पुस्तकेषु च या विद्या pustakeșu ca yā vidyā

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पुस्तकेषु च या विद्या परहस्ते च यद्धनम्।
समये तु परिप्राप्ते न सा विद्या न तद्धनम्॥
pustakeşu ca yā vidyā parahaste ca yaddhanam |
samaye tu pariprāpte na sā vidyā na taddhanam ||

That knowledge which is in books and not brought to memory, and that wealth in the hands of others (money lent to others) is not available and does not serve the purpose at the time of need.

पुस्तकेषु pustakeṣu = in the books, च ca = and, या $y\bar{a}$ = which, विद्या $vidy\bar{a}$ = knowledge, परहस्ते parahaste (para + haste) = in the hands of of others, money in control of others, च ca = and, यद्धनम् yaddhanam (yat + dhanam) = which money, समये चु samaye tu = in time (of need) when indeed, परिप्राप्ते $paripr\bar{a}pte$ = get, available, na = is not, सा $s\bar{a}$ = that (f), विद्या $vidy\bar{a}$ = knowledge, \bar{a} = na =