



Mrs. Monika

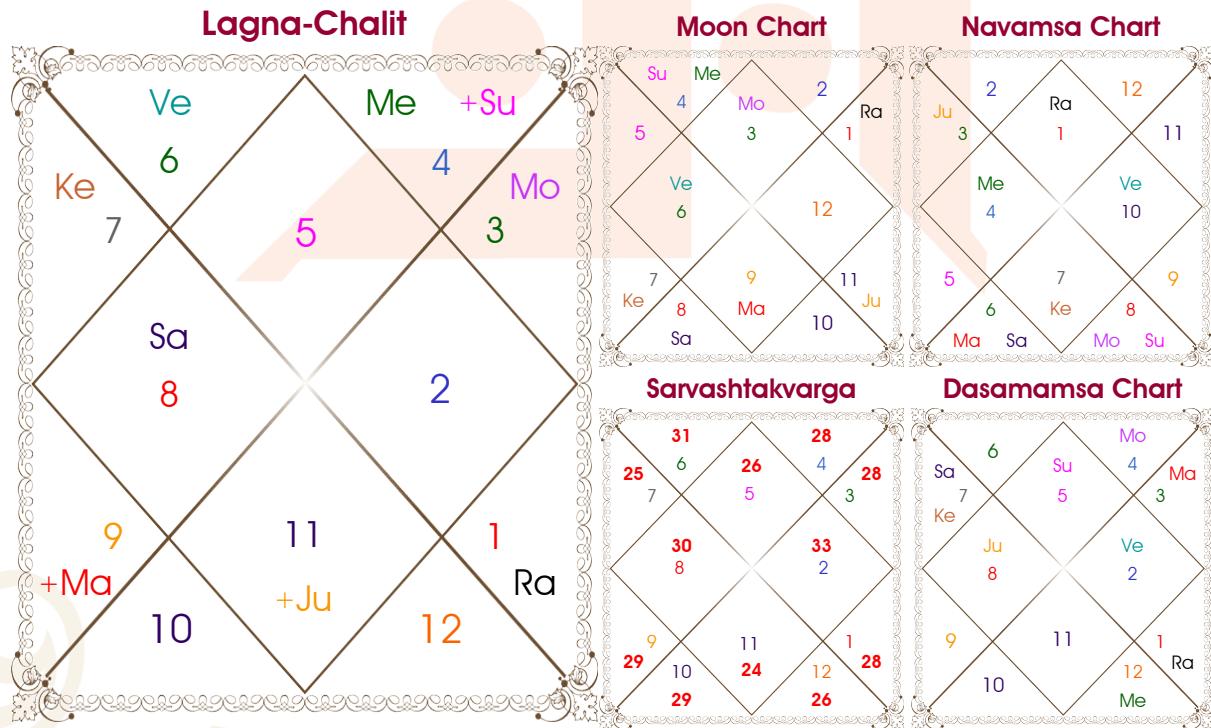
02 Aug 1986

06:55 AM

Meerut

Date 02/08/1986 Time 06:55:00 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 4M 20D	Saturn	22/12/2021	Sankta 1Y 7M 1D	Pingla			
03:17:13 Hr			00:06:15 Hr					21/12/2040		04/03/2025			
										04/03/2027			
05:40:16 Hr	Nadi	Madhya											
19:10:11 Hr	Varan	Shoodra											
2043	Vashya	Manav											
1908	Varga	Marjar											
Sravana	Yunja	Poorva											
Krishna	Hansak	Vayu											
12	Name Alpha	Kee-Kirti											
Mrgsra	Paya(Ra-Nx)	Gold-Gold											
Vyaghpat	Hora	Jup											
Taitila	Chaugharia	Kaal											
PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			00:53:22	Leo	Magha	1	Ket	Ven	---	0:00			
Sun			15:48:36	Can	Pushya	4	Sat	Jup	FrSign	1.32	Bhratra	Pitra	Kshem
Mon			04:01:16	Gem	Mrgsra	4	Mar	Ven	FrSign	1.19	Putra	Matra	Janma
Mar	R		18:29:00	Sag	P Sadha	2	Ven	Rah	FrSign	1.14	Amatya	Bhratra	Vadha
Mer	R		02:06:34	Can	Punrvsu	4	Jup	Rah	EnSign	1.09	Gyati	Gyati	Vipat
Jup	R		28:31:29	Aqu	P Bhad	3	Jup	Ven	NuSign	1.07	Atma	Dhan	Vipat
Ven			00:06:08	Vir	U Phal	2	Sun	Rah	Dblitted	1.14	Kalatra	Kalatra	Mitra
Sat	R		09:25:00	Sco	Anuradha	2	Sat	Ven	EnSign	1.45	Matra	Ayush	Kshem
Rah	R		00:31:30	Ari	Asvini	1	Ket	Ket	EnSign	---		Gyan	Saadhak
Ket	R		00:31:30	Lib	Chitra	3	Mar	Mer	NuSign	---		Moksh	Janma



