage

👉 Life is a continuous cycle of action and reaction.

◆ SUMMARY (Chapter 1)

- Karma has 3 types: positive, neutral, negative
- Thoughts also create karma
- Sanskars are stored impressions of actions
- Karma account always records everything
- Whatever we give returns back
- Body consciousness is root cause of bondage

✦ FINAL MESSAGE

“Karma creates sanskars, and sanskars create destiny.”



CHAPTER 2: When and How Karma-Bondage (Karma Bhog) Is Received

This chapter answers one of the deepest questions of life:

“Why is this happening to me?”

According to Brahma Kumaris knowledge, every situation in life has a cause — and that cause is our own karma.

1. When Does Karma Return?

Karma does not return at a fixed time.

The return of karma (karma bhog) depends on several factors:

- Intensity of the action
- Intention behind the action
- Surrounding circumstances
- Cycle of time

👉 Therefore, karma returns in different ways and at different times.

2. Three Timings of Karma Return

1. Immediate Karma (Instant Return)

Some actions give immediate results.

Examples:

- You become angry → instantly you lose peace
- You help someone → instantly you feel happiness

👉 This is called **instant karmic return**

2. Delayed Karma (Time Gap Return)

Some karma returns after a delay:

- Days
- Months
- Years

Examples:

- You hurt someone → after some time, you face a similar painful experience

👉 Because of time gap, people fail to connect cause and effect.

3. Karma Across Lifetimes (Birth-to-Birth Return)

Some karmic accounts are very deep.

- Their results appear in future births



- These are long-term karmic accounts

👉 This is called **multi-life karmic return**

3. How Karma Returns (Different Channels)

Karma does not return in only one way. It can come through:

1. Through the Body

- Disease
- Pain
- Weakness

👉 Result of past actions may appear physically.

2. Through Relationships

- Betrayal
- Misunderstanding
- Disrespect

👉 These are karmic account exchanges.

3. Through Situations

- Financial loss
 - Unexpected problems
 - Difficult circumstances
-

4. Through the Mind

- Anxiety
- Fear
- Mental disturbance

👉 Even mental suffering can be karmic return.

4. Why Do Good People Suffer?

This is a common question.

Answer:

What we see today is not only present karma — it is also:

👉 Past karmic results

So:

- Present good actions → future results
 - Present suffering → past actions
-



5. How to Identify Karma-Bhoga Pattern

You can recognize karmic patterns when:

- Same problems repeat
- Failures happen repeatedly
- Relationship patterns repeat

👉 This shows a karmic account is active.

6. Drama Cycle (Spiritual Understanding)

In Brahma Kumaris knowledge:

- Life is a 5000-year cycle (Drama)
- Every event is part of a fixed drama

But:

👉 Our response creates new karma

So:

- Event = past karma
 - Reaction = new karma
-

7. Deep Truth of Karma Bhog

Karma bhog is not only the event.

👉 Our reaction is equally important.

Example:

If someone insults you:

- If you react with anger → new karma is created
 - If you remain calm → old karma finishes
-

8. Can Karma Be Avoided?

Direct answer:

✗ Karma cannot be completely avoided

✓ But its impact can be reduced

How?

- Meditation (Yoga)
 - Tolerance power
 - Right understanding
-



9. Important Spiritual Insight

Karma bhog is not punishment.

👉 It is a learning process for the soul

It:

- Purifies the soul
- Strengthens inner awareness
- Helps settle past accounts

So we should not fear it — but understand it.

10. Life-Changing Formula

Whenever a difficult situation comes, ask:

Instead of:

✗ “Why is this happening to me?”

Ask:

✓ “What is this teaching me?”

◆ SUMMARY (Chapter 2)

- Karma returns in 3 timings: instant, delayed, next birth
 - It comes through body, mind, relationships, situations
 - Reaction creates new karma
 - Life is a karmic drama cycle
 - Karma bhog is a learning process, not punishment
-

✦ FINAL MESSAGE

“Every situation is the result of my own karma, and I can transform it through awareness and peace.”



