



Mr. Pankaj Koirala

18 Sep 1988

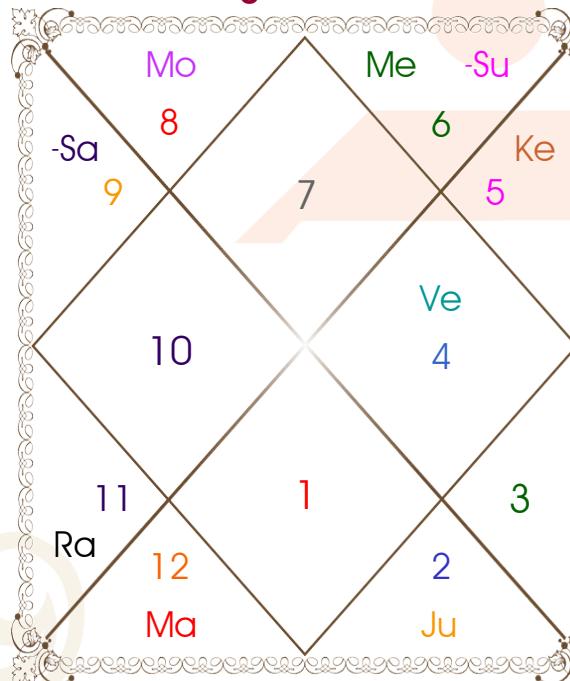
09:15 AM

Tezpur

Date 18/09/1988 Time 09:15:00 Day Sunday Place Tezpur Lahiri Ayanamsa : 23:42:02  
 Latitude 26:38:00 North Longitude 92:49:00 East Zone 82:30:00 East Loc Time Corr 00:41:16 Hour

Panchang				Avakahada Chakra				Vimshottari				Yogini			
								Mercury 12Y 11M 27D		Bhadrika 3Y 9M 25D					
								Venus		Bhadrika					
PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara		
Asc			25:55:23	Lib	Visakha	2	Jup	Ket	---	0:00					
Sun			01:44:56	Vir	U Phal	2	Sun	Jup	NuSign	1.53	Kalatra	Pitra	Kshem		
Mon			19:48:39	Sco	Jyestha	1	Mer	Ven	Dblttd	1.00	Amaty	Matra	Janma		
Mar	R		14:24:22	Pis	U Bhad	4	Sat	Rah	FrSign	1.11	Matra	Bhratra	Atimitra		
Mer			28:08:37	Vir	Chitra	2	Mar	Sat	OwnSign	1.10	Atma	Gyati	Saadak		
Jup			12:21:38	Tau	Rohini	1	Mon	Rah	EnSign	1.10	Putra	Dhan	Pratyari		
Ven			17:48:51	Can	Aslesa	1	Mer	Mer	EnSign	1.11	Bhratra	Kalatra	Janma		
Sat			02:30:51	Sag	Moola	1	Ket	Ven	NuSign	1.21	Gyati	Ayush	Sampat		
Rah	R		20:18:47	Aqu	P Bhad	1	Jup	Jup	FrSign	---		Gyan	Mitra		
Ket	R	C	20:18:47	Leo	P Phal	3	Ven	Jup	EnSign	---		Moksh	Vipat		

