

# **Supplications and Prayer Rituals**

As taught by the Holy Ahlulbait (a.s.)

For

## **THE REPAYMENT OF LOAN AND DEBT**

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## Foreword

Salaamun Alaikum,

Troubles and calamities are a part of everyone's life, however these serve as a motivation to the faithful believers to achieve the nearness of Allah (s.w.t.). This compilation of prayers and supplications is indeed a wonderful treasure of Ahlulbait AS which will Inshallah help mo'mineen resolve their financial worries as well as numerous other troubles, while earning them the nearness of Allah (s.w.t.) in this world as well as the hereafter. "Dua is the weapon of the faithful" as is narrated by the Holy Prophet (s.a.w.a.).

For someone who seeks to resolve their problems through prayers it is important to note that if one remains involved in some form of prohibited (haram) acts and these delay or prevent them getting the required results then they should try to give up such sins however small they may be. Many acts committed out of unwariness; especially encroaching upon the rights of others (huqooqun naas); do tend to form barriers blocking the acceptance of one's prayers.

إِنَّمَا يَتَقَبَّلُ اللَّهُ مِنَ الْمُتَّقِينَ ﴿٢٧﴾

### **Allah only accepts the prayers of the pious.<sup>1</sup>**

For this very reason many a times it is only istegfar (repentance) that solves all financial and other worries of the believers. Imam Ali (a.s.) was asked regarding solutions to debts and to other worldly problems and to all he replied with recommendations of istegfar.

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<sup>1</sup> Surah Maaedah: Ayat 27

Each and every aamaal presented in this book has been taken from reliable source books whose references are mentioned. Certain small duas are left un-translated since it is easy for the readers to access the translations from other sources. Transliteration has been purposefully avoided since anyone who wishes to benefit from these aamaal should surely make the small effort to read basic Arabic.

To quote Agha Muhammad Ibrahim Nasrullah Burujardi; the one who originally compiled these aamaal in a Farsi (Persian) book form.” Every lock has a key, every ailment has its medicine and every problem has a solution” and “dua is the weapon as well as the shield of the believer”. We pray that all of us are inspired to resolve our troubles and worries through the path of prayers and duas.

Maulana Muhammad Abbas Vaziri has done an accurate translation of the book from Persian to Urdu and it was the Urdu version that served as the basis for this English translation. Maulana Vaziri also patiently explained the details of many of the given supplications and rituals which have considerably improved this final work. May Allah (s.w.t.) grant him great reward for his efforts and guidance. Maulana Vaziri may be contacted on [mabbaswaziri14@gmail.com](mailto:mabbaswaziri14@gmail.com) for details regarding the Urdu version. Special thanks to Maulana Najaf Ali Rizvi for presenting the original Persian book to us and for all his help in obtaining permission for the publishing of this translation.

No translation can fully convey the emotion and spirituality of the original Arabic verses and duas however I have made a sincere effort to do my best. It would be a great help if readers can revert with their comments and suggestions

which may be incorporated in future editions of the book.

May Allah grant us piety and nearness of Ahlulbait AS in this Duniya and in Aakherat.

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## 1) Method of aamal given by Hazrat Imam Mohammed Baqir (a.s.)

Hazrat Imam Mohammed Baqir (a.s.) said,

*“Once a man came to the Holy Prophet (s.a.w.a.) and said: “O Prophet of Allah! My family is large and I have incurred a heavy debt. My situation is extremely severe due to which I am troubled. Teach me a supplication due to which my debt gets paid and my household expenses get fulfilled too”. The Messenger of Allah (s.a.w.a.) said: O servant of Allah, make wuzu in the correct way and recite 2 rakats of Namaz whose ruku and sujood are complete. After the namaz say:*

يَا مَاجِدُ يَا وَاحِدُ يَا كَرِيمُ اتَّوَجَّهُ إِلَيْكَ بِمُحَمَّدٍ نَبِيِّ الرَّحْمَةِ يَا مُحَمَّدُ يَا  
رَسُولَ اللَّهِ إِنِّي اتَّوَجَّهُ بِكَ إِلَى اللَّهِ رَبِّكَ وَرَبِّي كُلِّ شَيْءٍ أَنْ تُصَلِّيَ عَلَيَّ عَلَى  
مُحَمَّدٍ وَعَلَى أَهْلِ بَيْتِهِ وَاسْأَلْكَ نَفْحَةً مِنْ نَفْحَاتِكَ وَفَتْحًا يَسِيرًا وَرِزْقًا  
وَاسِعًا اللَّهُمَّ بِهِ شَعْبِي وَأَفْضِي بِهِ دَيْبِي وَاسْتَعِينْ بِهِ عَلَيَّ عِيَالِي.

*So that Allah may grant you sustenance.<sup>1</sup>*

## 2) Letter of Ismail ibn Sahl to Imam Mohammed Baqir (a.s.)

Ismail ibn Sahl said, “I wrote a letter to Hazrat Imam Mohammed Baqir (a.s.); whose contents were this - Aqua I am caught in a back breaking debt, what should I do? Hazrat (a.s.) gave a written reply

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<sup>1</sup> Wasaail ush Shia, vol. 8, p. 125 Chapter of recommended Namaz for debt repayment



“Do plenty of Istegfar and repeatedly keep reciting Surah Qadr as much as possible<sup>1</sup>

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ .  
إِنَّا أَنْزَلْنَاهُ فِي لَيْلَةِ الْقَدْرِ ﴿١﴾ وَمَا أَدْرَاكَ مَا لَيْلَةُ الْقَدْرِ ﴿٢﴾ لَيْلَةُ الْقَدْرِ ﴿٣﴾  
خَيْرٌ مِنْ أَلْفِ شَهْرٍ ﴿٤﴾ تَنْزِيلُ الْمَلَائِكَةِ وَالرُّوحِ فِيهَا بِإِذْنِ رَبِّهِمْ مِنْ كُلِّ  
أَمْرٍ ﴿٥﴾ سَلَامٌ عَلَىٰ نَبِيِّنَا حَتَّىٰ مَطْلَعِ الْفَجْرِ ﴿٦﴾

### 3) Request of Abu Amre Hazza to Imam Mohammed Baqir (a.s.)

My situation was very critical so I wrote to Imam Mohammed Baqir (a.s.) requesting guidance and help. Imam (a.s.) replied

*“Recite Surah-e-Nuh frequently”.*

I kept reciting Surah-e-Nuh repeatedly for a year but obtained no result so I wrote to Hazrat again mentioning my severe state saying “Aqua I complied with your order for a year but my situation is still the same as before.” Hazrat (a.s.) replied

*“Yes, for a year you have done what I advised, now start reciting Surah-e-Qadr repeatedly...”*

“I began doing that as ordered. Little time had passed when I was called by Abi Dawood who repaid my entire debt, gave me a lot of money and made me his representative in Basra sending me there with 500 dirhams.

I later sent a letter to Abul Hasan Imam Jafar-e-Sadiq (a.s.) through Ali ibn Mahziyar “I had requested something of your

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<sup>1</sup> Wasaail ush Shia, Chapter of recommended acts for repayment of debt and improvement of situation

eminent Father..., Now I desire to know as to how I should continue with the recitation of Surah-e-Inna Anzalna (Surah Qadr). Should I now just recite it in the obligatory Namaz or apart from that as well; and to what extent?" A written reply arrived from Hazrat where he mentioned,

*"Recite Quraan as much as you can and recite Surah-e-Inna Anzalna 100 times during the day and night."*<sup>1</sup>

#### **4) Namaz of debt repayment from Marhum Tabrisi**

Marhum Hasan Ibn Fazl Tabrisi mentions in Makarimul Akhlaaq about a namaz for debt repayment.

4 rakats of Namaz in 2 units of 2 rakats.

In the first unit:

In the 1st rakat recite Surah-e-Hamd and then Surah-e-Falaq 10 times.

In the 2nd rakat after Surah-e-Hamd recite Surah-e-Kafiroon 10 times, Ayatal Kursi 10 times and Ayah-e-Aamanar Rasool (Surah-e-Baqarah, Verses 285-286) 10 times

أَمَّنَ الرَّسُولُ بِمَا أُنزِلَ إِلَيْهِ مِنْ رَبِّهِ وَالْمُؤْمِنُونَ ﴿١﴾ كُلُّ أَمَنٍ بِاللَّهِ وَمَلَائِكَتِهِ  
وَكُتُبِهِ وَرُسُلِهِ ﴿٢﴾ لَا تَفْرُقْ بَيْنَ أَحَدٍ مِنْ رُسُلِهِ ﴿٣﴾ وَقَالُوا سَمِعْنَا  
وَأَطَعْنَا ﴿٤﴾ غُفْرَانَكَ رَبَّنَا وَإِلَيْكَ الْمَصِيرُ ﴿٥﴾ لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا  
وُسْعَهَا ﴿٦﴾ لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ ﴿٧﴾ رَبَّنَا لَا تُؤَاخِذْنَا إِنْ  
نَسِينَا أَوْ أَخْطَأْنَا ﴿٨﴾ رَبَّنَا وَلَا تَحْمِلْ عَلَيْنَا إِصْرًا كَمَا حَمَلْتَهُ عَلَى الَّذِينَ مِنْ

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<sup>1</sup> Mustadrakul Wasael, vol. 6, p. 308 'Chapter of recommended Namaz for debt repayment.'

قَبَلْتُمْ ۖ رَبَّنَا وَلَا تُحَمِّلْنَا مَا لَا طَاقَةَ لَنَا بِهِ ۖ وَاعْفُ عَنَّا ۖ وَاعْفِرْ  
لَنَا ۖ وَارْحَمْنَا ۖ أَنْتَ مَوْلَانَا فَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ ﴿٢٨٦﴾

After salaam recite this dua 10 times:

سُبْحَانَ اللَّهِ أَبَدَ الْأَبَدِ سُبْحَانَ اللَّهِ الْوَاحِدِ الْأَحَدِ سُبْحَانَ اللَّهِ الْفَرْدِ  
الصَّمَدِ سُبْحَانَ اللَّهِ الَّذِي رَفَعَ السَّمَاوَاتِ بِغَيْرِ عَمَدٍ الْمُتَفَرِّدِ بِلا صَاحِبَةٍ وَ  
لَا وَلَدٍ

In the second unit:

In the 1st rakat recite Surah-e-Hamd and then Surah-e-Takathur (Surah No. 102) 3 times.

In the 2nd rakat after Surah-e-Hamd recite Surah-e-Qadr 3 times and Surah-e-Zilzaal (Surah No. 99) 3 times

After the salaam go into Sajdah and recite this dua 7 times

اللَّهُمَّ إِنِّي أَسْأَلُكَ التَّيْسِيرَ فِي كُلِّ عَسِيرٍ فَإِنَّ تَيْسِيرَ الْعَسِيرِ عَلَيْكَ يَسِيرٌ

Then raise your head from Sajdah and recite 10 times:

فَلِلَّهِ الْحَمْدُ رَبِّ السَّمَوَاتِ وَرَبِّ الْأَرْضِ رَبِّ الْعَالَمِينَ ﴿٢٤﴾ وَلَهُ الْكِبْرِيَاءُ فِي  
السَّمَوَاتِ وَالْأَرْضِ ۖ وَبُورِ الْعَرْشِ الْحَكِيمِ ﴿٢٧﴾

## 5) Another Namaz for repayment of debt

In Marhum Tabrisi's book Makarimul Akhlaaq there is another four rakat namaz for debt repayment in 2 units of 2 rakats.

In first unit

In the 1st rakat after Surah-e-Hamd recite Surah-e-Falaq, 10 times.

In 2nd rakat after Surah-e-Hamd, recite Surah-e-Kafiroon 10 times, Ayatul Kursi 10 times and Ayah-e-Aamanar Rasool 10

times.

After the Namaz recite the same dua in the same manner as mentioned in earlier Namaz. (In no. 4) but this time recite it in Sajdah and only once.

In second unit

In 1st rakat after Surah-e-Hamd recite Surah-e-Takathur 3 times.

In 2nd rakat after Surah-e-Hamd recite Surah-e-Qadr thrice and 3 times Surah-e-Zilzaal and after Salaam go into Sajdah and recite dua 7 times as mentioned in earlier Namaz. Then raise your head and recite 10 times as is mentioned earlier. (In no. 4)

## **6) The reply of Imam Jafar-e-Sadiq (a.s.) to Buraid-e-Ijli**

Shaikh Mufeed (r.a.) mentions in Al-Ikhtesaas:

Buraid-e-Ijli's son Qasim has narrated from his father that Buraid-e-Ijli went in the presence of Imam Jafar-e-Sadiq (a.s.) and said: "May I be sacrificed for you, my financial situation was good earlier but now I am perplexed and worried as it has deteriorated and everything has changed". Imam (a.s.) replied,

*"When you reach Kufa, somehow obtain 10 dirhams. If you are unable to obtain the money then sell off a reclining cushion from your house for 10 dirhams and invite 10 people from among your friends to your home for dinner. After the meal ask them to make dua for you."*

I reached Kufa and being unable to obtain 10 dirhams I sold off a cushion from home and invited 10 people to dinner. After the meal they prayed for me. Only a short time had lapsed when the world of prosperity came rushing towards me.

## **7) Even if your debt is equal to a mountain of gold.....**

Shaikh Saduq (r.a.) mentions in Al-Amaali:

Jabir ibn Abdullah-e-Ansari narrates from Imam Mohammed Baqir (a.s.) who narrates from his father who in turn narrates from his father who quotes Hazrat Amirul Moomineen (a.s.) who mentions that he spoke to Hazrat Rasoolullah (s.a.w.a.) regarding the matter of a debt upon himself. Hazrat said,

“O Ali! Recite

اللَّهُمَّ اغْنِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَبِفَضْلِكَ عَمَّنْ سِوَاكَ

*....if your debt is equal to Subair (A mountain in Yemen) it will get repaid.*

## **8) A request to Hazrat Imam Reza (a.s.) regarding debt and the reply of Hazrat (a.s.)**

This riwayat (narration) has been written in Fiqh ur-Reza, that a man presented the matter relating to his debt in the presence of Imam Reza (a.s.). Hazrat (a.s.) told him to recite Namaz often and when that becomes strenuous then he should recite this dua;

اللَّهُمَّ اغْنِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَ اغْنِنِي بِفَضْلِكَ عَنْ فَضْلِ مَنْ سِوَاكَ

And in another narration it has been mentioned in this

way...that Hazrat (a.s.) mentioned;

*Do frequent Istigfar and keep Surah-e-Inna Anzalna (Surah-e-Qadr)... fresh and moist on your tongue (meaning recite it regularly).*

## 9) Creditors are always pursuing me

Marhum Tabrisi writes in Makaarem al-Akhlaaq that Hasan ibn Khalid said “I was caught up in a very large debt of 300000 dirhams and besides that, there was another debt of 400000 dirhams upon me. My creditors had made life extremely difficult for me and were not even allowing me the freedom to work towards its repayment.

In the Hajj season I discreetly left Baghdad with the intention of meeting Maula Abul Hasan Imam Ali (a.s.) but regretfully I couldn't meet Maula. I wrote and sent a letter to Maula mentioning in detail exactly what I was undergoing. Hazrat wrote back to me in his reply” After every obligatory namaz, recite this dua 3 times

اللَّهُمَّ إِنِّي أَسْأَلُكَ يَا لَا إِلَهَ إِلَّا أَنْتَ بِحَقِّ لَا إِلَهَ إِلَّا أَنْتَ أَنْ تَرْحَمَنِي بِلَا إِلَهَ إِلَّا أَنْتَ اللَّهُمَّ إِنِّي أَسْأَلُكَ يَا لَا إِلَهَ إِلَّا أَنْتَ بِحَقِّ لَا إِلَهَ إِلَّا أَنْتَ أَنْ تَرْضَى عَنِّي بِلَا إِلَهَ إِلَّا أَنْتَ اللَّهُمَّ إِنِّي أَسْأَلُكَ يَا لَا إِلَهَ إِلَّا أَنْتَ بِحَقِّ لَا إِلَهَ إِلَّا أَنْتَ أَنْ تَغْفِرَ لِي بِلَا إِلَهَ إِلَّا أَنْتَ

Hasan ibn Khalid says that he did as was instructed and within 4 months all his debts were paid off and after that he still had 100000 dirhams left over extra.