CHAPTER 3:

Why Karma-Bondage Happens and How It Deepens

This chapter answers a very important question:

“What causes karma-bondage, and why do we keep experiencing repeated suffering?”

According to Brahma Kumaris knowledge, every situation has a deep karmic cause rooted in our own actions and consciousness.

1. When Does Karma Give Its Result?

Karma does not follow a fixed rule of timing.

Its result depends on:

- Intensity of the action
- Intention behind it
- Emotional energy involved
- Cycle of time

👉 Therefore, karma can return immediately, later, or even in another lifetime.

2. Three Timings of Karma Return (Revisited Deeply)

1. Immediate Result (Instant Karma)

Some actions give instant results.

Examples:

- Anger → immediate mental disturbance
- Help → immediate happiness

👉 This is the fastest form of karma return.

2. Delayed Result (Time Gap Karma)

Some karma returns after a gap:

- Days
- Months
- Years

Example:

- You hurt someone → later you experience similar pain

👉 Because of time gap, people often fail to connect cause and effect.

3. Long-Term Karma (Across Lifetimes)

Some karmic accounts are very deep:



- They carry into future births
- They form long karmic cycles

👉 These are called **long-term karmic accounts**

3. How Karma-Bondage (Karma Bhog) Reaches Us

Karma does not come only in one form. It can appear through:

1. Through the Body

- Disease
- Pain
- Weakness

👉 Physical suffering may be karmic return.

2. Through Relationships

- Betrayal
- Misunderstanding
- Conflict
- Insult

👉 Relationships are a major channel of karmic settlement.

3. Through Situations

- Financial loss
 - Unexpected problems
 - Life challenges
-

4. Through the Mind

- Anxiety
- Fear
- Restlessness
- Depression

👉 Even mental suffering is part of karmic return.

4. Why Do Good People Also Suffer?

This is one of the most common questions in life.

Answer:

What we experience today is not only present actions, but also:

👉 Past karmic accounts

So:

- Present good actions → future results



- Present suffering → past results
-

5. How Karma-Bondage Is Recognized

Karma patterns can be identified when:

- Same problems repeat again and again
- Similar failures occur repeatedly
- Relationship patterns keep repeating

👉 This shows an active karmic account.

6. The Drama Cycle (Spiritual Law of Life)

According to Brahma Kumaris knowledge:

- Life follows a fixed cycle (Drama)
- Events are already part of this cycle

But:

👉 Our response to events creates new karma

So:

- Event = past karma
 - Reaction = new karma
-

7. The Hidden Truth of Karma-Bondage

Karma-bondage is not only about what happens to us.

👉 It is also about how we respond

Example:

If someone insults you:

- Reaction with anger → new karma created
 - Response with peace → old karma settled
-

8. The Real Power of Karma Control

We cannot always stop karma from coming.

But we can:

- ✓ Reduce its intensity
- ✓ Change its impact
- ✓ Finish it quickly

How?

- Meditation (Yoga)
 - Tolerance power
 - Spiritual understanding
-



9. Deep Spiritual Insight

Karma-bondage is not punishment.

👉 It is a learning and purification process for the soul

It helps the soul to:

- Become stronger
- Become pure
- Become wise

10. Life Transformation Formula

Whenever something happens, ask:

Instead of:

✗ “Why is this happening to me?”

Ask:

✓ “What is this teaching me?”

◆ SUMMARY (Chapter 3)

- Karma returns instantly, later, or in future births
- It comes through body, relationships, situations, and mind
- Repeated patterns show karmic accounts
- Reaction creates new karma
- Karma is a learning process, not punishment

✦ FINAL MESSAGE

“Every experience is a reflection of past karma — and a chance to create a better future through awareness.”

.....



CHAPTER 4: Methods to Settle Karma-Bondage (Step-by-Step Practical Path)

This chapter is very practical.

Because understanding karma is not enough —
the real goal is:

How to finish (settle) karma-bondage in real life

According to Brahma Kumaris knowledge:

Karma-bondage is settled in two main ways:

1. By experiencing it (suffering and finishing it)
2. By burning it through remembrance (yoga fire)

1. Core Spiritual Truth

A very important understanding:

“Past karmas must give their result, but their intensity and timing can be reduced.”

