



Mr. Pradip Roy

20 Nov 1991

02:45 AM

Jalpaiguri

Model: Gem-Report

Order No: 119558701

Date 20/11/1991 **Time** 02:45:00 **Day** Wednesday **Place** Jalpaiguri **Lahiri Ayanamsa** : 23:44:52
Latitude 26:30:00 North **Longitude** 88:50:00 East **Zone** 82:30:00 East **Loc Time Corr** 00:25:20 Hour

Panchang

Siderial Time ____: 07:03:55 Hr
 Eq. of Time ____: 00:14:32 Hr
 Sunrise ____: 05:56:22 Hr
 Sunset ____: 16:43:27 Hr
 Ch. Samvat ____: 2048
 Saka ____: 1913
 Month ____: Kartika
 Paksh ____: Shukla
 Tithi ____: 13
 Nakshatra ____: Asvini
 Yoga ____: Vyatipat
 Karan ____: Taitila

Avakahada Chakra

Gana ____: Deva
 Yoni ____: Ashwa
 Nadi ____: Adya
 Varan ____: Kshatriya
 Vashya ____: Chatushpad
 Varga ____: Simha
 Yunja ____: Poorva
 Hansak ____: Agni
 Name Alpha.: Che-Chetan
 Paya(Ra-Nx) ____: Iron-Gold
 Hora ____: Ven
 Chaugharia ____: Labha

Vimshottari

Ketu 3Y 10M 20D
Moon

10/10/2021

10/10/2031

Moon 10/08/2022
 Mars 11/03/2023
 Rahu 09/09/2024
 Jupiter 09/01/2026
 Saturn 10/08/2027
 Mercur 09/01/2029
 Ketu 10/08/2029
 Venus 11/04/2031
 Sun 10/10/2031

Yogini

Bhramri 2Y 2M 20D
Dhanya

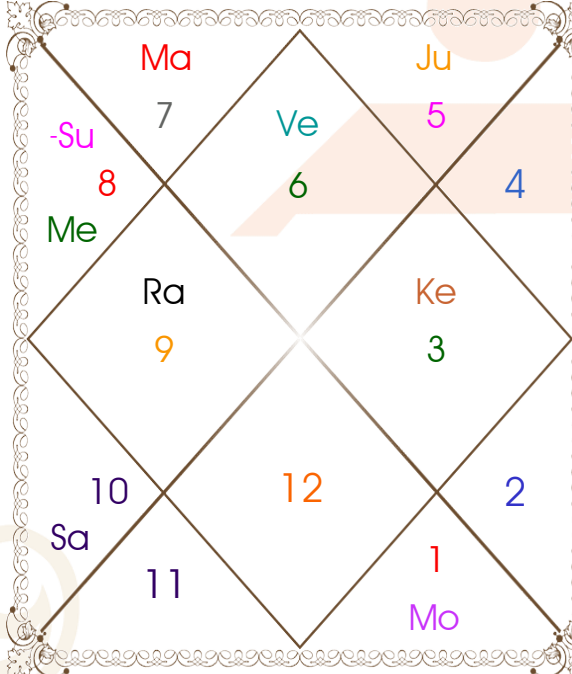
09/02/2023

08/02/2026

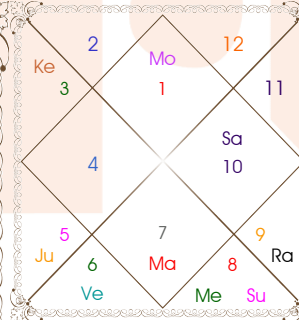
Dhanya 11/05/2023
 Bhramri 10/09/2023
 Bhadrak 09/02/2024
 Ulka 10/08/2024
 Sidha 11/03/2025
 Sankta 09/11/2025
 Mangla 10/12/2025
 Pingla 08/02/2026

PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			20:33:04	Vir	Hasta	4	Mon	Ven	---	0:00			
Sun			03:17:37	Sco	Visakha	4	Jup	Rah	FrSign	0.85	Kalatra	Pitra	Vadha
Mon			05:55:28	Ari	Asvini	2	Ket	Rah	NuSign	1.02	Gyati	Matra	Janma
Mar		C	29:44:46	Lib	Visakha	3	Jup	Mon	NuSign	1.29	Atma	Bhratra	Vadha
Mer			25:30:57	Sco	Jyestha	3	Mer	Rah	NuSign	1.03	Amatya	Gyati	Atimitra
Jup			18:19:30	Leo	P Phal	2	Ven	Rah	FrSign	1.41	Bhratra	Dhan	Sampat
Ven			17:39:48	Vir	Hasta	3	Mon	Sat	Dblitted	1.20	Matra	Kalatra	Kshem
Sat			08:08:39	Cap	U Sadha	4	Sun	Ven	OwnSign	1.19	Putra	Ayush	Vipat
Rah	R		16:55:35	Sag	P Sadha	2	Ven	Mon	Dblitted	---		Gyan	Sampat
Ket	R		16:55:35	Gem	Ardra	4	Rah	Ven	Dblitted	---		Moksh	Saadhak

