

## Devi Mahatmiya Rahasyam5 - pancIkaraNaM

I have talked about sAdhanA catuShTayaM several times. This is the pre-requisite for any path you take.

What are those sAdhanA catuShTayaM?

1. nityAnityavastu vivEkaM (discrimination)
2. ihAmutrAphalabhOgavirAgaM - vairAgyaM. some call this renunciation, some call this detachment, I somehow like to define it as being indifferent to the outcomes.
3. ShamAdi ShaTkaM -
  - a. shamaM (mastery of the mind),
  - b. damaM (mastery of the sense organs),
  - c. uparati (developing the mind the senses to focus on where we need to),
  - d. titikSha (reaching a quality where there are no likes and dislikes - pure acceptance),
  - e. shraddhA (undettered trust, belief in shrutIs and guruvAkhyA), and
  - f. samAdAnaM (total single pointed focus - ekAgracintanA)
4. mumukShutvaM

In this sAdhanAcatuShTayaM, we have seen the importance of nityAnityavastu vivEkaM numerous times. Whenever we see a vastu, you start to analyze if it is temporary or permanent and then discard the temporary and so discard the desire and attachment for the temporary.

After a lot of practice, you would be able to do this discarding the external vastus as anityA and not have any attachment for them. However, when it comes to stuff that are superimposed on your Atman and within, it is very difficult to separate them out and single out the Atman out of these anitya vastUs.

For this to happen, we must understand the science of pancabhUtAs and start to analyze them and how they are formed, how they are mixed and how they are imposed on the Atman so that we get the critical thinking power to discriminate at that subtle level. The subtle pancabhUtAs gets mixed together to form the gross elements.

**This science of mixture of pancabhUtAs is called pancIkaraNaM.**

What is the pramANaM for this? The vEdAs do not talk about pancIkaraNaM. In cAndOghya upaniShAt, trivRutkaraNa is mentioned. It says everything came from the mixture of tEjas, ApaH, and annaM. This can be broadly taken as agni, water, and pRuthvi. So basically the last 3 elements are taken and the first two are omitted. Adi shankarA is the first person to come up

with this detailed panckaraNa technique where he said all the 5 bhUtAs are mixed in proper proportions to result in gross elements. But being a jagadguru, how can he be vedavirrudha? It is impossible, isn't it? So he himself has given samAdhanaM for this doubt. He claims that even though chandOghya upaniShat does not explicitly specify the 5 elements, taitriya upanishad specifies the 5 elements and their sRuShti sequence. So, the omission of chandOghya should be assumed as implied and not as an omission.

### So what does AdishaMkarA say about pa~jckaraNa ?

He wrote a very small 7 paragraph sutra called pa~jckaraNaM. There are 6 commentaries for just these 7 paragraphs. Out of these, one is from Shri surEshvarAcAryA Himself. He wrote the commentary called pa~jckaraNa vArtikaM (Since surEshvarA cAryA wrote a lot of vArtikas on shankarAs works, he is called as vArtikakArA itself.) This comentary itself is supposed to be self-explanatory. However, 3 authors have written commentaries for this commentary also.

Adi shankarA calls this panckaraNaM as a contemplation to reach samAdhi.

### पञ्चीकरणम्

अथातः परमहंसानां समाधिविधिं व्याख्यास्यामः ।

ॐ सच्छब्दवाच्यम् अविद्याशबलं ब्रह्म । ब्रह्मणोऽव्यक्तम् । अव्यक्तात् महत् । महतोऽहङ्कारः । अहङ्कारात् पञ्चतन्मात्राणि । पञ्चतन्मात्रेभ्यः पञ्चमहाभूतानि । पञ्चमहाभूतेभ्यो अखिलं जगत् ।

पञ्चानां भूतानां एकैकं द्विधा विभज्य स्वार्धभागं विहायार्धभागं चतुर्धा विभज्येतरेषु योजिते पञ्चीकरणं मायारूपदर्शनम् । अध्यारोप अपवादाभ्यां निष्प्रपञ्चं प्रपञ्चयते ।

ॐ पञ्चीकृतपञ्चमहाभूतानि तत्कार्यं सर्वं विराडित्युच्यते । एतत्स्थूलशरीरं आत्मनः । इन्द्रियैरर्थोपलब्धिर्जागरितम् । एतदुभयाभिमानि आत्मा विश्वः । एतत् त्रयं अकारः ।

