



Mr. Arjun Pansare

20 Feb 2002

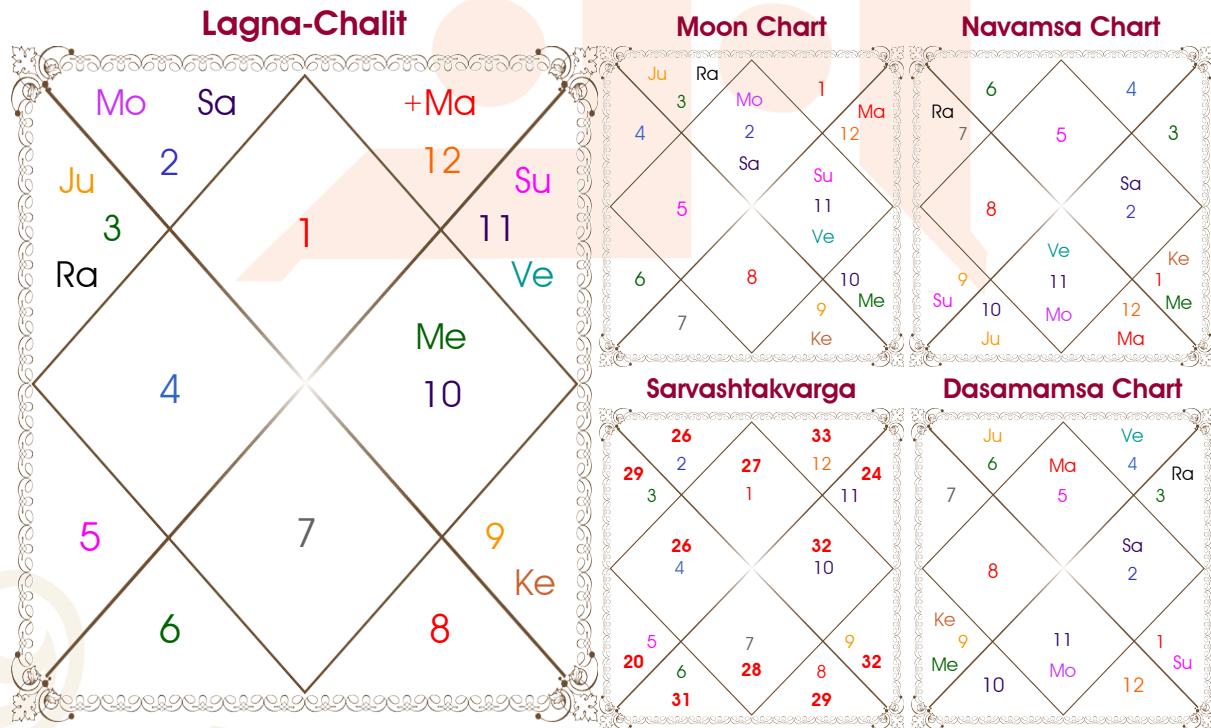
10:40 AM

Thane

Date 20/02/2002 Time 10:40:00 Day Wednesday Place Thane Lahiri Ayanamsa : 23:52:57
 Latitude 19:12:00 North Longitude 72:58:00 East Zone 82:30:00 East Loc Time Corr -00:38:08 Hour

Panchang		Avakahada Chakra		Vimshottari		Yogini	
Siderial Time	Gana	Eq. of Time	Yoni	Sun 2Y 7M 9D	Rahu	Ulka 2Y 7M 9D	Dhanya
20:01:45 Hr	Rakshas	00:13:48 Hr	Mesh	30/09/2021	30/09/2022	30/09/2025	
07:04:05 Hr	Antya			30/09/2039			
18:39:56 Hr	Vaishya				Rahu 12/06/2024	Dhanya 30/12/2022	
2058	Vashya				Jupiter 06/11/2026	Bhramri 01/05/2023	
1923	Chatushpad				Saturn 12/09/2029	Bhadrik 30/09/2023	
Magha	Garuda				Mercur 31/03/2032		
Shukla	Poorva				Ketu 19/04/2033	Ulka 31/03/2024	
8	Hansak				Venus 18/04/2036	Sidha 30/10/2024	
Krittika	Bhoomi				Sun 13/03/2037	Sankta 01/07/2025	
Endra	Name Alpha : Oo-Uday				Moon 12/09/2038	Mangla 31/07/2025	
Vishti	Paya(Ra-Nx) : Silver-Gold				Mars 30/09/2039	Pingla 30/09/2025	
	Hora						
	Chaugharia						

PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			13:56:15	Ari	Bharani	1	Ven	Ven	---	0:00			
Sun			07:30:06	Aqu	Satbisha	1	Rah	Rah	EnSign	1.35	Gyati	Pitra	Kshem
Mon			04:12:14	Tau	Krittika	3	Sun	Sat	Moltrikn	1.14	Kalatra	Matra	Janma
Mar			29:25:04	Pis	Revati	4	Mer	Sat	FrSign	1.38	Atma	Bhratra	Vadha
Mer			10:57:46	Cap	Sravna	1	Mon	Mon	NuSign	1.42	Putra	Gyati	Sampat
Jup	R		11:53:14	Gem	Ardra	2	Rah	Sat	EnSign	1.33	Matra	Dhan	Kshem
Ven	C		16:20:04	Aqu	Satbisha	3	Rah	Ven	FrSign	1.05	Amaty	Kalatra	Kshem
Sat			14:17:18	Tau	Rohini	2	Mon	Jup	FrSign	0.92	Bhratra	Ayush	Sampat
Rah			00:37:46	Gem	Mrgsra	3	Mar	Mer	Exalted	---		Gyan	Vipat
Ket			00:37:46	Sag	Moola	1	Ket	Ket	Exalted	---		Moksh	Mitra



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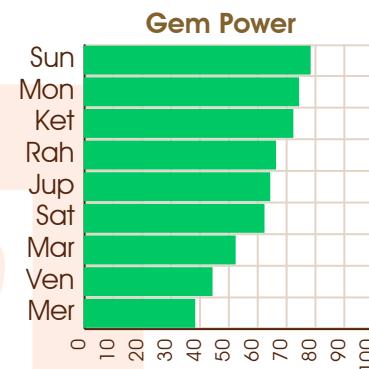


Gem Selection

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 dashas 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
Ruby	Sun	78%	Earnings, Kids happiness
Pearl	Mon	74%	Wealth, Comforts
Cat's eye	Ket	72%	Fame, Power
Gomed	Rah	66%	Power, Career success
Y-Sapphire	Jup	64%	Power, Fame, Savings
B-Sapphire	Sat	62%	Wealth, Career success, Earnings
Coral	Mar	52%	Savings, Good health, Avoids accident
Diamond	Ven	44%	Loss, Financial loss, Spouse problem
Emerald	Mer	38%	Professional problems, Disputes, Disease & enem



Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Sun	30/09/2004	91%	80%	58%	38%	70%	19%	50%	53%	59%
Mon	30/09/2014	84%	86%	52%	50%	64%	44%	62%	53%	59%
Mar	30/09/2021	84%	80%	64%	12%	70%	44%	62%	53%	78%
Rah	30/09/2039	66%	61%	28%	38%	64%	53%	69%	78%	59%
Jup	30/09/2055	84%	80%	58%	12%	77%	19%	62%	66%	72%
Sat	30/09/2074	66%	61%	28%	50%	64%	53%	75%	72%	59%
Mer	30/09/2091	84%	61%	52%	56%	64%	53%	62%	66%	72%
Ket	30/09/2098	66%	61%	58%	38%	64%	53%	50%	53%	84%
Ven	01/10/2118	66%	61%	52%	50%	64%	59%	69%	72%	78%

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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 Ruby gem is highly auspicious.