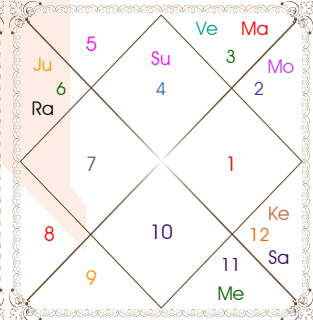
Lagna-Chalit



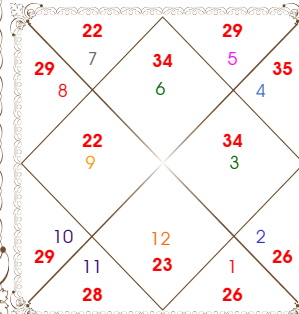
Moon Chart



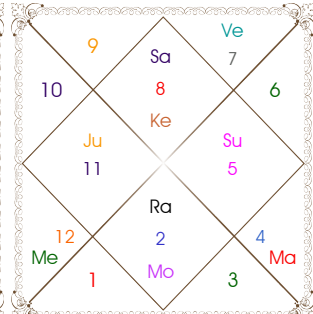
Navamsa Chart



Sarashtakvarga



Dasamamsa Chart



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ASTRO GIBIL

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

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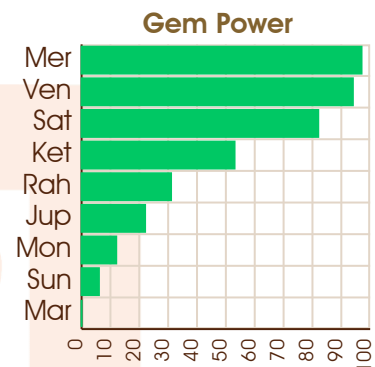
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Gem Selection

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
Emerald	Mer	97%	Power, Career success, Good health
Diamond	Ven	94%	Good health, Fame, Wealth
B-Sapphire	Sat	82%	Kids happiness, Conquer enemies
Cat's eye	Ket	53%	Career success, Power
Gomed	Rah	31%	Family disputes, Expenses
Y-Sapphire	Jup	22%	Expenses, Family disputes, Spouse problem
Pearl	Mon	12%	Accident, Loss
Ruby	Sun	6%	Disputes, Expenses
Coral	Mar	0%	Financial loss, Accident, Disputes



Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Ket	10/10/1995	0%	0%	9%	97%	22%	100%	70%	6%	66%
Ven	10/10/2015	0%	0%	0%	100%	22%	100%	89%	44%	59%
Sun	10/10/2021	31%	25%	9%	97%	34%	81%	70%	6%	31%
Mon	10/10/2031	19%	38%	0%	100%	22%	94%	82%	6%	31%
Mar	10/10/2038	19%	25%	22%	84%	34%	94%	82%	6%	59%
Rah	10/10/2056	0%	0%	0%	97%	22%	100%	89%	53%	31%
Jup	10/10/2072	19%	25%	9%	84%	47%	81%	82%	31%	53%
Sat	10/10/2091	0%	0%	0%	100%	22%	100%	95%	44%	31%
Mer	11/10/2108	19%	0%	0%	100%	22%	100%	82%	31%	53%

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Detailed Analysis of Gems

औषधि मणि मंत्राणां, ग्रह-नक्षत्र तारिका ।
भाग्यकाले भवेत्सिद्धिः 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 Emerald, Diamond or Blue-Sapphire gem is highly auspicious. By wearing it you can expect all round development with financial gains along with progress on professional front.

For you Emerald 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.

For you Diamond 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 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.

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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 Cat's eye gem is auspicious and its auspiciousness increase in its own Dasha or that of a friendly planet. Therefore, obtain its auspiciousness by wearing it during the Dasha of a friendly planet and avoid it in Dasha of an enemy planet. For propitiating inauspicious dasha lord wearing its Rudraksha, chanting Mantra or donating its article shall help.

