



Mr. Monika

02 Aug 1986

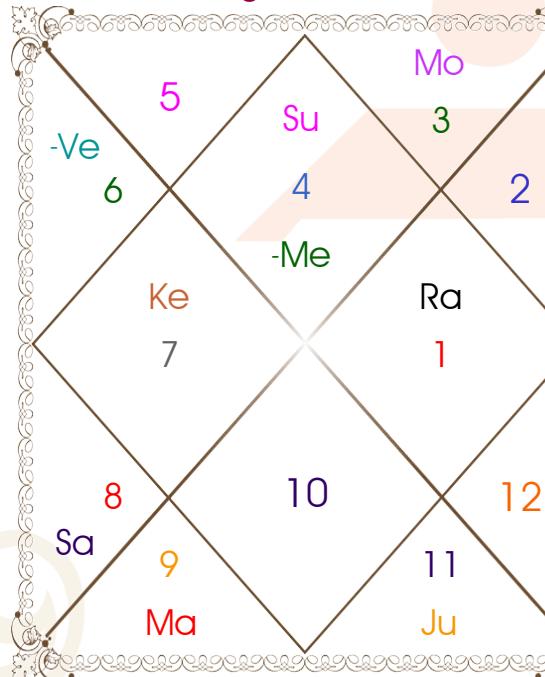
06:00 AM

Meerut

Date 02/08/1986 Time 06:00:00 Day Saturday Place Meerut Lahiri Ayanamsa : 23:40:05
 Latitude 29:00:00 North Longitude 77:42:00 East Zone 82:30:00 East Loc Time Corr -00:19:12 Hour

Panchang			Avakahada Chakra			Vimshottari			Yogini				
Siderial Time	Gana	Deva	Eq. of Time	Yoni	Sarp	Mars 1Y 7M 16D	Saturn	Sankta 1Y 10M 9D	Pingla				
02:22:04 Hr			00:06:15 Hr										
Sunrise	05:40:16 Hr		Nadi		Madhya	19/03/2022		12/06/2025					
Sunset	19:10:11 Hr		Varan		Shoodra	19/03/2041		12/06/2027					
Ch. Samvat	2043		Vashya		Manav	Saturn	22/03/2025	Pingla	22/07/2025				
Saka	1908		Varga		Marjar		Mercur	30/11/2027	Dhanya	21/09/2025			
Month	Sravana		Yunja		Poorva		Ketu	08/01/2029	Bhramri	11/12/2025			
Paksh	Krishna		Hansak		Vayu		Venus	09/03/2032	Bhadrikc	23/03/2026			
Tithi	12		Name Alpha		Kee-Kirti		Sun	19/02/2033	Ulka	22/07/2026			
Nakshatra	Mrgsra		Paya(Ra-Nx)		Iron-Gold		Moon	21/09/2034	Sidha	11/12/2026			
Yoga	Vyaghpat		Hora		Sat		Mars	30/10/2035	Sankta	23/05/2027			
Karan	Kaulava		Chaugharia		Kaal		Rahu	05/09/2038					
							Jupiter	19/03/2041	Mangla				
PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			19:07:21	Can	Aslesa	1	Mer	Ket	---	0:00			
Sun			15:46:24	Can	Pushya	4	Sat	Jup	FrSign	1.44	Bhratra	Pitra	Kshem
Mon			03:33:57	Gem	Mrgsra	4	Mar	Ven	FrSign	1.18	Putra	Matra	Janma
Mar	R		18:29:20	Sag	P Sadha	2	Ven	Rah	FrSign	1.12	Amatya	Bhratra	Vadha
Mer	R		02:06:48	Can	Punrvsu	4	Jup	Rah	EnSign	1.21	Gyati	Gyati	Vipat
Jup	R		28:31:38	Aqu	P Bhad	3	Jup	Ven	NuSign	0.84	Atma	Dhan	Vipat
Ven			00:03:39	Vir	U Phal	2	Sun	Rah	Dblitted	1.10	Kalatra	Kalatra	Mitra
Sat	R		09:25:01	Sco	Anuradha	2	Sat	Ven	EnSign	1.58	Matra	Ayush	Kshem
Rah	R		00:31:50	Ari	Asvini	1	Ket	Ket	EnSign	---		Gyan	Saadhak
Ket	R		00:31:50	Lib	Chitra	3	Mar	Mer	NuSign	---		Moksh	Janma