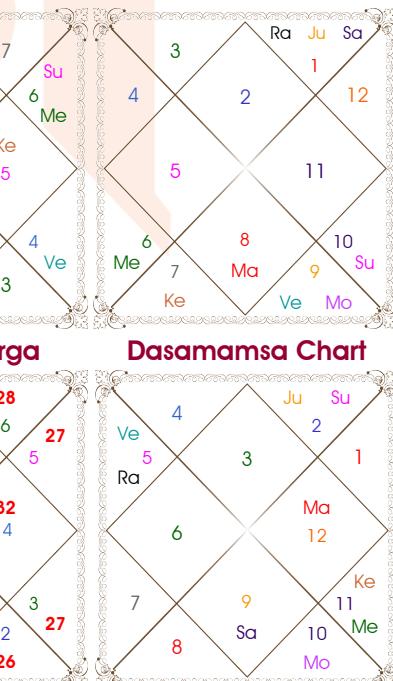
### Lagna-Chalit



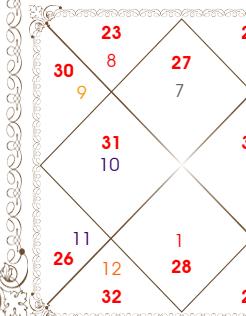
### Moon Chart



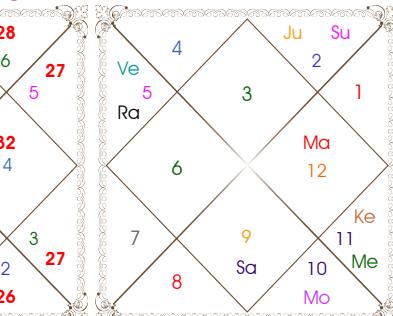
### Navamsa Chart



### Sarvashatkvarga



### Dasamamsa Chart



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# Gem Selection

Gems are advised to increase the benefic effects in a natives life. Scientifically, Gems are capable of collecting the cosmic rays of the planet concerned and pass on to one's body to enhance the effect of that planet. That is why, we only recommend Gem for a planet benefic to the horoscope. A planet is benefic if it is placed or is lord of Lagna, Trikona or Kendra and is malefic if it is lord of 6, 8, 12 houses. It is benefic if it is placed with or aspected by friends. It is considered malefic if it is lord of Badhak house that is 11th lord for moveable, 9th lord for fixed and 7th lord for mixed ascendants. Above considerations define the goodness of the planets for Gem Selection.

Table below describes the area of work and benefic factor of the planet is percentage along with graphical display. Power of different Gems in different dasas is given in the other table. It is suggested to wear Gems throughout life without bothering for dasha or transits of the planets obtains over 75% marks. For those who secure 50-75% marks, it is suggested to wear gems in dasha of friendly planet or it is required to enhance the requisite area of concern. Gems for planets which obtain less than 50% should be normally ignored unless it obtains more than 50% marks in particular dasha.

Gems	Pln	Power	Area	Gem Power							
B-Sapphire	Sat	86%	Power, Comforts, Kids happiness	Sat	90	80	70	60	50	40	30
Diamond	Ven	70%	Career success, Avoids accident, Good health	Ven	75	70	65	60	55	50	45
Gomed	Rah	67%	Kids happiness, Power	Rah	70	65	60	55	50	45	40
Pearl	Mon	66%	Wealth, Career success	Mon	70	65	60	55	50	45	40
Emerald	Mer	58%	Savings, Fame	Mer	65	60	55	50	45	40	35
Cat's eye	Ket	31%	Loss, Expenses	Ket	35	30	25	20	15	10	5
Ruby	Sun	9%	Expenses, Loss	Sun	10	15	20	25	30	35	40
Coral	Mar	9%	Disease & enemies, Spouse problem, Financial	Mar	10	15	20	25	30	35	40
Y-Sapphire	Jup	0%	Accident, Disputes, Disease & enemies	Jup	0	10	20	30	40	50	60

## Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Mer	15/09/2001	22%	53%	9%	70%	0%	77%	86%	67%	31%
Ket	15/09/2008	0%	53%	22%	58%	0%	77%	73%	55%	53%
Ven	15/09/2028	0%	53%	9%	64%	0%	83%	92%	73%	44%
Sun	15/09/2034	34%	72%	22%	58%	0%	58%	73%	55%	6%
Mon	15/09/2044	22%	78%	9%	64%	0%	70%	86%	55%	6%
Mar	15/09/2051	22%	72%	34%	40%	0%	70%	86%	55%	44%
Rah	15/09/2069	0%	53%	0%	58%	0%	77%	92%	80%	6%
Jup	15/09/2085	22%	72%	22%	40%	6%	58%	86%	67%	31%
Sat	16/09/2104	0%	53%	0%	64%	0%	77%	98%	73%	6%

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# Detailed Analysis of Gems

औषधि मणि मंत्राणां, ग्रह-नक्षत्र तारिका ।  
भाग्यकाले भवेत्सद्विः अभाग्यं निष्फलं भवेत् ॥

Medicine, Gems and Mantras are effective in overcoming the diseases caused by planets and stars. If the time is favorable the expected results are obtained otherwise all these remedial measures turn useless.