Gomed 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 Yellow-Sapphire, Pearl, Ruby or Coral 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-

Emerald

The planet Mercury placed in 3rd house of your horoscope is auspicious for you so by wearing its gem Emerald you shall be getting success in business. You shall be enjoying good relations with people of business class. There shall be probabilities of earning gains from kith and kin. You shall be using intelligence instead of courage, energy and bravery. This gem would also be yielding beneficial results for the enhancement of writing skills and artistic abilities. This gem shall equip you with the abilities in writing and artistic field. It shall enhance your power of expression. You can wear this gem for enhancing your memory.

For your Virgo ascendant Mercury is the lord of 1st and 10th house. It is auspicious for you so by wearing its gem Emerald you would be involved in lot of intellectual work and eventually your reputation and status shall get enhanced. It

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would enhance your spiritual discrimination. You can develop your writing skills and business strategies. It would also improve your physical fitness, immunity and mathematical skill.

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, zaid, green agate, peridot or four faced Rudraksha.

Diamond

Venus placed in the first house of your horoscope is auspicious for you so by wearing its gem Diamond you shall be successful in matters related to love, attraction and opposite sex. It shall be easier for you to save money after wearing diamond. It shall enhance your marital bliss. This gem would prove to be fruitful for prosperity of family and growth of business. It can bless you with happiness, wealth, honor, prosperity and luxuries.

For your Virgo ascendant Venus is the lord of 2nd and 9th house. It is auspicious for you so by wearing its gem diamond you would be able to enhance your family comfort, saving potential, happy married life, prosperity in the family with complete favor of destiny. You shall be getting lot of jewelry after wearing this gem. By wearing this gem you would be getting good results like development of destiny, long journeys and foreign journeys. This gem shall multiply your chances of progress.

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.

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Blue-Sapphire

The planet Saturn placed in 5th house of your horoscope is auspicious for you so by wearing its gem blue sapphire you shall become hard working, happy and might travel extensively. Your longevity shall increase and you shall be able to win over your enemies. Your obstacles related to educational progress shall get eradicated and you would be interested in religious activities. Your property and assets shall get multiplied. Your fame shall get expanded slowly. Your behavior shall become sweeter.

For your Virgo ascendant Saturn is 5th lord and 6th lord. It is auspicious for you so by wearing its gem Blue sapphire you would be able to get educational success. It can help you get issue comfort. This gem would bring in educational success. You can earn gains from land and property etc after wearing it. This is beneficial for winning over enemies.

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.

Cat's eye

The planet Ketu placed in 10th house of your horoscope is auspicious for you so by wearing its gem cat's eye you shall become good in sculpture. It would keep you cool, calm and composed. You would be successful in attaining spiritual knowledge. After wearing this gem you shall become sociable, admirable and impressive. You shall earn gains from journeys. You won't waste your energies in useless activities. The auspiciousness of this gem shall make you more focused for the accomplishment of your ambitions.

Ketu is in Gemini and its lord Mercury 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

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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, 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 the 4th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem hessonite you shall face the problem of difference of opinion with mother. Some senior officer might create troubles for you. You would remain unhappy at hear after wearing it. Further, there won't be any increase in your material comforts. You might not be able to stay in your native place rather most of the times you have to remain away from your native place/country. It is also probable that after wearing it you might not get the required support of life partner during your difficult time. There shall be obstacles in the way of your progress. Your feelings would get affected because of not getting the expected honor in society.

Rahu is in Sagittarius and its lord Jupiter is in 12th house. Therefore by wearing Gomed 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 go 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.

Yellow-Sapphire

The planet Jupiter placed in 12th house is inauspicious for you so by wearing its gem yellow sapphire you won't remain an optimistic person. You will be sympathetic to others but might not prove helpful to others. at times you might turn sympathetic to notorious people too. This gem can cause some losses to you. It won't support you in the consolidation of your financial position. Your reputation

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might get affected. This gem shall reduce your happiness, comfort and destiny. This gem can also increase your enemies, diseases and debts. This can also reduce your longevity and maternal support. You might get losses from abroad after wearing it.

For your Virgo ascendant Jupiter is the lord of 4th and 7th house. It is inauspicious for you so by wearing its gem yellow sapphire you cannot expect good relations with mother. You won't be having desired material comforts. After wearing it you would not be satisfied in matters related to property, house, land, vehicle and domestic happiness. Your marital happiness and business shall get affected badly. You might suffer from wind diseases. It shall not prove favorable for your education, intelligence and issue comfort.