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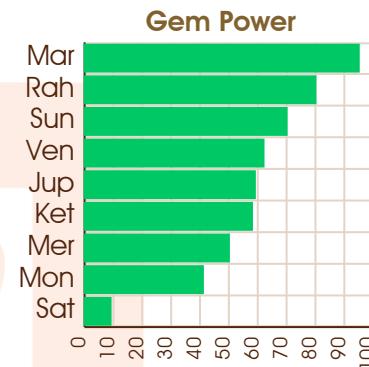


Gem Selection

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	95%	Kids happiness, Fame, Comforts
Gomed	Rah	80%	Fame, Kids happiness
Ruby	Sun	70%	Savings, Good health
Diamond	Ven	62%	Wealth, Career success, Power
Y-Sapphire	Jup	59%	Marital bliss, Kids happiness, Avoids accident
Cat's eye	Ket	58%	Power, Wealth
Emerald	Mer	50%	Savings, Earnings, Wealth
Pearl	Mon	41%	Loss, Expenses
B-Sapphire	Sat	9%	Family disputes, Disease & enemies, Spouse pro



Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Mar	22/12/1987	77%	52%	100%	25%	66%	62%	9%	67%	64%
Rah	22/12/2005	58%	16%	83%	50%	59%	69%	22%	92%	41%
Jup	22/12/2021	77%	52%	100%	25%	72%	50%	9%	80%	58%
Sat	21/12/2040	58%	16%	83%	56%	59%	69%	34%	86%	41%
Mer	22/12/2057	77%	16%	95%	62%	59%	69%	9%	80%	58%
Ket	21/12/2064	58%	16%	100%	50%	59%	69%	0%	67%	70%
Ven	21/12/2084	58%	16%	95%	56%	59%	75%	22%	86%	64%
Sun	22/12/2090	83%	52%	100%	50%	66%	50%	0%	67%	41%
Mon	22/12/2100	77%	58%	95%	56%	59%	62%	9%	67%	41%

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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 or Gomed 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 Gomed 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.

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.

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

Pearl 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 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

In your horoscope Mars is placed in 5th house which is auspicious for you so by wearing its gem coral you would become wise, active and a strong and quick decision maker. You shall take interest in enhancing your technical education. You can also become a successful surgeon. It would make you energetic, and active.

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.

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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.

Gomed

The planet Rahu placed in 9th house of your horoscope is auspicious for you so by wearing its gem hessonite you shall become devoted to God. You would be hard working, civilized, and a person with beautiful heart. You shall take interest in activities of development and strengthening confidence and soul. You would be taking interest in public welfare activities. You shall get opportunities to go on beneficial journeys. this gem shall give you opportunities to get associated with learned and respectable people.

Rahu is in Aries and its lord Mars is in fifth house. Therefore by wearing Gomed you would be able to get special recognition and some reputed post in the field of education. The auspiciousness of this gem shall give you power and position. You would be able to perform very well in the field of education, sports and entertainment too. Your saving potential shall increase. You would be confident in reading work. This gem shall enhance your issue comfort too. You shall earn good gains by putting in minimum efforts. You would be more interested in religious activities.

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

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

Ruby

In your horoscope the planet Sun placed in 12th house is auspicious for you so by wearing its gem Ruby you shall be able to travel abroad easily. Your confidence level shall also increase. In the area of work you would be attaining progress. The gem Ruby shall help you get benefitted from activities related to charity, hospitals, religious places, bedlam and jails etc. The gem ruby shall be

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enhancing your financial position.

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.

Diamond

The planet Venus placed in the second house of your horoscope is auspicious for you so by wearing its gem diamond you would promote the progress of joint family. You would be able to accomplish your task after wearing it. In addition to that it shall also make you an expert in business. You shall be sweet in your language. You would be interested in service. It shall also enhance your wealth and reputation. By wearing diamond you shall be rich, famous, bold and fortunate.