अपञ्चीकृत पञ्चमहाभूतानि पञ्चतन्मात्राणि तत्कार्यं च पञ्चप्राणाः दशेन्द्रियाणि मनो बुद्धिश्चेति सप्तदशकं लिङ्गं भौतिकं हिरण्यगर्भं इत्युच्यते । एतत् सूक्ष्म शरीरं आत्मनः । करणेषूपसंहतेषु जागरितसंस्कारजः प्रत्ययः सविषयः स्वप्न इत्युच्यते । तदुभयाभिमान्यात्मा तैजसः । एतत्त्रयं उकारः ।

शरीरद्वय कारणं आत्म अज्ञानं साभासमव्याकृतमित्युच्यते । एतत् कारण शरीरं आत्मनः । तच्च न सत्, नासत्, नापि सदसत् । न भिन्नम्, नाभिन्नम्, नापि भिन्नाभिन्नम् कुतश्चित्, न

निरवयवम्, न सावयवम्, नोभयम् । किं तु केवलब्रह्मात्मैकत्वज्ञानापनोद्यम् ।  
सर्वप्रकारज्ञानोपसंहारे बुद्धेः कारणात्मनाऽवस्थानं सुषुप्तिः । तदुभयाभिमान्यात्मा प्राज्ञः । एतत्  
त्रयं मकारः ।

अकार उकारे, उकार मकारे, मकार ॐकारेऽहम्येव ।

अहमात्मा साक्षी केवलश्चिन्मात्रस्वरूपः न अज्ञानम्, नाऽपि तत्कार्यं । किं तु  
नित्यशुद्धबुद्धमुक्तसत्यस्वभावं परमानन्द अद्वयं प्रत्यग्भूतं चैतन्यं  
ब्रह्मैवाहमस्मीत्यभेदेनावस्थानं समाधिः । तत्त्वमसि, ब्रह्माहमस्मि प्रज्ञानमानन्दं ब्रह्म अयमात्मा  
ब्रह्म इत्यादि श्रुतिभिः । इति पञ्चीकरणं भवति ॥

This is such a beautiful treatise. In fact, several bhAshyakArakAs even **suggest this as a daily pArAyaNa vidhi to force contemplation.**

Even though this says this is the description of the samAdhi vidhi for paramahaMsAs, do not reject this as it is not applicable to you. Don't forget that your goal and the goal for the paramahaMsAs are not different.

He explains the **sequence of creation from the brahman from a vEdantic tatvaM perspective.**

- **First there this sat** - just brahmaN. When this brahmaN gets the spandanaM and gets the veil of mAyA/avidyA, **then comes avyaktaM or the unmanifest.**
- **From the avyaktaM comes mahat or pure cosmic intelligence.**
- **From this mahAt came ahaMkAraM / getting attached to the I.**
- **From this ahaMkAraM came pancatanmAtrAs** - shabda, sparsha, rUpa , rasa, and gandha.
- **From the tanmAtrAs came pancamahAbhUtAs** - AkAsha vAyu vahni salila bhUmi.
- **From the pancamahAbhUtAs came the entire Universe.**

This is the first paragraph. Very simple.

The one area where there are changes to this sequence is between the pancatanmAtrA and pancabhUtAs. Some theories first give the bhUtAs and then the tanmAtrAs. tanmAtrA means subtle element. We will continue to explore using our tantric tatva sequence.

We all know that the five elements are the most basic and they are formed first from prakRuti - which is the base coat nature with all the guNAs in equilibrium.

**Each bhUtA is formed in a sequence.**

- **First came AkAshaM.**
- **From AkAshA came vAyu.**
- **From vAyu came agni**
- **From agni came jalaM;**
- **from jalaM came pRutivI.**

How can we say that this is the sequence? First of all, shruti gives this sequence so it cannot be challenged. However, we also know from our own experience and critical analysis. Adi shaMkarA goes to detailed description on how this sequence happened and how is it obvious that the aMsaM of its predecessor is present in the successor and not the other way around.

We know that from pancatanmAtrAs came these pancabhUtAs. What are those? shabda, sparsha, rUpa, rasa, and gandhaM.

- **From AkAshA came sabdhaM**
- **from vAyU came sparshaM**
- **from agni came rUpaM**
- **from jalaM came rasaM**
- **from pRutivI came gandhaM.**

Now, if the sequence of creation is to be believed, then these qualities should be present in the successive creations. Meaning, if vAyu, there should be a shabda quality and a sparsha quality. If agni, there should be shabda quality, sparsha quality, and rUpa quality. etc. It should also be proved that there should not be a rUpa or rasa or gandha quality in vAyU etc.