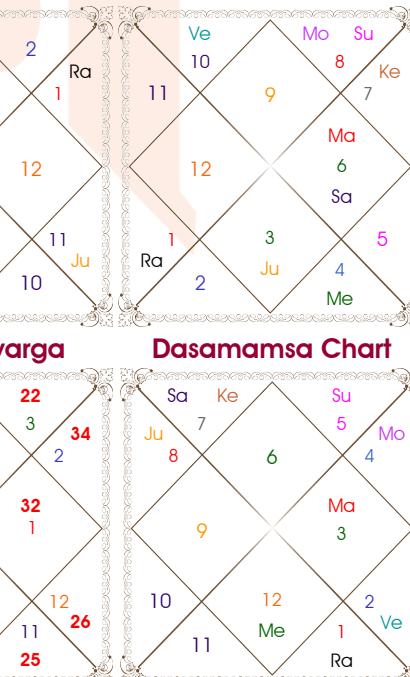
Lagna-Chalit



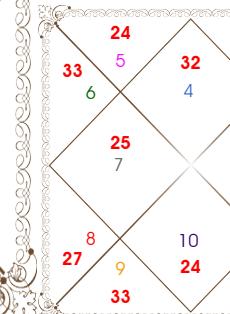
Moon Chart



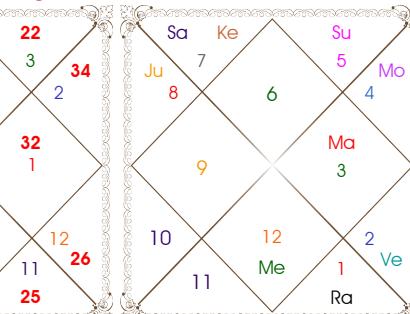
Navamsa Chart



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								
Coral	Mar	80%	Conquer enemies, Career success, Kids happiness	Mar	85	80	78	75	72	70	68	65
Ruby	Sun	73%	Good health, Wealth	Sun	80	78	75	72	70	68	65	62
Pearl	Mon	70%	Savings, Good health	Mon	78	75	72	70	68	65	62	60
Cat's eye	Ket	61%	Comforts, Power	Ket	68	65	62	60	58	55	52	50
Diamond	Ven	50%	Power, Earnings, Comforts	Ven	55	52	50	48	45	42	40	38
Y-Sapphire	Jup	44%	Accident, Disease & enemies, Defamation	Jup	45	42	40	38	35	32	30	28
Gomed	Rah	41%	Professional problems, Disease & enemies	Rah	40	38	35	32	30	28	25	22
Emerald	Mer	25%	Bad health, Expenses, Disputes	Mer	28	25	22	20	18	15	12	10
B-Sapphire	Sat	9%	Kids problem, Spouse problem, Accident	Sat	10	8	6	4	2	0	0	0

Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Mar	18/03/1988	80%	77%	92%	0%	53%	50%	9%	16%	67%
Rah	19/03/2006	61%	58%	67%	25%	44%	56%	22%	58%	47%
Jup	19/03/2022	80%	77%	86%	0%	59%	25%	9%	41%	61%
Sat	19/03/2041	61%	58%	67%	38%	44%	56%	34%	52%	47%
Mer	19/03/2058	80%	58%	80%	50%	44%	56%	9%	41%	61%
Ket	19/03/2065	61%	58%	86%	25%	44%	56%	0%	16%	73%
Ven	19/03/2085	61%	58%	80%	38%	44%	62%	22%	52%	67%
Sun	19/03/2091	86%	77%	86%	25%	53%	25%	0%	16%	47%
Mon	20/03/2101	80%	83%	80%	38%	44%	50%	9%	16%	47%

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Detailed Analysis of Gems

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

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 Coral gem is highly auspicious.

For you Coral 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 Ruby, Pearl, Cat's eye or Diamond 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.

Yellow-Sapphire, Gomed 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.

Wearing Blue-Sapphire gem might bring in lot of troubles for you. You should not wear it at all because there is not any probability of getting its auspicious results in any Dasha and transit. By wearing it, you might suffer from troubles in matters related to social life, health and finance.