So the goal is NOT:

✗ “No karma should come”

But:

✓ “Karma should finish quickly and with less pain”

2. First Method: Soul Consciousness (Self-Realization)

This is the foundation of karma settlement.

Practice:

- “I am a soul”
- “This body is my instrument”

What happens then?

- Body consciousness reduces
- Negative actions reduce
- New karma creation stops

👉 This means karma production slows down

3. Second Method: Remembrance of God (Rajyoga Meditation)

This is the most powerful method.

According to Murli essence:

“Through remembrance, sins are burned.”

How to practice:



- Focus your mind
- Remember the Supreme Soul (Shiv Baba)
- Stay in awareness

Result:

- Old karmic impressions start burning
- Soul becomes light
- Suffering reduces

👉 This is called “**Yoga Fire**”

4. Third Method: Tolerance Power (Sahan Shakti)

When suffering comes:

- Do NOT react
- Stay calm
- Accept the situation

Example:

If someone insults you:

- Reacting → new karma is created
- Staying calm → old karma finishes

👉 This is true karma settlement

5. Fourth Method: Witness Consciousness (Sakshi Bhav)

Become an observer of your life:

Practice thoughts like:

- “This is my karma-bondage”
- “This will also pass”

Result:

- Mind remains stable
 - Pain feels less
 - Karma finishes faster
-

6. Fifth Method: Forgiveness Power

Very powerful spiritual tool.

Why is it important?

If we do not forgive:

- Karmic accounts remain open
- Emotional bondage increases

Practice:

- Forgive others mentally



- Forgive yourself also

Result:

- Accounts close
 - Mind becomes light
 - Bondage reduces
-

7. Sixth Method: Pure Thoughts (Positive Sankalpa)

Remember:

Thoughts are also karma

Practice:

- Do not think bad for anyone
- Maintain good wishes for all

Result:

- Positive karma is created
 - Negative karmic load reduces
-

8. Seventh Method: Charity and Service

Helping others reduces karmic burden.

How?

- Helping people
- Sharing knowledge
- Doing selfless service

Result:

- Positive karma increases
 - Past karma balance improves
-

9. Eighth Method: Following Divine Directions (Shrimat)

Shrimat means:

- Not following mind
- Following God's guidance

Result:

- Wrong actions stop
 - Life becomes protected
-

10. Ninth Method: Karma Yoga Stage (Highest State)

This is the highest level:

Doing actions while staying in remembrance

Example:

- Working while remembering God



- Interacting with people while staying soul-conscious

Result:

- Karma is finished faster
- New karma is not created

11. Formula to Finish Karma Quickly

A powerful equation:

Yoga + Tolerance + Witness Consciousness = Fast Karma Destruction

◆ SUMMARY (Chapter 4)

- Karma is settled by experience or yoga fire
- Soul consciousness stops new karma
- Meditation burns old karma
- Tolerance finishes karmic reactions
- Forgiveness closes accounts
- Service creates positive balance
- Shrimat protects from wrong actions

✦ FINAL MESSAGE

“Do not fear karma — transform it through awareness, meditation, and right action.”

.....



CHAPTER 5:

The Karmateet Stage and the Highest Spiritual Attainment

This chapter explains the final goal of spiritual life:

To become completely free from karma and karmic bondage

1. What is the Karmateet Stage?

“Karmateet” means:

- “Karma” = actions
- “Ateet” = beyond / above

👉 Therefore:

A Karmateet soul is one who is completely beyond the influence of karma.

Simple meaning:

- No new sinful karma
- No karmic bondage left
- No suffering from past karma

👉 This is the highest spiritual stage.

2. When is this Stage Achieved?

This stage is reached when:

- All past karmic accounts are settled
- No new negative karma is created
- The soul becomes completely pure

According to spiritual understanding:

“When the soul becomes pure, it attains the karmateet state.”