शब्दैकगुणमाकाशं शब्दस्पर्शगुणो मरुत् ।  
शब्दस्पर्शरूपगुणैस्त्रिगुणं तेज उच्यते ॥

शब्दस्पर्शरूपरसैः गुणैरापश्चतुर्गुणाः ॥

शब्दस्पर्शरूपरसगन्धैः पञ्चगुणा मही ॥

advaitA and can be a dry topic but panlkaranaM is a very interesting topic and you will be awed at the amount of thought AdishaNkarA has put and explained and how he has done all that within 32 years of age!

प्रतिध्वनि वियं शब्दो वायौ वीसीति शब्दनम् ।  
अनुष्णाशीतिसंस्पर्शो, वन्हौ भुगुभुगुध्वनिः ॥

उष्णस्पर्शः प्रभारूपं, जलेबुलुबुलुध्वनिः ।  
शीतस्पर्शः शुक्लरूपं, रसो माधुर्यमीरितम् ॥

भूमौ कडकडाशब्दः काठिन्यं स्पर्श इष्यते ।  
नीलादिकं चित्ररूपं मधुराम्लादिको रसः ॥

सुरभीतरगन्धौ द्वौ, गुणाः सम्यग्विवेचिताः ॥

He says - In AkAsha, there is only shabdA - this **shabdA is called pratidhvani** - means echo. But there is also an interesting point here that many people miss. We all relate AkAshaM with brahman - why? because it is everywhere, no form, always there, no beginning or end - so several of the qualities of the brahman are present in this AkAshaM. But how can we say that **this AkshaM is NOT brahman? This pratidhvani is the indication.** When will we get an echo? When the sound travels, hits a finite object and travels back. That is why it is called pratidhvani - hitting and back. So this is a subtle indication that **AkAshaM may appear to be a brahma vastu. But it is not. It is still finite. You may not see the boundaries of it but it does not mean it is infinite. It is still with boundaries.**

So back to the concept - AkAsha has just the shamba quality called pratidhvani.

- **vAyu** - vIsI shabdaM and anuShNA and ashIti sparshaM. It has a shabdaM called vIsI. May be this is why we call kAthu vIsarThu. not hot and not cold - this is the sparsha quality.
- **agni** - bhugubhugu shabdhaM, uShNa sparshaM, prabhA rUpaM. bhugubhugu-nu thee pidichirukku - solrathu vazhakkam thaane? So bhughubhugu shamdhaM, hot sparshaM, and prakAsha rUpaM. Makes sense.
- **jalaM** - bulubulu - shabdhaM; shIta sparshaM; shukla rUpaM; madhura rasaM - sounds bulubulu (we normally say chalachala.. but he uses bulubulu. cold-sparshaM, white color, and sweet taste.
- **bhUmi** - kaDakaDa - shabdaM; hard sparshaM; blue colors; all rasas; good and bad smell - vAsana and nAtraM.

You cannot find a smell in AkAshaM. So shaMkara clearly proved the sequential creation aspect of the panca bhUtAs.

Since the creation happened as the bhOga vastu for the puruShA; there should be ways to enjoy these. For that, the ability to grasp these were created. This **ability** - this grahikkum shakti - **grasping power is called jnAnEndriyAs**. These **came out from the satva aspect of the panca bhUtAs**. Why is the satva aspect?

- satvA is cognitive ability,
- rajas is action,
- tamas is inertia.

**Anything that can illuminate is the satva aspect**. So, the jnAnEndriyAs are the ones that can **illuminate the vishayAs**. The ability to see - is what can illuminate the objects that can be seen. The ability to hear illuminates the sounds that can be heard etc. So, **the jnAnEdriyAs are created out of the satvA aspect of the panca bhUtAs**.

- To grasp the **sound/shabdA** came **shrOtraM**.
- To grasp the **touch/sparsha** came **tvak**.
- To grasp the **form/rUpa** came **cakShu**.
- To grasp the **taste/rasA** came **jihvA**.
- To grasp the **smell/gandhA** came **grAnA**.

vEdantA uses antakaraNa as either 2-fold or 4-fold. Tantra shastrA and Agamas use it as 3-fold.