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

Coral

The planet mars placed in 6th house of your horoscope is auspicious for you so by wearing its gem coral you would be able to control your temper, maintain patience and enhance your intelligence. By wearing it you shall be able to defeat your adversaries. The gem coral shall help you keep your patience intact. In the area of job your leadership quality shall help you win recognition. Your spiritual discrimination shall increase. You would be giving more importance to job as compared to business. You would be able to control your expenses.

For your Cancer ascendant Mars is the lord of 5th and 10th house so by wearing its gem coral you shall be enjoying issue comfort, educational success and recognition on professional front. The auspiciousness of this gem shall bring in gains in matters related to property, daily life and reputation in professional life. It would also enhance your marital bliss.

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,

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rosary, bracelet or in other hand. If you are incapable of wearing coral then you can wear red agate or three faced Rudraksha.

Ruby

In your horoscope the planet Sun is placed in first house. Therefore you should wear gem of Sun i.e Ruby. By wearing this gem you shall be getting good friends and big post. You shall have good relations with government. You shall have good relations with people holding power and position. The Ruby gem shall enhance your confidence and as a result of which your personality shall become more dynamic. Your health shall increase and you can expect all round development.

For your Cancer ascendant Sun is the lord of 2nd house so by wearing its gem there shall be an increase in your wealth and happiness in the family. Your longevity would also increase and in addition to that the betterment in daily routine work can also be expected after wearing this gem. Your conversation shall be royal and effective and people would listen to you sincerely. It can enhance your revenue and there would be substantial increase in your accumulated money, precious jewelry, and good food. You can also get auspicious results in matters like abroad journeys of your younger siblings, payment of debts, journeys of maternal uncle, gain of higher education, et.

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.

Pearl

The planet Moon placed in 10th house of your horoscope is auspicious for you so by wearing its gem pearl you would become strong emotionally and you will be more interested in foreign journey. You might get associated with some hospital or some religious institution. You would make lot of money by travelling abroad after wearing this gem. This gem would make you a thoughtful person and you would be more positive in your thinking.

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For your cancer ascendant Moon is the lord of first house so by wearing its gem pearl you will be able to make your life happier for long. This gem shall improve your health, and energy level. The auspiciousness of this gem shall give you success, reputation and control over your emotions. You shall remain practical and your confidence level shall get enhanced. It shall also bring success in your professional life. The auspiciousness of this gem shall improve your married life. There might not remain stability in your mind.

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 4th house of your horoscope is auspicious for you so by wearing its gem cat's eye you shall be happy in matters related to property. You shall be able to carry your all responsibilities successfully and the only problem is slight indication of difference of opinion with mother. You enthusiasm shall be amazing. You would earn money from abroad. There shall be an increase in your parental property. You would earn money from abroad. The financial position shall get consolidated.

Ketu is in Libra and its lord Venus 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. 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,

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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.

Diamond

The planet Venus placed in the third house of your horoscope is auspicious for you so by wearing its gem diamond you shall be highly interested in music and art. Your listening power shall get enhanced by wearing this gem. This gem shall give you wealth and prosperity. You shall become influential, learned, fortunate and fond of travelling. The power of this gem shall make you capable and bold. You shall try hard for getting material comforts. The wearing of this gem shall enhance your marital bliss.

For your Cancer ascendant Venus is the lord of 11th and 4th house. It is auspicious for you so by wearing its gem diamond you would be able to get happiness and success in matters related to property, house, land, vehicle, reputation, and mother's happiness etc. The mutual harmony between husband and wife shall increase. This gem shall also give you matured friends, good income, progress, success, all types of gains, gratification of desires, feeling of sympathy, well-wishers, friends, a good guide and followers.

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.

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

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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 Cancer ascendant Jupiter is the lord of 6th and 9th house. It is inauspicious for you so by wearing its gem yellow sapphire there would be decline in your personality, health, education, intelligence and destiny. You shall not be very happy with your education, intelligence and children. This gem can increase your diseases, debts and enemies. It would be difficult for you to win over enemies and enhance destiny.

Gomed

The planet Rahu placed in the 10th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem hessonite you shall face problems like loss of reputation, excess of ego, lack of courage, and excess of greed. You would insult others unnecessarily. After wearing it you might remain worried most of the time. You might have to face lot of humiliation too. This gem is also not very positive for your issue comfort. You might get punishment from magistrate after wearing it.

