



Mr. Naveen Dhar

13 Dec 1970

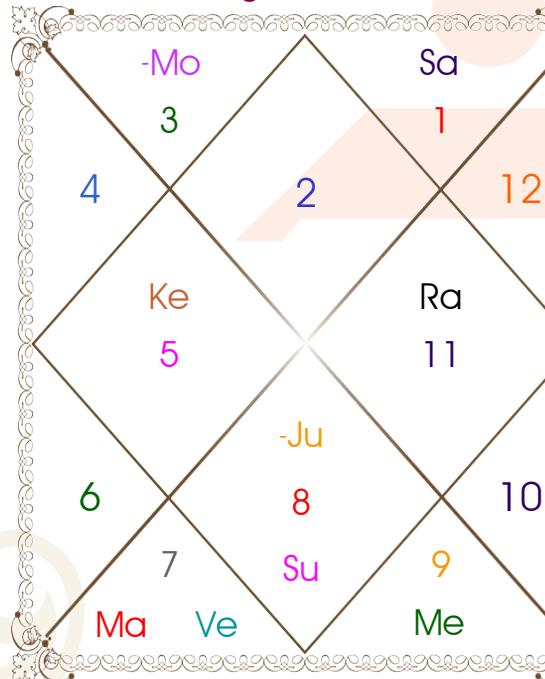
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Srinagar

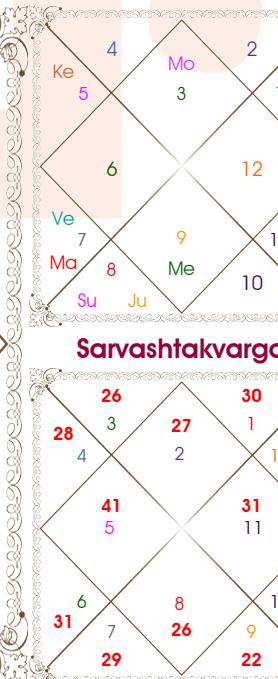
Date 13/12/1970 Time 17:24:00 Day Sunday Place Srinagar Lahiri Ayanamsa : 23:27:13
 Latitude 34:06:00 North Longitude 74:48:00 East Zone 82:30:00 East Loc Time Corr -00:30:48 Hour

Panchang				Avakahada Chakra				Vimshottari				Yogini			
								Mars 0Y 9M 23D		Sankta 0Y 11M 5D					
								Mercury		Ulka					
PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara		
Asc			29:09:32	Tau	Mrgsra	2	Mar	Sat	---	0:00					
Sun			27:36:43	Sco	Jyestha	4	Mer	Jup	FrSign	1.25	Atma	Pitra	Pratyari		
Mon			05:06:58	Gem	Mrgsra	4	Mar	Sun	FrSign	1.29	Gyati	Matra	Janma		
Mar			10:52:01	Lib	Svati	2	Rah	Sat	NuSign	0.78	Putra	Bhratra	Sampat		
Mer			18:04:49	Sag	P Sadha	2	Ven	Mar	NuSign	1.23	Matra	Gyati	Vadha		
Jup			00:25:52	Sco	Visakha	4	Jup	Mon	FrSign	1.05	Kalatra	Dhan	Vipat		
Ven			19:13:21	Lib	Svati	4	Rah	Mar	Moltrikn	1.17	Bhratra	Kalatra	Sampat		
Sat	R		23:20:31	Ari	Bharani	4	Ven	Sat	Dblitted	0.81	Amatya	Ayush	Vadha		
Rah	R		02:15:20	Aqu	Dhanish	3	Mar	Ket	FrSign	---		Gyan	Janma		
Ket	R		02:15:20	Leo	Magha	1	Ket	Ven	EnSign	---		Moksh	Saadhak		