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

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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 7th house is auspicious for you so by wearing its gem yellow sapphire you would impress people with your amiable manners. The auspiciousness of gem shall make you sociable. Your spouse would be fortunate for you. This gem shall make you a lover of literature, poetry and art. With the impact of this gem you shall get wealth, happiness, status and recognition. By wearing this gem you shall be successful in painting, legal works and meeting etc.

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.

Cat's eye

The planet Ketu placed in 3rd house of your horoscope is auspicious for you so by wearing its gem cat's eye you shall be able to increase your power and

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influence. The short journeys shall prove beneficial for you. The gem cat's eye shall enhance your patience. By wearing this gem you shall become you shall be spiritual and religious. It shall keep you away from debate and arguments. You shall succeed in having good relations with your siblings. By wearing this gem the planet Mars shall also start yielding beneficial results for you.

Ketu is in Libra and its lord Venus is in second house. Therefore by wearing Cat's eye you would be able to increase happiness and prosperity in family. This gem shall bring you honor from public and government. This gem shall enhance your feeling of self-pride. This gem shall be beneficial for earning gain of property. In addition to that your financial position shall also get consolidated. It would help you earn money and give you the quality of speaking very nicely. You would enjoy good food and help others.

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.

Emerald

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

For your 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.

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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.

Pearl

The planet Moon placed in 11th house of your horoscope is incapable of giving all auspicious results so by wearing it gem pearl you shall become victim of taking wrong decisions. You might not get government favor and you won't get opportunity to prove yourself in showing your caliber in the area of your work. The gem of Moon can affect your reputation. It might be difficult for you to be friendly. You might not earn expected gains from business. In the area of work the increased load of duties is indicated and that is why you won't be able to give suitable and sufficient time to your family members.

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.

Blue-Sapphire

The planet Saturn placed in the 4th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem blue sapphire you shall suffer from the problem of lack of patience and excess of greed. This gem might cause troubles related to job, marriage and children. You might get losses from your enemies. Your health might get deteriorated. You might get into the company of bad people. Your mental tensions and troubles might get increased. You might get negative results even in your married life. You might get compelled to stay away from your native place. This gem can also cause tensions to parents. You might have to remain deprived of your parental property.

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

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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

Saturn **(22/12/2021 - 21/12/2040)**

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

Diamond, Yellow-Sapphire, Ruby 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.

Cat's eye or Blue-Sapphire are inauspicious gems for you. and Pearl 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.

Mercury **(21/12/2040 - 22/12/2057)**

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

Diamond, Emerald, Yellow-Sapphire 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.

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 **(22/12/2057 - 21/12/2064)**

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, Diamond, Gomed, Yellow-Sapphire, Ruby 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 or Blue-Sapphire are forbidden gems for you. It is better not to use

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Venus **(21/12/2064 - 21/12/2084)**

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

Cat's eye, Yellow-Sapphire, Ruby 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.

Blue-Sapphire or Pearl 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 **(21/12/2084 - 22/12/2090)**

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

Gomed, Yellow-Sapphire, Pearl, 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 is inauspicious gem 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.

Moon **(22/12/2090 - 22/12/2100)**

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.

Gomed, Diamond, Yellow-Sapphire, Pearl 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.

