



Mr.Zafar Nazim

16 Feb 1969

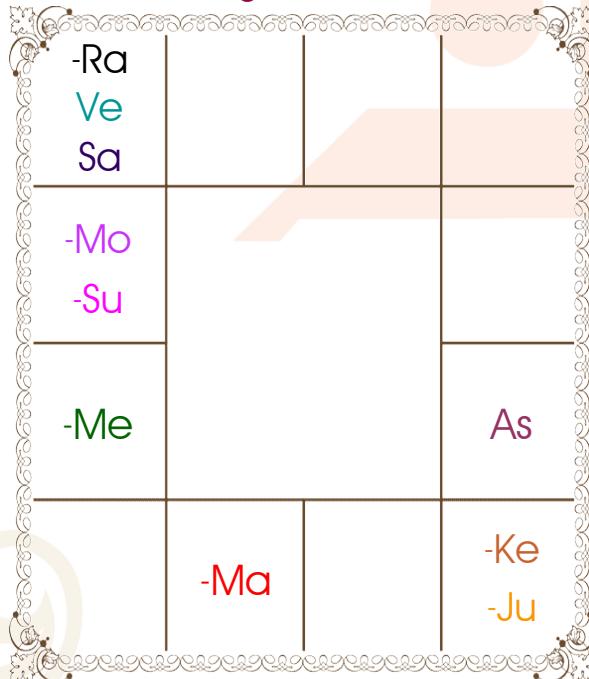
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Lucknow

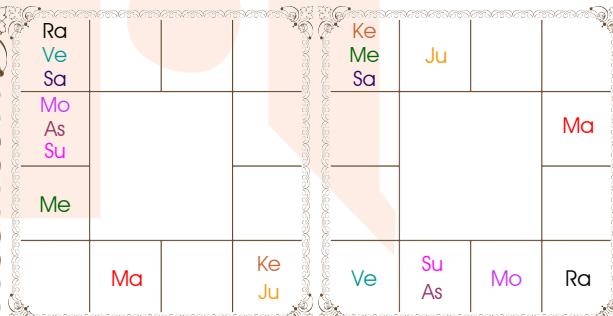
Date 16/02/1969 Time 19:36:00 Day Sunday Place Lucknow KP Ayanamsa : 23:19:27  
 Latitude 26:50:00 North Longitude 80:54:00 East Zone 82:30:00 East Loc Time Corr -00:06:24 Hour

Panchang				Avakahada Chakra				Vimshottari				Yogini			
								Mars 1Y 10M 9D		Pingla 0Y 6M 11D					
								Mercury		Sidha					
PI	R	C	Degree Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara			
Asc			26:39:43 Leo	P Phal	4	Ven	Ket	---	0:00						
Sun			04:24:48 Aqu	Dhanish	4	Mar	Ven	EnSign	1.56	Putra	Pitra	Janma			
Mon	D		03:07:31 Aqu	Dhanish	3	Mar	Ven	NuSign	1.45	Gyati	Matra	Janma			
Mar			02:37:11 Sco	Visakha	4	Jup	Rah	OwnSign	1.33	Kalatra	Bhratra	Vipat			
Mer			08:56:48 Cap	U Sadha	4	Sun	Ven	NuSign	0.81	Matra	Gyati	Mitra			
Jup	R		11:35:35 Vir	Hasta	1	Mon	Mar	EnSign	1.17	Bhratra	Dhan	Atimitra			
Ven			19:29:53 Pis	Revati	1	Mer	Ven	Exalted	1.10	Amaty	Kalatra	Pratyari			
Sat			28:11:13 Pis	Revati	4	Mer	Sat	NuSign	1.06	Atma	Ayush	Pratyari			
Rah	R		07:12:51 Pis	U Bhad	2	Sat	Mer	NuSign	---		Gyan	Kshem			
Ket	R		07:12:51 Vir	U Phal	4	Sun	Ket	EnSign	---		Moksh	Mitra			

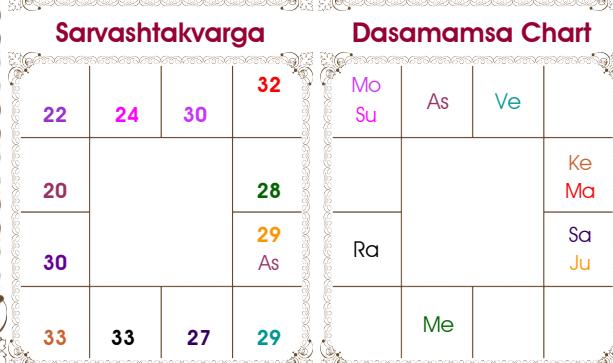
### Lagna-Chalit



### Moon Chart



### Navamsa Chart



### Sarvashatkvarga

22	24	30	32
20			28
30			29
33	33	27	29

### Dasamamsa Chart

Mo	Su	As	Ve	
				Ke
				Ma
				Sa
				Ju

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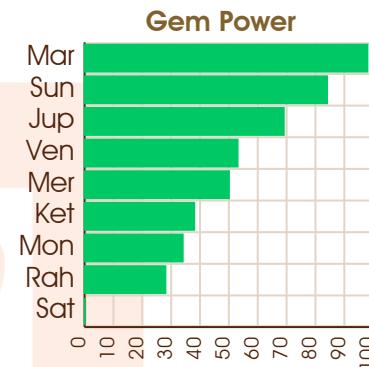