A Gem enhances the physical charm of the wearer and increases the power and reduces the malefic influence of planet with its mysterious powers. The flow of radiations emitted by planets in our body gets enhanced with the power of gems. Therefore, those planets which are auspicious in horoscope but lack strength can be strengthened by wearing gems. But contrary to this the gems of inauspicious planets multiply the malefic effects of such inauspicious planets. This is the reason because of which astrologers advise complete relinquishing of the gems of inauspicious planets in horoscope.

A planet is considered favorable when posited in Lagna, Trikona or Kendra or has the lordship of these houses. This is inauspicious if connected to Trik Bhava. The conjunction and aspect of friendly planets also enhances its auspiciousness. The lordship of a Badhak Bhava reduces its beneficence. In movable Lagnas 11th, in stationary Lagnas 9th and in dual Lagnas the 7th house is termed as Badhak Bhava. The placement of planets in their enemy sign or sign of debilitation also decreases their auspiciousness.

For any horoscope the gem of Lagna lord is known as life stone by wearing which the wearer gets good results like attainment of good health, development of personality and enhancement of reputation. The gem of 9th house lord is termed as lucky stone by wearing which the development of destiny can be expected along with enhancement of status. Similarly the gem of Yoga Karaka planet is Karaka gem and has enough potential to give financial gains and progress in the task undertaken along with all round development.

For the gratification of various desires one might need to wear more than one gem. The detailed information about which gem would yield what type of results in your horoscope has been given below. In addition to that the method of wearing has also been given along with the names of the other gems that can be worn with it. You can attain maximum success in life with right selection of gems.

A clear gem with clear cutting can absorb more radiations therefore the

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gems of good quality only are capable of giving completely beneficial result. The weight of the gem should be in proportion to the weakness of the planet and body weight. If the planet is very weak then the weight of gem should be heavier. Except diamond all the gems should be touching the skin. Gems worn in fingers in specific metal prove most beneficial.

If because of some reason one needs to remove the gem then it should be placed in a safe place after washing it with Gangajal on the day of it. If gem gets misplaced or stolen away then it is an indication of the removal of the malefic influence of the planet. Similarly if the gem loses its charm then again it also indicates the same. If the gem cracks then it means that the planet for which it is worn is very effective and in this situation this specific planet should be propitiated and the gem should be replaced by a new one.

For attaining the auspiciousness of inauspicious planets in the horoscope the remedial measures like wearing of Rudraksha, Mantra chanting, donation of its Karaka article, Jal Visarjan and fasting etc. can be recommended. If because of some reason you are incapable to wear the required gem then wear the Rudrakshas or semiprecious stones as substitute for this gem or else increase the strength of the planet by Mantra chanting, donation or fasting. The desired benefits are obtained by wearing the gem of auspicious planet and by Jal Visarjan and donation of the article or grain of inauspicious planets.

### **Your Horoscope and Gems**

For you wearing Blue-Sapphire gem is highly auspicious.

For you Blue-Sapphire gem is your Karaka Ratna. By wearing which you can expect growth on professional front. You would earn financial gains, wealth and property along with inflow of new energy in your life.

By wearing it there shall be flow of new energy in your life. Your talent shall enhance. You would be able to accomplish your pending tasks. There shall be an improvement in your health, happiness and property. The recognition that you were failing to earn by rendering better services shall start coming to you now. By wearing it you would start getting happiness in life shortly. Therefore, if you wear this gem without analyzing your Dasha and transit then it would prove beneficial for your whole life.

For you Diamond, Gomed, Pearl or Emerald are auspicious but these gems are capable of yielding auspicious and inauspicious results as per Dasha. Therefore, if you wear these in the Dasha of its ruling planet or friendly planet then

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they would generate beneficial results. It would be better not to wear these gems in the Dasha of an enemy planet. During that time the remedies should be done by wearing Rudraksha, chanting Mantra or donating articles of Dasha Lord.

Cat's eye is highly negative for you therefore it would be better not to wear it. By wearing it, you might suffer from mental tensions and health troubles. Therefore, if you wish to wear it then you must check its auspiciousness and keep doing that in various Dashas because this gem might prove highly problematic for you in a specific dasha or transit.