For you Ruby 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 Pearl, Cat's eye, Gomed, Yellow-Sapphire, Blue-Sapphire or Coral 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

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ruling planet or friendly planet then 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.

Diamond or Emerald are highly negative gems for you therefore it would be better not to wear. If you wish to wear then you must check the auspiciousness of these gems. You should wear them in case you experience the good results otherwise remove immediately. By wearing these gems you might suffer from mental tensions, loss of health and financial troubles.

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

Ruby

The planet Sun placed in 11th house is auspicious for you so by wearing its gem Ruby you shall become powerful, truthful, proud, wealthy, and happy. You shall practice asceticism and Yoga. The gem Ruby would bring in success in winning over your enemies and you shall also be able to attain a higher post of responsibility and your relations with senior officers would get strengthened. The gem Ruby would turn you ambitious.

For your Aries ascendant Sun is lord of 5th and friend of Lagna Lord. By wearing its gem Ruby you can strengthen your Sun and attain immunity, glory, knowledge and support and gains from government. Your intelligence and skills might get enhanced. Sun is the lord of 5th house so by wearing its gem Ruby your issue comfort shall increase.

Wear Ruby studded in gold ring in ring on Sunday 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 Ghrini Suryay Namah" Mantra at least 108 times. After this, donate jaggery, wheat, sandal and red cloth. The weight of this gem should be 4 to 8 carats.

Avoid wearing blue sapphire and Gomed along with Ruby. If you find wearing these gems very necessary then in that case wear them in locket or in other hand. If you are incapable of wearing Ruby then you can wear red tourmaline, pink agate, garnet or one faced Rudraksha.

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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 Aries ascendant Moon is lord of 4th house so by wearing its gem pearl you shall become sweet, proud and ambitious. In addition to it this gem shall also give you wealth, reputation, prosperity, imagination and positive thinking. It shall also help you earn maternal happiness, dutifulness and the comforts of vehicle and landed property.

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.

Cat's eye

The planet Ketu placed in 9th house of your horoscope is auspicious for you so by wearing its gem cat's eye you shall become influential, fortunate and religious. Your relation with father shall get strengthened. You would be generous and kind hearted. You would make money by legal and professional means. You shall get good results while going on journey and your relations with siblings shall also get affected.

Ketu is in Sagittarius and its lord Jupiter is in third house. Therefore by wearing Cat's eye 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.

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It would make you determined, practitioner of Yoga and you shall become an erudite with sharp memory.

Wear blue cat's eye studded in a silver ring on Thursday during sun set time 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 KengKetwey Namah" Mantra at least 108 times. After this, donate seven grains, coconut, and smoky cloth. The weight of this gem should be 8 to 10 carats.

You can also wear it in locket, rosary, and bracelet or in other hand. If you are incapable of wearing cat's eye then you can wear its substitute gems or nine faced Rudraksha. Ruby and Hessonite should not be worn along with cat's eye.

Gomed

The planet Rahu placed in 3rd house of your horoscope is auspicious for you so by wearing its gem hessonite you shall become dynamic and influential. Your thinking line shall become positive. There shall be substantial enhancement of your influence and power after wearing this gem. You shall become an influential person. You would be getting desirable post of responsibility. You would also be interested in performing religious activities after wearing it.

Rahu is in Gemini and its lord Mercury is in 10th house. Therefore by wearing Gomed you would be able to rise professionally with your cleverness. This gem shall give you higher status, honor and power in the area of your work. You would become very practical in your behavior after wearing it. The auspiciousness of this gem shall make you wise, prosperous and happy. You shall get tremendous support of father. This gem shall protect you from getting into unnecessary arguments. This gem shall reduce your work load. There would be stability and security in your professional life. By wearing this gem you shall be getting the support and cooperation of subordinates. You would become hard working and lover of justice. You would also be getting opportunities to enjoy the association of excellent people.

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

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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.