3. Characteristics of a Karmateet Soul

A soul in this stage shows the following qualities:

1. Constant Peace

- Stable mind in all situations
 - No disturbance from external events
-

2. Constant Happiness

- Inner joy without reason
 - No dependence on external achievements
-



3. Unshakable Stability

- No insult or loss affects the mind
 - Always balanced
-

4. Selfless Service

- Service without expectation
 - Pure intention to help others
-

5. Universal Love

- Equal vision for all souls
 - No enemy feeling toward anyone
-

4. How to Attain the Karmateet Stage

This is achieved step-by-step:

1. Continuous Soul Consciousness

Practice:

- “I am a soul”

This leads to:

- Reduction of ego
 - Reduction of negative actions
 - Stopping new karma creation
-

2. Constant Remembrance (Yoga)

Not occasional meditation — but continuous awareness:

- While working
- While walking
- In every situation

👉 This creates inner strength and purity

3. Passing Every Situation Like an Exam

Life is an exam:

- Every situation is a test
- Every challenge is a paper

Remain:

- Calm
- Positive
- Stable



4. Pure Relationships

- See everyone as a soul
- Reduce expectations
- Remove attachment

👉 This clears karmic accounts

5. Purity of Thoughts

- No negative thinking
- No criticism
- No jealousy

👉 Thoughts must remain clean

6. Detachment (Letting Go)

- Release past memories
- Let go of ego
- Stop holding negativity

👉 This makes the soul light

5. Karmateet Stage = Angel Stage

In Brahma Kumaris knowledge, this stage is also called:

“Angel Stage”

Qualities of an Angel:

- Lightness
- Power
- Purity

The soul becomes:

- Free from burden
- Radiant and peaceful

6. Benefits of the Karmateet Stage

When a soul reaches this stage:

- Karma bondage ends
- Mind becomes completely peaceful
- Life becomes effortless

👉 And the soul attains high status in the Golden Age (Satyug)



7. Deep Spiritual Truth

A very important realization:

“Do not fear karma — transform yourself beyond karma.”

◆ SUMMARY (Chapter 5)

- Karmateet = beyond karma stage
 - No new karma is created
 - Old karmas are finished
 - Soul becomes pure and light
 - Achieved through constant remembrance and purity
 - Also called Angel Stage
-

✦ FINAL MESSAGE

“The highest achievement of life is not success in the world, but becoming completely free from karmic bondage.”



CHAPTER 6:

The Secret of Karma Protection (How to Prevent New Karma-Bondage)

This chapter is very practical.
Because spiritual life is not only about finishing old karma —
but also about:

Preventing new karma from being created

1. Core Understanding

According to Brahma Kumaris knowledge:

“The greatest secret of karma liberation is — stop creating new negative karma.”

- ✓ Old karmas will give results
 - ✓ But new sinful actions must not be created
 - 👉 This is true spiritual victory.
-

2. Root Cause of Karma Creation

Karma starts BEFORE action.

It begins from:

- Thoughts (Sankalp)
- Feelings (Bhavna)
- Vision / attitude (Drishti)

👉 If thoughts are pure, karma will automatically be pure.

3. First Secret: Soul Consciousness

When you remain in soul awareness:

- You do NOT react quickly
- You do NOT get disturbed easily

Practice:

- “I am a soul, a peaceful being”

Result:

- Ego reduces
 - Negative reactions stop
 - New karma formation stops
-



4. Second Secret: Pure Thinking

Remember:

“Thought is the seed of karma.”

Avoid:

- Jealousy
- Comparison
- Anger
- Negative thinking

Because:

👉 Mental negativity = future karma-bondage

5. Third Secret: Control of Reaction

Life rule:

“Your response creates your destiny.”

Example:

If someone insults you:

- Reaction (anger) → new karma created
- Silence and peace → old karma finishes

👉 Reaction is more powerful than action

6. Fourth Secret: Power of Speech

Words are energy.