Pearl

The planet Moon placed in 8th house of your horoscope is incapable of yielding all auspicious results so by wearing its gem pearl you might suffer from water borne diseases. You might get filled with feeling of hatred. The happiness of your mother might get affected. You might face some lungs related trouble. In addition to that it can also cause mental worries, nausea, cough and cold. Your relations with in-laws and your mother might get affected. Wearing pearl can give some kind of imprisonment type problem. You would become excessively lustful.

For your Virgo ascendant Moon is 11th lord. Moon is inauspicious for you so by wearing its gem pearl you shall not be able to generate source of income. It would certainly decrease your saving potential. You won't enjoy good relation with your elder siblings. This can bring sudden problems in your life. This gem would not prove beneficial for you to enjoy high life conditions. This gem is not potent enough to give you money as per your abilities.

Ruby

Planet Sun placed in 3rd house is incapable of yielding its all auspicious results so by wearing its gem Ruby you might face troubles while travelling by train and you might not get any support from your siblings. After wearing this gem there might be substantial decrease in good qualities like patience, industriousness and pride. You might become hard hearted and over disciplined. Your character's strength might get decreased. There shall be fear of theft or some troubles from maternal uncle or neighbors. Your subordinates won't be supporting you much. You might not remain very generous and pure at heart.

For your Virgo ascendant Sun is the lord of 12th house. Sun is inauspicious for you so by wearing its gem Ruby you shall suffer from health related troubles. It

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shall increase your expenses. This gem shall turn you against your enemies. You won't be successful in business. You shall be hypocrite in matters related to religion. This gem shall create obstacles in development of destiny. Your eye sight might get decreased. This gem can affect the health of your father. You might oppose your father. Your money might get wasted in abroad travel.

Coral

The planet Mars placed in the second house of your chart is incapable of yielding all auspicious results so by wearing its gem coral you might suffer in the hands of notorious people and you also have to face tensions in family. This gem shall make you aggressive and at times bitter also in speech. The blind faith on people can also give financial loss. You shall suffer from teeth related troubles. You shall remain unhappy from family after wearing it. You might get losses from electricity and fire. You would become very fond of spicy food.

For your Virgo ascendant Mars is the lord of 3rd and 8th house so by wearing its gem coral your social reputation and influence might get affected badly. Your courage and influence might not help you to get desirable results. There would be decrease in your longevity and your relation with your siblings might get deteriorated. Your enemies shall trouble you. You might not enjoy the complete favor of fate. You would not be interested in religious activities. You won't be getting the support and cooperation of your father.

Gem Recommendation as Per Dasha

Moon

(10/10/2021 - 10/10/2031)

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

Pearl or Cat's eye are inauspicious gems for you. and Yellow-Sapphire, Ruby, Gomed or Coral 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.

Mars

(10/10/2031 - 10/10/2038)

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

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

Yellow-Sapphire or Pearl are inauspicious gems for you. and Coral, Ruby or Gomed 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
(10/10/2038 - 10/10/2056)

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

Gomed 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 is inauspicious gem for you and Yellow-Sapphire, Ruby, Pearl or Coral 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
(10/10/2056 - 10/10/2072)

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

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

Yellow-Sapphire, Gomed or Pearl are inauspicious gems for you. and Ruby or Coral 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
(10/10/2072 - 10/10/2091)

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

Gomed or Cat's eye are inauspicious gems for you. and Yellow-Sapphire, Ruby, Pearl or Coral 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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Mercury
(10/10/2091 - 11/10/2108)