## 10) Two Mustajab (certain to be accepted) duas mentioned by Imam Jafar-e-Sadiq (a.s.)

Janabe Ibrahime Kafami in his book Junnah narrates from Imam Jafar-e-Sadiq (a.s.) that Hazrat mentioned

*No Prophet has walked this earth who hasn't left a Mustajab dua for his household and our Holy Prophet (s.a.w.a.) has left for us 2 Mustajab duas. One of these is a dua to be recited during times of troubles and hardships which is*

يَا ذَايَمًا لَمْ يَزَلْ الْهَيْبِي وَ اللَّهُ آتَابِي يَا حَيُّ يَا قَيُّوْمُ صَلِّ عَلَي مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ افْعَلْ بِي (كَذَا وَ كَذَا)\*

*\*.....mention your desires*

*and the other is a dua for the repayment of debt; which is this*

يَا مَنْ يَكْفِي مِنْ كُلِّ شَيْءٍ وَ لَا يَكْفِي مِنْهُ شَيْءٌ يَا رَبِّ صَلِّ عَلَي مُحَمَّدٍ وَ آلِهِ وَ افْضِ عَنِّي الدَّيْنَ وَ افْعَلْ بِي (كَذَا وَ كَذَا)\*

*\*.....mention your desires*

## 11) Debt repayment dua of Hazrat Isa (a.s.)

Ali ibn Fazlullahe Husaini-e-Rawandi's book Nasre Loali mentions that a person spoke to Prophet Hazrat Isa (a.s.) regarding his debt. Hazrat Isa Nabi (a.s.) said

*Recite this dua. Even if your debt is as great as all the gold in the world, Allah (s.w.t.) will still shower his favour on you and repay your debt.*

اللَّهُمَّ يَا فَارِحَ الْهَمِّ وَ يَا مُنْقَسَ الْعَمِّ وَ مُدْبِبَ الْأَحْزَانِ وَ مُجِيبَ دَعْوَةِ

الْمُضْطَّرِّينَ وَ رَحْمَنَ الدُّنْيَا وَ الْآخِرَةِ وَ رَحِيمَهُمَا أَنْتَ رَحْمَانِي وَ رَحْمَنُ كُلِّ شَيْءٍ فَارْحَمْنِي رَحْمَةً تُغْنِينِي بِهَا عَنْ رَحْمَةِ مَنْ سِوَاكَ وَ تَغْفِي بِهَا عَنِّي الدَّيْنَ.

## 12) Qudsi dua for the repayment of debt

In Adiyatus Sirr it has been written through authentic narration from the Holy Prophet (s.a.w.a.) that Hazrat (s.a.w.a.) mentioned,

*On the night of Ascension (Meraaj) Allah Taala told me – O Mohammed! Whenever anyone from your ummat (followers) is surrounded by the afflictions of debt, they should turn towards me and say*

يَا مُبْتَلِيَ الْفَرِيقَيْنِ أَهْلِ الْفَقْرِ وَ أَهْلِ الْغِنَى وَ جَازِمَهُم بِالصَّبْرِ فِي الَّذِي ابْتَلَاهُمْ بِهِ وَ يَا مُرَيِّئَ حُبِّ الْمَالِ عِنْدَ عِبَادِهِ وَ مُلْهِمِ الْأَنْفُسِ الشَّحَّ وَ السَّخَا وَ فَاطِرِ الْخَلْقِ عَلَى الْفَطَاظَةِ وَ اللَّيْنِ غَمَمِي دَيْنِ (فُلَانِ بْنِ فُلَانٍ) 1 وَ فَصَحْنِي بِمَتِّهِ عَلَيَّ بِهِ وَ أَعْيَانِي بَابِ طَلِبَتِهِ إِلَّا مِنْكَ يَا خَيْرَ مَطْلُوبٍ إِلَيْهِ الْحَوَائِجِ يَا مُفْرَجِ الْأَهْوَالِ فَرِّجْ هَمِّي وَ أَهْوَالِي فِي الَّذِي لَزَمَنِي مِنْ دَيْنِ (فُلَانِ) 2 بِتَيْسِيرِكَ لِي مِنْ رِزْقِكَ فَاقْضِهِ يَا قَدِيرٌ وَ لَا تَهَمِّنِي بِتَأْخِيرِ آدَائِهِ وَ لَا بِتَضْيِيقِهِ عَلَيَّ وَ يَسِّرْ لِي آدَاءَهُ فَإِنِّي بِهِ مُسْتَرْقٍ فَاقْكُ رَقِي مِنْ سَعْيِكَ الَّتِي لَا تَبِيدُ وَ لَا تَغِيضُ أَبَدًا

*O He who tests the poor as well as the rich through trials and tribulation and rewards those from among them who remain firm with patience.*

*O He who has deemed worldly wealth attractive to*

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1 Mention name of the creditor to whom one owes money

2 Mention name of the creditor to whom one owes money



*his subjects and has inspired the generous as well as the miserly with it and He involves his creatures in ease as well as hardships. The debt that I owe to ....(name of creditor)... has put me in difficulties and my inability to satisfy the demand of its payment is causing me humiliation. I seek help from you for the repayment of this debt. O He who is beseeched by all for the fulfillment of their desires and who grants ease in difficulties, please relieve me from these difficulties that are caused by the debt of (...name of creditor...) and O Qadeer (All Powerful) repay this debt of mine from your treasures and grant me relief from the worries caused due to the delay in its repayment. Release me from the grip of this financial crisis and make the repayment of my debt easy for me. Grant me relief from these difficulties that are upon me through your endless blessings.*

When anyone will supplicate to me with this dua, I will turn back the creditors from that debt ridden person and will repay their debt on their behalf.

### **13) Ayaa-e-Mulk for Repayment of Debt**

Janabe Qutb-e-Rawandi in his book Lubbul Lubaab quotes from Ma'ad ibn Jabal who mentioned that the Holy Prophet (s.a.w.a.) taught him these Aayat (Aaya-e-Mulk from Surah-e-aale Imraan) and stated that

*“Any Muslim who invokes Allah (s.w.t.) through these verses, Allah (s.w.t.) will dispel his sorrows and troubles and repay his debts;*

قُلِ اللَّهُمَّ مَلِكُ الْمَلِكِ تُؤْتِي الْمَلِكَ مِنْ تَشَاءُ وَتَنْزِعُ الْمَلِكَ مِمَّنْ  
 تَشَاءُ ۖ وَتُعْزِزُ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ ۗ بِيَدِكَ الْخَيْرُ ۗ إِنَّكَ عَلَىٰ  
 كُلِّ شَيْءٍ قَدِيرٌ ﴿٢٦﴾ تُؤَلِّجُ اللَّيْلَ فِي النَّهَارِ وَتُؤَلِّجُ النَّهَارَ فِي اللَّيْلِ ۗ وَتُخْرِجُ  
 الْحَيَّ مِنَ الْمَيِّتِ وَتُخْرِجُ الْمَيِّتَ مِنَ الْحَيِّ ۗ وَتَزْرُقُ مِنْ تَشَاءُ بِغَيْرِ  
 حِسَابٍ ﴿٢٧﴾

*and after reciting Aya e Mulk this dua should also  
 be recited.*

يَا رَحْمَنَ الدُّنْيَا وَ الْآخِرَةِ وَ رَحِيمَهُمَا تُعْطِي مَنْهُمَا مَا تَشَاءُ وَ تَمْنَعُ مِنْهُمَا مَا  
 تَشَاءُ اِقْضِ عَنِّي دَيْنِي وَ فَرِّجْ هَمِّي.

Hazrat (a.s.) said

*If his debt is as much as all the gold on earth even  
 then Allah (s.w.t.) will repay the same through his  
 Munificence.*

## **14) Surah-e-Talaq and Surah-e-Aadiyat for debt repayment**

Sayyid Hibbatullah-e-Rawandi writes in Majmu'ur Raiq fi  
 Khawasil Quraan that if one recites Surah-e-Talaq on a sick  
 person that person will become well. Then after mentioning  
 other specialities of the Surah he further writes that through  
 this Surah-e-Mubarak the loan of a debt ridden person will  
 also be repaid. It is also written that if a person who is scared  
 recites Surah-e-Aadiyat then his fears will get dispelled. A debt  
 ridden person reciting it will become liberated from debts.

Shaheed Rehmatullah alaih in his book Al Majmuah has copied  
 a tradition of Hazrat Imam Jafar-e-Sadiq (a.s.) that

*Whosoever recites this Surah regularly, his debt*

will be repaid through such sources which he would never have possibly expected.

## 15) The companion of the Holy Prophet (s.a.w.a.) and the burden of debt

Maad Ibn Jabal mentions that once due to compulsion he was forced to remain at home on a Friday and could not join the Holy Prophet for the congregational prayers. Hazrat Rasulallah (s.a.w.a.) asked him as to what prevented him from attending the Jumah prayers. Maad replied, "O Prophet of Allah! I owe a debt of a few ounces of wheat to Yohannah the Jew. I was certain that if I leave home then Yohannah will intercept me on the street and demand repayment." The Holy Prophet (s.a.w.a.) said: "O Maad do you want that Allah (s.w.t.) repays your debt?" I replied: "Why not O Prophet of Allah!" He stated "Recite,

قُلِ اللَّهُمَّ مَلِكُ الْمَلِكِ تُؤْتِي الْمَلِكَ مَنْ تَشَاءُ وَتَنْزِعُ الْمَلِكَ مِمَّنْ  
تَشَاءُ ۖ وَتُعْزِزُ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ ۗ بِيَدِكَ الْخَيْرُ ۖ إِنَّكَ عَلِيٌّ  
كُلِّ شَيْءٍ قَدِيرٌ ﴿٢٦﴾ تُؤَلِّجُ اللَّيْلَ فِي النَّهَارِ وَتُؤَلِّجُ النَّهَارَ فِي اللَّيْلِ ۖ وَتُخْرِجُ  
الْحَيَّ مِنَ الْمَيِّتِ وَتُخْرِجُ الْمَيِّتَ مِنَ الْحَيِّ ۖ وَتَرْزُقُ مَنْ تَشَاءُ بِغَيْرِ  
حِسَابٍ ﴿٢٧﴾

and then recite this dua,

يَا رَحْمَنَ الدُّنْيَا وَ الْآخِرَةِ وَ رَحِيمَهُمَا تُعْطِي مِنْهُمَا مَا تَشَاءُ وَ تَمْتَعُ مِنْهُمَا مَا  
تَشَاءُ صَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ أَفِضْ عَنِّي دَيْنِي يَا كَرِيمُ.

## 16) Namaz for repayment of debt

Janabe Kafami (r.a.) in his book Baladul Amin wad dirr ul Haseen has written that the debt ridden should recite a 2

rakat Namaz. After Surah Al Hamd he can recite any Surah and after the Namaz he should recite Aayat-e-Mulk until ....beghaire hisab; and then recite this dua,

يَا رَحْمَنَ الدُّنْيَا وَ الْآخِرَةِ وَ رَحِيمَهُمَا تُعْطِي مِنْهُمَا مَا تَشَاءُ وَ تَمْنَعُ مِنْهُمَا مَا تَشَاءُ صَلِّ عَلَى مُحَمَّدٍ وَ آلِهِ وَ أَفْضِ عَنِّي دِينِي.

## 17) Dua for debt repayment

It has been narrated that this dua should be recited on the day of Jumah. There is another narration for reciting this dua on any day of the week as well

اللَّهُمَّ اغْنِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَ اعْنِنِي بِفَضْلِكَ عَمَّنْ سِوَاكَ يَا حَيُّ يَا قَيُّوْمُ.

## 18) Another dua for debt repayment

Recite this dua repeatedly while invoking Allah (s.w.t.) passionately

يَا ذَا الْجَلَالِ وَ الْإِكْرَامِ بِحُرْمَةِ وَجْهِكَ الْكَرِيمِ أَفْضِ عَنِّي دِينِي.

## 19) One more dua for debt repayment

This dua should be recited 10 times every morning and evening

تَوَكَّلْتُ عَلَى الْحَيِّ الَّذِي لَا يَمُوتُ وَ الْحَمْدُ لِلَّهِ الَّذِي لَمْ يَتَّخِذْ وَلَدًا وَ لَمْ يَكُنْ لَهُ شَرِيكٌ فِي الْمُلْكِ وَ لَمْ يَكُنْ لَهُ وِليٌّ مِنَ الدُّلِّ وَ كَبَّرَهُ تَكْبِيرًا

Janabe Kafami (r.a.) in his book Al Farajo Ba'adash Shiddah has copied from Ibn Abi Duniya that the Holy Prophet (s.a.w.a.) on seeing the color drained from the face of one of his companion asked "What is the cause of your distress?" He

replied, “The cause is poverty and neediness O Prophet of Allah.” Hazrat stated:

*Recite this zikr after every obligatory prayer*

تَوَكَّلْتُ عَلَى الْحَيِّ الَّذِي لَا يَمُوتُ وَ الْحَمْدُ لِلَّهِ الَّذِي لَمْ يَتَّخِذْ وَلَدًا وَلَمْ  
يَكُنْ لَهُ شَرِيكٌ فِي الْمُلْكِ وَلَمْ يَكُنْ لَهُ وِليٌّ مِّنَ الدُّنْيَا وَكَثْرَهُ تَكْبِيرًا

Moreover it has been narrated from the Holy Prophet (s.a.w.a.) that He mentioned,

*Whenever I am confronted with any unpleasant and troublesome issue then Hazrat-e-Jibreel descends from heaven and asks me to recite this zikr.*

Janabe Kulaini and others have copied many narrations related to this zikr. This zikr-e-shareef is highly effective for cleansing the heart of doubts, for repayment of debts and for increase in sustenance. In these narrations there is an additional word “sahebatan” after “lam yat takhiz” and in many narrations there is no restriction to reciting this zikr only after obligatory prayer. It is extremely beneficial when recited at any time.

## **20) Dua for increase in sustenance**

For increase in rizq (sustenance) this zikr may be recited 10 times after Namaze Subh

سُبْحَانَ اللَّهِ الْعَظِيمِ وَ بِحَمْدِهِ أَسْتَغْفِرُ اللَّهَ وَ أَتُوبُ إِلَيْهِ وَ أَسْأَلُهُ مِنْ  
فَضْلِهِ.

## **21) Another dua for increase in sustenance**

This dua may be recited after Namaze Isha for increase in

## sustenance

اللَّهُمَّ إِنَّهُ لَيْسَ لِي عِلْمٌ بِمَوْضِعِ رِزْقِي وَ إِنَّمَا أَطْلُبُهُ بِخَطَرَاتٍ تَحْطُرُ عَلَى قَلْبِي فَاجُولُ فِي طَلْبِهِ الْبُلْدَانَ فَأَنَا فِيهَا كَالْحَيْرَانَ لَا أَدْرِي أِنِّي سَهْلٌ هُوَ أَمْ فِي جَبَلٍ أَمْ فِي أَرْضٍ أَمْ فِي سَمَاءٍ أَمْ فِي بَرٍّ أَمْ فِي بَحْرٍ وَ عَلَى يَدَيَّ مَنْ وَ مِنْ قَبْلِ مَنْ وَ قَدْ عَلِمْتُ أَنَّ عِلْمَهُ عِنْدَكَ وَ أَسْبَابَهُ بِيَدِكَ وَ أَنْتَ الَّذِي تَقْسِمُهُ بِطُفِكَ وَ تُسَبِّبُهُ بِرَحْمَتِكَ اللَّهُمَّ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِهِ وَ اجْعَلْ يَا رَبِّ رِزْقَكَ لِي وَاسِعًا وَ مَطْلَبَهُ سَهْلًا وَ مَاخِذَهُ قَرِيبًا وَ لَا تُعَيْبِي بِطَلْبِ مَا لَمْ تُقَدِّرْ لِي فِيهِ رِزْقًا فَإِنَّكَ غَنِيٌّ عَنِّي عَدَابِي وَ أَنَا فَقِيرٌ إِلَى رَحْمَتِكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِهِ وَ جُدْ عَلَى عَبْدِكَ بِفَضْلِكَ إِنَّكَ ذُو فَضْلٍ عَظِيمٍ.