What are they? manO (mind); buddhi(thinking ability) ahaMkArA (ego I-ness) and cittaM (intelligence). Sometimes vedAnta combines the ahaMkArA into mind and cittaM in budhi and only has manaM and buddhi as two antaHkaraNa. In tantra shAstrAs, we always have manO buddhi and ahaMkArA. The cittaM is embedded into buddhi.

In today's context, we will use only two-fold vEdantic philosophy. mind and buddhi.

**When buddhi is linked to the five jnAnEndriyAs - it is called vijnAnamaya kOshaM.**

**When mind is linked to the five jnAnEndriyAs - it is called manOmaya kOshaM.**

**When prANA is linked to the five karmEndriyAs - it is called prANamayakOshaM.**

**The rajO guNAs of the panca bhUtAs created the five karmEndriyAs - vAk, pAda, pANi, pAyu, upastha**. How is this rajO guNA? We know that they are action oriented. To create the sound, the quality of AkAshA, you need the action-oriented power called vAk. Similarly, movement- the quality of vAyu - is represented by legs as they are needed for the movement. etc.

These three kOshaMs linked together is called linga sharIraM or sUkshma sharIraM. Why? lingaM means identification; aDailyAlaM. What does it identify? It identifies the existence of Atman within. Without these, it would be impossible to know such a thing is within.

Until this state, we are only talking about the five elements as is - only the guNA aspect of the bUtAs splitting and super-imposing upon manO buddhi to create different layers but these are all still subtle... these are still capabilities... powers... but nothing is gross yet.

So for all of these to be enjoyed and realized, you need a gross element. That element is our gross body. The gross body has the gross organs that are linked to these panca jnAnEndriyaM, karmEndriyaM etc and allows the linga sharIraM to occupy and perform its actions.

So how is the gross body formed? shaMkarA gives a detailed equation on the formation of this gross element. This body is also formed from the 5 elements only but not independently. They had to mixed to arrive at a gross bhUtA. To be precise, to create a gross fire, you need to mix all the elements in certain proportions to arrive at a gross element. Each of the other elements will be present into the gross element.

खादीनां भूतमेकैकं सममेव द्विधा द्विधा ।  
विभज्य भागं तत्राद्यं त्यक्त्वा भागं द्वितीयकम् ॥

चतुर्धा सुविभाज्याथ तमेकैकं विनिक्षिपेत् ।  
चतुर्णां प्रथमे भागे क्रमेण स्वार्धमन्तरा ॥

ततो व्योमादिभूतानां भागाः पञ्च भवन्ति तै ।  
स्वस्वार्धभागोनान्येभ्यः प्राप्तं भागचतुष्टयम् ।  
संयोज्य स्थूलतां यान्ति व्योमादीनि यथाक्रमम् ॥

- खादीनां भूतमेकैकं - Starting from AkAshaM, every single element;
- सममेव द्विधा द्विधा - split into two equal half.
- विभज्य भागं - In the split pieces
- तत्राद्यं त्यक्त्वा - Leave the first split
- भागं द्वितीयकम् - The second piece
- चतुर्धा सुविभाज्याथ - Split into four equal pieces
- तमेकैकं - Those each pieces
- चतुर्णां प्रथमे भागे क्रमेण - To the first piece (that you kept aside initaly) of each element
- स्वार्धमन्तरा - Leave its own
- विनिक्षिपेत् - and attach it to the rest.
- ततो व्योमादिभूतानां - Thus the five elements starting from AkAshaM
- भागाः पञ्च भवन्ति तै - gets 5 parts.

- स्वस्वार्धभागोनान्येभ्यः - Its own part half and the other elements
- प्राप्तं भागचतुष्टयम् - forms the 4 other parts.
- संयोज्य स्थूलतां यान्ति - This mixture make it gross
- व्योमादीनि यथाक्रमम् - for the 5 elements starting from AkAshaM.

Basically, what he says is - Take each element. Split them into half. Keep one half separate. The other half, split it into 4 equal parts. Now, take these 4 parts and attach them with the other elements. Do this for all the elements.