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

Cat's eye is auspicious. 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 Yellow-Sapphire, Ruby, Pearl or Coral 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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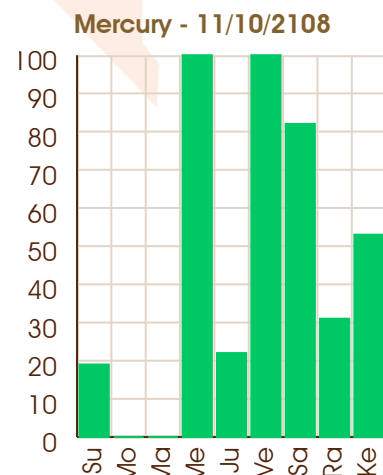
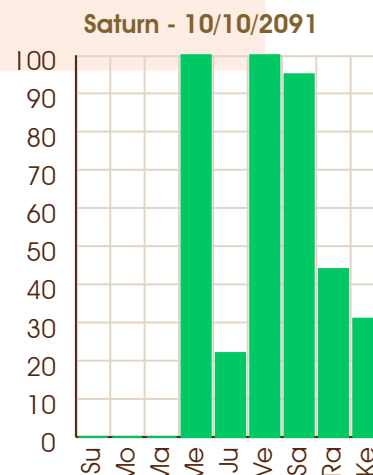
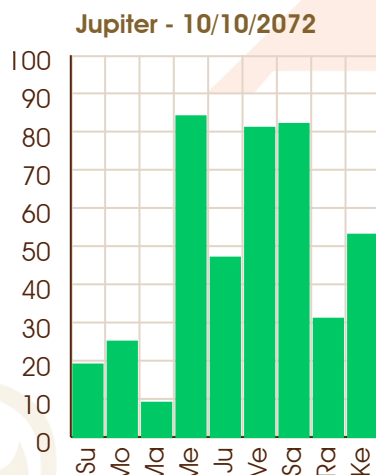
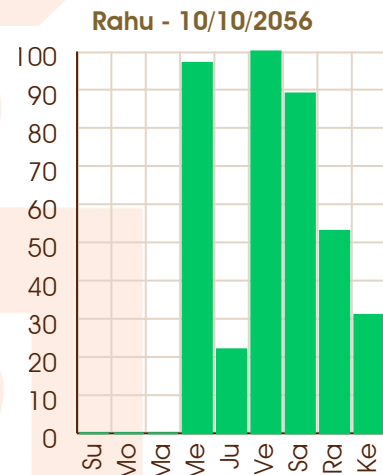
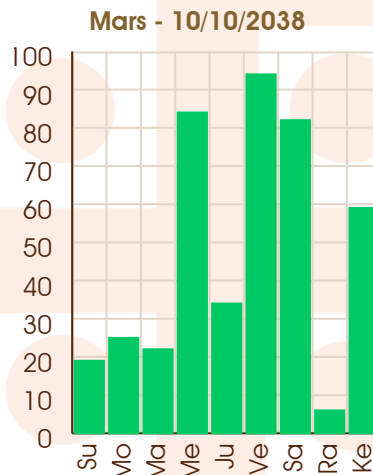
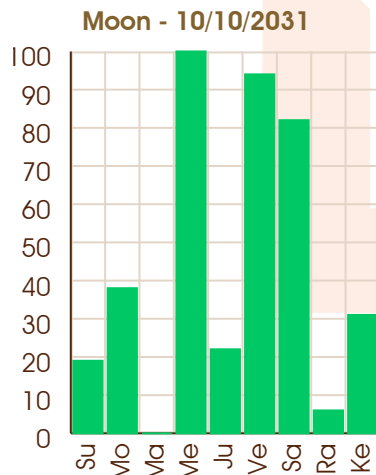
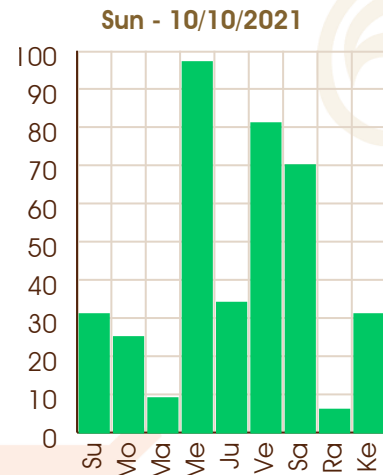
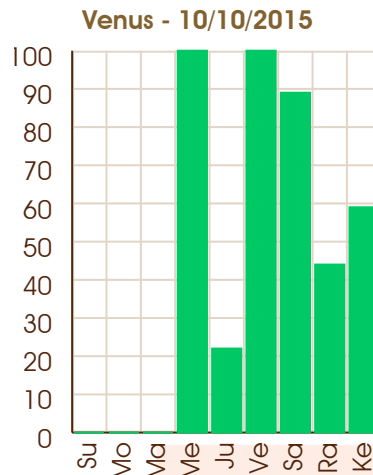
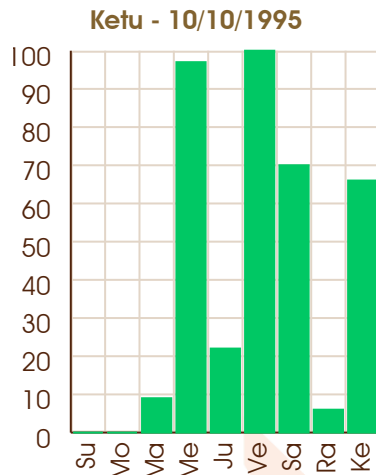
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