Yellow-Sapphire

The planet Jupiter placed in the third house of your horoscope is auspicious for you so by wearing its gem Yellow Sapphire your affection with your siblings shall increase. This shall enhance your marital bliss. This gem shall encourage you for independent business. Your destiny and inflow of money get enhanced. This gem is auspicious for your wealth, happiness and destiny.

For your Aries ascendant Jupiter is the lord of 9th and 12th house. It is auspicious for you so by wearing its gem yellow sapphire there would be improvement in the development of your destiny. This gem shall prove favorable for your knowledge, religion and power of spiritual discrimination. This gem shall also increase your bed pleasure and probabilities of going abroad. It shall improve your educational success, issue comfort and marital bliss.

Wear Yellow Sapphire studded in a gold ring in index finger on Thursday 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 Bring Brihaspatye Namah" Mantra at least 108 times. After this, donate chana daal (grams), turmeric and yellow cloth. The weight of this gem should be 4 to 8 carats.

Avoid wearing diamond and Gomed along with yellow 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 yellow sapphire then you can wear topaz, yellow agate, yellow stone (Pitambari) or five faced Rudraksha.

Blue-Sapphire

The planet Saturn placed in 2nd house of your horoscope is auspicious for you so by wearing its gem blue sapphire you shall be wealthy, and earn gains and happiness in family. The flow of money shall be continuous. Blue sapphire shall give you comforts, property, prosperity, reputation and wealth. This gem shall also prove effective for your family business. You shall also be getting success in industrial business and education. It would enhance your paternal property.

For your Aries ascendant Saturn is 10th lord and 11th lord. It is auspicious for you so by wearing its gem Blue sapphire there would be substantial increase in your inflow of money. You would be enjoying stability in your professional life. This

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gem shall bring in success as per your abilities. It would enhance your confidence and will power. In addition to it this gem shall bring in progress and development by improving your work conditions.

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, 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.

Coral

The planet Mars placed in the 12th house of your horoscope is auspicious for you so by wearing its gem coral you would be successful in qualifying competitive examinations. Your adversaries won't be able to trouble you much. This gem shall keep you away from violence. It shall give a higher post of responsibility to your younger sibling. This gem shall give stability to your financial position. The use of gem shall help you to control your unnecessary expenses too.

For your Aries ascendant Mars is Lagna Lord and 8th lord so by wearing its gem coral you shall get good health, excellent energy level, immunity, and feeling of self-pride, power and leadership qualities. Mars is 8th Lord so by wearing this gem there shall be substantial decrease in the unnecessary obstacles of life. You can wear it for the improvement of your health. By wearing it there shall be improvement in your confidence, power of determination and boldness. Coral is your life stone.

Wear Coral studded in a silver ring in ring finger on Tuesday 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 Ang Angaar kaay Namah" Mantra at least 108 times. After this, donate rice, jaggery, copper and red cloth. The weight of this gem should be 6 to 8 carats.

Avoid wearing blue sapphire, diamond and Gomed along with coral. 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 coral then you

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can wear red agate or three faced Rudraksha.

Diamond

The planet Venus placed in the 11th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem diamond you shall have some difficulties in your income. It would be difficult for you to win over your adversaries. Your inflow of money might get affected. The construction of buildings might bring in losses to you. You might get into losses because of marriage.

For your Aries ascendant Venus is the lord of 2nd and 7th house. It is inauspicious for you so by wearing its gem diamond you might get financial losses and in addition to that your marital bliss shall also get damaged. You cannot expect gain of wealth and jewelry. There won't be happiness, prosperity and over all progress in family life. You would get losses in business. This gem might spoil your reputation too. There would be ups and downs in family life after wearing it.