Wearing gems Ruby, Coral or Yellow-Sapphire might prove highly problematic for you because of the bad placements of the significator planets of these gems in your horoscope. You should not be wearing these gems at all. By wearing these gems, you might suffer from troubles in matters related to social life, health and finance. There shall be probability of loss of reputation and finance. Your progress will get hampered. These gems will not prove suitable in any Dasha or transits so do not wear these gems throughout your life.

The detailed information about the impact of various gems along with the method of wearing is given below-

### **Blue-Sapphire**

The planet Saturn placed in 3rd house of your horoscope is auspicious for you so by wearing its gem blue sapphire you shall be able to get rid of your diseases and develop inclination towards spirituality. This gem shall make you learned, clever, spiritually aware, and help you win over your enemies. You shall become wise, kindhearted and a great lover of justice. This gem would strengthen your destiny. You would have good relations with your siblings. You would be enjoying issue comfort too.

For your Libra ascendant Saturn is 4th lord and 5th house lord. It is auspicious for you so by wearing its gem Blue sapphire you would be able to get mythological knowledge. It would keep your issue comfort and the bonding with children intact. It is beneficial for the attainment of knowledge. By wearing this gem there shall be improvement and progress in family along with development in matters related to property.

Wear blue sapphire studded in a mixed metal ring on Saturday morning in middle finger after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Shang Shaneshcharaay Namah" Mantra at least 108 times. After this, donate black daal,

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Black Til (sesame), oil, iron and black cloth. The weight of this gem should be 3 to 6 carats.

Avoid wearing Ruby, Coral and Yellow Sapphire along with blue sapphire. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing blue sapphire then you can wear Turquoise, Amethyst, Neeli or six faced Rudraksha.

### **Diamond**

The planet Venus placed in 10th house of your horoscope is auspicious for you so by wearing its gem diamond you would remain cool, calm and composed. You would stay away arguments. You would be morally strong after wearing it. You would be religious and kind hearted. With the impact of it you would be highly interested in charity. You would also become an eloquent speaker. You won't be having shortage of funds. You would also gain a good post of responsibility. You would be taking lot of interest in singing, dancing, cinema and other fine arts.

For your Libra ascendant Venus is Lagna lord and 8th lord. It is auspicious for you so by wearing its gem diamond you shall be able to enhance your immunity, health and personality. It would make you impressive and there shall be increase in your longevity. This gem shall protect you from mental tensions. You won't become victim of misfortune. Your relations with in-laws shall get strengthened. You might not get troubles in matters related to hospital. You shall be taking interest in occult sciences.

Wear diamond studded in a gold ring on Friday morning in ring finger after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Shoong Shukraay Namah" Mantra at least 108 times. After this, donate rice, Ghee, silver and white cloth. The weight of this gem should be more than 1 carat. One can wear it in small pieces too.

Avoid wearing Ruby, Coral and Yellow Sapphire along with Diamond. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing diamond then you can wear opal, American diamond, crystal or six faced Rudraksha.

### **Gomed**

The planet Rahu placed in 5th house of your horoscope is auspicious for you so by wearing its gem hessonite you shall become very intelligent and well versed in shastrik knowledge. It would turn you sympathetic, kind hearted and hard

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worker. There shall be improvement in your destiny after wearing it. You shall be successful on professional front. You would be good in your writing skills after wearing it. There shall be substantial improvement in your financial position. You shall follow right path and have right conduct after wearing it. It shall help you to be successful in medical profession. It would be easy for you to accumulate lot of wealth.

Rahu is in Aquarius and its lord Saturn is in third house. Therefore by wearing Gomed you would be able to use your power and intelligence successfully. This gem shall make you influential and famous. You would be getting all types of comforts. By wearing this gem you shall be getting the support, affection and cooperation of your siblings. It can enhance your destiny there by giving you an increase in your inflow of money. It shall protect you from misfortunes. It would make you determined, practitioner of Yoga and you shall become an erudite with sharp memory.

Wear blue hessonite (Gomed) studded in a mixed metal ring on Saturday during sun set time in middle finger after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Raang Rahvey Namah" Mantra at least 108 times. After this, donate black daal, Black Til (sesame), oil, blanket and blue cloth. The weight of this gem should be 4 to 10 carats.