Rahu is in Aries and its lord Mars is in 6th house. Therefore by wearing Gomed you would be inviting trouble from enemies. You would not remain generous and wise. You would fail to sharpen your learning power. You might face problem of scarcity of funds and you might remain under debts. You would become victim of diseases. It will be difficult for you to defeat your competitors easily. With the malefic effect of this gem you might remain deprived of higher status, happiness, comforts and power and you would be losing the ability to perform bigger tasks. Your enemies would be creating lot of difficulties for you.

Emerald

The planet Mercury placed in the first house of your horoscope is incapable of yielding all auspicious results so by wearing its gem Emerald you might not take much interest in intellectual activities. You might turn bit impractical and you might hesitate to express your opinion in public meeting. By wearing this gem your personality and longevity both might get affected. Your intelligence and professional abilities might fall. You might complain about diseases related to nervous system and skin after wearing Emerald. You might get into unnecessary argument with your life partner as a result of which your married life shall get affected.

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For your Cancer ascendant Mercury is the lord of 3rd and 12th house. Mercury is inauspicious for you so by wearing its gem Emerald your influence and status in society might get decreased. Your expenses might go out of control. The inauspiciousness of this gem shall be negative for your siblings. This gem can reduce your courage. You cannot expect educational success after wearing it. It would reduce your power of imagination. This gem cannot help you overcome the problems like poverty and uncontrolled expenses. It won't bring in opportunities to go on long journeys.

Blue-Sapphire

The planet Saturn placed in the 5th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem blue sapphire you shall face difficulties in carrying your responsibilities. You might become lazier. Your concentration in studies might get affected. It won't be easier for you to be successful in competitive examinations. You might not remain devoted to gods and religion. Your reputation might get affected slowly. You might face financial losses too.

For your Cancer ascendant Saturn is 7th lord and 8th lord. It is inauspicious for you so by wearing its gem Blue sapphire you might face problems and obstacles in matters related to marital bliss, foreign journey, business and partnership. By wearing it the difficulties of your work area would increase. You shall face troubles on professional front. You would get negative results in matters related to property. You will face complications and intervention of unnecessary obstacles in matters related to inherited property, foreign journey and occult power.

Gem Recommendation as Per Dasha

Saturn (19/03/2022 - 19/03/2041)

Coral, Ruby, 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, Yellow-Sapphire, Emerald or Blue-Sapphire 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.

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Mercury **(19/03/2041 - 19/03/2058)**

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

Cat's eye, Pearl, 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.

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

Ketu **(19/03/2058 - 19/03/2065)**

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

Cat's eye, Ruby, Pearl 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.

Yellow-Sapphire or Emerald are inauspicious gems for you. and Gomed or Blue-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.

Venus **(19/03/2065 - 19/03/2085)**

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

Cat's eye, Diamond, Ruby, Pearl 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.

Yellow-Sapphire or Emerald are inauspicious gems for you. and Blue-Sapphire is forbidden gem for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