Rules:

- Speak less
- Speak sweetly
- Speak truthfully

Result:

- Relationships improve
 - Karma accounts become clean
-

7. Fifth Secret: Detachment from Expectations

Main cause of sorrow is:

Expectation

Solution:

- Accept situations
- Do not depend emotionally on others
- Stay detached but loving

👉 This prevents emotional karma creation



8. Sixth Secret: Witness Consciousness

Become an observer:

- “This is my karmic situation”
- “This will pass”

Result:

- Mind stays stable
- No emotional reaction
- Karma finishes faster

9. Seventh Secret: Remembrance of God (Yoga Power)

Most powerful protection:

- Constant remembrance of Supreme Soul
- Inner connection with divine energy

Result:

- Negative energy cannot affect you
- Soul becomes strong
- Karma gets neutralized faster

10. Eighth Secret: Following Shrimat (Divine Guidance)

Shrimat means:

- Not following ego or mind
- Following divine wisdom

Result:

- Wrong actions stop
- Life becomes protected from negative karma

11. Formula of Karma Protection

A powerful formula:

Pure Thought + Peace + Remembrance = No New Karma

12. Daily Life Application

If you follow these daily:

- Soul consciousness
- Remembrance
- Reaction control
- Sweet speech
- Witness attitude



👉 Your life will completely transform

◆ **SUMMARY (Chapter 6)**

- Karma prevention is more important than correction
 - Karma begins from thoughts
 - Reaction creates destiny
 - Words and expectations create bondage
 - Remembrance protects the soul
 - Shrimat guides right actions
-

✦ **FINAL MESSAGE**

“If you change your thoughts before action, your destiny automatically changes.”

.....



CHAPTER 7: The Ultimate Truth (Final Realization of Karma and Soul)

This chapter reveals the deepest truth of life:

What is truly happening behind karma, destiny, and life experiences?

1. The Ultimate Truth of Life

According to Brahma Kumaris knowledge:

“The soul itself is the creator of its own happiness and sorrow.”

This means:

- No one else gives us sorrow
- No external situation can truly destroy us
- Everything we experience is a result of our own karma

👉 Life is a reflection of our karmic account.

2. The Biggest Illusion in Life

Most people believe:

- “He hurt me”
- “This situation is bad”
- “Why is this happening only to me?”

But the ultimate truth is:

There is no external enemy or cause.

✓ Only my own karmic account is returning results.

3. Law of Karma (Unchangeable Truth)

The law of karma is absolute:

“As you sow, so shall you reap.”

- Whatever you give → comes back
- Whatever you create → returns to you

This law never changes.

4. Karma Is Not Just Action — It Is Reaction Cycle

A very deep understanding:

Karma is not only what we do,

👉 It is also how we respond.

Example:



- Someone insults you
 - If you react with anger → new karma is created
 - If you stay peaceful → old karma finishes
-

5. The Real Creator of Experience

We often think:

- Others control our life
- Situations control our happiness

But truth is:

“I am the creator of my own experience.”

- My thoughts
- My reactions
- My awareness

👉 These create my destiny.

6. Freedom from Karma-Bondage

True liberation means:

- No new negative karma
- No attachment to past karma
- No suffering from situations

This state is called:

Karmateet Awareness (Beyond Karma Stage)

7. Three Eternal Truths of Life

1. Nothing is useless

Every situation has meaning and purpose.

2. Every pain is a teacher

Suffering is not punishment, it is learning.

3. Every moment is an opportunity

Each moment creates new karma and new destiny.

8. Ultimate Awakening

When a soul realizes:

“I am the cause, I am also the solution.”

Then transformation begins:

- Complaints end



- Acceptance begins
- Change becomes natural

9. Final Spiritual Formula

A complete life truth:

**“I am what my karma has made me,
and I will become what my present effort creates.”**

◆ FINAL SUMMARY (Chapter 7)

- Soul is creator of experience
- Karma is self-returning energy
- Reaction is more powerful than action
- Life is not controlled by others
- Every situation is a lesson
- Transformation is always possible

✦ FINAL MESSAGE OF THE BOOK

**“Do not fear life situations — understand them, transform yourself, and
become free from karmic bondage.”**



Special Section 1

Stage Elevation Guide (Do's & Don'ts)

Daily Practices for Spiritual Growth and Inner Stability

✓ DO's (What to Practice)