Avoid wearing Ruby, Coral and Pearl along with Hessonite. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing hessonite then you can wear its substitute gems or eight faced Rudraksha.

### **Pearl**

The planet Moon is placed in the second house of your horoscope so by wearing its gem pearl you would become tolerant and a peaceful person and would speak softly. Pearl proves effective for creating happiness and affection for the family. Pearl would support you in earning wealth, grains and reputation in family. Pearl would enhance your intelligence, feeling of renunciation, feebleness of mind along with your reputation. For getting the auspiciousness of Moon thereby enhancing inflow of money you must wear Pearl.

For your Libra ascendant the planet Moon is the lord of 10th house so by wearing its gem pearl you would attain great success in your professional life. This gem would improve your health. The worries related to professional life shall get eliminated. It would help you get success in politics. This gem can bring success in

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professional life especially there where intelligence and the skills of psychological consultant and that of an artist are needed. The auspiciousness of this gem shall tempt you top involve yourself in public welfare activities.

Wear Pearl studded in a silver ring in little finger on Monday morning after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Saung Somaay Namah" Mantra at least 108 times. After this, donate rice, sugar, silver and white cloth. The weight of this gem should be 4 to 10 carats.

Avoid wearing blue sapphire and Gomed along with Pearl. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing Pearl then you can wear white moonstone, white agate or two-faced Rudraksha.

### **Emerald**

The planet placed in the 12th house of your horoscope is auspicious for you so by wearing its gem Emerald you shall become intelligent, thoughtful and truthful. It shall enhance your faith in religion. It shall also make you straightforward speaker. You would become very active after wearing it. You won't become greedy about others' money. This gem shall also give you a good post of responsibility along with reputation. This gem shall also help you win over your enemies.

For your Libra ascendant Mercury is the lord of 9th and 12th house. It is auspicious for you so by wearing its gem Emerald you would be able to develop your destiny. This gem shall enhance your marital bliss. This gem can give you good results in religion, development of destiny, getting blessings of Gurus and Gods, going on pilgrimage and donation etc. This gem can help you gain the favor of destiny in intellectual work.

Wear Emerald studded in a gold ring in little finger on Wednesday morning after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Boong Budhaay Namah" Mantra at least 108 times. After this, donate green dal, musk (kastoori), bronze and green cloth. The weight of this gem should be 3 to 6 carats.

You can also wear emerald in locket, rosary and bracelet or in other hand. If you are incapable of wearing Emerald then you can wear green tourmaline, zade, green agate, peridot or four faced Rudraksha.

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## Cat's eye

The planet Ketu placed in the 11th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem cat's eye you shall be suffering from stomach related troubles. You might become victim of some self-created troubles. By wearing it you might get troubles from enemies. The honor from government might not come on time. Your influence, reputation and popularity etc might get affected substantially. By wearing it most of your tasks might remain incomplete. Your worries would increase and relations with children and siblings would also get affected.

Ketu is in Leo and its lord Sun is in 12th house. Therefore by wearing Cat's eye you would not be satisfied in your professional life. This gem shall neither give you comfort in this and nor in next world. This gem shall keep you deprived of comforts. Your expenses shall be uncontrolled. By wearing this gem you would not get rid of debts, greed and insomnia. You will not remain kind hearted and philanthropic. This gem would decrease your bed pleasure. By wearing this gem it would be difficult for you to accomplish your tasks.

## Ruby

The planet Sun placed in 12th house is incapable of yielding all auspicious results so by wearing its gem Ruby you shall be losing interest from all religious activities. You shall be spending a lot for false show off and ostentation. These expenses won't be on philanthropic activities. By wearing Ruby you would be spending money on useless activities. Your eye sight might get affected and you might get compelled to use spectacles. By wearing Ruby you should avoid getting into job, business or activities related to wheat, gold, copper and silver etc. throughout your life. In addition to that the work related to electricity, raw coal or ivory would be partially unfavorable for you.