*O Allah! Verily, I lack acquaintance with the place of my sustenance; rather, I am seeking it owing to ideas that come upon my mind. I consequently wander in countries searching for it. By doing such, I am as confused as the confounded, since I do not know whether my sustenance lies in a plain, on a mountain, on the ground, in the air, on lands, in seas, at whose hands, or who the source of it is. I have full knowledge that You know all these, the causes of them are in Your Hands, and it is You Who distribute it out of Your compassion and cause it out of Your mercy. O Allah, please send blessings on Muhammad and his Household and make, O Lord, Your sustenance that is provided (by You) to me expansive, my seeking for it easy for me, and its source close to me. Please, do not fatigue me by seeking that which You have not decided for me to take, because You are certainly in no need for tormenting me while I am in full*

*need for Your mercy. (Please) Send blessings upon Muhammad and his Household and confer liberally upon me, Your slave, out of Your graciousness. You are surely the Great Lord*

## **22) Dua no. 30 from Sahifa-e-Sajjidiya for debt repayment**

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِهِ وَهَبْ لِي الْعَافِيَةَ مِنْ دَيْنٍ تُخْلِقُ بِهِ وَجْهِي وَ يَحَارُ فِيهِ ذَهْنِي وَ يَتَشَعَّبُ لَهُ فِكْرِي وَ يَطْوُلُ بِمَمَارَسَتِهِ شَعْلِي وَ أَعُوذُ بِكَ يَا رَبِّ مِنْ هَمِّ الدَّيْنِ وَ فِكْرِهِ وَ شَعْلِ الدَّيْنِ وَ سَهْرِهِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلهِ وَ أَعُوذُ مِنْهُ وَ أَسْتَجِيرُ بِكَ يَا رَبِّ مِنْ ذَلَّتِهِ فِي الْحَيَاةِ وَ مِنْ تَبَعْتِهِ بَعْدَ الْوَفَاةِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلهِ وَ أَجْرِي مِنْهُ بِوَسْعِ فَاصِلِ أَوْ كِفَافِ وَاصِلِ اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَ آلهِ وَ اخْبِنِي عَنِ السَّرْفِ وَ الْإِرْدِيَادِ وَ قَوْمِي بِالْبَدْلِ وَ الْإِفْتِضَادِ وَ عَلَّمْنِي حُسْنَ التَّقْدِيرِ وَاقْبِضْنِي بِطُفْلِكَ عَنِ التَّبْدِيرِ وَ أَجْرٍ مِنْ أَسْبَابِ الْحَلَالِ أَرْزَاقِي وَ وَجْهِي فِي أَبْوَابِ الْبِرِّ الْإِنْقَافِي وَ أَرْوِ عَيْتِي مِنَ الْمَالِ مَا يُحْدِثُ لِي مَخِيلَةً أَوْ تَأْدِيًا إِلَى بَعْغِي أَوْ مَا اتَّعَقَبَ مِنْهُ طُعْمَانًا اللَّهُمَّ حَتِّبْ لِي صُحْبَةَ الْفُقَرَاءِ وَ أَعِنِّي عَلَى صُحْبَتِهِمْ بِحُسْنِ الصَّبْرِ وَ مَا زَوَيْتَ عَيْتِي مِنْ مَتَاعِ الدُّنْيَا الْفَائِيَةِ فَادْخِرْهُ لِي فِي خَزَائِنِكَ الْبَاقِيَةِ وَ اجْعَلْ مَا حَوَّلْتَنِي مِنْ خُطَايِمَهَا وَ مَجَلَّتْ لِي مِنْ مَتَاعِهَا بُلْغَةً إِلَى جِوَارِكَ وَ وُضَلَةً إِلَى قُرْبِكَ وَ ذَرِيعَةً إِلَى جَنَّتِكَ إِنَّكَ ذُو الْفَضْلِ الْعَظِيمِ وَ أَنْتَ الْجَوَادُ الْكَرِيمُ.

*O Allah, bless Muhammad and his Household and release me from a debt which makes me lose face, confuses my mind, disrupts my thinking, and prolongs my occupation with attending to it! I seek refuge in Thee, my Lord, from worry and thought about debt, from the distraction and sleeplessness of debt; so bless Muhammad and his Household*

*and give me refuge from it! I seek sanctuary in Thee, my Lord, from debt's abasement in life and its ill effects after death, so bless Muhammad and his Household and give me sanctuary from it through a bountiful plenty or a continually arriving sufficiency! O Allah, bless Muhammad and his Household and prevent me from extravagance and excess, put me on the course of generous spending and moderation, teach me excellent distribution, hold me back through Thy gentleness from squandering, allow me to attain my provisions through lawful means, direct my spending toward the gateways of devotion, and take away from me any possession which will bring forth pride in me, lead to insolence, or drag me in its heels to rebellion! O Allah, make me love the companionship of the poor and help me be their companion with excellent patience! Whenever Thou takest away from me the goods of this perishing world, store them for me in Thy abiding treasures! Make this world's broken pieces which Thou hast conferred upon me and its goods which Thou hast quickly granted to me, a way to reach Thy neighbourhood, a link to Thy nearness, and a means to Thy Garden! Verily Thou art Possessor of bounty abounding, and Thou art the Munificent, the Generous.*

### **23) Istigfar taught by Hazrate Amirul Moomineen (a.s.)**

It has been written by Allama Noorie in his book - Darus



Salaam, that Hazrat Imam Reza (a.s.) mentions from the chain of his father and their fathers up to Hazrat Imam Husain (a.s.) who says “Once I was sitting with my esteemed father Ameerul Mo’mineen Ali (a.s.). An Arab arrived there and said: O Commander of the Faithful, my family is huge and I am poor. Whatever money I get does not fulfill my needs. Hazrat Ali (a.s.) replied:

*O brother, why do you not do Istegfar (repentance).*

He replied: I do so but still my situation remains unchanged. Hazrat Ameerul Mo’omineen (a.s.) said:

*Allah the most high has mentioned in the Holy Quran*

أَسْتَغْفِرُوا رَبَّهُمْ ۚ إِنَّهُ كَانَ غَفَّارًا ﴿١٠﴾ يُرْسِلِ السَّمَاءَ عَلَيْكُمْ مِدْرَارًا ﴿١١﴾  
وَيُمِدِّدْكُمْ بِأَمْوَالٍ وَأَنْهَارٍ وَيَجْعَلْ لَكُمْ جَنَّاتٍ وَيَجْعَلْ لَكُمْ أَنْهَارًا ﴿١٢﴾

**...Ask forgiveness of your Lord, surely He is the most Forgiving:**

**He will send down upon you the cloud, pouring down abundance of rain:**

**And help you with wealth and sons, and make for you gardens, and make for you rivers.**

*The istegfar that you do is faulty and insufficient hence your supplications do not yield the desired result. You are unaware of many of your sins so you do not repent for them which are the reason why you do not achieve your objective. I will teach you an Istegfar which you should recite before sleeping so that Allah (s.w.t.) may affect an*

*increase in your Rizq (sustenance)."*

Then Hazrat (a.s.) gave him this dua...

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

(1) اللَّهُمَّ إِنِّي أَثْنِي عَلَيْكَ بِمَعُونَتِكَ عَلَى مَا نِلْتُ بِهِ الشَّاءَ عَلَيْكَ وَأُفِرُّ لَكَ عَلَى نَفْسِي بِمَا أَنْتَ أَهْلُهُ وَالْمُسْتَوْجِبُ لَهُ فِي قَدْرِ فَسَادِ بَيْتِي وَ ضَعْفِ يَقِينِي اللَّهُمَّ نِعَمَ الْإِلَهِ أَنْتَ وَ نِعَمَ الرَّبِّ أَنْتَ وَ بَسُّ الْمَرْئُوبِ أَنَا وَ نِعَمَ الْمَوْلَى أَنْتَ وَ بَسُّ الْعَبْدِ أَنَا وَ نِعَمَ الْمَالِكِ أَنْتَ وَ بَسُّ الْمَمْلُوكِ أَنَا فَكَمْ قَدْ أَدْبَنْتُ فَعَقَوْتُ عَنْ ذَنْبِي وَ كَمْ قَدْ أَجْرَمْتُ فَصَفَحْتَ عَنْ جُرْمِي وَ كَمْ قَدْ أَخْطَأْتُ فَلَمْ تُؤَاخِذْنِي وَ كَمْ قَدْ تَعَمَّدْتُ فَتَجَاوَزْتَ عَنِّي وَ كَمْ قَدْ عَثَرْتُ فَأَقْلَبْتَنِي عَثْرَتِي وَ لَمْ تَأْخِذْنِي عَلَى عَثْرَتِي فَأَنَا الظَّالِمُ لِنَفْسِي الْمُقِرُّ بِذَنْبِي الْمُعْتَرِفُ بِخَطِيئَتِي فَبِمَا غَافَرَ الذُّنُوبَ اسْتَغْفِرُكَ لِذَنْبِي وَ اسْتَسْتَيْلُكَ لِعَثْرَتِي فَأَحْسِنْ إِجَابَتِي فَإِنَّكَ أَهْلُ الْإِجَابَةِ وَ أَهْلُ التَّقْوَى وَ أَهْلُ الْمَغْفِرَةِ

*1) O Allah I praise you because it is only through you guidance that I am inspired to praise you and I confess that although you and only you are worthy and deserving of all praise the quality of my praise is flawed just like my intent and weak faith. O my Lord you are a good lord and a good guardian and I am a bad subject. And you are my good master and I am your bad servant. You are my good owner and I am your bad servant. I committed numerous sins and you forgave them. I committed various crimes and you disregarded them. I kept repeating mistakes upon mistakes and you did not take me to account for them. I deliberately performed highly inappropriate deeds but you did not punish me for them. I stumbled and slipped on numerous occasions and you kept my condition*

*hidden and did not hold me accountable for my waywardness and unwariness. I myself am the tyrant who inflicted injustice upon himself so I confess my sins and accept my slips and stumbles. O forgiver of sins, I ask forgiveness for my sins and request you to disregard my slips. Treat me with goodness as only you have the ability to treat with goodness. Only you are capable of saving and protecting me and only you are able to forgive my sins.*

(2) اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ قَوِيَ بَدْنِي عَلَيْهِ بِعَافِيَتِكَ أَوْ نَالَهُ قُدْرَتِي بِفَضْلِ نِعْمَتِكَ أَوْ بَسَطْتَ إِلَيْهِ يَدِي بِتَوْسِعَةِ رِزْقِكَ أَوْ احْتَجَبْتَ فِيهِ مِنَ النَّاسِ بِسِتْرِكَ أَوْ اتَّكَلْتُ فِيهِ عِنْدَ خَوْفِي مِنْهُ عَلَى آتَاكَ وَوَقَعْتُ مِنْ سَطْوَتِكَ عَلَيَّ فِيهِ بِجَلْمِكَ وَعَوَّلْتُ فِيهِ عَلَى كَرَمِ عَفْوِكَ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَآلِهِ وَاعْفُزُهُ لِي يَا خَيْرَ الْغَافِرِينَ

*2) O Allah I seek forgiveness for all sins the bodily strength to perform which was obtained purely due to health granted by you. Or the attainment of which was possible only due to the excessive bounties bestowed by you. Or I could extend my hand towards them solely due to the magnitude of sustenance given by you. Or which remained hidden from others only due to your having veiled them. Or when faced with your fear I took the support of your patience and when performing them I relied on your generous clemency to save myself from your awe and I relied on you generous leniency in doing them. Send blessings on Muhammad and the progeny of Muhammad (a.s.)*

*and forgive me O the best of forgivers.*

(3) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يَدْعُو إِلَى غَضَبِكَ أَوْ يُدْنِي مِنْ سَخَطِكَ  
أَوْ يَمِيلُ بِي إِلَى مَا نَهَيْتَنِي عَنْهُ أَوْ يَتَّانِي عَمَّا دَعَوْتَنِي إِلَيْهِ فَصَلِّ عَلَيَّ  
مُحَمَّدٍ وَآلِهِ وَاعْفُزُهُ لِي يَا خَيْرَ الْعَافِرِينَ

*3) O Allah and I seek forgiveness for all those sins that take me towards your anger or bring me nearer to your wrath and displeasure and from those sins that attract me to the things that you have forbidden and keep me away from those deeds that you have enjoined. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(4) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ اسْتَمَلْتُ إِلَيْهِ أَحَدًا مِنْ خَلْقِكَ بِعَوَاتِي  
أَوْ خَدَعْتُهُ بِحِيلَتِي فَعَلَّمْتُهُ مِنْهُ مَا جَمَلٌ وَعَمَيْتُ عَلَيْهِ مِنْهُ مَا عِلْمٌ وَلَقِينُكَ  
عَدًّا يَا أَوْزَارِيَّ وَ أَوْزَارٍ مَعَ أَوْزَارِيَّ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِهِ وَ اعْفُزُهُ لِي يَا  
خَيْرَ الْعَافِرِينَ

*4) O Allah I seek forgiveness for all those sins for which I guided your other subjects towards them or deceived them through trickery or made them aware of those heinous acts of which they were yet unaware, or blinded them from those good acts which they were already aware of. I will certainly meet you soon on the day of judgment carrying the burden of many sins and apart from my own sins I will also be loaded with the burden of the sins of others. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(5) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يَدْعُو إِلَى الْعَيْ وَ يُضِلُّ عَنِ الرُّشْدِ وَ يُقِلُّ الرِّزْقَ وَ يَمْحُو الْبَرَكَةَ وَ يُجْهِلُ الذِّكْرَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

5) O Allah and grant me forgiveness for those sins that take believers towards wrong paths taking them away from the sensible paths of growth and perfection and cancel your bounties from them and drive them towards obscurity and oblivion. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(6) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ أَنْعَبْتُ فِيهِ حَوَارِجِي فِي لَيْلِي وَ نَهَارِي وَ قَدْ اسْتَتَرْتُ مِنْ عِبَادِكَ بِسِتْرِي وَ لَا سِتْرَ إِلَّا مَا سَتَرْتَنِي فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

6) O Allah I seek forgiveness for those sins in establishing which I exerted myself day and night while keeping them hidden from your subjects although there is no concealment possible except that which is concealed by You. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(7) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ رَصَدْتَنِي فِيهِ أَعْدَائِي لِهَيْتِكِي فَصَرَفْتْ كَيْدَهُمْ عَنِّي وَ لَمْ تُعْنِهِمْ عَلَيَّ فَضِيحَتِي كَأَنِّي لَكَ وَ لِي فَتَصَرَّتَنِي وَ إِلَى مَنِي يَا رَبِّ أَعْصِي فِتْمَهْلَنِي وَ طَالَمَا عَصَيْتُكَ فَلَمْ تُؤَاخِذْنِي وَ سَأَلْتُكَ عَلَى سُوءِ فِعْلِي فَأَعْطَيْتَنِي فَأَيُّ شُكْرِ يَتُومُ عِنْدَكَ بِنِعْمَةٍ مِنْ نِعْمِكَ عَلَيَّ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

7) O Allah and I seek forgiveness for those sins for

which my enemies were about to succeed in defaming me and it was You who protected me from their trickery and did not support them in the matter of my dishonor just as if I was a friend whom You would not forsake. Till when will I carry on your disobedience while you continue being lenient with me. Since long I have been going against your commands and you are not taking me to account for them. Despite this horrible attitude of mine, whenever I ask you for something you bestow it upon me. There is no expression of gratitude ever displayed by me that matches up to even a single of your countless bounties bestowed upon me. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(8) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ قَدَّمْتُ إِلَيْكَ فِيهِ تَوْبَتِي ثُمَّ وَاجَهْتُ بِتَكْرَمِ قَسَمِي بِكَ وَ أَشْهَدُ عَلَى نَفْسِي بِذَلِكَ أَوْلِيَانِكَ مِنْ عِبَادِكَ إِلَيَّ غَيْرَ عَائِدٍ إِلَى مَعْصِيَتِكَ فَلَمَّا قَصَدَنِي بِكَيْدِهِ الشَّيْطَانُ وَ مَالَ يِي إِلَيْهِ الْخُدْلَانُ وَ دَعْتَنِي نَفْسِي إِلَى الْعُضْيَانِ اسْتَتَرْتُ حَيَاءً مِنْ عِبَادِكَ جُرَاءَةً مِنِّي عَلَيْكَ وَ أَنَا أَعْلَمُ أَنَّهُ لَا يَكْفِيُنِي مِنْكَ سِتْرٌ وَ لَا بَابٌ وَ لَا يَحْجُبُ نَظْرَكَ إِلَيَّ حِجَابٌ فَخَالَفْتُكَ فِي الْمَعْصِيَةِ إِلَى مَا نَهَيْتَنِي عَنْهُ ثُمَّ كَشَفْتُ السِّتْرَ عَنِّي وَ سَاوَيْتُ أَوْلِيَانِكَ كَأَنِّي لَمْ أَرَلْ لَكَ طَائِعًا وَ إِلَى أَمْرِكَ مُسَارِعًا وَ مِنْ وَعِيدِكَ فَارِعًا فَلَبَسْتُ عَلَى عِبَادِكَ وَ لَا يَعْرِفُ بِسِيرَتِي غَيْرُكَ فَلَمْ تَسْمُنِي بِغَيْرِ سَمْتِهِمْ بَلْ أَشْبَعْتَ عَلَيَّ مِثْلَ نِعْمِهِمْ ثُمَّ فَضَّلْتَنِي فِي ذَلِكَ عَلَيْهِمْ حَتَّى كَأَنِّي عِنْدَكَ فِي دَرَجَتِهِمْ وَ مَا ذَلِكَ إِلَّا بِحِلْمِكَ وَ فَضْلِ نِعْمَتِكَ فَالْحَمْدُ مَوْلَايَ فَاسْأَلُكَ يَا اللَّهُ كَمَا سَتَرْتَهُ عَلَيَّ فِي الدُّنْيَا أَنْ لَا تَفْضَحَنِي بِهِ فِي الْقِيَامَةِ يَا أَرْحَمَ الرَّاحِمِينَ

8) *O Allah I ask forgiveness for those sins for which I have already presented my regret and apologies to you with great promises and guarantees of never returning to those acts even making your pious infallibles witness to my oaths. But then “shaitaan” came to me with his deceit and my humiliation and defamation led me again towards those sins and my own self encouraged me to your disobedience. Although I kept myself concealed from your subjects due to shame yet I committed offences towards you while being aware that there exist no veils that can conceal anything from you nor can any barriers block your vision. I opposed you and did that which you had prohibited after which I exited the veils behind which I sinned and presented myself as your pious worshipper as if I have always been your obedient subject who eagerly rushes towards fulfilling your commands and fears forbidden acts and their promised punishment. I kept my personality vague in front of your servants so that no one except You had knowledge of my behavior, but even then you allowed the traits of your pious believers to remain visible in my personality, in fact you continued bestowing excessive bounties upon me just like them. Then in these bounties you granted me superiority upon them. It appeared as if my status was actually equal to their status before you. This was purely due to your patience and clemency and excellence and favor. O my lord only you are worthy of all praise and O Allah I request you that*

*just like you have concealed my sins in this world, do not shame me even in the hereafter, O the most merciful. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(9) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ سَهَرْتُ لَهُ لَيْلِي فِي النَّهْيِ لِإِثْمَانِهِ وَالتَّخَلُّصِ إِلَى وُجُودِهِ حَتَّى إِذَا أَصْبَحْتُ تَخَطَّاتُ (تَخَطَّيْتُ) إِلَيْكَ بِحِلْيَةِ الصَّالِحِينَ وَ أَنَا مُضْمِرٌ خِلَافَ رِضَاكَ يَا رَبَّ الْعَالَمِينَ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

9) O Allah, forgive all of those sins of mine in establishing and executing which I spent my nights in planning and in the morning while keeping hidden those abhorrent thoughts in my heart and donning the garb of the pious believers, I walked amongst them towards you. O sustainer of the worlds, send blessings on Muhammad (as) and his progeny and forgive me O best of forgivers.