Cat's eye is inauspicious gem 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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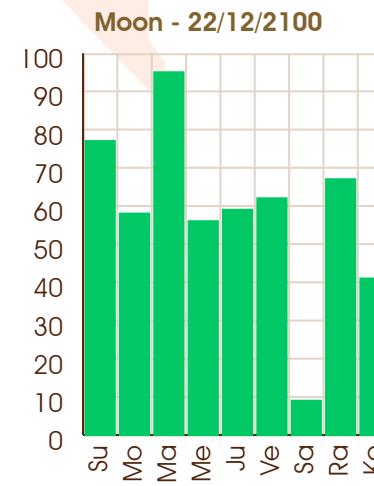
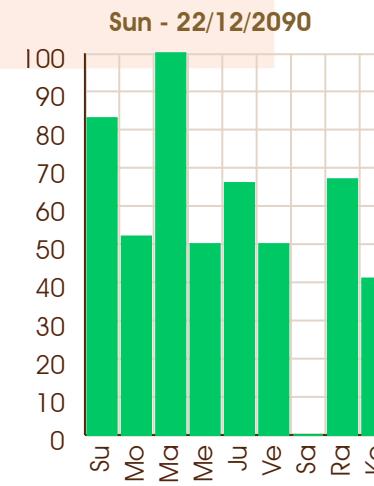
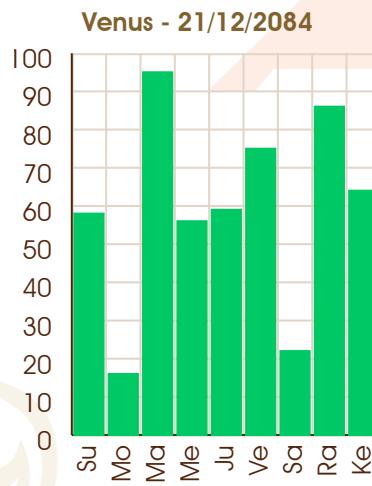
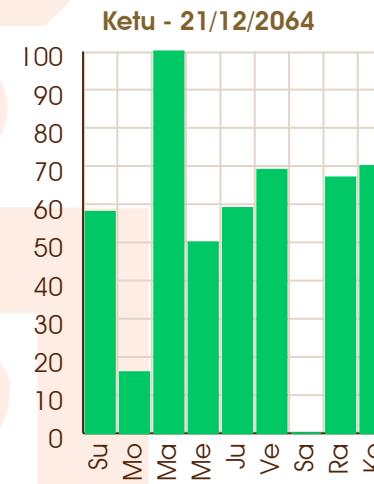
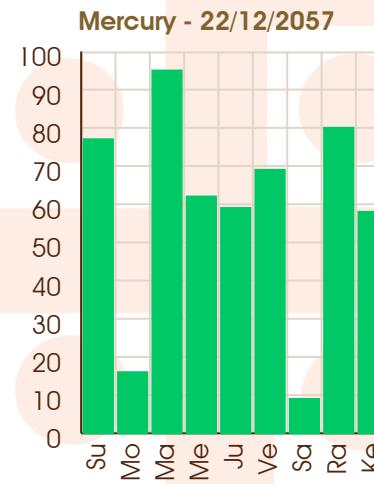
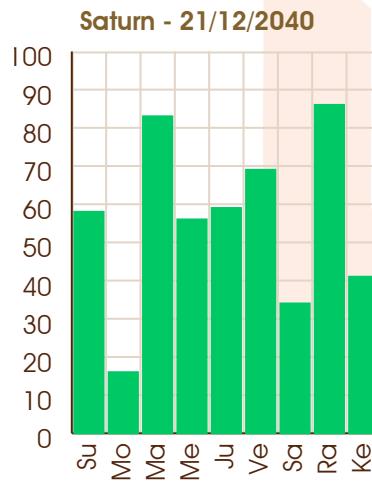
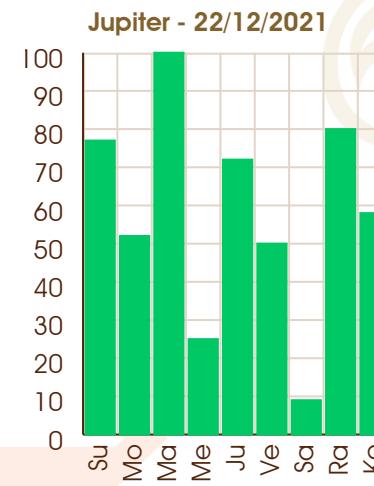
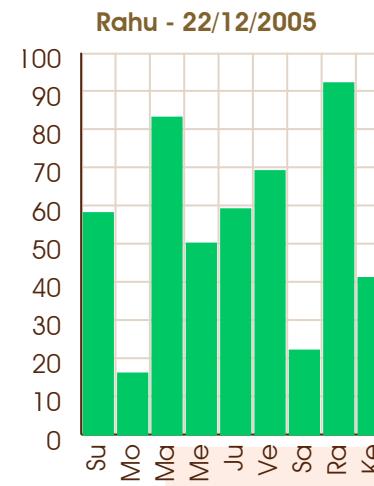
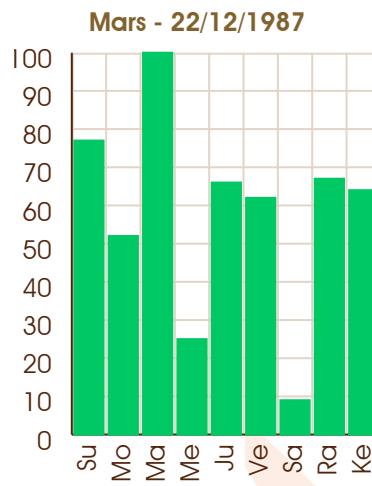
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