For your Libra ascendant Sun is the lord of 11th house. Sun is inauspicious for you so by wearing its gem Ruby you shall face difficulties in accomplishing your ambitions. This gem shall put a check on your ambitions. This won't be auspicious for property, wealth and elder siblings. This gem might bring misfortune for you. By wearing this gem you might get into trouble from government and people holding power and position. It won't be auspicious for children and you might become dictatorial by nature.

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## Coral

The planet Mars placed in the 6th house of your horoscope is incapable of yielding all auspicious results so by wearing its gem coral you would face difficulties like lack of reputation, enmity from scholars and loss of interest in technical fields. The excess of courage and the nature of taking risk might put you into trouble. You might suffer in the hands of opponents and your leadership qualities might get affected. You might not succeed in competitive examinations. This gem can bring troubles from subordinates. Your mother might suffer from health and especially blood related troubles. You might misuse your powers.

For your Libra ascendant Mars is the lord of 2nd and 7th house. Mars is inauspicious for you so by wearing its gem coral you won't be able to enjoy happy married life. You might have to face problems in matters related to accumulation of wealth and property. You won't be getting complete support of your intelligence and hard work. It would be difficult for you to become an impressive public speaker. After wearing this gem the anger and intolerance of your spouse might increase. Your partnership business might suffer badly after wearing it.

## Yellow-Sapphire

The planet Jupiter placed in 8th house of your horoscope is incapable of yielding all auspicious results so by wearing it your attachment with your own people might get decreased. This might not prove auspicious for paternal property. There shall be obstacles in your financial progress. There shall be slow growth in wealth, income and gains. The use of this gem might let you go astray from right path. Your health might get deteriorated. You might not follow family traditions. This gem might make you miser and greedy. There is strong probability that you might not get work as per your choice. You might spend money on those works which are not religious.

For your Libra ascendant Jupiter is the lord of 3rd and 6th house. It is inauspicious for you so by wearing its gem yellow sapphire you cannot expect good relations with your siblings and friends. Your social influence might get decreased. You won't be able to win over your enemies. It would not enhance your working efficiency, communication skills etc. You won't be taking interest in religious activities. You might suffer from various health problems. Your confidence and courage shall also decrease.

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## **Gem Recommendation as Per Dasha**

### **Venus (15/09/2008 - 15/09/2028)**

In the Dasha of Venus it would be excellent to wear Blue-Sapphire or Diamond. You must wear the above-mentioned gems for obtaining the complete results of Dasha.

Gomed, Emerald or Pearl are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Cat's eye is inauspicious gem for you and Coral, Ruby or Yellow-Sapphire are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

### **Sun (15/09/2028 - 15/09/2034)**

Blue-Sapphire, Pearl, Emerald, Diamond or Gomed are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Ruby is inauspicious gem for you and Coral, Cat's eye or Yellow-Sapphire are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

### **Moon (15/09/2034 - 15/09/2044)**

In the Dasha of Moon it would be excellent to wear Blue-Sapphire or Pearl. You must wear the above-mentioned gems for obtaining the complete results of Dasha.

Diamond, Emerald or Gomed are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Ruby, Coral, Cat's eye or Yellow-Sapphire are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

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## **Mars** **(15/09/2044 - 15/09/2051)**

In the Dasha of Mars it would be excellent to wear Blue-Sapphire You must wear the above mentioned gem for obtaining the complete results of Dasha.

Pearl, Diamond or Gomed are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Cat's eye, Emerald or Coral are inauspicious gems for you. and Ruby or Yellow-Sapphire are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

## **Rahu** **(15/09/2051 - 15/09/2069)**

In the Dasha of Rahu it would be excellent to wear Blue-Sapphire, Gomed or Diamond. You must wear the above-mentioned gems for obtaining the complete results of Dasha.

Emerald or Pearl are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Cat's eye, Ruby, Coral or Yellow-Sapphire are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

## **Jupiter** **(15/09/2069 - 15/09/2085)**

In the Dasha of Jupiter it would be excellent to wear Blue-Sapphire You must wear the above mentioned gem for obtaining the complete results of Dasha.

Pearl, Gomed or Diamond are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Emerald or Cat's eye are inauspicious gems for you. and Ruby, Coral or Yellow-Sapphire are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

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( Jyotish Acharya, P.G. Diploma & Masters in Vedic Astrology )

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## Saturn

**(15/09/2085 - 16/09/2104)**

In the Dasha of Saturn it would be excellent to wear Blue-Sapphire or Diamond. You must wear the above-mentioned gems for obtaining the complete results of Dasha.