Mathematically, this is represented as

- **Gross AkAshaM** = 1/2 subtle AkAshaM + 1/8 subtle vAyu + 1/8 subtle agni + 1/8 subtle jalam + 1/8 subtle pRutvi.
- **Gross vAyu** = 1/2 subtle vAyu + 1/8 subtle AkAshaM + 1/8 subtle agni + 1/8 subtle jalam + 1/8 subtle pRutvi.
- **Gross agni** = 1/2 subtle agni + 1/8 subtle AkAshaM + 1/8 subtle vAyu + 1/8 subtle jalam + 1/8 subtle pRutvi.
- **Gross jalaM** = 1/2 subtle jalaM + 1/8 subtle AkAshaM + 1/8 subtle vAyu + 1/8 subtle agni + 1/8 subtle pRutvi.
- **Gross pRutvi** = 1/2 subtle prTuvi + 1/8 subtle AkAshaM + 1/8 subtle vAyu + 1/8 subtle agni + 1/8 subtle jalaM.

**This making of Gross bhUtAs from the bhUta tatvAs is called pancikaraNam.**

Why did he even go through all these struggles to explain this concept. He could have simply said Gross agni came out of subtle agni and other elements. Who would have questioned him? No one really. While he did write a lot of granthas to satisfy folks to believe in vEdAs and come back under the vEdic umbrella. He had to do a lot of tarkAs to convince others - both believers and non-believers.

But, if you carefully look at the effort, he has taken to explain these details on the mixtures, you would understand his infinite compassion towards us. He is a jIvan mukta. There was absolutely no need for him to take such strains. Why does he have to go through the pains to explain such intrinsic details? Just for us. He knew that we would all struggle even at the first step of pre-qualifier itself. NityAnityavastu vivEkaM itself will be a challenge. To critically analyze the nitya and anitya vastU and when you start going to the subtle layers, it would become difficult to remove it from the gross element level.

You look at a pot and discard the pot as anityA and the sand as nityA. Then you look at the sand and see the pRutvi as what as nityA? Where did brahmaN suddenly jump in this gross form? Superficially it is easy to say that everything that you perceive through the senses are anityA and only brahman is nityA. It is just a feel-good factor and a tamsic approach. Easy way to



resign from the vivEkaM. Unless you truly discriminate into every minute tatvAs from its gross, subtle, and causal states, there is no way you will be able to establish the truth at a real experiential level. Splitting the gross pRuthvi as half subtle and 1/8th of subtle jalam etc is key to further merge one tatvam into its predecessor and evolve to the core state of brahman.

Now, let us go back to shankarAs pancIkaraNam and look at the second paragraph -

पञ्चानां भूतानां एकैकं द्विधा विभज्य स्वार्धभागं विहायार्धभागं चतुर्धा विभज्येतरेषु योजिते  
पञ्चीकरणं मायारूपदर्शनम् । अध्यारोप अपवादाभ्यां निष्प्रपञ्चं प्रपञ्चयते ।

We just covered this. The process of pancIkaraNam and how it creates the gross elements.

Let us now look into the third paragraph.

ॐ पञ्चीकृतपञ्चमहाभूतानि तत्कार्यं सर्वं विराडित्युच्यते । एतत्स्थूलशरीरं आत्मनः ।  
इन्द्रियैरर्थोपलब्धिर्जागरितम् । एतदुभयाभिमानि आत्मा विश्वः । एतत् त्रयं अकारः ।

After the pachIkaraNaM and its actions the result is this combined gross - that **samaShTi IshvarA - is called virAt. From a vyaShTi perspective, it results in a stHula sharIraM - gross body.**

This state where the indriyAs are the only way of perception, when these sense organs are the primary way of gathering vishayA - it is called jAgrat. **One who has abhimAnaM on this gross body - that individual vyaShTi AtmaN is called vishvaN.** This sthUla sharIra abhimAni vyaShTi vishvan, jAgrat avastA, and the samasHti virAt - **these three put together is a-kAraM.**

This is the third paragraph.

Let us now look into the fourth paragraph.