(10) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ ظَلَمْتُ بِسَبَبِهِ وِلْيَا مِنْ أَوْلِيَانِكَ أَوْ نَصَرْتُ بِهِ عَدُوًّا مِنْ أَعْدَائِكَ أَوْ تَكَلَّمْتُ فِيهِ بِغَيْرِ مَحَبَّتِكَ أَوْ نَهَضْتُ فِيهِ إِلَى غَيْرِ طَاعَتِكَ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

10) O Allah, forgive my every sin which became the cause of any injustice and oppression towards your infallible (highly pious) believers. Or which was the source of help to any of your enemies. Or through which I indicated any matter besides that of your love or through which I took any step which was opposed to your obedience. Send blessings on



*Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(11) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ نَهَيْتَنِي عَنْهُ فَخَالَفْتُكَ إِلَيْهِ أَوْ حَذَرْتَنِي إِيَّاهُ فَأَقَمْتُ عَلَيْهِ أَوْ قَبَّحْتَهُ لِي فَرَيَّئْتُهُ لِنَفْسِي فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفُرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*11) O Allah I seek forgiveness for all those sins which you prohibited and I opposed you by moving towards them. I remained firm upon them opposing all that you had warned me against. Or that which you decreed to be ugly but I presented it to myself as beautiful. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(12) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ نَسِيتُهُ فَأَحْصَيْتَهُ وَ تَهَاوَنْتُ بِهِ فَأَتَيْتَهُ وَ جَاهَزْتُ بِهِ فَسَتَرْتَهُ عَلَيَّ وَ لَوْ تَبْتُ إِلَيْكَ مِنْهُ لَعَفَرْتَهُ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفُرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*12) O Allah and I seek forgiveness for every one of those sins which I erased from memory but you kept them recorded or that which I perceived as insignificant but you wrote and made inerasable. Or that which I committed openly but you kept it concealed. If I would have apologized to you for them you would have surely forgiven me. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(13) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ تَوَقَّعْتُ فِيهِ قَبْلَ انْتِصَائِهِ تَعَجِيلَ الْعُقُوبَةَ فَأَمَهَلْتَنِي وَ أَدَلَيْتَ عَلَيَّ سِنْرًا فَلَمْ أَلْ فِي هَتِكِهِ عَنِّي جَهْدًا فَصَلِّ

عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفُزُهُ لِي يَا خَيْرَ الْغَافِرِينَ

13) O Allah I ask forgiveness for every such sin the committing of which should have brought on immediate punishment but you granted me leniency and covered my acts, although I carelessly made every move to reveal my actions. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(14) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يَصْرِفُ عَنِّي رَحْمَتَكَ أَوْ يُجِلُّ لِي قَعَمَتَكَ أَوْ يَحْرِمُنِي كِرَامَتِكَ أَوْ يُزِيلُ عَنِّي نِعْمَتَكَ فَصَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفُزُهُ لِي يَا خَيْرَ الْغَافِرِينَ

14) O Allah and I ask forgiveness for all those sins which distance your blessings from me or attract your punishment towards me. Or keep me excluded from your generosity or snatch your bounties away from me. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(15) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يُورِثُ الْفَنَاءَ أَوْ يُجِلُّ الْبَلَاءَ أَوْ يُشْمِتُ الْأَعْدَاءَ أَوْ يَكْشِفُ الْغَطَاءَ أَوْ يَحْبِسُ قَطْرَ السَّمَاءِ فَصَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفُزُهُ لِي يَا خَيْرَ الْغَافِرِينَ

15) O Allah and I ask forgiveness for each of those sins which bring along with them annihilation and destruction or entangle me in calamities or become the cause of criticism by enemies or stop the showering of your blessings upon me. Send blessings on Muhammad and the progeny of

*Muhammad (a.s.) and forgive me O the best of forgivers.*

(16) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ عَيَّرْتُ بِهِ أَحَدًا مِنْ خَلْقِكَ أَوْ فَسَّخْتُهِ مِنْ فِعْلِ أَحَدٍ مِنْ بَرِيَّتِكَ ثُمَّ تَقَحَّمْتُ عَلَيْهِ وَاتَّبَعْتُهُ جُرْأَةً مِنِّي عَلَى مَعْصِيَتِكَ فَصَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفُزُهُ لِي يَا خَيْرَ الْغَافِرِينَ

*16) O Allah and I ask forgiveness for each of those sins through which I spoke badly about others or I declared the acts of another as evil and then becoming offensively disobedient I myself committed the very same acts. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(17) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ تُبْتُ إِلَيْكَ مِنْهُ وَاقْدَمْتُ عَلَى فِعْلِهِ فَاسْتَحْيَيْتُ مِنْكَ وَ أَنَا عَلَيْهِ رَهْبْتُكَ وَ أَنَا فِيهِ ثُمَّ اسْتَقْلَيْتُكَ مِنْهُ وَ عُدْتُ إِلَيْهِ فَصَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفُزُهُ لِي يَا خَيْرَ الْغَافِرِينَ

*17) O Allah and I ask forgiveness for each of those sins where after having asked for your pardon I turned again towards them. I persisted in them but at the same time was ashamed of them and being involved in them I continued fearing you. I asked you to condone my acts but again reverted to them. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(18) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ ثَوَّرَكَ عَلَيَّ وَوَجَبَ فِي فِعْلِي بِسَبَبِ عَهْدٍ عَاهَدْتُكَ عَلَيْهِ أَوْ عَقْدٍ عَقَدْتُهُ لَكَ أَوْ ذِمَّةٍ آلَيْتُ بِهَا مِنْ أَجْلِكَ لِأَحَدٍ مِنْ خَلْقِكَ ثُمَّ نَفَضْتُ ذَلِكَ مِنْ غَيْرِ ضَرُورَةٍ لِرِعْبَتِي فِيهِ بَلِ اسْتَرْزَلَنِي عَنِ

الْوَفَاءِ بِهِ الْبَطْرُ وَ اسْتَحْطَيْتَنِي عَنْ رِعَايَتِهِ الْأَشْرُ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ  
مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

18) O Allah and I ask forgiveness for each of those sins which provoked your anger upon me. Also the performing of those acts which were obligatory on me due to the vows and commitment that I had made to you or the promise that I made to you or the responsibility that I took upon myself for your sake where I had sworn to undertake a task for the benefit of another worshipper and then for the sake of my desires I broke that promise. I did not do so due to any helplessness. The breaking of this vow and commitment and promise was purely due to my selfish desires; and my own illusions led me astray in them. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(19) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ لَحِقْتَنِي بِسَبَبِ نِعْمَةٍ أَنْعَمْتَ بِهَا عَلَيَّ  
فَقَوِيْتُ بِهَا عَلَى مَعْصِيَتِكَ وَ خَالَفْتُ بِهَا أَمْرَكَ وَ قَدِمْتُ بِهَا عَلَى وَعِيدِكَ  
فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

19) O Allah and I ask forgiveness for each of those sins in which I became entangled by using the bounties granted by you and through those bounties I attained strength for your disobedience and through that I opposed your commands and through those I moved closer towards the punishments that you had promised. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of

*forgivers.*

(20) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ قَدَّمْتُ فِيهِ شَهْوَتِي عَلَى طَاعَتِكَ وَ أَتَيْتُ فِيهِ مَحَبَّتِي عَلَى أَمْرِكَ وَ ارْضَيْتُ نَفْسِي فِيهِ بِسَخَطِكَ إِذْ رَهَبْتَنِي مِنْهُ بِنَهْيِكَ وَ قَدَّمْتُ إِلَيْهِ بِأَعْذَارِكَ وَ اخْتَجَجْتُ عَلَيَّ فِيهِ بِوَعِيدِكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*20) O Allah and I ask forgiveness for each of those sins where I gave priority to my worldly desires over your obedience and in which I gave importance to my wishes over your commands and in which I accepted and disregarded your anger in order to please myself although you had prohibited and warned me against it leaving no chance for my making excuses and through your promise of chastisement you had already clarified the matter. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(21) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ عَلِمْتُهُ مِنْ نَفْسِي أَوْ نَسِيتُهُ أَوْ ذَكَرْتُهُ أَوْ تَعَمَّدْتُهُ أَوْ أَخْطَأْتُ فِيهَا لَا أَشْكُ أَنَّكَ سَائِلِي عَنْهُ وَ أَنَّ نَفْسِي مُرْتَبِتُهُ بِهِ لَدَيْكَ وَ إِنْ كُنْتُ قَدْ نَسِيتُهُ وَ عَفَلْتُ عَنْهُ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*21) O Allah and I ask forgiveness for each of those sins which I am aware of or those that I have forgotten or those which I remember or those that I committed intentionally or those that I performed by mistake although I have no doubt that you will ask me regarding all of them. I have allowed myself to forget all these sins and have become*

*unconcerned regarding them. My soul is definitely bound to you concerning these sins. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(22) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ وَاجْتُنْتُكَ بِهِ وَ قَدْ آيَعَنْتُ أَنَّكَ تَرَانِي عَلَيْهِ وَ اعْفُلْتُ أَنْ أَتُوبَ إِلَيْكَ مِنْهُ وَ أُنْسَيْتُ أَنْ أَسْتَغْفِرَكَ لَهُ فَصَلِّ عَلَي مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفُزْهُ لِي يَا خَيْرَ الْعَافِرِينَ

*22) O Allah and I ask forgiveness for each of those sins which I committed in your presence and was certain that you are watching me but did not repent for them due to ignorance and did not seek forgiveness for them due to forgetfulness. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(23) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ دَخَلْتُ فِيهِ بِحُسْنِ ظَنِّي بِكَ الْآ تَعْدِيَّتِي عَلَيْهِ وَ رَجَوْتُكَ لِمَغْفِرَتِهِ فَأَقْدَمْتُ عَلَيْهِ وَ قَدْ عَوَّلْتُ نَفْسِي عَلَى مَعْرِفَتِي بِكَرَمِكَ أَنْ لَا تَفْضَحَنِي بَعْدَ أَنْ سَتَرْتَهُ عَلَيَّ فَصَلِّ عَلَي مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفُزْهُ لِي يَا خَيْرَ الْعَافِرِينَ

*23) O Allah and I ask forgiveness for each of those sins towards which I moved and committed them due to having certainty regarding your clemency and due to being sure that you will forgive me. I relied on your generosity regarding which I was well aware, that what you have kept concealed; you will not humiliate me by making it apparent. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of*

*forgivers.*

(24) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ اسْتَوْجِبْتُ مِنْكَ بِهِ رَدَّ الدُّعَاءِ وَ  
جَزَمَانَ الإِجَابَةِ وَ حَيَبَةَ الطَّمَعِ وَ انْفِسَاخَ الرَّجَاءِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ  
مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

24) O Allah and I seek forgiveness for each of those sins due to which I have become deserving of the rejection of my supplication and the withholding of their acceptance, and deserving of disappointments and of lack of interest towards your grants and of breaking of hopes. Send blessings on Muhammad (a.s.) and forgive me O the best of forgivers.

(25) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يُعَقِّبُ الْحُسْرَةَ وَ يُورِثُ النَّدَامَةَ وَ  
يَحْبِسُ الرِّزْقَ وَ يُرَدُّ الدُّعَاءَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا  
خَيْرَ الْغَافِرِينَ

25) O Allah and I ask forgiveness for each of those sins after which there is regret and which bring behind them ruefulness. They stop sustenance and obstruct the acceptance of supplications. Send blessings on Muhammad (a.s.) and forgive me O the best of forgivers.

(26) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يُورِثُ الأَسْقَامَ وَ الفَنَاءَ وَ يُوجِبُ  
النِّقَمَ وَ البَلَاءَ وَ يَكُونُ فِي الْقِيَامَةِ حُسْرَةً وَ نَدَامَةً فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ  
مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

26) O Allah and I ask forgiveness for each of those

sins which bring behind them illness and annihilation and are the cause of destruction and restriction and which will become despair and shame for me on the day of judgment. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(27) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ مَدَحْتُهُ بِلِسَانِي أَوْ أَصْمَرْتَهُ جَنَانِي أَوْ  
هَسَّسْتُ لِيهِ نَفْسِي أَوْ أَتَيْتُهُ بِفِعَالِي أَوْ كَتَبْتُهُ بِيَدِي فَصَلِّ عَلَيَّ مُحَمَّدٍ وَآلِ  
مُحَمَّدٍ وَاعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

27) O Allah and I ask forgiveness for each of those sins which I praised with my tongue or concealed their praise in my heart or which my soul kept desiring or which I made a part of my character and personality or that which I wrote with my hands and made permanent. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(28) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ خَلَوْتُ بِهِ فِي لَيْلٍ أَوْ نَهَارٍ وَارْحَمْتِ  
عَلَيَّ فِيهِ الْأَسْتَارَ حَيْثُ لَا يَرَانِي إِلَّا أَنْتَ يَا جَبَّارُ فَارْتَابْتُ فِيهِ نَفْسِي وَ  
مَيَّرْتُ بَيْنَ تَرْكِهِ لِحَوْفِكَ وَائْتِبَاكِهِ لِحُسْنِ الظَّنِّ بِكَ فَسَوَّلْتُ لِي نَفْسِي  
الْإِدَامَ عَلَيْهِ فَوَاقَعْتُهُ وَ أَنَا عَارِفٌ بِمَعْصِيَتِي فِيهِ لَكَ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ  
آلِ مُحَمَّدٍ وَاعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

28) O Allah and I ask forgiveness for each of those sins with which I remained alone some days and nights but you concealed me in such veils that none but you could see me O Jabbaar (Compeller), and my soul fell in doubt. Though I could grasp



*that if I forsake this sin it is due to your fear and if I commit it the reason for that is my certainty regarding your goodness. My soul then presented it to me as attractive and knowing full well that committing it is your disobedience I still plunged into it. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(29) اللَّهُمَّ وَاسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ اسْتَقْلَلْتُهُ أَوْ اسْتَكْبَرْتُهُ أَوْ اسْتَغْطَيْتُهُ  
 أَوْ اسْتَضَعَّرْتُهُ أَوْ وَرَّطَنِي جَهْلِي فِيهِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ  
 اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*29) O Allah and I ask forgiveness for each of those sins which I considered less or considered more, or considered small or considered great but my immaturity pushed me into it. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(30) اللَّهُمَّ وَاسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ مَالَأْتُ (مَالَيْتُ) فِيهِ عَلَى أَحَدٍ مِنْ  
 خَلْقِكَ أَوْ أَسَأْتُ بِسَبَبِهِ إِلَى أَحَدٍ مِنْ بَرِيَّتِكَ أَوْ زَيَّنْتُهُ لِي نَفْسِي أَوْ أَسْرْتُ  
 بِهِ إِلَى غَيْرِي أَوْ دَلَلْتُ عَلَيْهِ سِوَايَ أَوْ أَصْرَرْتُ عَلَيْهِ بِعَمْدِي أَوْ أَقَمْتُ  
 عَلَيْهِ جَهْلِي فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*30) O Allah and I ask forgiveness for each of those sins in which I helped someone or due to which I mistreated any of your obedient servants or which I presented to myself as attractive or which I indicated to someone or guided others towards it or deliberately persisted in it or due to my ignorance remained firm on it. Send blessings on*

*Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(31) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ خُنْتُ فِيهِ أَمَانَتِي أَوْ بَحَسْتُ بِفِعْلِهِ  
نَفْسِي أَوْ أَخْطَأْتُ بِهِ عَلَى بَدَنِي أَوْ أَتْرُتُ فِيهِ شَهْوَانِي أَوْ قَدَمْتُ فِيهِ لَدَائِي  
أَوْ سَعَيْتُ فِيهِ لِغَيْرِي أَوْ اسْتَعْوَيْتُ إِلَيْهِ مَنْ تَابَعَنِي أَوْ كَانَتْ فِيهِ مَنْ  
مَعَنِي أَوْ قَهَرْتُ عَلَيْهِ مَنْ غَالَبَنِي أَوْ عَلَبْتُ عَلَيْهِ بِحِيلَتِي أَوْ اسْتَرَلْتَنِي إِلَيْهِ  
مَيْلِي فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*31) O Allah and I ask forgiveness for each of those sins where I violated something that was entrusted to me for safeguarding or in committing which I reduced my own value or due to which I harmed my own body or for which I inflamed my own desires or in the matter of which I struggled on behalf of others or misguided others who trusted me by pushing them towards it or reinforced opposition towards anyone who wanted to stop me from doing it or forcefully contradicted anyone who was preventing me from it using schemes and plots to overcome them. Or that my desires and wants made me slide towards it. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(32) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ اسْتَعْنْتُ عَلَيْهِ بِحِيلَةٍ تُدْنِي مِنْ  
عَضْبِكَ أَوْ اسْتَظْهَرْتُ بِبَيْتِهِ عَلَى أَهْلِ طَاعَتِكَ أَوْ اسْتَمَلْتُ بِهِ أَحَدًا إِلَى  
مَعْصِيَتِكَ أَوْ زَانَيْتُ فِيهِ عِبَادَكَ أَوْ لَبَسْتُ عَلَيْهِمْ بِفِعَالِي فَصَلِّ عَلَى مُحَمَّدٍ  
وَ آلِ مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*32) O Allah and I ask forgiveness for each of those sins to achieve which I used such schemes and*

*plots which draw one closer to your wrath or by achieving which I became powerful over your obedient servants or through which I provoked someone towards your disobedience or by hiding myself among your servants I presented myself through my actions to be the opposite of what I actually was. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(33) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ كَتَبْتَهُ عَلَيَّ بِسَبَبِ عَجْبٍ كَانَ مِنِّي  
 بِتَفْسِي أَوْ رِيَاءٍ أَوْ سُمْعَةٍ أَوْ خِيَلَاءٍ أَوْ فَرَحٍ أَوْ حَفْدٍ أَوْ مَرَحٍ أَوْ أَشْرٍ أَوْ  
 بَطْرِ أَوْ حَمِيَّةٍ أَوْ عَصِيَّةٍ أَوْ رِضَا أَوْ سَخَطٍ أَوْ سَخَاءٍ أَوْ شَحٍّ أَوْ ظُلْمٍ أَوْ  
 خِيَانَةٍ أَوْ سَرَقَةٍ أَوْ كَذِبٍ أَوْ نَمِيَّةٍ أَوْ لَهْوٍ أَوْ لَعِبٍ أَوْ نَوْعٍ مِمَّا يَكْتَسَبُ  
 بِمِثْلِهِ الذُّنُوبُ وَ يَكُونُ فِي اجْتِرَاحِهِ الْعَطْبُ فَضَلَّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ  
 وَ اعْفُزْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*33) O Allah and I ask forgiveness for each of those sins which you wrote to my account due to my egoism or showing off or popularity or self indulgence or due to some forbidden pleasure or fun and frolic. Or because of me seeking fame and popularity or due to my show of superiority. Or for that sin which you wrote due to some act of fanaticism or bigotry on my part. Or because of my indulging in forbidden pleasure or in anger or due to some other excessive act or its opposite. Or due to my committing some act of tyranny or misappropriation or theft or lying or due to revealing of faults of others or vain words or playfulness. Or because of any other such act*

which results in sin and due to establishing of which there is always destruction and this made you write a sin to my account. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(34) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ سَبَقَ فِي عِلْمِكَ آتِي فَأَعْلَاهُ بِقُدْرَتِكَ  
الَّتِي قَدَّرْتَ بِهَا عَلَى كُلِّ شَيْءٍ فَضْلًا عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفِرْهُ لِي  
يَا خَيْرَ الْعَافِرِينَ

34) O Allah and I ask forgiveness for each of those sins about which you knew beforehand that by using that very strength which you have bestowed upon me, I would commit them. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(35) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ رَهَبْتُ فِيهِ سِوَاكَ أَوْ عَادَيْتُ فِيهِ  
أَوْلِيَاءَكَ أَوْ وَالَيْتُ فِيهِ أَعْدَاءَكَ أَوْ حَدَلْتُ فِيهِ أَحْبَاءَكَ أَوْ تَعَرَّضْتُ فِيهِ  
لِسَيِّئٍ مِنْ عَصَبِكَ فَضَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفِرْهُ لِي يَا خَيْرَ  
الْعَافِرِينَ

35) O Allah and I ask forgiveness for each of those sins in which I was fearful of anyone other than you or in which I bore enmity to your representatives or maintained friendship with your enemies or insulted your friends or in which I provoked your wrath. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(36) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ تَبْتُ إِلَيْكَ مِنْهُ ثُمَّ عُدْتُ فِيهِ وَ  
تَقَعْتُ الْعَهْدَ فِيمَا بَيْنِي وَبَيْنَكَ جُرْأَةً مِنِّي عَلَيْكَ لِمَعْرِفَتِي بِكَرَمِكَ وَ

عَفْوِكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

36) O Allah and I ask forgiveness for each of those sins where I sought your forgiveness and returned again to that sin by breaking the promise that I had made to you and although this was an affront towards you by me, I still persisted in this due to being aware of you clemency and generosity. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(37) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ أَذْنَابِي مِنْ عَذَابِكَ أَوْ نَأْيِي عَنْ ثَوَابِكَ أَوْ حَجَبَ عَنِّي رَحْمَتِكَ أَوْ كَدَّرَ عَلَيَّ نِعْمَتَكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

37) O Allah and I ask forgiveness for each of those sins which draws me nearer to your punishment or takes me farther away from your rewards or creates a veil between me and your munificence or turns your bounties joyless for me. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(38) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ حَلَلْتُ بِهِ عَقْدًا شَدَدْتَهُ أَوْ حَرَمْتُ بِهِ نَفْسِي خَيْرًا وَعَدَدْتَنِي بِهِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

38) O Allah and I ask forgiveness for each of those sins where I broke the pact made with you that you had made me firmly agree upon and deprived myself of the goodness that you had promised me. Send blessings on Muhammad and the progeny of

*Muhammad (a.s.) and forgive me O the best of forgivers.*

(39) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ اَزْتَكَيْتُهُ بِشُمُولِ عَافِيَتِكَ اَوْ تَمَكَّنْتُ مِنْهُ بِفَضْلِ نِعْمَتِكَ اَوْ قَوَيْتُ عَلَيْهِ بِسَابِغِ رِزْقِكَ اَوْ خَيْرٍ اَرَدْتُ بِهِ وَجْهَكَ فَخَالَطَنِي فِيهِ وَ شَارَكَ فِعْلِي مَا لَا يَخْلُصُ لَكَ اَوْ وَجَبَ عَلَيَّ مَا اَرَدْتُ بِهِ سِوَاكَ فَكَثِيرٌ مَا يَكُونُ كَذَلِكَ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفُزْهُ لِي يَا خَيْرَ الْعَافِرِينَ

*39) O Allah and I ask forgiveness for each of those sins which I committed due to the health that you granted me or due to the bounties you bestowed upon me or which I could perform due to spending of the sustenance given by you. Or when I wished to do a good act for your pleasure, the thought of pleasing others besides you corrupted me; and due to this consideration of others polluting my good deed it did not remain pure. Or due to the committing of an act for the pleasure of someone other than you, their evil consequences came into effect for me – and this is what usually happens. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(40) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ دَعَيْتَنِي الرُّخْصَةَ فَحَلَلْتَهُ لِنَفْسِي وَ هُوَ فِيمَا عِنْدَكَ مُحَرَّمٌ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفُزْهُ لِي يَا خَيْرَ الْعَافِرِينَ

*40) O Allah and I ask forgiveness for each of those sins which I considered legitimate for myself due to the freedom you granted me whereas you had*

decreed them forbidden for me. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(41) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ خَفِيَ عَن حَلْقِكَ وَ أَلَمْ يَعْرِضْ عَنكَ فَاسْتَقَلْتَنكَ مِنْهُ فَأَقَلْتَنِي ثُمَّ عُدْتُ فِيهِ فَسَتَرْتَهُ عَلَيَّ فَصَلِّ عَلَي مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

41) O Allah and I ask forgiveness for each of those sins of mine which remained concealed from others but were not hidden from you. I asked you to release me from those sins and you granted me release, but I once again returned to them. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(42) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ خَطَوْتُ إِلَيْهِ بِرِجْلِي أَوْ مَدَدْتُ إِلَيْهِ يَدِي أَوْ تَأَمَّلَهُ بَصَرِي أَوْ أَصَعَيْتُ إِلَيْهِ بِسَمْعِي أَوْ نَطَقْتُ بِهِ لِسَانِي أَوْ أَنْفَعْتُ فِيهِ مَا رَزَقْتَنِي ثُمَّ اسْتَرَزَقْتَنكَ عَلَي عَصِيَانِي فَرَزَقْتَنِي ثُمَّ اسْتَعْنَيْتُ بِرِزْقِكَ عَلَي مَعْصِيَتِكَ فَسَتَرْتَ عَلَيَّ ثُمَّ سَأَلْتُكَ الزِّيَادَةَ فَلَمْ تُخَيِّبْنِي وَ جَاهَزْتَنكَ فِيهِ فَلَمْ تَفْضُخْنِي فَلَا أَرَأَى مُصْرًا عَلَي مَعْصِيَتِكَ وَ لَا تَزَالُ عَائِدًا عَلَيَّ بِجَلِيمِكَ وَ مَغْفِرَتِكَ يَا أَكْرَمَ الْأَكْرَمِينَ فَصَلِّ عَلَي مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

42) O Allah and I ask forgiveness for each of those sins towards which I took a step, or towards which I extended my hand or which I keenly observed or which I attentively heard or which I mentioned with my tongue or for which I spent from the sustenance granted by you. Then in spite of my sins I kept asking you for sustenance and you kept

*granting it to me and I again disobeyed your commands with the help of your given sustenance but you covered my acts keeping them concealed from others. Then again I asked for more sustenance but you did not disappoint me and I committed sins openly but you did not defame me. I committed sin upon sin but you kept responding with forbearance and forgiveness. O the most Generous of all who are generous, Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(43) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يُوجِبُ عَلَيَّ صَغِيرَهُ أَلِيمَ عَذَابِكَ وَ يُجَلُّ فِي كِبَرِهِ شَدِيدَ عِقَابِكَ وَ فِي إِثْبَانِهِ تَعَجُّيلُ نَقْمَتِكَ وَ فِي الْأَصْرَارِ عَلَيْهِ زَوَالُ نِعْمَتِكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*43) O Allah and I ask forgiveness for each of those sins whose minimum effect is painful punishment and whose major consequence is severe chastisement for me. The committing of which hastens all kinds of loss and the repeating of which causes the diminishing of your bounties. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(44) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ لَمْ يَطَّلِعْ عَلَيْهِ أَحَدٌ سِوَاكَ وَ لَا عَلِمَهُ أَحَدٌ غَيْرَكَ وَ لَا يُنَجِّنِي مِنْهُ إِلَّا حِلْمُكَ وَ لَا يَسْعُهُ إِلَّا عَفْوُكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*44) O Allah and I ask forgiveness for each of those*



*sins whose knowledge is with none except you and nothing besides your forbearance can save me from them and nothing except your pardon can cover them. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(45) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يَزِيلُ التَّعَمَّ أَوْ يُجِلُّ التَّيَمَّ أَوْ يُعْجِلُ الْعَدَمَ أَوْ يَكْتُمُ النَّدَمَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*45) O Allah and I ask forgiveness for each of those sins which decrease the bestowal of your bounties and increase loss and misfortune and give rise to destruction and cause shame and humiliation. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(46) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يَمْحُو الْحَسَنَاتِ وَ يُضَاعِفُ السَّيِّئَاتِ وَ يُعْجِلُ التَّقَمَاتِ وَ يُغْضِبُكَ يَا رَبَّ السَّمَاوَاتِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*46) O Allah and I ask forgiveness for each of those sins that erase goodness and bring forth evil and hasten your wrath and quickly bring about misfortune. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(47) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ أَنْتَ أَحَقُّ بِمَعْرِفَتِهِ إِذْ كُنْتَ أَوْلَى بِسِرَّتِهِ فَإِنَّكَ أَهْلُ التَّقْوَى وَ أَهْلُ الْمَغْفِرَةِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

47) O Allah and I ask forgiveness for each of those sins whose complete awareness is possessed only by you and only you are the one to best conceal them. Certainly you alone are the competent protector who can save me and forgive me. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(48) اللَّهُمَّ وَ أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ جَهَّمْتُ فِيهِ وَ لِيَا مِنْ أَوْلِيَائِكَ مُسَاعَدَةً فِيهِ لِأَعْدَائِكَ أَوْ مَيْلًا مَعَ أَهْلِ مَعْصِيَتِكَ عَلَى أَهْلِ طَاعَتِكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

48) O Allah and I ask forgiveness for each of those sins where I stood alongside your enemies and supported the sinners against your obedient servants or acted harshly against your representatives. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(49) اللَّهُمَّ وَ أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ أَلْبَسَنِي كِبْرَةً وَ انْمَهَكَنِي فِيهِ ذِلَّةً أَوْ آسَنِي مِنْ وُجُودِ رَحْمَتِكَ أَوْ قَصَّرَ بِي الْيَأْسُ عَنِ الرَّجُوعِ إِلَى طَاعَتِكَ لِمَعْرِفَتِي بِعَظِيمِ جُرْمِي وَ سُوءِ ظَنِّي بِنَفْسِي فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

49) O Allah and I ask forgiveness for each of those sins which engulfed me in pride and self importance and losing myself in them I found myself in humiliation and baseness or that which made me dejected regarding the existence of your mercy or which made me lose hope and prevented

*me from returning towards your mercy although I was well aware of the graveness of my crime but had turned a blind eye towards my soul. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(50) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ أَوْرَدَنِي الْهَلَكَةَ لَوْ لَا رَحْمَتِكَ وَاحْلَيْتَنِي دَارَ الْبُورِ لَوْ لَا تَعَمُّدَكَ وَسَلَكَ بِي سَبِيلَ الْغَيِّ لَوْ لَا رِشْدَكَ فَضَّلَ عَلَيَّ مُحَمَّدٌ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*50) O Allah and I ask forgiveness for each of those sins where if your mercy had been absent they would have annihilated me. If you had not reprimanded me they would have thrown me into destruction. If you had not given me intelligence and guidance they would have made me continue on the path of misguidance. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(51) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ أَلْهَانِي عَمَّا هَدَيْتَنِي إِلَيْهِ أَوْ أَمَرْتَنِي بِهِ أَوْ نَهَيْتَنِي عَنْهُ أَوْ دَلَلْتَنِي عَلَيْهِ فِيمَا فِيهِ الْحَطُّ لِيُبْلُغَ رِضَاكَ وَ لِإِثَارِ مَحَبَّتِكَ وَ الْقُرْبِ مِنْكَ فَضَّلَ عَلَيَّ مُحَمَّدٌ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*51) O Allah and I ask forgiveness for each of those sins that made me remiss from that path towards which you had guided me or from that command which you had ordered of me or from that which you had prohibited of me or that which made me unwary of the deeds toward which you had guided*

*me whereas those deeds were a means towards achieving of your approval, love and nearness. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(52) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يَرُدُّ عَنْكَ دُعَائِي أَوْ يَقْطَعُ مِنْكَ رَجَائِي أَوْ يُطِيلُ فِي سَخَطِكَ عَنِّي أَوْ يَقْصُرُ عِنْدَكَ أَمَلِي فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*52) O Allah and I ask forgiveness for each of those sins which prevent my supplications from reaching you or make me lose hope in you or due to your disapproval they increase my grief and misery or reduce my hope in you. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(53) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يُبَيِّتُ الْقَلْبَ وَ يُشْعَلُ الْكَرْبَ وَ يُرْضِي الشَّيْطَانَ وَ يُسْخِطُ الرَّحْمَنَ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*53) O Allah and I ask forgiveness for each of those sins which desensitizes the heart and inflames uneasiness and pleases "shaitaan" while displeasing You O Merciful Lord. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(54) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يُعَيِّبُ الْيَاسَ مِنْ رَحْمَتِكَ وَ الْقُنُوطَ مِنْ مَغْفِرَتِكَ وَ الْحُرْمَانَ مِنْ سَعَةِ مَا عِنْدَكَ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