Gomed, Emerald or Pearl are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Cat's eye, Ruby, Coral or Yellow-Sapphire are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.



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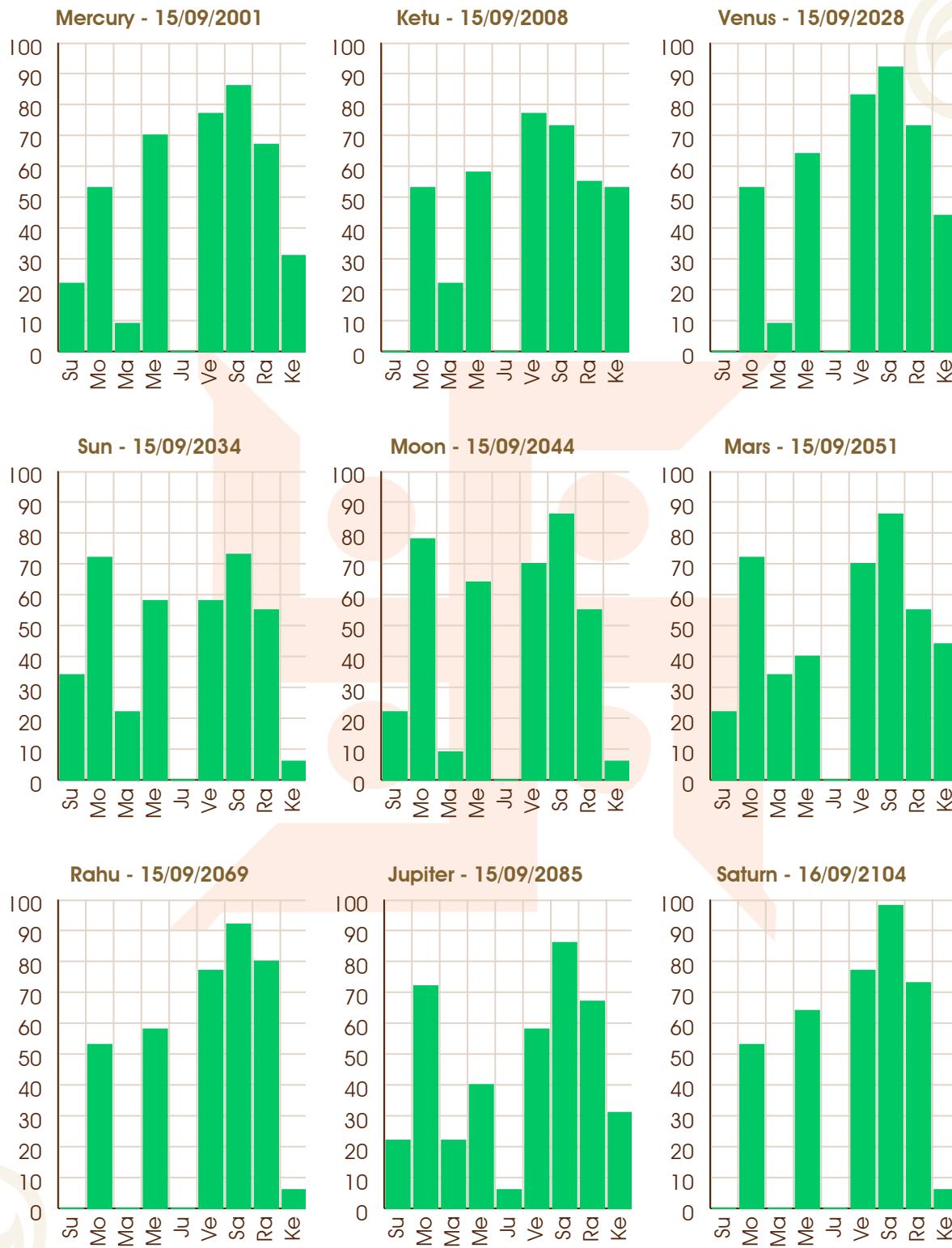
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# Dasha Graph



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