Emerald

The planet Mercury placed in the 10th house of your horoscope is inauspicious for you so by wearing its gem Emerald you shall have to struggle very hard for the accomplishment of your task. In the area of work you shall have to struggle a lot because of the lack of cooperation of your colleagues. You might not remain sociable. There shall be substantial decrease in your emotions. You would also complain about lack of patience and humility. In business it would be difficult for you to take right decision at right time. You might not get enough support of your intelligence for attaining financial stability. You won't be able to talk as per situations. The gem emerald shall create difficulties in working like a mediator.

For your Aries ascendant Mercury is the lord of 3rd and 6th house. Mercury is inauspicious for you so by wearing its gem Emerald your influence, writing skills, eloquence, cleverness, and skills in sculptural art might get decreased. You won't be able to defeat your enemies. This gem shall decrease your spiritual discrimination and behavioral skills. You won't be getting the support, affection and cooperation of your siblings. your enemies can create obstacles in your progress. You might suffer from diseases. you won't be able to work very hard after wearing it.

Gem Recommendation as Per Dasha

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Rahu **(30/09/2021 - 30/09/2039)**

In the Dasha of Rahu it would be excellent to wear Gomed You must wear the above mentioned gem for obtaining the complete results of Dasha.

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

Jupiter **(30/09/2039 - 30/09/2055)**

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

Cat's eye, Gomed, Blue-Sapphire or Coral are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Diamond or Emerald 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.

Saturn **(30/09/2055 - 30/09/2074)**

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

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

Coral is inauspicious gem 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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Mercury **(30/09/2074 - 30/09/2091)**

In the Dasha of Mercury it would be excellent to wear Ruby You must wear the above mentioned gem for obtaining the complete results of Dasha.

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

Ketu **(30/09/2091 - 30/09/2098)**

In the Dasha of Ketu it would be excellent to wear Cat's eye You must wear the above mentioned gem for obtaining the complete results of Dasha.

Ruby, Yellow-Sapphire, Pearl, Coral, Diamond, Gomed or Blue-Sapphire 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 is inauspicious gem for you It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

Venus **(30/09/2098 - 01/10/2118)**

In the Dasha of Venus it would be excellent to wear Cat's eye You must wear the above mentioned gem for obtaining the complete results of Dasha.

