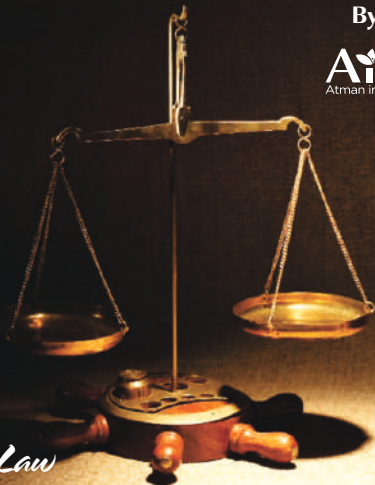


# THE A TO Z OF KARMA

By

**AiR**  
Atman in Ravi



*The Law*

*"What you give is what you get!"*



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*The Law "What you give is  
what you get!"*

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## **PREFACE**

Several Cosmic Laws make life on earth possible. One of them is the Law of Cause and Effect – popularly known as the Law of Karma. According to this Law, an Action is followed by an appropriate Reaction. Nothing occurs by chance. If you plant tomatoes, you will not reap mangoes. This Law controls our destiny. Our past actions are the cause of our present, just as our present actions will determine our future. The Law doesn't stop at death. When the body dies, ME (Mind + Ego) passes on, and based on its Karma, it is reborn in a new body with a new life.

There seems to be a Supreme Power

that has commissioned this Law. This Supreme Power is none other than the one that has created the earth and everything on it. We don't know who that Power is or what it is, but IT IS! We are unable to comprehend this Power whom we called God or the Creator, due to our limited power of comprehension. All we can do is to accept the Divine will and surrender to it. With Divine grace, we can transcend the Law of Karma and be Liberated from the cycle of death and rebirth.

*Karma is nothing but the Law of Action.  
Whatever is our action, so will be the reaction.  
If we plant a tomato,  
we shouldn't expect a mango.  
What we reap is what we sow!*

## **What is Karma?**

The Law of Karma is a Law of Action and Reaction. According to this law, every action of ours is recorded and rewarded either through the good or evil that our action has caused. The Law of Karma is a universal law and holds good for everybody. Nobody can escape this law, and nothing can manipulate it. Even if the action is performed behind closed doors and unknown to the world, the Law of Karma captures it. Such is the law.

Karma literally means "ACTION", but today, if one says "Karma," it indicates the existence of a Cosmic Law - the Law of Action and Reaction or Karma.

Nobody can escape it or manipulate it. It helps us evolve on our ethical journey as human beings by rewarding us for every good we do and punishing us for our sins. Its objective is to reform us before we eventually leave the earthly plane.

Suppose you have a garden in which you find apples growing on a tree. How did the apples appear? Could it be through some magic? Is it a random act of nature? Of course not. Somebody must have planted apple seeds for the tree to blossom in the garden. It could be you, someone else or even your neighbour who threw the seeds across the compound wall. It might have been caused by the wind

or the birds, but some action has led to this reaction. You cannot reap apples unless you sow them, and if you sow tomatoes, you cannot reap mangoes. The law is very simple, and while it cannot be proved, we know the law exists through inference.

## **How Does the Law of Karma Work?**

We have not been given the sensory perception to understand and decode Karma. We are unable to define this Law - we can only try to understand its tenets.

The Law of Karma ensures that our actions – both good and bad - are recorded. And that they come back to



us! "As we sow, so shall we reap!" Good deeds come back as good fortune, bad deeds as misfortune. Nothing happens by LUCK. Everything unfolds as per the Law all Karma!

We are a combination of a gross physical body, a subtle invisible body, and Life Energy, referred to as the Soul. The gross body dies. But we - the subtle body or the inner instrument, comprising the mind, memory, intellect, and ego - continue our journey to a life beyond. Karma belongs to ME (Mind + Ego) The ME never dies. Based on its accumulated Karma, the ME is assigned a new birth. One may not believe in rebirth. But the Law of Karma forces us to realize

that there is no other option. As long as we live as mind and ego that has a body, we perform actions and are governed by the Law of Karma. At death, our body dies, but the mind and the ego continue their journey by being born in a new body. They carry the Karma not only of the life that has ended but also all previous lives. It is ME (Mind + Ego) that experiences Karma.

## **Does Karma actually exist?**

While there is no proof that the Law of Karma exists, we can infer its existence, just like we infer the existence of other Cosmic Laws like the Law of Gravity. The Law of Karma ensures order and organizes every effect based on its cause. We can easily infer the Law of

Karma as it prevails in our own life and the world around us. A lot of study has gone into rebirth. A small child of four is able to play the piano beautifully. A little pup thrown into the river starts swimming without any prior training. This is not because of "instinct" but a mind reborn with the memory of a past life.