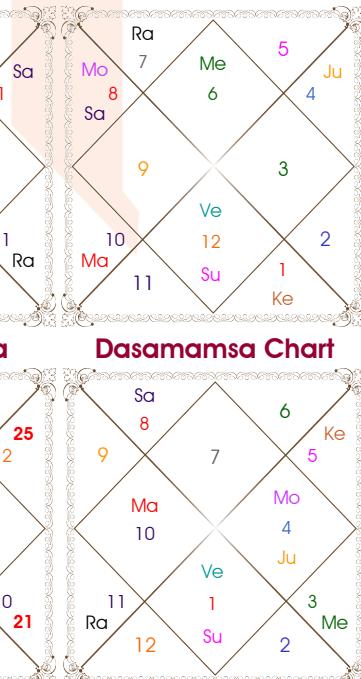
Lagna-Chalit



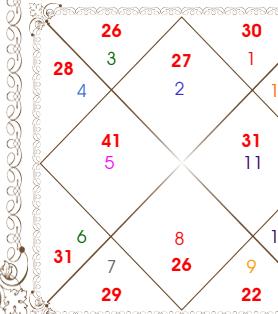
Moon Chart



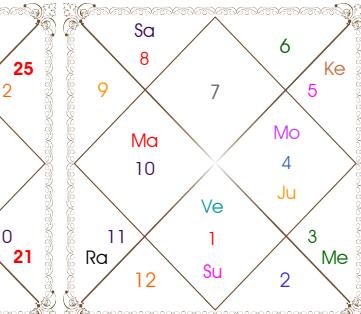
Navamsa Chart



Sarvashatkvarga



Dasamamsa Chart



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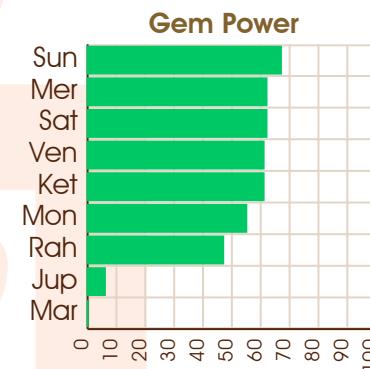


Gem Selection

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
Ruby	Sun	67%	Marital bliss, Comforts
Emerald	Mer	62%	Avoids accident, Wealth, Kids happiness
B-Sapphire	Sat	62%	Savings, Fame, Career success
Diamond	Ven	61%	Conquer enemies, Good health
Cat's eye	Ket	61%	Comforts, Marital bliss
Pearl	Mon	55%	Wealth, Power
Gomed	Rah	47%	Professional problems, Expenses
Y-Sapphire	Jup	6%	Spouse problem, Accident, Loss
Coral	Mar	0%	Disease & enemies, Expenses, Spouse problem



Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Mar	07/10/1971	73%	61%	0%	50%	19%	61%	62%	22%	67%
Rah	06/10/1989	55%	34%	0%	62%	6%	67%	69%	61%	47%
Jup	06/10/2005	73%	61%	0%	50%	31%	47%	62%	47%	61%
Sat	06/10/2024	55%	34%	0%	69%	6%	67%	75%	55%	47%
Mer	06/10/2041	73%	34%	0%	75%	6%	67%	62%	47%	61%
Ket	06/10/2048	55%	34%	0%	62%	6%	67%	50%	22%	73%
Ven	06/10/2068	55%	34%	0%	69%	6%	74%	69%	55%	67%
Sun	06/10/2074	80%	61%	0%	62%	19%	47%	50%	22%	47%
Mon	06/10/2084	73%	67%	0%	69%	6%	61%	62%	22%	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 Ruby, Emerald, Blue-Sapphire, Diamond, Cat's eye or Pearl 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.

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 or Coral might prove highly problematic for you because of the bad placements of the signifier planets of these gems in

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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-

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 Taurus ascendant the planet Sun is the lord of 4th house so by wearing its gem Ruby there shall be an increase in your comfort from property, house, landed property, parental property, mother and also vehicle. This gem shall also enhance your educational knowledge. This gem would also enhance your process of thought, power of determination, ability to accomplish tasks and working efficiency. This gem would give you educational, mental, physical, spiritual and intellectual strength.

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.

Emerald

The planet Mercury placed in 8th house is auspicious for you so by wearing its gem Emerald you shall become happier in life. This gem shall bring in fame and honor to you. The influence of gem shall make you famous and wealthy. Your memory shall get enhanced. The auspiciousness of this gem shall equip you

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with ability to become an eminent and responsible family person. The gem Emerald shall increase your property and prosperity. You will be interested in occult and spirituality. This would help you win over your enemies.

For your Taurus ascendant Mercury is the lord of 2nd and 5th house so by wearing its gem Emerald you would be able to get success and recognition from your business. Family related tensions shall get eliminated. This gem can help you get good results from children, education, intelligence and society. Your prosperity and chances of success in competitive examinations shall also increase. You would also be successful in political activities.

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.

Blue-Sapphire

The planet Saturn placed in 12th house of your horoscope is auspicious for you so by wearing its gem blue sapphire you shall be able to put a check on your unnecessary expenses. By wearing this gem you would be able to win over your enemies. After wearing this you shall be taking interest in charity and Yagyas etc. you would accumulate money with the help of your kith and kin. You would be successful in those places or organizations which collect donations. You would be successful by working in jails and in addition you would be successful in making money through secret means.