अपञ्चीकृत पञ्चमहाभूतानि पञ्चतन्मात्राणि तत्कार्यं च पञ्चप्राणाः दशेन्द्रियाणि मनो बुद्धिश्चेति  
सप्तदशकं लिङ्गं भौतिकं हिरण्यगर्भं इत्युच्यते । एतत् सूक्ष्म शरीरं आत्मनः । करणेषूपसंहृतेषु  
जागरितसंस्कारजः प्रत्ययः सविषयः स्वप्न इत्युच्यते । तदुभयाभिमान्यात्मा तैजसः । एतत्त्रयं  
उकारः ।

This talk about the linga sharIraM. We already saw this explanation. Prior to the pancIkaranam, the 5 element, 5 tanmAtrAs, their actions, 5 prANAs, manas, and buddhi - these 17 put together is called the samaShTi linga sharIraM or sUkShma sharIraM. This samaShTi Ishvara is called as hiraNyagarbhA. Since the gross indriyAs - sense organs are missing in action here, the external jagat does not exist. Whatever happens in this state is a simple projection of the mind and

buddhi. This avastA is called svapna avastA. The vyaShTi puruShA who has abhimAnaM of this state is called tEjasan. This sUkShma/linga sharIra abhimAni vyaShTi tEjasan, svapna avastA, and the samasHti hiraNyagarbhan - these three put together is u-kAraM.

This is the fourth paragraph.

Let us now look into the fifth paragraph.

शरीरद्वय कारणं आत्म अज्ञानं साभासमव्याकृतमित्युच्यते । एतत् कारण शरीरं आत्मनः । तच्च न सत्, नासत्, नापि सदसत् । न भिन्नम्, नाभिन्नम्, नापि भिन्नाभिन्नम् कुतश्चित्, न निरवयवम्, न सावयवम्, नोभयम् । किं तु केवलब्रह्मात्मैकत्वज्ञानापनोद्यम् । सर्वप्रकारज्ञानोपसंहारे बुद्धेः कारणात्मनाऽवस्थानं सुषुप्तिः । तदुभयाभिमान्यात्मा प्राज्ञः । एतत् त्रयं मकारः ।

This is a little complicated as it uses too many vEdAntic technical terms which can throw you off. First, let us take a look at how vEdantA understands mAyA.

We will use our simple analogy of rope and the snake. We all know that for any vastu to be a nitya vastu, it has to be present and valid in all the three times. This is one of the techniques to identify a nitya vastu. One of the discriminations/vivEka technique.

We see a snake and we start running away or try to get a stick and prepare to hit it etc. However, fortunately, after contemplating with the guru krUpA, we realize that it is really not a snake but a rope.

Now, did the rope exist before we saw it as a snake? Yes. Did the rope exist while we were seeing it as a snake? Yes. Did the rope exist after we saw it as a snake? Yes. So here rope is the nitya vastu. There is no change to it. The poison of the snake did not get into the rope. So it is not like the transformation of the iron rod when it is heated. The heat of agni gets into the iron rod and there is a pariNAmam. But here, there is nothing like that. The rope remains unchanged and unimpacted.

Let us now analyze the snake.

Did it exist in the past before I saw it? No. It appear only because I saw it.

Did it exist while I saw it as snake? Definitely. It even triggered actions within me - I ran away, I tried to get some sticks to drive it away. It even made a Guru to come and remove my brahnti/fear. So it did impact me and it definitely existed.

Did it exist after I knew it is not a snake? No.

So this is definitely something to be discarded. Perfect. But wait. What about the time when it appeared real to me? You can't discard it totally because I am the one who got impacted by it, I

spent my time, energy, effort, karmas, actions, etc when I saw it as real. Those cannot be discarded easily. One that does not exist cannot be real. One which is real cannot disappear. So, this seems to be neither real nor unreal. It doesn't seem to be whole or a part. **This cannot be explained - this is called anirvachaneeyam.** This veil that is covered on the brahman (like a snake on the rope) is the ajnAnaM / mAyA. This is how vEdantA sees mAyA. We have already seen in various lectures how tantra shAstra and saiva siddhanta and kashmir saivism looks at mAyA.

With that understanding, let us now analyze the fifth paragraph line by line.

शरीरद्वय कारणं आत्म अज्ञानं साभासमव्याकृतमित्युच्यते ।

Whatever might be the expansion or the vimarshaM, the core and cause for all that is that Atman without any blemishes which is within but is covered with the ajnAnaM.

एतत् कारण शरीरं आत्मनः

This is the cause for everything. This samasHTi causal Atman is called Ishvaran.

तच्च न सत्, नासत्, नापि सदसत् , न भिन्नम्, नाभिन्नम्, नापि भिन्नाभिन्नम् कुतश्चित्, न निरवयवम्, न सावयवम्, नोभयम् ।

This is neither real, nor unreal. It is neither whole, nor broken. It neither with organs, nor without organs.