54) O Allah and I ask forgiveness for each of those sins which make me dejected of your mercy and make me lose hope of your forgiveness and deprive me of all the good that is in abundance with you. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(55) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ مَقَّتْ نَفْسِي عَلَيْهِ إِجْلَالًا لَكَ فَأَطَهَرْتُ لَكَ التَّوْبَةَ فَقَبِلْتَ وَ سَأَلْتُكَ الْعَفْوَ فَعَفَوْتَ ثُمَّ مَالَ بِي الْهَوَىٰ إِلَىٰ مُعَاوَدَتِهِ طَمَعًا فِي سَعَةِ رَحْمَتِكَ وَ كَرِيمِ عَفْوِكَ نَاسِيًا لِوَعِيدِكَ رَاحِيًا لِجَمِيلِ وَعْدِكَ فَصَلِّ عَلَىٰ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

55) O Allah and I ask forgiveness for each of those sins for which I heartily repented and then made my soul bear enmity towards those acts for the sake of your might and You accepted my repentance. I asked for forgiveness and you granted it to me but then my inner desires made me turn towards them again. I greedily kept hoping for your unending mercy and generous bestowals and while forgetting your reprisal I returned to those sins while just focusing upon your good promises. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(56) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ يُوجِبُ سَوَادَ الْوُجُوهِ يَوْمَ تَبْيَضُّ وُجُوهُ أَوْلِيَائِكَ وَ تَسْوَدُّ وُجُوهُ أَعْدَائِكَ إِذْ أَقْبَلَ بَعْضُهُمْ عَلَىٰ بَعْضٍ يَتَلَاوَمُونَ فَقَبِلَ لَهُمْ لَا تَخْتَصِمُوا لَدَيَّ وَ قَدْ قَدَّمْتُ إِلَيْكُمْ بِالْوَعِيدِ فَصَلِّ عَلَىٰ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

56) O Allah and I ask forgiveness for each of those sins which will result in my face being blackened on that day when your friends will be bright faced while your enemies will be with blackened faces and shall meet each other in a state wherein they shall be cursing one another. Then it shall be said to them “Do not fight in our presence. We had already warned you of this chastisement”. (Sura e Kahf; Ayat no.28). Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(57) اللَّهُمَّ وَاسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ يَدْعُو إِلَى الْكُفْرِ وَ يُطِيلُ الْفِكْرَ وَ يُورِثُ الْفَقْرَ وَ يَجْلِبُ الْعُسْرَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

57) O Allah and I ask forgiveness for each of those sins which propel one towards disbelief, increase grief and worry and leave in their wake reduced means, poverty and attract hardship and difficulties. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(58) اللَّهُمَّ وَاسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ يُدْنِي الْأَجَالَ وَ يَقْطَعُ الْأَمَالَ وَ يَنْتُرُ الْأَعْمَارَ فَهَيْتُ بِهِ أَوْ صَمْتُ عَنْهُ حَيَاءً مِنْكَ عِنْدَ ذِكْرِهِ أَوْ أَكُنْتُهُ فِي صَدْرِي أَوْ عَلِمْتَهُ مِنِّي فَأَتَاكَ تَعْلَمُ السِّرَّ وَ أَخْفَى فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

58) O Allah and I ask forgiveness for each of those sins which draw death closer, crash hopes and reduce a person's lifespan .Whether I confess

*these sins with my tongue or just remembering them I remain silent or conceal them within my breast or which I have never ever revealed to anyone; you are well aware of my sinful acts. Certainly you have knowledge of all that is hidden or manifest. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(59) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يَكُونُ فِي اجْتِرَاحِهِ قَطْعُ الرِّزْقِ وَرَدُّ الدُّعَاءِ وَتَوَاتُرُ الْبَلَاءِ وَوُرُودُ الْهُمُومِ وَتَصَاعُفُ الْعُمُومِ فَصَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفُزْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*59) O Allah and I ask forgiveness for each of those sins the establishing of which reduces sustenance, causes supplications to be rejected and continuously brings about calamities and troubles and multiplies grief manifold. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(60) اللَّهُمَّ وَاسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ يُبْغِضُنِي إِلَى عِبَادِكَ وَيُبْغِضَ عَنِّي أَوْلِيَاءَكَ أَوْ يُوحِشُ مِنِّي أَهْلَ طَاعَتِكَ لَوْحَشَةَ الْمَعَاصِي وَرُكُوبِ الْخُوبِ وَكَاتِبَةِ الذُّنُوبِ فَصَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاعْفُزْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*60) O Allah and I ask forgiveness for each of those sins due to which your servants dislike me, your representatives detest me and due to the fearful and terrible consequences of my sins your obedient slaves are afraid of me. Send blessings on Muhammad and the progeny of Muhammad (a.s.)*

*and forgive me O the best of forgivers.*

(61) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ دَلَّسْتُ بِهِ مِثِّي مَا أَظْهَرْتَهُ أَوْ كَشَفْتُ عَنِّي بِهِ مَا سَتَرْتَهُ أَوْ قَبَّحْتُ بِهِ مِثِّي مَا زَيَّنْتَهُ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*61) O Allah and I ask forgiveness for each of those sins due to which you reversed all(goodness) that you had made apparent in my favor or due to which I publicly displayed that (my sins) which you had concealed or due to which I made ugly what you had made appear attractive in me. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(62) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ لَا يُتَالُ بِهِ عَهْدُكَ وَ لَا يُؤْمَنُ مَعَهُ عَضْبُكَ وَ لَا تَنْزِلُ مَعَهُ رَحْمَتُكَ وَ لَا تَدُومُ مَعَهُ نِعْمَتُكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*62) O Allah and I ask forgiveness for each of those sins that prevent the gaining of nearness and familiarity with your representatives (Imams) and due to which it becomes impossible to achieve protection from your wrath and due to which your mercy does not descend and which causes your bounties to be revoked. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(63) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ اسْتَخْفَيْتُ لَهُ صَوْءَ النَّهَارِ مِنْ عِبَادِكَ وَ بَارَزْتُ بِهِ فِي ظُلْمَةِ اللَّيْلِ جُرْأَةً مِنِّي عَلَيْكَ عَلَى أَنِّي أَعْلَمُ أَنَّ السِّرَّ عِنْدَكَ عَلَانِيَةً وَ أَنَّ الْخُفْيَةَ عِنْدَكَ بَارِزَةٌ وَ أَنَّهُ لَنْ يَمْنَعَنِي مِنْكَ مَانِعٌ وَ لَا



يَتَفَعَّنِي عِنْدَكَ نَافِعٌ مِنْ مَالٍ وَ بَيْنَ إِلَّا أَنْ أَتَيْتُكَ بِقَلْبٍ سَلِيمٍ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفُزْهُ لِي يَا خَيْرَ الْغَافِرِينَ

63) O Allah and I ask forgiveness for each of those sins which I concealed from your believers in the brightness of day but in the darkness of night I brazenly committed them; unabashedly in your presence. Although I knew well that no secret remains a secret but is always apparent and manifest with you, all that is concealed is open before you and there is nothing between You and me that can be a barrier and that nothing can be beneficial before you; neither wealth nor children; except a pure heart. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(64) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ يُورِثُ التَّسْيَانَ لِذِكْرِكَ وَ يُعَقِّبُ الْعُقَلَاءَ عَنْ تَحْذِيرِكَ أَوْ يُمَادِي فِي الْأَمْنِ مِنْ مَكْرِكَ أَوْ يُطْمِعُ فِي طَلَبِ الرِّزْقِ مِنْ عِنْدِ عَيْرِكَ أَوْ يُؤْيِسُ مِنْ خَيْرٍ مَا عِنْدَكَ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اعْفُزْهُ لِي يَا خَيْرَ الْغَافِرِينَ

64) O Allah and I ask forgiveness for each of those sins which result in the forgetting of your zikr(mention) and whose final consequences are unwariness of those acts against which one was warned and prohibited. Or which result; through your design; in self deception and false delusions of safety. Or which tempt me to seek sustenance from sources other than You while making me lose hope in the infinite goodness that is with you. Send blessings on Muhammad and the progeny of

*Muhammad (a.s.) and forgive me O the best of forgivers.*

(65) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ لَحَقَنِي بِسَبَبِ عَتْيِي عَلَيْكَ فِي احْتِيَاَسِ الرِّزْقِ عَتْيِي وَ اغْرَاضِي عَنكَ وَ مَبِيئِي اِلَى عِبَادِكَ بِالِاسْتِكَانَةِ لَهُمْ وَ التَّصْرِيحِ لِلْيَمِّمْ وَ قَدْ اَسْمَعْتَنِي قَوْلَكَ فِي مُحْكَمِ كِتَابِكَ فَمَا اسْتَكَاثُوا لِرَبِّهِمْ وَ مَا يَنْصَرِعُونَ فَصَلِّ عَلَي مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*65) O Allah and I ask forgiveness for each of those sins which have locked me in their grasp due to my harboring a negative attitude towards you. This was caused because of the diminishing of my sustenance which resulted in my turning away from you to bow and beseech before your slaves. You have clarified your decree in your profound book that “the faithful believers of Allah have never bowed towards nor beseeched anyone” (Surah Mo’minoon: Ayat 76). Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(66) اللَّهُمَّ وَ اسْتَغْفِرْكَ لِكُلِّ ذَنْبٍ لَزَمَنِي بِسَبَبِ كُرْبَةٍ اسْتَعْنْتُ عِنْدَهَا بِغَيْرِكَ اَوْ اسْتَبَدَدْتُ بِاَحَدٍ فِيهَا دُونَكَ فَصَلِّ عَلَي مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*66) O Allah and I ask forgiveness for each of those sins in which I am caught up due to seeking help and support during difficulties from sources other than You and for obtaining that help from them. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of*

*forgivers.*

(67) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ حَمَلَنِي عَلَى الْخَوْفِ مِنْ غَيْرِكَ أَوْ دَعَانِي إِلَى التَّوَاضُّعِ لِأَحَدٍ مِنْ خَلْقِكَ أَوْ اسْتَمَالَنِي إِلَيْهِ الطَّمَعُ فِيمَا عِنْدَهُ أَوْ زَيْنَ لِي طَاعَتَهُ فِي مَعْصِيَتِكَ اسْتِجْرَارًا لِمَا فِي يَدِهِ وَ أَنَا أَعْلَمُ بِحَاجَتِي إِلَيْكَ لَا غِنَا لِي عَنْكَ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

67) O Allah and I ask forgiveness for each of those sins which made me fear someone other than you or made me bow down before any of your created beings or I got tempted and attracted towards the worldly glamour and glitter that another possessed or in the hope of obtaining what he had, obedience to him appeared good to me regardless of it being disobedience towards you. I was well aware that I am so completely dependent on you that no one can make me needless of you. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.

(68) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ مَدَحْتُهُ بِلسَانِي أَوْ هَشَّتُ إِلَيْهِ نَفْسِي أَوْ حَسَّنْتُهُ بِفَعَالِي أَوْ حَشَّتُ عَلَيْهِ بِمَقَالِي وَ هُوَ عِنْدَكَ فَيَبِيحُ تُعَذِّبُنِي عَلَيْهِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

68) O Allah and I ask forgiveness for each of those sins which I praised with my tongue or that which my soul fervently desired or that which I projected as good through my actions whereas for you it was such an ugly act that you ordained grave punishment for me due to it. Send blessings on

*Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(69) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ مَثَلْتُهُ فِي نَفْسِي اسْتِقْلَالًا لَهُ وَ صَوَّرْتُ لِي اسْتِصْغَارَهُ وَ هَوَّئْتُ عَلَيَّ الْأَسْتِخْفَافَ بِهِ حَتَّى أَوْرَطْتَنِي فِيهِ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ اغْفِرْهُ لِي يَا خَيْرَ الْغَافِرِينَ

*69) O Allah and I ask forgiveness for each of those sins which I allowed myself to consider as small and insignificant and my conscience also presented them to me as being minor so that it became easy for me to consider them lightly thereby causing my being involved in them. Send blessings on Muhammad and the progeny of Muhammad (a.s.) and forgive me O the best of forgivers.*

(70) اللَّهُمَّ وَ اسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ جَرَى بِهِ عِلْمُكَ فِيَّ وَ عَلَيَّ إِلَى آخِرِ عُمْرِي يَجْمَعُ دُنُوبِي لِأَوَّلِهَا وَ آخِرِهَا وَ عَمْدِهَا وَ خَطَائِهَا وَ قَلِيلِهَا وَ كَثِيرِهَا وَ دَقِيقِهَا وَ جَلِيلِهَا وَ قَدِيمِهَا وَ حَدِيثِهَا وَ سِرِّهَا وَ عَلَانِيَتِهَا وَ جَمِيعِ مَا أَنَا مُدْبِتُهُ وَ أَتُوبُ إِلَيْكَ وَ أَسْأَلُكَ أَنْ تُصَلِّيَ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ أَنْ تَغْفِرَ لِي جَمِيعَ مَا أَحْضَيْتَ مِنْ مَظَالِمِ الْعِبَادِ قَبْلِي فَإِنَّ لِعِبَادِكَ عَلَيَّ خُفُوقًا أَنَا مُرْتَبِّنٌ بِهَا تَغْفِرُهَا لِي كَيْفَ شِئْتَ وَ أَنَّى شِئْتَ يَا أَرْحَمَ الرَّاحِمِينَ.

*70) O Allah and I ask forgiveness for each of those sins which are in Your knowledge regarding me. Your knowledge encompasses all my sins from the beginning until the end of my life. My Lord, I beseech you for forgiveness for all the sins from the first one till the last of them, whether they were done deliberately or by mistake, whether they be few or many, whether they be minor or*

*major, whether they are old or recent, whether they are hidden or apparent and of each and every sin of which I am guilty. O my Lord I return towards you and apologize to you and ask you to send blessings on Mohammed and His Progeny. All those offences that I have done towards your believers the total of which you are well aware of, forgive me all of them. Most certainly there are many claims of your believers upon my head which have made me their prisoner, please forgive me for all of them and forgive me however you choose and whenever you choose O the best of forgivers.<sup>1</sup>*

(In another report it has been mentioned that Imam Ali (a.s.) told the person to recite this dua while weeping or at least while in a similar emotional state even if tears do not flow)

Imam Husain (a.s.) says,

*“One year later the Arab returned and said—O Commander of the Faithful, what you said is true. I now own so many camels and cattle that I lack the space to tie them down.*

Imam Ali (a.s.) said,

*I swear by Allah who has appointed the Holy Prophet (s.a.w.a.), whosoever recites this penance and seeks forgiveness from Allah (s.w.t.), he shall be forgiven and his legitimate desires will get fulfilled and by the blessings of this Istegfar he will be granted much wealth and children.”*

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<sup>1</sup> Beharul Anwar Volume 87 page no.326; Al Baladul Ameen, page 38

## 24) Dua-e-Faraj taught by Imam Musa-e-Kazim (a.s.) for debt repayment

اللَّهُمَّ يَا فَارِحَ الْهَمِّ وَيَا كَاشِفَ الْغَمِّ وَيَا مُجِيبَ الْمُضْطَرِّ يَا رَحْمَنَ الدُّنْيَا وَالْآخِرَةِ (1) أَنْتَ تَرْحَمُنَا فَارْحَمْنَا بِرَحْمَةٍ تُغْنِينَا بِهَا عَنْ رَحْمَةِ مَنْ سِوَاكَ (2)  
اللَّهُمَّ أَفْضُ عَنَّا (3) الدَّيْنَ وَاعْنِنِي مِنَ الْفَقْرِ وَ لَا حَوْلَ وَ لَا قُوَّةَ إِلَّا بِاللَّهِ الْعَلِيِّ الْعَظِيمِ.

## 25) Another dua for debt repayment

The writer of the book, Al Kalimatut Tayyib wal Ghaisus Sayyib has copied that this Istegfar may be recited for debt repayment

أَسْتَغْفِرُ اللَّهَ الْعَظِيمَ الَّذِي لَا إِلَهَ إِلَّا بُوَ الْعَلِيِّ الْقَيُّومُ بَدِيعَ السَّمَوَاتِ وَالْأَرْضِ وَمَا بَيْنَهُمَا مِنْ جَمِيعِ جُزْئِي وَ ظَلْمِي وَ مَا جَنَّبْتُهُ عَلَى نَفْسِي وَ أَتُوبُ إِلَيْهِ يَا اللَّهُ يَا وَاحِدُ يَا أَحَدُ يَا وَاحِدُ يَا جَوَادُ يَا مُوجِدُ يَا بَاسِطُ يَا كَرِيمُ يَا وَهَّابُ يَا ذَا الطَّلُوبِ يَا عَنِّي يَا مُعْنِي يَا فَتَّاحُ يَا رَزَّاقُ يَا حَيُّ يَا قَيُّومُ يَا رَحْمَنُ يَا رَحِيمُ يَا بَدِيعَ السَّمَوَاتِ وَالْأَرْضِ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ يَا حَنَّانُ يَا مَنَّانُ انْفَخِي مِنِّي بِنَفْحَةِ خَيْرِ تُغْنِينِي بِهَا عَمَّنْ سِوَاكَ إِنَّ تَسْتَفْتَحُوا فَقَدْ جَاءَكُمُ الْفَتْحُ إِنَّا فَتَحْنَا لَكَ فَتْحًا مُبِينًا نَصْرٌ مِنَ اللَّهِ وَ فَتْحٌ قَرِيبٌ يَا عَنِّي يَا مُعْنِي يَا وَدُودُ يَا ذَا الْعَرْشِ الْمَجِيدِ يَا فَعَّالًا لِمَا يُرِيدُ اعْنِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَ بِفَضْلِكَ عَمَّنْ سِوَاكَ إِنَّكَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ وَ صَلَّى اللَّهُ عَلَى مُحَمَّدٍ وَ آلِهِ وَ سَلَّمَ.