**Rebirth and Karma seem to have a strong connection.**

Of course, the Law of Karma exists! Everything around us is in order and events are occurring as an automatic process because of the Law of Karma. Why is somebody born in a rich family and somebody in a poor family? Why do bad things happen to good people?

It is all due to the Law of Karma.

Those who doubt that Karma continues to follow us even after death in our next life may want to consider why some new-born babies come with deep suffering on earth. Is it because of the cruelty of the Creator or the actions of the infant from its previous life? Someone is born in the house of a prince, while someone else in the house of a beggar. We often question this disparity. Is there any need to question it? Should we not realize that people are born based on their own past actions – their Karma?

### **The Three Karmic Accounts**

To understand Karma, it is important

to know its three accounts:

1. **Opening Balance** is what we bring at Birth from our corpus or cumulative Karma. It decides our current life, including where we are born and how we are born.

2. **Current Account:** All our deeds in the current life, good and bad get recorded. When our life ends, this gets added to the Opening Balance and the net balance is carried forward and added to our Cumulative Karmic Corpus.

3. **Cumulative Karmic Corpus:** At the end of life, our net Karma, including the opening balance and current account, positive or negative, gets added to our

corpus or cumulative account of many lifetimes. Every life we live has a net Karmic balance which is added to the corpus or Cumulative account. It is from this corpus that our next life is chosen.

We know that all three accounts are connected and interlinked. Finally, they are a part of the Law of Karma, and they determine our destiny. We also understand that we have a choice to act within the framework of the Karmic Law and it is our present actions that will create our future Karma.

## **Living with Karma**

We cannot escape from action. We live,

act and thus, create Karma. The principle of Karma is that anybody who is in command of their actions with a discriminating mind is responsible for their Karma. Therefore, it is said that children whose mind is not developed do not create Karma, nor do animals because they live by instinct and not by intellectual discrimination. It is the mind that causes Karma although the body performs the actions. What can we do to the mind? We can modulate and filter thoughts through our intellect. By using the gift of the intellect, we can use our willpower to choose our actions, thereby creating positive Karma for the future.

Once we create positive Karma through right living, we can be sure that our bank of negative Karma will be emptied and our life will be full of positive Karma. And when something negative does happen, we should be happy that our old Karma is getting negated.

While we must strive to create good Karma, we need to realize that our ultimate goal in life is to realize the Truth and escape from the cycle of birth and death. If one analyzes death and rebirth and realizes the Truth, then one can set forth on a journey of self-realization, which will lead to liberation from Karma, from all the misery and suffering that one is currently experiencing.



## **Karma, Death, and Rebirth**

The body cannot face future Karma as it will die and disintegrate at death. If the body dies, then whose Karma is it? The mind is subtle and invisible. How can it have Karma? The only possibility is rebirth. But who is reborn? "I", the "ego" who was alive in a body and with a subtle inner instrument – generally known as the mind - is reborn in another body. When "I" am reborn, it is the same "ME" (Mind + Ego), but not the same body. The mind and ego with its accumulated Karma of its previous life or lives is programmed for a new life in a new womb to start a new journey carrying all of its previous Karma. When we are born, we don't start creating Karma because as

children we are innocent. The moment we begin to understand life, we start creating our own Karma.

## **Liberation from Karma**

As long as we believe ourselves to be the body and mind, we can never be liberated from Karma.

The only way to be liberated from Karma is to transcend the ego and realize the true self – that we are the Divine Energy. When we realize we are NOT the body or mind, only then can we realize that our actions are not ours. Although actions are being performed, if the actions don't belong to me, then how can the Karma belong to me? We are only instruments that act on behalf of the Divine. For such

realized people, there is no Karma, and therefore, there is no rebirth. In fact, all the past Karma, carried forward over many past lives, dissolves and disappears the moment we realize the truth that we are not the ego, mind or body, we are the Divine Soul.

## **Transcend Karma by Realizing the Truth**

A Cosmic Power has not only created everything but also manages it. It is this power that controls all Cosmic Laws including the Law of Karma. However, it is not micro managing everything that happens. The Power has given us a free will. Everything that happens is not

predestined. The road is laid, but the steering wheel of the car of life is in our hands. We have an intellect; we have a free will. Our past actions determine our present circumstances and our present actions will control our future. It is the Law of Karma that records what we do and correspondingly rewards or punishes us. If we acknowledge, accept, and surrender to this Divine Power, if we Realize the Truth that we are the Divine Soul and that the world is a Cosmic Drama, where we perform as actors, we can transcend Karma.

We can Realize the Truth by different methods: Reflection, Questioning, Meditation, Negation, Causation, Seer and Seen Method, Peeling,

Scientific, and Self-realization.

## **The Ultimate Goal of Life**

Once we realize the Truth, the next challenge is to observe and enjoy the world as a Cosmic drama, produced and directed by the Creator. If we live as observers, we will unite with the Creator and not be reborn. Because we believe the world is real, we create an illusionary ego "I" that performs actions and creates Karma. The "I" must realize through methods of realization that "I" am only the Life Energy, not the body or mind.