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

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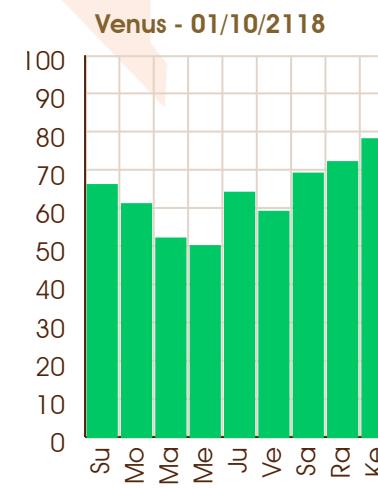
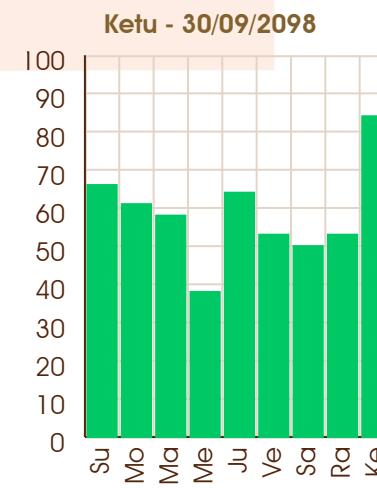
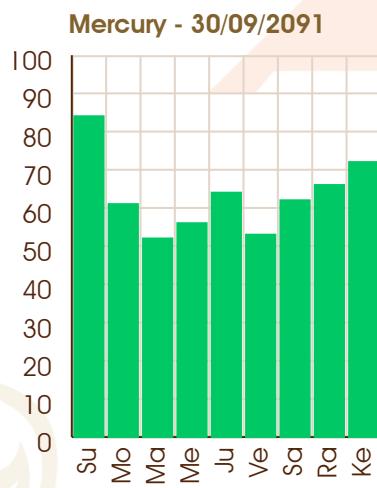
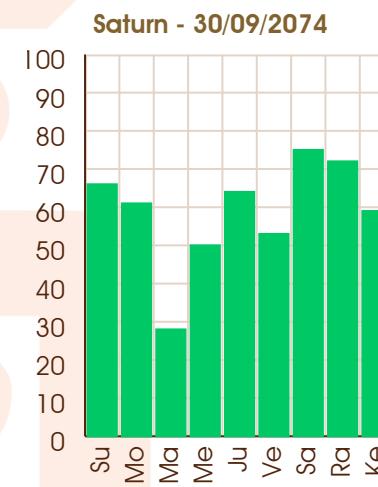
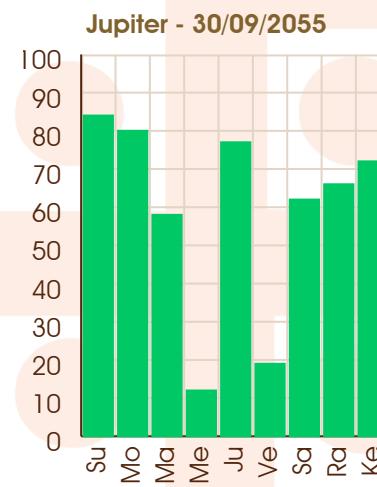
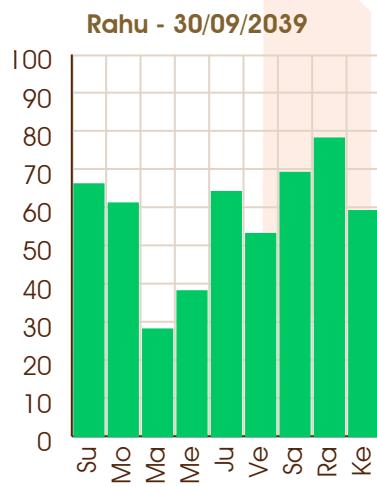
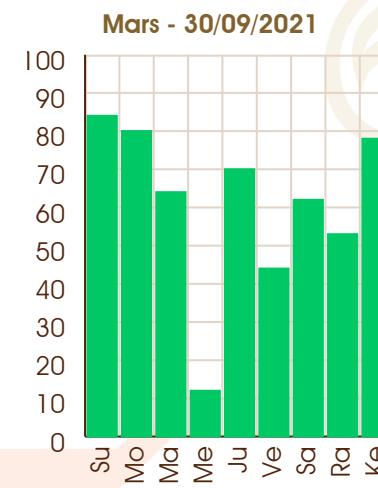
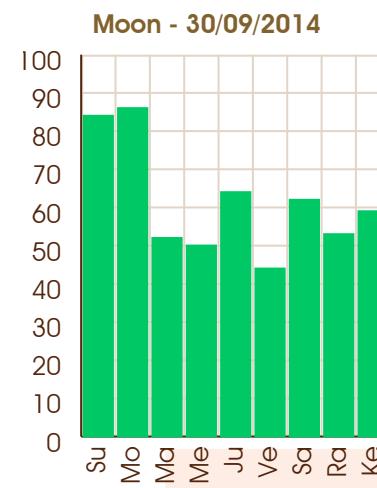
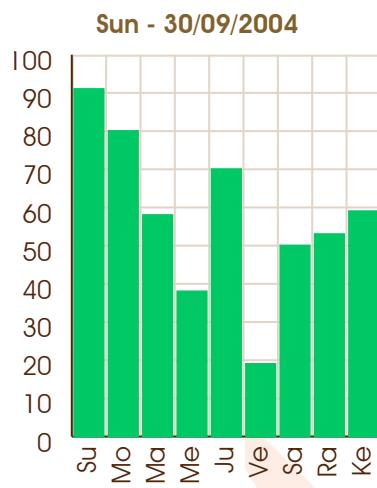
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