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1 و رَحِيمُهُمَا

2 وَ احْفَظْنِي بِمَا حَفِظْتَ بِهِ الذِّكْرَ وَ انصُرْنِي بِمَا نَصَرْتَ بِهِ الرُّسُلَ إِنَّكَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ

3 عَنِّي



composed a dua” Imam (a.s.) said “Leave aside your composed dua. Whenever you encounter any troubles or difficulty then seek the protection of Hazrat Rasulullah (s.a.w.a.) “I asked,how may I seek His protection, to which Imam (a.s.) answered “First do ghusl, then recite 2 rakat namaz .After the salaam and completion of namaz recite this dua

اللَّهُمَّ أَنْتَ السَّلَامُ وَ مِنْكَ السَّلَامُ وَ إِلَيْكَ يَرْجِعُ السَّلَامُ اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ بَلِّغْ رُوحَ مُحَمَّدٍ مِنِّي السَّلَامَ وَ أَرْوَاحَ الْأَيِّمَةِ الصَّادِقِينَ سَلَامِي وَ ازْدُدْ عَلَيَّ مِنْهُمْ السَّلَامَ وَ السَّلَامَ عَلَيْهِمْ وَ رَحْمَةَ اللَّهِ وَ بَرَكَاتَهُ اللَّهُمَّ إِنَّ هَاتَيْنِ الرَّكْعَتَيْنِ هَدِيَّةٌ مِنِّي إِلَى رَسُولِ اللَّهِ ﷺ فَأَثْبِنِي عَلَيْهِمَا مَا أَمَلْتُ وَ رَجَوْتُ فِيكَ وَ فِي رَسُولِكَ يَا وَلِيَّ الْمُؤْمِنِينَ

then go into sajdah and recite 40 times

يَا حَيُّ يَا قَيُّوْمُ يَا حَيُّ لَا يَمُوتُ يَا حَيُّ لَا إِلَهَ إِلَّا أَنْتَ يَا ذَا الْجَلَالِ وَ الْإِكْرَامِ يَا أَرْحَمَ الرَّاحِمِينَ

then keep your right cheek on the sazdagah and recite the same dua 40 times. Then keep your left cheek on the sazdagah and again recite the same 40 times. Then sit up and interlock the fingers of both hands behind your neck but keep the ziyarat finger (right index) raised and recite the same dua 40 times. Then hold your beard in your right hand and recite this dua

يَا مُحَمَّدُ يَا رَسُولَ اللَّهِ أَشْكُو إِلَى اللَّهِ وَ إِلَيْكَ حَاجَتِي وَ إِلَى أَهْلِ بَيْتِكَ الرَّاشِدِينَ حَاجَتِي وَ بِكُمْ أَتَوَجَّهُ إِلَى اللَّهِ فِي حَاجَتِي.

then go into sajdah and continue reciting “Ya Allah” as many times a possible in a single breath. Then say Swalle ala Mohammadin wa Aale Mohammed and (while still in



prostration) request Allah for fulfillment of your desire. I guarantee that your request will be granted before you rise up from your place of sitting.

## 29) Dua for debt repayment

Ayyashi has reported from Abdullah ibn Sanaan who said “I was in the presence of Imam Jafar-e-Sadiq (a.s.). Hazrat asked me: Shall I teach you a Dua for debt repayment? I replied that I desperately needed such a dua. Hazrat said: “Recite this dua after namaz-e-fajr

تَوَكَّلْتُ عَلَى الْحَيِّ الَّذِي لَا يَمُوتُ وَ الْحَمْدُ لِلَّهِ الَّذِي لَمْ يَتَّخِذْ صَاحِبَةً وَ  
لَا وَلَدًا وَ لَمْ يَكُنْ لَهُ شَرِيكٌ فِي الْمُلْكِ وَ لَمْ يَكُنْ لَهُ وِليٌّ مِنَ الدَّلِّ وَ كَثْرَهُ  
تَكْبِيرًا اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْبُؤْسِ وَ الْفَقْرِ وَ مِنْ غَلْبَةِ الدَّيْنِ وَ السُّقْمِ  
وَ أَسْأَلُكَ أَنْ تُعِينَنِي عَلَى آدَاءِ حَقِّكَ إِلَيْكَ وَ إِلَى النَّاسِ

Sheikh-e-Tusi (r.a.) and some other learned scholars have reported it this way: After *مِنْ غَلْبَةِ الدَّيْنِ وَ السُّقْمِ* to continue as

فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِهِ وَ أَعِزِّي عَلَى آدَاءِ حَقِّكَ إِلَيْكَ وَ إِلَى النَّاسِ.

And it is recommended that after reciting the dua “takbeer” should be recited 3 times. In the narrations it has been mentioned that this dua is absolutely tried and tested and very effective.

## 30) The benefits of Dua-e-Saifi-e-Sagheer

Dua-e-Saifi-e-Sagheer also known as Dua-e-Tamtaam is that dua which Marhum Haji Noori has reported in Kitabe Sahifa-e-Alaviyah-part 2. This dua has various benefits. It is narrated from Hazrat Amirul Moomineed Ali ibn Abi Talib (a.s.) that if a debt ridden person recites this dua with the intention of debt

repayment then Almighty Allah (s.w.t.) will repay the loan of that person from His hidden treasures and the person will achieve relief and comfort. Whosoever recites it during travels or while at home will not encounter difficulties and inconveniences and if one writes this dua and keeps it with themselves they will remain safe from thieves, bandits and trouble makers as well as from the mischief of their enemies. If someone recites it over some sugar or some water taken from a flowing source and consumes it then the doors of goodness will open up for them, means of travels will become accessible to them, the companionship of good people will be gained by them and success of this world as well as of the hereafter will come to them.

It has also been narrated from Imam Ali (a.s.) that “during recitation of this dua I realized that this Dua also has the same qualities and effects as the words of dua-e-Saifi-e-Kabeer.<sup>1</sup>

### **31) Aamal of Dua-e-Saifi-e-Sagheer**

If anyone recites Dua-e-Saifi-e-Sagheer every day then such secrets of Allah’s unity (Tauheed) will be revealed to them such as any ear would never have heard, nor would any eye have seen them before. If anyone recites this dua 100 times everyday they will become the master of Allah’s secrets and turn into one whose belief in Allah transforms into absolute certainty. The phrases of this dua are very effective in achieving one’s objectives. Moreover it has been experienced that after the recitation of dua-e-Saifi-e-Kabeer if these phrases (Dua-e-Saifi-e-Sagheer) are recited then their

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<sup>1</sup> Also known as Dua-e-Saifi or Hirz-e-Yamani

acceptance is a certainty.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

رَبِّ أَدْخِلْنِي فِي لَجَّةِ بَحْرِ أَحَدِيَّتِكَ وَ طَمَاطِمِ بَيْمِ وَحْدَانِيَّتِكَ وَ قُوِّي بِقُوَّةِ  
سَطْوَةِ سُلْطَانِ فِرْدَاوَيْتِكَ حَتَّى أَخْرُجَ إِلَى فِضَاءِ سَعَةِ رَحْمَتِكَ وَ فِي وَجْهِ  
لَمَعَانِ بَرْقِ الْقُرْبِ مِنْ آثَارِ جَمَائِيَّتِكَ مَهِيْبًا يَهَيِّبُتِكَ عَزِيْزًا بِعِنَايَتِكَ مُتَجَلِّيًا  
مُكْرَمًا بِتَغْلِيْمِكَ وَ تَرْكِيْبَتِكَ وَ الْإِسْنِي خَلَعَ الْعِزَّةَ وَ الْقَبُوْلَ وَ سَهَلَ لِي  
مَنَاهِجَ الْوُصْلَةِ وَ الْوُضُوْلَ وَ تَوَخَّيْ بِنَاجِ الْكِرَامَةِ وَ الْوَقَارِ وَ أَلْفَ بَيْتِي  
وَ بَيْنَ أَجْيَائِكَ فِي دَارِ الدُّنْيَا وَ دَارِ الْقَرَارِ وَ ارْزُقْنِي مِنْ نُورِ إِسْمِكَ هَيْبَةً  
وَ سَطْوَةً تَنفَادُ لِي الْقُلُوْبَ وَ الْأَرْوَاحَ وَ تَنخَشِعَ لَدَيْكَ التُّفُوْسُ وَ الْأَشْبَاحُ  
يَا مَنْ ذَلِكَ لَهُ رِقَابُ الْجَبَابِرَةِ وَ خَصَعَتْ لَدَيْهِ أَعْنَاقُ الْأَكَابِرَةِ لَا مَلْجَأَ وَ  
لَا مُنْجَى مِنْكَ إِلَّا إِلَيْكَ وَ لَا إِعَانَةَ وَ لَا إِتِكَاءَ إِلَّا عَلَيْكَ إِذْ دَفَعْتَ عَنِّي كَيْدَ  
الْحَاسِدِيْنَ وَ طُلُمَاتِ شَرِّ الْمُعَاوِدِيْنَ وَ ارْحَمْنِي تَحْتَ سُرَادِقَاتِ عَرْشِكَ يَا  
أَكْرَمَ الْأَكْرَمِيْنَ أَيَّدْ ظَاهِرِي فِي تَحْصِيْلِ مَرَادِيْكَ وَ تَوْرَ قَلْبِي وَ سِرِّي  
بِالْإِطْلَاعِ عَلَى مَنَاهِجِ مَسَاعِيْكَ الْوَهْبِي كَيْفَ أَصْدُرُ عَنْ بَابِكَ بِخِيْبَةِ مِنْكَ  
وَ قَدْ وَرَدْتُهُ عَلَى ثِقَةٍ بِكَ فَكَيْفَ تُؤْيِسُنِي مِنْ عَطَائِكَ وَ فَضْلِكَ وَ قَدْ  
أَمَرْتَنِي بِدُعَائِكَ وَ هَا أَنَا مُقْبِلٌ عَلَيْكَ مُلْتَجِيٌّ إِلَيْكَ بَاعِدُ بَيْنِي وَ بَيْنَ  
أَعْدَائِي كَمَا بَاعَدْتَ بَيْنَ أَعْدَائِي وَ اِحْتَطَفَ أَبْصَارُهُمْ عَنِّي بِنُورِ قُدْسِكَ وَ  
جَلَالِ مَجْدِكَ إِنَّكَ أَنْتَ اللَّهُ الْمُعْطِي جَلَالِ النِّعَمِ الْمُكْرَمِ لِمَنْ نَاجَاكَ  
بِلَطَائِفِ رَافِقِكَ يَا حَيُّ يَا قَيُّوْمُ يَا ذَا الْجَلَالِ وَ الْإِكْرَامِ وَ صَلَّى اللَّهُ عَلَى  
سَيِّدِنَا وَ نَبِيِّنَا مُحَمَّدٍ وَ آلِهِ أَجْمَعِيْنَ الطَّيِّبِيْنَ الطَّاهِرِيْنَ.

*O Lord, admit me into the ocean of your oneness and attach me onto the waves of your unity. And grant me strength through the force of your Uniqueness and of your kingdom until I reach the vast expanse of your all encompassing mercy. And let the rays of the radiance of your proximity glow on my face as a sign of your backing and support.*

*Grant me awe through your awesomeness, dignity through your kindness and grant me majesty and splendor through your teachings and training. Clothe me with the attire of honor and acceptance and make easy for me the paths that lead to your nearness and intercession. Adorn me with the crown of glory and elegance and keep me; in this world and the hereafter; always attached to all those whom you love. Grant me through the radiance of your name, such awe and personality that the will and hearts of people turn obedient towards me and their bodies and souls remain humble towards me. O He before whom the tyrant is reduced to nothingness and the emperors remain lowered in submission, there is no refuge or salvation except with you and there exists no help except through you and there is no support or reliance except in you. Keep me distant from the treachery of the jealous and the dark mischief of my enemies and have mercy on me by granting me sanctuary in the shade of your many veiled throne. O the most Generous of all who are generous, strengthen my backbone to enable me to achieve all that which meets with your approval. Enlighten my heart and soul to enable me to seek the paths to your service. My Lord, how can I return empty handed from your doors when I have come to you with faith. How can you leave me disappointed when I am only obeying you as you have commanded me to supplicate to you? Now here I am in your presence and I request you to distance*

*me from my enemies just like you have maintained a distance amongst my enemies. Blind their sights from me through your pure radiance and mighty honor. Indeed you are Allah who grants his immense blessings through favor and generosity to the one who gently implores you. O living guardian, O possessor of greatness and reverence and O Allah; send blessings on our leader and our prophet Muhammad and his pure and purified progeny.*

### **32) Major aamal mentioned by Hazrat Rasullah (s.a.w.a.) for debt repayment**

Sheikh Saduk has reported from Imam Mohammed Baqir (a.s.) who has narrated through the chain of his father and their fathers till Hazrat Amirul Moomineen (a.s.) who mentions that "I complained to the Holy Prophet (s.a.w.a.) regarding my debt and the Holy Prophet (s.a.w.a.) said: O Ali recite this dua,

اللَّهُمَّ أَعْنِنِي بِجَلَالِكَ عَنْ حَرَامِكَ وَبِفَضْلِكَ عَمَّنْ سِوَاكَ

even if there is a debt on you as much as the Koh-e-Sabeer (a mountain in Yemen), Allah (s.w.t.) will repay the same and in another narration it has been mentioned by Hazrat Imam Ali Reza (a.s.) that this dua should be recited 110 times after namaze subh. It has been experienced that in matters of debt repayment there is no other dua like this one but it is essential that the dua must be recited once after every namaz and in a situation of severity of debt and poverty this should be recited 110 times after namaze subh and it is better to recite this in the qunut of the namaz and then in the last sajdah of the namaz these phrases must be recited

يَا حَيْرُ الْمَسْئُولِينَ وَ يَا حَيْرَ الْمُعْطِينَ أُرْزُقْنِي وَ أُرْزُقْ عِيَالِي مِنْ فَضْلِكَ  
فَإِنَّكَ ذُو الْفَضْلِ الْعَظِيمِ.

### 33) Surah-e-Mubarak-e-Aale Imran

It has been mentioned by Hazrat Imam Jafar-e-Sadiq (a.s.) that for repayment of debt Surah-e-Aale Imran must be recited 13 times.

### 34) Aamal of “Fa sa yakfee kahomullaho”

If anyone recites this ayat 7 times after namaze subh without speaking with anyone then Almighty Allah (s.w.t.) will fulfill his desires of that day and if one keeps repeating this ayat after every obligatory namaz they will never become dependent on anyone and will attain all their desires.

فَسَيَكْفِيكَهُمُ اللَّهُ ۖ وَهُوَ السَّمِيعُ الْعَلِيمُ ﴿١٣٧﴾

**So Allah will suffice you against them, and He is the Hearing, the Knowing.<sup>1</sup>**

### 35) Another aamal for debt repayment

Recite these asmaa (names) of Allah 12000 times with the intention of debt repayment

يَا قَوِي يَا غَنِي يَا عَلِي يَا وَفِي.

### 36) For debt repayment

This should be recited 100 times for 10 days. It has been experienced that debt will get repaid

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<sup>1</sup> Surah Baqarah (2): Verse 137

يَا حَنِّي الْأَلْطَافِ نَجِّتَنَا مِمَّا نَخَافُ يَا لَطِيفُ أَدْرِكْنِي بِلُطْفِكَ الْحَفِيِّ.

### 37) A recommendation for debt repayment by Abu Saeed Abul Khair

Abu Saeed Abul Khair has mentioned that for debt repayment, recitation of these couplets 14 times every night (as per the 14 infallibles) is highly effective.

اي واحد بي مثال معبود غنى

*O the One, the Unique, All-Sufficient Lord.*

وي رازق پادشاه و درویش و  
غنى

*O Sustainer and Emperor and Ascetic and All-Sufficient.*

يا قرض من از خزانة غيب  
رسان

*Either repay my debt through Your hidden treasures.*

يا از كرم خودت مرا ساز  
غنى

*Or through Your Generosity make me self sufficient.*

### 38) Debt repayment of this world as well as of the hereafter

It has been reported in Maani ul Akhbar that Abdullah ibn Fazl mentioned in the presence of Hazrat Imam Jafar-e-Sadiq (a.s.) "Maula there is a great debt upon me and I have a large

household as well. I don't even have the means to travel for Hajj. Please teach me such a supplication that all my problems get solved. Hazrat (a.s.) said "recite this after every obligatory namaz

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاقْضِ عَنِّي دَيْنَ الدُّنْيَا وَالْآخِرَةِ.

Abdullah asked "Maula I understand regarding the debt of this world but what does the debt of hereafter mean?" Hazrat replied, "the Hajj of Allah's House".