Area	Practice	Benefit
Soul Consciousness	Remember: "I am a soul."	Reduces body consciousness
Meditation	Connect with the Supreme Soul daily	Increases peace and power
Thoughts	Maintain pure and positive thoughts	Creates elevated karma
Speech	Speak less, sweetly, and truthfully	Improves relationships
Relationships	See everyone as a soul	Settles karmic accounts
Tolerance	Stay calm in difficult situations	Finishes old karma
Forgiveness	Forgive others and yourself	Lightens the heart
Service	Share happiness and good wishes	Accumulates positive karma
Detachment	Perform actions without attachment	Brings inner freedom
Self-Check	Reflect on your day daily	Accelerates spiritual growth

✗ DON'Ts (What to Avoid)

Area	Avoid	Result
Ego	Thinking "I am the body"	Creates vices
Anger	Reacting emotionally	Creates new karma
Comparison	Jealousy and competition	Disturbs peace
Gossip	Criticism and negativity	Weakens relationships
Expectations	Depending on others for happiness	Causes sorrow
Attachment	Excessive emotional dependence	Creates bondage
Blame	Holding others responsible	Stops growth



Area	Avoid	Result
Complaints	“Why me?” mentality	Reduces inner power
Negative Thinking	Worry and pessimism	Weakens consciousness
Laziness	Neglecting meditation	Lowers spiritual stage

Special Section 2: Golden Formula for Karma Transformation

Simple Principles to Transform Thoughts, Actions, and Destiny

☀ **The Golden Formula**

Pure Thoughts + Peace + Remembrance = Elevated Destiny

The 5 Keys to Karma Transformation

1. Change Your Thoughts

Your thoughts are the seeds of destiny.

Think Pure → Speak Pure → Act Pure

2. Respond, Don't React

Every reaction creates new karma.

Pause → Reflect → Respond with Peace

3. Remember Your True Identity

Practice soul consciousness:

“I am a peaceful, pure and powerful soul.”

4. Stay Connected with the Supreme

Remembrance of God (Rajyoga) empowers the soul and burns past karmic burdens.

Connection Creates Transformation

5. Accept and Transform

Every situation is a teacher.

Acceptance is the first step to liberation.



✨ **Daily Golden Reminder**
Change your consciousness,
and your destiny will change automatically.

Special Section 3: Daily Spiritual Practice Routine

A Practical Guide for Meditation, Remembrance, and Self-Checking

Morning Practice (15–30 Minutes)

- Sit in silence and practice meditation.
- Remember: “**I am a soul.**”
- Connect with the Supreme Soul.
- Create a pure thought for the day.

Daily Affirmation:

“**Today I will remain peaceful, soul-conscious, and spiritually powerful.**”

Throughout the Day

Every 2–3 hours, pause for one minute:

- Remember the Supreme Soul.
 - Check your thoughts.
 - Stay detached and positive.
 - Respond peacefully in every situation.
-

Relationship Check

Ask yourself:

- Did I speak sweetly today?
 - Did I avoid criticism?
 - Did I forgive others?
 - Did I give happiness to someone?
-



🌙 **Night Self-Check (5–10 Minutes)**

Reflect before sleeping:

- What did I think today?
- What did I speak today?
- What did I do today?
- Did I create any negative karma?
- Did I remain soul-conscious?

End the day with:

- Gratitude
- Forgiveness
- Remembrance of the Supreme Soul

☀️ **Final Spiritual Formula**

Soul Consciousness + Remembrance + Tolerance = Spiritual Elevation

Transform your thoughts.

Transform your karma.

Transform your destiny.



Special Section 4: Daily Stage Elevation Tracker

Track Your Spiritual Progress and Inner Transformation

Spiritual growth is not measured by years of practice, but by the transformation of thoughts, words, and actions. This tracker is designed to help you observe your daily progress and elevate your spiritual stage with consistency.