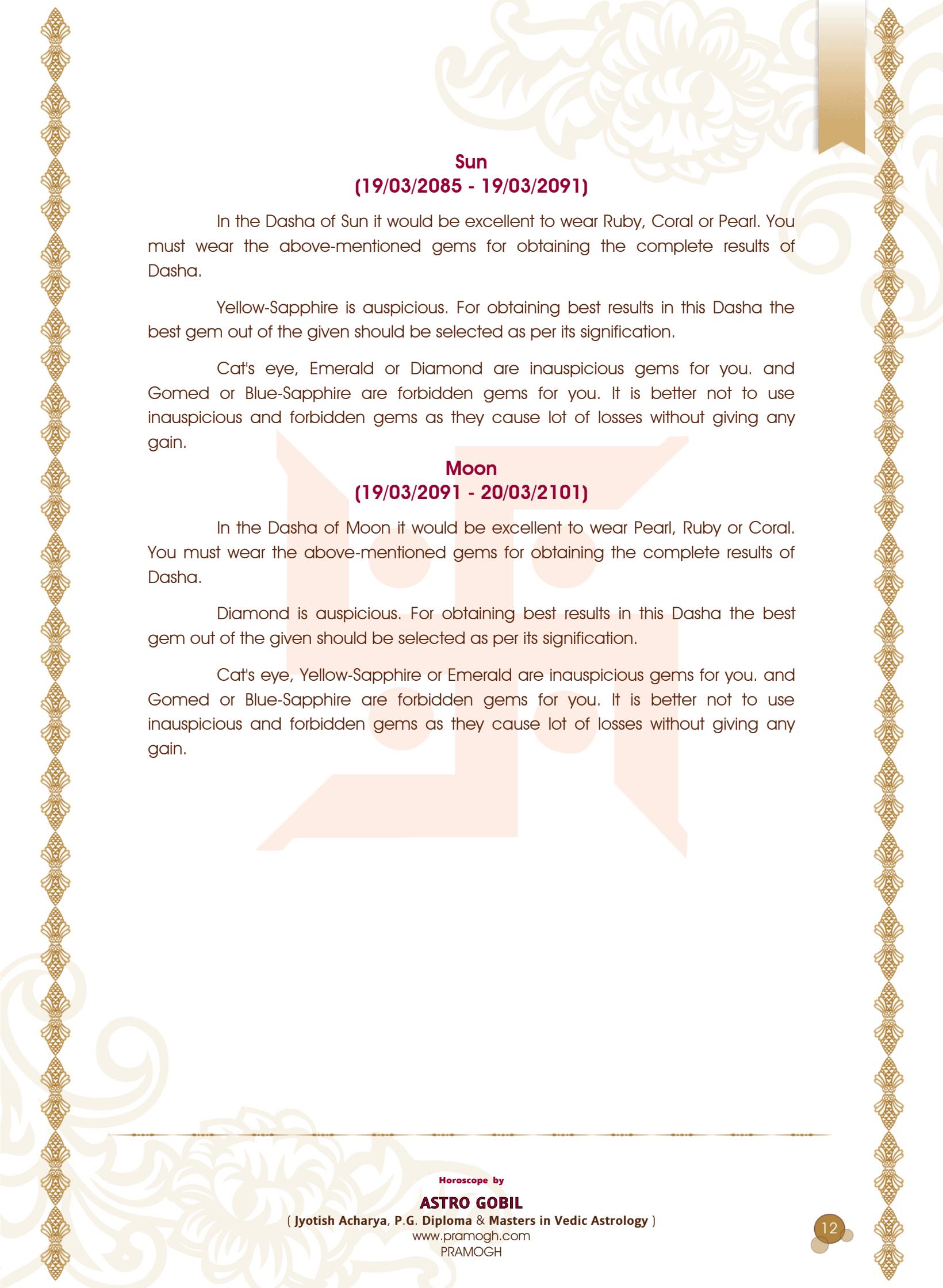
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Sun **(19/03/2085 - 19/03/2091)**

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

Yellow-Sapphire is auspicious. 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 Diamond are inauspicious gems for you. and Gomed or Blue-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 **(19/03/2091 - 20/03/2101)**