### 39) Aamal of Aaya-e-"Wa man yattaqillah...."

Janabe Abuzar-e-Ghaffari has reported from Hazrat Rasulullah (s.a.w.a.) that Hazrat mentioned "There is an Aayat(verse) in the Holy Quraan which is such that if people learn this Aayat and utilize it correctly then all their desires will be fulfilled." Then He (s.a.w.a.) recited the Aayat

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا ﴿٣٩﴾ وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ ﴿٤٠﴾  
وَمَنْ يَتَّوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ ﴿٤١﴾ إِنَّ اللَّهَ بِالْعُمْرَةِ إِذْ جَعَلَ اللَّهُ  
لِكُلِّ شَيْءٍ قَدْرًا ﴿٤٢﴾

a few times"

The aamal of Aayate Wa man yattaqillah.....is to be performed like this:

Start on a Monday and recite this aayat 153 times for 39 days. On the 40th day recite the same 173 times. This aamal is highly effective for increase in sustenance, prosperity in wealth and attainment of self sufficiency and has been tried and tested



## 40) Namaz for achieving debt repayment, increase in sustenance and self sufficiency

If anyone recites 2 rakats of namaz with the intention of debt repayment, increase in sustenance, self sufficiency or for any other desire in this manner:-

Keep a fast on Thursday or Friday, and recite salwaat 100 times at any time on that day and then recite 2 rakats of namaz. In each rakat after Surah Hamd, recite Aayatul Qursi 15 times, Surah Tauheed 25 times and immediately on completing the namaz, remaining seated and without any interruption recite Ya Wahhab 41000 times; their dua will definitely be accepted. This has been successfully experienced many times.

Also if someone recites this “ism” (name of Allah), Ya Wahhabo, 14 times in a single breath after every namaz in sajda-e-shukr they will become free of need.

## 41) Aamal of the Aayat “Allaho lateefun bi Ibadihi...”

For debt repayment, to get released from prison, protection from the mischief of enemies, staying away from grief and worries or for any other purpose if anyone recites this Quranic verse 70000 times they will surely attain their desire.

اللَّهُ لَطِيفٌ بِعِبَادِهِ يَرْزُقُ مَنْ يَشَاءُ ﴿١٩﴾ وَبِالْقَوِيِّ الْعَزِيزِ ﴿١٩﴾

**Allah is Benignant to His servants; He gives sustenance to whom He pleases, and He is the**

Strong, the Mighty.<sup>1</sup>

## 42) Another aamal of the same Aayat

If anyone recites this same Aayat (of No. 41) 1000 times for the purpose of debt repayment they will attain their goal quicker than they imagined.

## 43) Aamal of four Surahs

If someone continuously recites Surah-e-Waquiiah, Surah-e-Muzzammil, Surah-e-Wal Lail and Surah-e-Alam Nashrah (Al-Inshirah) everyday for 40 days in this same sequential order with the intention of debt repayment, it has been successfully experienced that they will attain their purpose. After recitation of each Surah every day this dua should also be recited

يَا رَازِقَ السَّائِلِينَ يَا رَاحِمَ الْمَسْكِينِ يَا وَلِيَّ الْمُؤْمِنِينَ يَا غِيَاثَ  
الْمُسْتَغِيثِينَ يَا أَرْحَمَ الرَّاحِمِينَ صَلَّى عَلَى مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ أَكْفَيْنِي  
بِحَلَالِكَ عَنْ حَرَامِكَ وَ بِطَاعَتِكَ عَنْ مَعْصِيَتِكَ وَ بِفَضْلِكَ عَمَّنْ سِوَاكَ يَا  
إِلَهَ الْعَالَمِينَ وَ صَلَّى اللَّهُ عَلَى مُحَمَّدٍ وَ آلِهِ الطَّاهِرِينَ.

## 44) Aamal of Surah-e-Talaq

If this Surah (Quranic chapter) is recited 21 times with the intention of debt reduction it is beneficial and effective and has been tried and tested. Moreover for obtaining release from prison this Surah should be recited the same number of times. For increase in sustenance one must perform ablution (wuzu), sit facing the Holy Ka'aba (qiblah) and recite this Surah

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<sup>1</sup> Surah Shooraa (42): Verse 19

3 times in a single sitting without talking to anyone in order to derive its benefit.

#### **45) A supplication taught by Ayatullah Marashi Najafi for debt repayment**

The narrator says “I once went in the presence of Ayatullah Marashi Najafi who asked me as to why I appeared so sad and worried. I replied that I was debt ridden and because of this stress I couldn’t sleep at night and this often caused me to miss offering Namaze Subh on time. He replied,”Recite this –

اللَّهُمَّ أَعْنِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَبِفَضْلِكَ عَمَّنْ سِوَاكَ

daily after every namaz”. I inquired if this aamal was sufficient for the heavy debt that was upon me to which he recommended that after namaze subh I should recite the same 110 times. I did exactly that and in a short while all my debts were repaid. I taught this aamal to many others who also performed it and achieved success.

#### **46) The loftiness of the name of Hazrat Ali (a.s.)**

This has been narrated from Janabe Ammar-e-Yasir who was a close companion of the Holy Prophet (s.a.w.a.). He says that ‘Once I was honored to be in the presence of my Maula Amirul Moomineen Ali ibn Abi Talib (a.s.). Hazrat asked “why are there signs of worry and grief on your face O Ammar-e-Yasir?” Before I could reply Maula pointed to a stone that was lying nearby and commanded me to pick it up and repay my debts with it. I said, “Maula this is nothing more than a stone, how can debt be repaid with this stone ”. Maula told me to invoke Allah to change this stone to gold. I said “How will this stone turn to gold on my hands even if I invoke Allah.” Maula

replied, “O one of feeble conviction. Make me your intercessor in the presence of Allah and say, ‘Ya Allah turn this into gold for the sake of Ali and it will become gold. The iron that turned soft for Hazrat Dawood (a.s.) was also made so through my intercession. Hazrat-e-Dawood (a.s.) would make me the intercessor before Allah (s.w.t.) saying “Ya Allah make this iron soft for the sake of the Haqq of Ali (a.s.)” and it would become soft. Hence whoever asks Allah (s.w.t.) for anything through my intercession, they will achieve it.

I prayed to Allah to turn the stone to gold for the sake of Ali (a.s.) and it turned to gold. I took from that gold the quantity of it that was sufficient for the repayment of my debt leaving the remainder there. Maula (a.s.) told me to once again invoke Allah for his sake to return the left over gold to stone. I did so and the remaining gold turned back to stone.

## **47) Aamal of Istegfar taught by Hazrat Ayatullah Kashmiri**

Hazrat Ayatullah Kashmiri who was an eminent theological scholar was asked by one of his students as to what was the best dhikr (invocation) he could recite during the university holiday season. Ayatullah instructed him to recite istegfar 30000 times. He recommended that this be divided into 3000 times every day for 10 days and for those who were not used to such a lengthy repetition, they may recite it 1001 times daily. He also said that this dhikr was very beneficial for the repayment of debt.

## 48) Aamal of Surah-e-Mubarak Al Hamd for debt repayment

For overcoming of every difficulty and for acceptance of every desire especially for debt repayment, Surah-e-Al Hamd must be recited 41 times at the same spot and at the same time of day for 41 consecutive days. If either the time or place or days are amiss, then the entire Aamal must be started from the beginning all over again. By the Grace of Allah (s.w.t.) the results will be apparent in the first week itself but even if the desired result is achieved earlier the entire Aamal must be completed as indicated. Furthermore it is better if for this Aamal “Bismillahir Rahmaanir Raheem and Alhumdolillahe Rabbil Aalameen” are recited together as one.

## 49) Tradition narrated by Allama Sheikh Tusi (r.a.) for the repayment of debt

A person arrived in the presence of Imam Jafar-e-Sadiq (a.s.) and said “O my Maula (Master). I have come before you with a complaint about a large debt that is upon me and also about a tyrant ruler who has made life extremely difficult for me. I request you to teach me a dua due to which I may obtain a lot of wealth, get free from my debt and also remain protected from the oppression of the tyrant.”

Imam (a.s.) said “When it gets dark, recite 2 rakats of Namaz. In the first rakat after Surah-e-Hamd recite Aayatal Qursi and in the second rakat after Surah-e-Hamd recite the last Ayaat of Surah-e-Hashr ”

لَوْ أَنْزَلْنَا بِدَا الْقُرْآنِ عَلَيَّ جَبَلٍ لَرَأَيْتَهُ خَاشِعًا مُتَصَدِّعًا مِّنْ خَشْيَةِ اللَّهِ ﴿١٠٠﴾  
وَتِلْكَ الْأَمْثَالُ نَضْرِبُهَا لِلنَّاسِ لَعَلَّهُمْ يَتَفَكَّرُونَ ﴿١٠١﴾ بِسْمِ اللَّهِ الَّذِي لَا إِلَهَ إِلَّا

بُؤَىٰ ۞ عَلِمَ الْغَيْبِ وَالشَّهَادَةِ ۞ بُؤَالرَّحْمٰنِ الرَّحِیْمِ ۞ ۲۲ ۞ بُؤَاللّٰهِ الَّذِیْ لَا  
 إِلَهَ إِلَّا بُؤَؤُ ۞ الْمَلِیْكَ الْقُدُّوْسَ السَّلَامُ الْمُؤْمِنُ الْمُهَيْمِنُ الْعَزِیْزُ الْجَبَّارُ  
 الْمُتَكَبِّرُ ۞ سُبْحٰنَ اللّٰهِ عَمَّا یُشْرِكُوْنَ ۞ ۲۳ ۞ بُؤَاللّٰهِ الْخَالِیْقُ الْبَارِیُّ  
 الْمُصَوِّرُ لَهُ الْأَسْمَاءُ الْحُسْنٰی ۞ یُسَبِّحُ لَهُ مَا فِی السَّمَوٰتِ وَالْأَرْضِ ۞  
 وَبُؤَالْعَزِیْزِ الْحَكِیْمِ ۞ ۲۴ ۞

after the namaz, keep the Quraan upon your head and say

یَحَقِّ هَذَا الْقُرْآنَ وَ یَحَقِّ مَنْ أَرْسَلْتَهُ بِهٖ وَ یَحَقِّ كُلِّ مُؤْمِنٍ مَدَّخْتَهُ فِیْهِ وَ  
 یَحَقِّكَ عَلَیْهِمْ فَلَا أَحَدٌ أَعْرَفَ بِحَقِّكَ مِنْكَ.

بِكَ يَا اللَّهُ	_____	10 times
بِمُحَمَّدٍ	_____	10 times
بِعَلِيٍّ	_____	10 times
بِقَاطِمَةَ	_____	10 times
بِالْحَسَنِ	_____	10 times
بِالْحُسَيْنِ	_____	10 times
بِعَلِيِّ بْنِ الْحُسَيْنِ	_____	10 times
بِمُحَمَّدِ بْنِ عَلِيٍّ	_____	10 times
بِجَعْفَرِ بْنِ مُحَمَّدٍ	_____	10 times
بِمُؤَسَى بْنِ جَعْفَرٍ	_____	10 times
بِعَلِيِّ بْنِ مُوسَى	_____	10 times
بِمُحَمَّدِ بْنِ عَلِيٍّ	_____	10 times
بِعَلِيِّ بْنِ مُحَمَّدٍ	_____	10 times
بِحَسَنِ بْنِ عَلِيٍّ	_____	10 times

Then invoke Allah for your needs”. The narrator mentions that after a period of time that person returned and said that his debt had been paid, the problem with the tyrant ruler was resolved and his wealth had increased.

## 50) Aamal of “Fallaho khairan haafezan”

For keeping enemies away, for the purpose of debt repayment, for getting rid of illness, for fulfillment of desires, for achieving respect and for every other purpose, one should recite the following Aayat

فَاللَّهُ خَيْرٌ حِفْظًا ﴿٦٤﴾ وَبُورَاحِمَ الرَّحْمَنِ ﴿٦٤﴾

3330 times in a single sitting. If it is not possible to do so in one sitting, then it may be recited as per convenience.

## 51) Aamal of “Hasbeyallahul Haseeb” for debt repayment.

It has been narrated in traditions that for protection from the evils of enemies, thieves, bad neighbors or bad companions. Or for protection from difficulties while travelling or relief from debt or from the mischief of animals one must fast for a week starting from a Thursday until the coming Wednesday and in these days or nights recite 77 times

حَسْبِيَ اللَّهُ الْحَسِيبُ

Inshallah relief from these problems will be achieved.

## 52) Aamal of Allah’s name “Ya Wahhab”

For repayment of debt, for increase in sustenance and to

attain wealth one must fast either on a Thursday or Friday and recite 2 rakats of namaz. Before commencing the namaz, salawat must be recited 100 times. The intention (niyyat) of the namaz should be specifically for the purpose of resolving the problem in question. In both the rakats after Surah-e-Al Hamd, 11 times Ayatal Qursi and 25 times Surah Ikhlas must be recited. On completion of the namaz يَا وَهَّابُ must be recited 41000 times and after that one must invoke Allah for fulfillment of their desires. Inshallah one's objective will surely be attained. One must avoid speaking to anyone until the completion of the entire Aamal.

### **53) Aamal of Allah's name 'Al-Hakeem'**

It has been narrated from Hazrat Imam-e-Reza (a.s.), that His Eminence mentioned, "For achieving ease and comfort in any difficult affair whosoever recites الْحَكِيمُ many times will find their affairs becoming smooth and easy." Learned scholars have mentioned that in this name of Allah there are many wondrous and amazing secrets. There is a solution for every problem in this Ism (name). Any matter that needs to be opened or shut can be done with this name. For repayment of debt, for emerging out of poverty and neediness and for increase in sustenance, this name of Allah is very effective.

### **54) Allah's name Al Mateen**

If one's faith and trust in Allah is not strong enough then recitation of الْمُتَمِّينُ 366 times will strengthen their faith and conviction in Allah (s.w.t.). For repayment of debt too this Ism should be repeated 366 times.



## 55) Tawassul (intercession) of Hazrat Muhammad (s.a.w.a.) and Hazrat Ali (a.s.)

This Tawassul is the cure for all problems. There is a tradition of Abul Hasan (a.s.) narrated by Suma'a that—

“O Suma'a whenever you encounter some desperate need then recite”

اللَّهُمَّ إِنِّي أَسْأَلُكَ بِحَقِّ مُحَمَّدٍ وَعَلِيِّ فَإِنَّ لَهُمَا عِنْدَكَ شَأْنًا مِنَ الشَّأْنِ وَ  
قَدْرًا مِنَ الْقَدْرِ فَبِحَقِّ ذَلِكَ الشَّأْنِ وَبِحَقِّ ذَلِكَ الْقَدْرِ أَنْ تَفْعَلَ بِي (كَذَا  
وَكَذَا)<sup>1</sup>

and state your needs”.

On the day of qayamat every angel, prophet, messenger and faithful mo'omin will be in desperate need of the help of these two personalities.

## 56) Taqeebat (recitation after obligatory namaz) for attaining wealth and for fulfillment of desires

Ibne Abi Umair has narrated from Moawiah ibn Ammar (companion of Imam Sadiq (a.s.))

Whoever recites the following 3 times after every namaze wajib

يَا مَنْ يَفْعَلُ مَا يَشَاءُ وَلَا يَفْعَلُ مَا يَشَاءُ أَحَدٌ غَيْرُهُ

Whatever they may ask from Allah (s.w.t.) will be granted to them.

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<sup>1</sup> Instead of 'kaza wa kaza' mention your desires

## **57) Final Words – the major virtue in the giving of loan**

Sahl bin Ziad has copied this narration through Ahmad bin Hasan bin Ali who narrates from his father who narrates from Oukba bin Khalid who says “Once myself, Moalla and Osman bin Imran arrived in the presence of Abu Abdillah Imam Jafar e Sadiq (a.s.).When Imam (a.s.) saw us he said:

Welcome, welcome O the faces that like us and are liked by us, may Allah (s.w.t.) keep you near us in this world and in the hereafter. Then Osman said: May I be sacrificed for you and Imam (a.s.) said: Speak. Osman said: I am a man of limited means; to which Imam (a.s.) said: May Allah (s.w.t.) grant you abundance and ease. He said: People come to me for help at a time when it is still early for me to pay the annual zakaat (poor rate) so I am unable to help them. Imam (a.s.) said: The giving of loan to the needy consists of 18 parts of virtue near us while the giving of charity has 10 parts. When someone in need asks you for aid then give him the money he requires as a loan. Then when the time for your annual zakat arrives then write off that loan as your zakat payment. O Osman never let a mo’omin return empty handed as this is an extreme act near Allah (disliked by Allah). O Osman if you only knew the position and value that the act of helping a faithful believer holds near Allah you would never ever be slack in doing so. The one who makes a mo’omin happy it is as if he has made the Holy Prophet (s.a.w.a.) happy and fulfilling the request of a faithful believer protects one from the illnesses of lunacy, leprosy and leucorrhoea (white spots on skin).