Morning Check (Amrit Vela)

- I practiced meditation for 15–30 minutes.
 - I remembered: “I am a soul.”
 - I connected with the Supreme Soul.
 - I created pure thoughts for the day.
-

Daytime Awareness

- I paused for remembrance during the day.
 - I remained peaceful in challenging situations.
 - I avoided anger and negative reactions.
 - I spoke sweetly and truthfully.
 - I gave happiness to someone today.
-

Inner Strength Check

- I practiced tolerance and patience.
 - I remained detached and stable.
 - I forgave others wholeheartedly.
 - I maintained positive thoughts.
-

Karma Check

- I avoided creating negative karma.
 - I performed an act of service.
 - I remained soul-conscious.
-



Night Self-Review

- I reflected on my thoughts, words, and actions.
- I expressed gratitude.
- I ended the day in remembrance of the Supreme Soul.

Daily Spiritual Score (1–5)



Golden Reminder:

Check your consciousness daily, and your destiny will transform naturally.

Special Section 5: 30-Day Spiritual Challenge

A Structured Journey to Elevate Consciousness and Overcome Karmic Patterns

Transformation does not happen in a day, but daily practice creates lasting change. Commit yourself to this 30-day spiritual journey and observe the power of elevated consciousness.

Daily Practices

For the next 30 days, practice these five disciplines every day:

- Soul Consciousness — “I am a peaceful soul.”
- Remembrance of the Supreme Soul
- Reaction Control — Respond with peace
- Sweet and Truthful Speech
- Service through Good Wishes and Actions

At the end of each day, give yourself a score from 1 to 5.

Goal: Complete all 30 days without giving up.

Weekly Reflection

Week 1

- What positive change have I noticed?
- Which habit is most difficult?

Week 2

- Have my reactions reduced?
- Am I feeling more peaceful?



Week 3

- Have my relationships improved?
- Is my mind becoming more stable?

Week 4

- Do I feel lighter and more empowered?
- Has remembrance become natural?

Final Challenge Sankalp

Repeat every morning:

“Today, I choose peace over reaction, awareness over ignorance, and spirituality over negativity.”

Remember:

Small daily improvements create extraordinary spiritual transformation.



Final Reflection & Thank You

Dear Reader,

Thank you for joining this journey through *The Karma Code: The Hidden Truth of Karma, Destiny and Consciousness*.

Life is not governed by chance. Every thought, every action, and every experience carries meaning. By understanding the law of karma and elevating consciousness, we gain the power to transform our destiny.

If even one idea from this book has inspired you to think differently, live more peacefully, or connect more deeply with your true self, then its purpose has been fulfilled.

Your thoughts create karma.

Your karma creates destiny.

Your consciousness shapes your future.

May you always remain:

- Peaceful in challenges
- Powerful in awareness
- Pure in intentions
- Free from karmic bondage

Thank you for being part of this spiritual journey.

With love and good wishes,

Swaati Vilhekar (Gaigole)

Feedback & Contact

Your thoughts and experiences are deeply valuable.

 **Feedback:** shivbaba311218@gmail.com

Transform your consciousness. Master your destiny.



**EVERY EXPERIENCE IS A MESSAGE.
EVERY REACTION IS A CHOICE.**

**The Karma Code: The Hidden Truth of
Karma, Destiny and Consciousness**

reveals the timeless spiritual law that governs every aspect of life. It helps you understand why things happen, how karma works, and how your thoughts, words, and actions shape your destiny.

This book is a practical guide to break karma-bondage, transcend limitations, and awaken the power of the soul. It takes you from confusion to clarity, from suffering to freedom, from being a reactor to becoming a conscious creator of your life.



IN THIS BOOK YOU WILL DISCOVER:



The hidden truth of karma and how it works



How karma-bondage is created and deepened



Powerful methods to settle old karmic accounts



Practical secrets to prevent new karma-bondage



The path to Karmateet stage (beyond karma)



How to transform suffering into spiritual growth



The ultimate truth that brings inner freedom and peace



Live a life of purpose, happiness and destiny mastery



When you understand karma, you understand life.
When you transform your consciousness,
you transform your destiny.

**THE CHANGE BEGINS WITH AWARENESS.
THE FREEDOM BEGINS WITH YOU.**



Cleanse your karma. Elevate your consciousness.
Live the life your soul is meant to live.