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

Diamond is auspicious. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Cat's eye, Yellow-Sapphire or Emerald are inauspicious gems for you. and Gomed or Blue-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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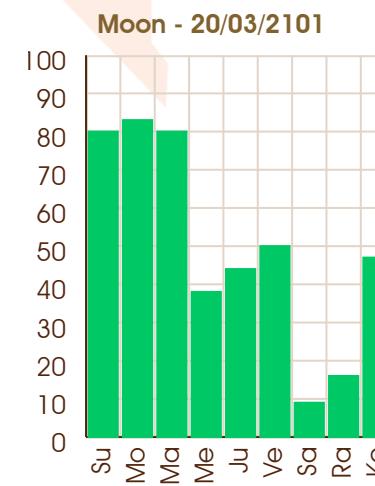
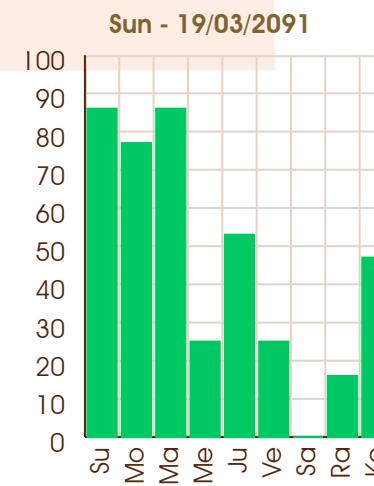
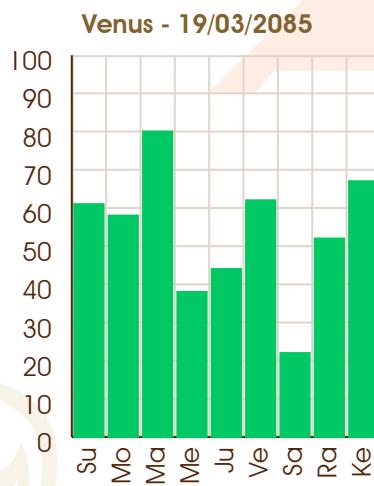
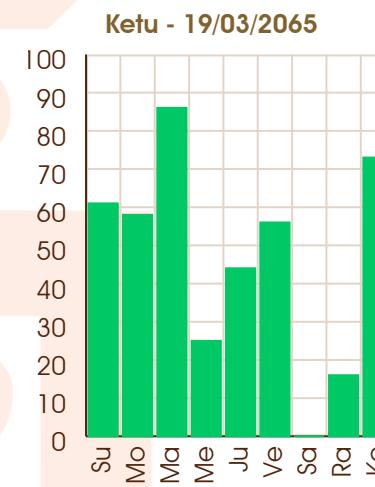
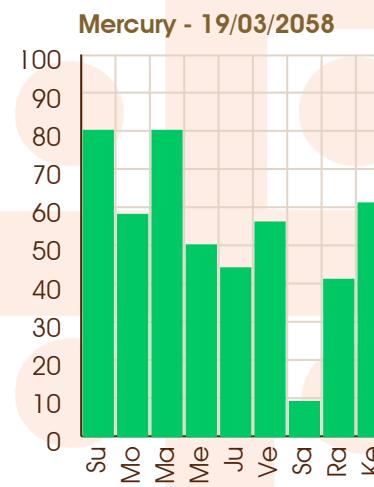
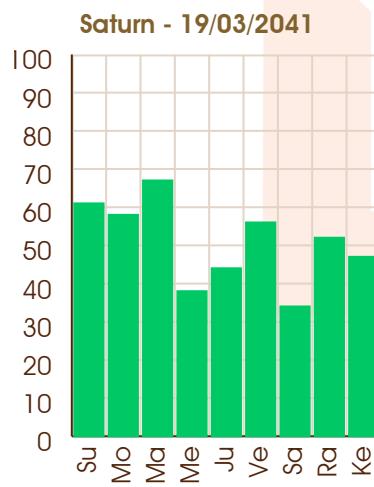
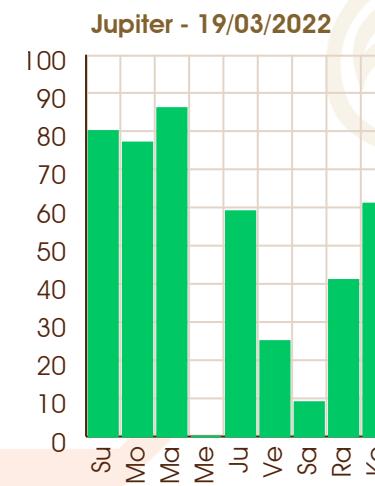
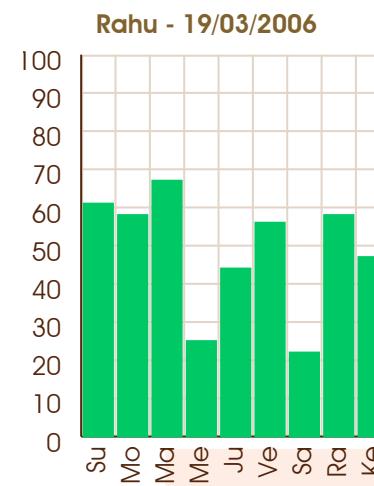
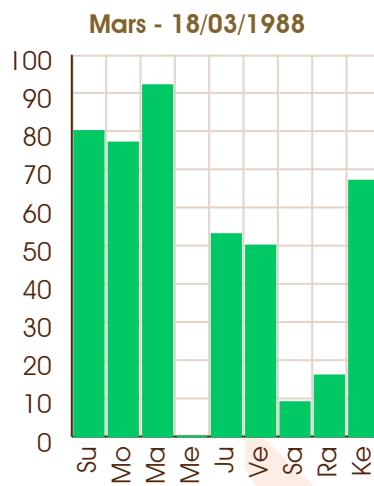
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