# Gem Selection

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
Coral	Mar	98%	Comforts, Fame
Ruby	Sun	84%	Marital bliss, Good health
Y-Sapphire	Jup	69%	Wealth, Kids happiness, Avoids accident
Diamond	Ven	53%	Avoids accident, Career success, Power
Emerald	Mer	50%	Conquer enemies, Earnings, Wealth
Cat's eye	Ket	38%	Financial loss, Disease & enemies
Pearl	Mon	34%	Spouse problem, Expenses
Gomed	Rah	28%	Accident, Financial loss
B-Sapphire	Sat	0%	Accident, Disease & enemies, Spouse problem



## Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Mar	27/12/1970	91%	47%	100%	25%	75%	53%	0%	3%	50%
Rah	27/12/1988	72%	9%	86%	50%	69%	59%	0%	52%	12%
Jup	27/12/2004	91%	47%	100%	25%	81%	31%	0%	28%	38%
Sat	28/12/2023	72%	9%	86%	56%	69%	59%	0%	41%	12%
Mer	27/12/2040	91%	9%	98%	62%	69%	59%	0%	28%	38%
Ket	28/12/2047	72%	9%	100%	50%	69%	59%	0%	3%	56%
Ven	28/12/2067	72%	9%	98%	56%	69%	66%	0%	41%	50%
Sun	27/12/2073	97%	47%	100%	50%	75%	31%	0%	3%	12%
Mon	28/12/2083	91%	55%	98%	56%	69%	53%	0%	3%	12%

# 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

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 or Ruby gem is highly auspicious. By wearing it you can expect all round development with financial gains along with progress on professional front.

For you Coral gem is your lucky stone, which would enhance your destiny. You would be able to accomplish your pending tasks and earn gains from journeys. Your mental tensions would get eradicated. You would also be able to earn reputation and financial gains along with progress on professional front.

For you Ruby gem is your life stone by wearing which your health shall be excellent. It shall enhance your confidence and reputation along with progress on professional front.

Therefore, you must wear above-mentioned gems throughout life. By wearing all these gems, the beneficence of all planets with all types of comforts can be expected. All above-mentioned gems can be worn without considering and analyzing any Dasha and transit as all of them are very highly auspicious.

For you Yellow-Sapphire, Diamond 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 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, Pearl or Gomed 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 4th house of your horoscope is auspicious for you so by wearing its gem you shall get property, house and vehicles etc. By wearing this gem you might have to stay away from your children and native place. You shall always get success in all those activities in which courage, power and stamina is needed. Your attachment with mother shall increase and there would be betterment in your family life and work conditions.

For your Leo ascendant Mars is the lord of 4th and 9th house so by wearing its gem coral you shall strive to change your destiny with your hard work. The auspicious impact of this gem shall make you happy, religious and fortunate. This gem shall bring in happiness from mother and property. Your daily routine work life shall be good. It shall certainly improve your professional life.

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 can wear red agate or three faced Rudraksha.

### **Ruby**

In your chart Sun placed in 7th house is auspicious for you so by wearing its gem your feeling of pride would increase. It would inspire to start some independent venture. By wearing Ruby your marital happiness shall enhance. For attaining bigger benefits you have to be cool in your behavior. This gem shall bring in good luck for attaining power and authority in independent business. You shall work for public welfare.

For your Leo ascendant Sun is the lord of 1st house so by wearing its gem Ruby there shall be an increase in your immunity, physical fitness, working efficiency, courage and energy level. You can expect over all development in your personality, happiness, health and influence. This gem shall also bless you with happy married life, and disciplined life style. By wearing this gem you shall gain the abilities to get success in government related works very quickly.

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.

### **Yellow-Sapphire**

The planet Jupiter placed in the second house of your horoscope is auspicious for you so by wearing its gem yellow sapphire you shall be sweet in your language and known for your amiable manners. It shall help you increase your accumulated wealth and confidence. By wearing this gem you would become philosophical in your thinking. You would also earn wealth, grains, glory and reputation. By wearing it you shall be getting good results in the field of education.

For your Leo ascendant Jupiter is the lord of 5th and 8th house. It is auspicious for you so by wearing its gem yellow sapphire your longevity shall get

enhanced. By wearing this gem you shall be happy in matters related to love relations, entertainment, materialistic comforts, children and knowledge. The auspiciousness of this gem can bless you with issue comforts. You would be interested in subjects like mathematics, astrology, scriptures, Vedas and philosophy.

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.