किं तु केवलब्रह्मात्मैकत्वज्ञानापनोद्यम् । सर्वप्रकारज्ञानोपसंहारे बुद्धेः कारणात्मनाऽवस्थानं सुषुप्तिः । तदुभयाभिमान्यात्मा प्राज्ञः । एतत् त्रयं मकारः ।

The spandanA of the brahman is the real cause and the limitations imposed on itself is because of this ajnAna. These somehow seem to disappear in the deep sleep state called suShupti. Why? Not just the indriyAs, but the antakaraNas also sleep in this state of suShupti. The jIvA who is attached to this state is called prAjna.

This kAraNa sharIra abhimAni vyaShTi prAjnan, sushupti avastA, and the samasHTi Ishvara - these three put together is ma-kAraM.

This is the 5th paragraph.

Let us now look into the 6th paragraph.

अकार उकारे, उकार मकारे, मकार उँकारेऽहम्येव ।

Merge a-kAraM into u-kAraM, then merge, u-kAraM into ma-kAraM, then merge-makAraM into Om-kAraM. This oum is nothing but this ahaM. This ahaM and saH is truly worth of contemplation. This is the ajapA. Constant contemplation on this - ahaM and saH - makes a person a paramahaMsA. This pancikaraNa sUtrA is guiding even those paramahaMsAs on how to contemplate on the state of samAdhi.

let us now look into the last paragraph.

अहमात्मा साक्षी केवलश्चिन्मात्रस्वरूपः न अज्ञानम्, नाऽपि तत्कार्यं । किं तु  
नित्यशुद्धबुद्धमुक्तसत्यस्वभावं परमानन्द अद्वयं प्रत्यग्भूतं चैतन्यं  
ब्रह्मैवाहमस्मीत्यभेदेनावस्थानं समाधिः । तत्वमसि, ब्रह्माहमस्मि प्रज्ञानमानन्दं ब्रह्म अयमात्मा  
ब्रह्म इत्यादि श्रुतिभिः । इति पञ्चीकरणं भवति ॥

We saw the stages of jAgrat, svapna, and suShupti. But we need to go to which state?

This Atman that I have experience is simple a witness. Lot of people complain about the mind jumping to numerous places while performing the meditation or japA. Here is a secret. If you have a child that is mischievous. What do you do? If you punish it is not going to stop it. It will still do it. Try monitoring it constantly. When it knows that you are constantly looking, it will stop and sit at one place until you turn away. Right? Treat your mind similarly. It becomes a problem when you start to jump along with the mind. It starts to think that you enjoy that and would not want to stop it. If you start separating yourself from the mind and simply watch your mind running and jumping, what is the problem? What have you just become? You have become the witness. Who is the witness? The atman. So what have you unknowingly done? You are aware of what the mind is doing, you are aware of everything around - but not as an enjoyer, not as the actor, but as a sAkShi. Who is that? That is the Atman. That is the state of samAdhi.

अहमात्मा साक्षी केवलश्चिन्मात्रस्वरूपः न अज्ञानम्, नाऽपि तत्कार्यं ।

So this Atman, that I experience as a witness is just pure consciousness/awareness. It is neither impacted by ajnAnam or its actions.

किं तु नित्यशुद्धबुद्धमुक्तसत्यस्वभावं परमानन्द अद्वयं प्रत्यग्भूतं चैतन्यं  
ब्रह्मैवाहमस्मीत्यभेदेनावस्थानं समाधिः ।

Why? This nitya, shuddha, buddha, mukta satya svabhAvaM -this is my true nature - advaita state, one who is aware of this state- pratyag Atman - pure caitanya rUpaM, realizing that I am noting but brahman - brahman eva ahaM asmi - brahmaivAhamasmi. This avastA - this truly fully awareness state - is called samAdhi.

तत्त्वमसि, ब्रह्माहमस्मि प्रज्ञानमानन्दं ब्रह्म अयमात्मा ब्रह्म इत्यादि श्रुतिभिः

mahAvAkhyAs also point to this state only - the core of all vEdAs are this only - tatvamasī, brahmAhamasmi, prajnaAnaM brahma, and ayamAtmA brahmA.

इति पञ्चीकरणं भवति ॥

Thus ends the panckaraNa sUtrAs.

So, this is panckaraNaM for dummies. Hopefully it would give you a motivation to further explore this topic and contemplate.

Gurubrahma guruvishnuH guru dEvO mahEshvaraH  
GurusAkShAt parabrahmA tasmai shrI guravE namaH