The only way to live and not create Karma is to live as a Karma Yogi - one

who realizes that there is no freedom from action, but there can be freedom in action. Actions of a Karma Yogi are not driven by the body, mind, ego but by the realization, "I am not the real doer but an instrument of the Lord."

The ultimate goal of humanity is to be liberated from Karma and to escape the never-ending cycle of death and rebirth. Is it even possible? Imagine a wave thinks it is separate from the ocean; imagine a gold ring thinks it is separate from the gold it is made of. Without the ocean, the wave is nothing; without the gold, the ring is nothing. Without God, we are nothing. Our goal is to realize this truth.

The one who knows the A to Z of Karma and who has realized the Truth about the self is liberated and lives in everlasting bliss. Such a liberated Soul is said to be a *Jivanmukta*, who has attained the ultimate Goal of Life - to escape from Karma, to be Liberated and unite with God!

*Every action and every word,  
Done alone or done in a herd,  
Whatever we do is ours to keep,  
If not in this life, in the next we will reap.*

## ABOUT THE AUTHOR - AiR

AiR — *Atman* in Ravi, is a Spiritual Mentor, Transformational Author, Singer and a Philanthropist. He is on a mission to help people discover the way to Eternal Happiness through Enlightenment.

AiR was an iconic entrepreneur who transformed retailing in India, only to walk away from the mega retail empire he had created. He shut down his business when he was 40 and started making a difference doing - Humanitarian, Inspirational and Spiritual work. AiR opened three destitute homes known as AiR Humanitarian Homes spread across Bengaluru, that today, care for over 800 homeless and needy people.



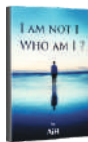
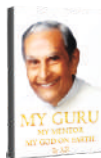
Like anybody else, AiR started his life being religious. He built a Shiva temple in 1995. Subsequently, inspired by his Guru, he realized that God lives in the temple of our heart and he changed the name of the temple to *Shivoham Shiva temple*. Now, he doesn't pray to Shiva but prays *through* Shiva, to SIP, the Supreme Immortal Power that is nameless and formless, birthless and deathless, the Divine Power that is everywhere, in everything. His Realizations resulted in his own metamorphosis as he realized that we are the Soul, the *Atman*, a part of the Supreme Immortal Power. He let go of his given name and called himself AiR – *Atman* in Ravi, which means, the Soul embodied as Ravi. AiR, now, lives as an instrument of God, doing His Divine

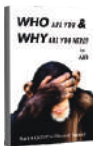
Will. AiR has founded the AiR Institute of Realization to reach out to the global community of seekers. He has also established the AiR Centre of Enlightenment, which is envisaged as an Abode of Spirituality.

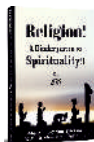
Based on his Realizations, AiR has authored over 70 books, composed and sung about 1400 Bhajans and written several blogs, quotes and poems. He conducts Spiritual Retreats and organizes talks to help people evolve on their spiritual journey. He is a TEDx speaker and is often invited to speak at several organizations, corporates and universities. He conducts daily webinars on Zoom, Facebook and Instagram Live to help people realize the ultimate purpose of life — Enlightenment.

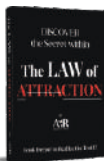
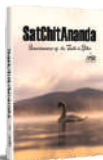
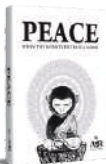
AiR has authored several books on various topics related to Life, Happiness, God, Spirituality, Karma and many of these books are also available as concise booklets.

## BOOKS BY AiR









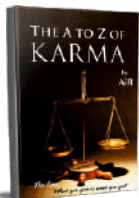
If you have any questions on happiness, suffering, life, death, rebirth, karma, liberation, enlightenment or anything related to spirituality, **you can ask your questions directly every day on Zoom at 8 p.m.!**

**Ask AiR**  
at **8 pm** every day  
on  **zoom**

**Zoom Meeting ID: 85021104431**

# THE A TO Z OF KARMA

Most people are aware of the concept of Karma – the Universal Law that states, “What you give is what you get.” But not everybody knows the A to Z of Karma that we can actually transcend Karma, escape from it and achieve Liberation or Moksha. This book reveals the secret of eternal Joy and Peace—a life without any misery or suffering.



# THE A TO Z OF KARMA

The world is well aware of the Universal Law of Karma. This Law states that every action is followed by a corresponding reaction. However, some people ignore this Law. They live without values, only to be hit by their own Karma later on. But those who realize the Truth of self and God can transcend Karma.

The A to Z of Karma will guide you to live a fulfilling life by helping you understand Karma!

**For more information on AiR booklets  
and AiR, please visit [www.air.ind.in](http://www.air.ind.in)  
or ☎ +91 98451 55555**

**AiR.**

AiR Institute of Realization