### **Diamond**

The planet Venus placed in 8th house of your horoscope is auspicious for you so by wearing its gem diamond you shall be bold and happy. The auspiciousness of this gem shall make you learned, decent, religious and truthful. Your health, happiness, marital bliss etc shall increase. You might gain money from some woman. You can also gain wealth from some trust. You shall get opportunities to go abroad. The comforts from servants and vehicles are likely to increase. You shall also get benefitted by investing on share market after wearing this gem.

For your Leo ascendant Venus is the lord of 10th and 3rd house. It is auspicious for you so by wearing its gem diamond you would be able to improve your social reputation, confidence, working efficiency, behavioral skills, influence and professional life. It can make you attractive, generous, patient, and popular, humorous and entertaining. You shall be happy from your children. In the area of work you shall be able to get a good job, professional excellence etc. You would be able to earn money from music and artistic field. This gem shall also bring in success and money from acting, singing and politics. You can wear diamond for getting success from your area of work through your hard work.

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.

### **Emerald**

The planet Mercury placed in 6th house of your horoscope is auspicious for you so by wearing its gem Emerald your efforts won't go futile. Your confidence shall enhance. This gem shall make you logical in thinking and humorous by nature. You would be able to control your enemies. This gem can develop your relations with some highly influential person. The auspiciousness of this gem shall tempt you to spend money on auspicious tasks.

For your Leo ascendant Mercury is the lord of 2nd and 11th house. It is auspicious for you so by wearing its gem Emerald you would be able to enhance your accumulated wealth. The number of family members might increase. There would be unity in your family. You would be able to get ample of opportunities for earning money with your intelligence after wearing it. The auspiciousness of this gem shall help you generate money from various sources of income. It would also equip you with excellent communication skills.

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.

### **Cat's eye**

The planet Ketu placed in the 2nd house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem cat's eye you shall get punishment from government. Your relations with family members might get affected. You shall become victim of fear and illusion. You won't be getting the favor of destiny. You might become satirical in your speech. You won't be sweet in

your conversation and there might remain an atmosphere of tension in the family. There shall be obstacles in getting parental property.

Ketu is in Virgo and its lord Mercury is in 6th house. Therefore by wearing Cat's eye 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.

### **Pearl**

The planet Moon placed in the 7th house of your horoscope is incapable of yielding all auspicious results so by wearing its gem you would face difficulties to stick to one specific business. You shall have to put in extra efforts for the fulfillment of your desires. This gem can delay your marriage and it would be highly difficult for you to develop good compatibility with spouse. Your patience and the quality of leadership might get reduced and further it might become difficult to go on abroad journey or get benefitted from such journey. Stay away from sexuality and greed.

For your Leo ascendant Moon is lord of 12th house. Moon is not auspicious for you so by wearing its gem pearl your worries regarding your expenses might increase. Your problems on professional front shall also increase. Your mental satisfaction shall decrease by wearing it. You would not be able to protect yourself from losses. You won't benefit from overseas journeys if you wear it. This gem can increase your debts.

### **Gomed**

The planet Rahu placed in the 8th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem hessonite you shall not get opportunities to stay at your native place. You shall face obstacles in everything undertaken by you. It can make you talkative and hasty. You might involve yourself in illegal tasks. You shall complain about health troubles. You might also not remain very decent in your conversation after wearing it.

Rahu is in Pisces and its lord Jupiter is in second house. Therefore by wearing Gomed you would fail to increase happiness and prosperity in family. This gem won't bring you any honor from public and government. This gem shall reduce your feeling of self-pride. This won't be beneficial for earning gain of

property. In addition to that your financial position shall get deteriorated. After wearing it you won't be good with your words, language and conversation and won't be speaking very nicely. You would not enjoy good food and cooperation of others.

### **Blue-Sapphire**

The planet Saturn placed in the 8th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem blue sapphire you shall remain unsatisfied and worried. Your anger and lack of courage shall be visible. Although you might take interest in esoteric subjects but it might make you lazy. You might suffer a lot because of your in-laws. This gem can affect your destiny negatively. You might have tensions in job and business. You might also face obstacles in your education.

For your Leo ascendant Saturn is 6th lord and 7th lord. It is inauspicious for you so by wearing its gem Blue sapphire you shall have problems in matters related to employment. You shall turn selfish, indecent and cruel. This gem won't prove beneficial for money, power, status and position. It will also create tensions and conspiracies. You might get losses from partnership business.

### **Gem Recommendation as Per Dasha**

#### **Mercury**

**(28/12/2023 - 27/12/2040)**

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

Yellow-Sapphire, Emerald 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.

Cat's eye or Gomed are inauspicious gems for you, and Pearl 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.

#### **Ketu**

**(27/12/2040 - 28/12/2047)**

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.

Ruby, Yellow-Sapphire, Diamond, Cat's eye 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.

Pearl, 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** **(28/12/2047 - 28/12/2067)**

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.

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

Gomed is inauspicious gem for you and Pearl 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.

### **Sun** **(28/12/2067 - 27/12/2073)**

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

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

Pearl or Diamond are inauspicious gems for you. and Cat's eye, 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** **(27/12/2073 - 28/12/2083)**

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

Yellow-Sapphire, Emerald, 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.

Cat's eye, 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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# Dasha Graph