For your Taurus ascendant Saturn is 10th lord and 9th lord. It is auspicious for you so by wearing its gem Blue sapphire there would be quick growth in your destiny and professional life. This gem shall bring happiness for your parents. This gem shall give you quick solution for your landed property, house and building etc. By wearing this gem your tasks related to employment shall get solved easily. This gem can be equally beneficial in overcoming the difficulties from your area of gains. You would be able to earn gains from abroad.

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

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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.

Diamond

The planet Venus placed in 6th house of your horoscope is auspicious for you so by wearing its gem diamond you will be educated and sensible. You shall be attaining cooperation of females in your job. This gem shall control your courage. You shall be blessed with capable children and grandchildren. By wearing this gem you shall try to spend only on necessary matters. You shall get happiness from siblings and maternal uncle. You can also wear this gem for getting benefitted from independent business.

For your Taurus ascendant Venus is the lord of 1st and 6th house. It is auspicious for you so by wearing its gem diamond you would be able to increase your immunity, health and personality. You would get rid of health troubles, enemies and debts etc. You would have control over your enemies. Your confidence and working efficiency shall also get enhanced. You would be successful in competitive examination, earning material comforts and enjoying happy married life.

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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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 Leo and its lord Sun is in 7th house. Therefore by wearing Cat's eye you would be able to get rid of wind related diseases. Your marital happiness shall get enhanced. The auspiciousness of this gem shall enhance your harmony and affection with your spouse. There would be sweetness in your nature. Your association and support of friends shall help you to start independent business. By wearing this gem your confidence and faith on your spouse and partner shall get enhanced. It shall be easier for you to earn money and recognition abroad. You would also be getting opportunities to go abroad.

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.

Pearl

The planet Moon is placed in the second house of your horoscope so by wearing its gem pearl you would become tolerant and a peaceful person and would speak softly. Pearl proves effective for creating happiness and affection for the family. Pearl would support you in earning wealth, grains and reputation in family. Pearl would enhance your intelligence, feeling of renunciation, feebleness of mind along with your reputation. For getting the auspiciousness of Moon thereby enhancing inflow of money you must wear Pearl.

For your Taurus ascendant Moon is lord of 3rd house so by wearing its gem pearl you would be influential. There shall be an increase in your intelligence, education and issue comfort. You would be getting the cooperation of your

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siblings and this gem shall keep you happy always. It would develop your destiny and you would be getting cooperation and support of people in following religious path.

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.

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 Aquarius and its lord Saturn 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 be 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 the 7th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem yellow sapphire you might face troubles in government jobs, legal works, consultation and painting etc. You might not take much interest in opposite sex. The married life might not be very good. You won't be faithful to your spouse. You won't be able to give sufficient time to your family life. After wearing this gem you won't be very successful in your professional life.

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For your Taurus ascendant Jupiter is the lord of 8th and 11th house. It is inauspicious for you so by wearing its gem yellow sapphire there won't be improvement in your inflow of money through your hard work. It cannot enhance your longevity and protect you from difficulties of life. This gem is not auspicious for your education and issue comfort. Similarly, it can also not overcome the difficulties from the inflow of money. This gem can bring misfortunes and difficulties for you.

Coral

The planet Mars placed in the 6th house of your horoscope is incapable of yielding all auspicious results so by wearing its gem coral you would face difficulties like lack of reputation, enmity from scholars and loss of interest in technical fields. The excess of courage and the nature of taking risk might put you into trouble. You might suffer in the hands of opponents and your leadership qualities might get affected. You might not succeed in competitive examinations. This gem can bring troubles from subordinates. Your mother might suffer from health and especially blood related troubles. You might misuse your powers.

For your Taurus ascendant Mars is the lord of 2nd and 12th house. Mars is inauspicious for you so by wearing its gem coral your physical weakness and blood related elements might trouble you. It might bring losses from outer connections and faraway places. It would create problems in matters related to mother, property and house etc. This shall be highly negative for marital bliss and profession. Your expenses might turn uncontrollable after wearing it.

Gem Recommendation as Per Dasha

Mercury (06/10/2024 - 06/10/2041)

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

Ruby, Diamond, Blue-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.

Gomed or Pearl are inauspicious gems for you. and Yellow-Sapphire 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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Ketu **(06/10/2041 - 06/10/2048)**

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

Pearl is inauspicious gem for you and Gomed, Yellow-Sapphire 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.

Venus **(06/10/2048 - 06/10/2068)**

Diamond, Emerald, Blue-Sapphire, Cat's eye, Ruby 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.

Pearl is inauspicious gem for you and Yellow-Sapphire 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.

Sun **(06/10/2068 - 06/10/2074)**

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

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

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

Moon **(06/10/2074 - 06/10/2084)**

Ruby, Emerald, Pearl, Blue-Sapphire 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 Gomed, Yellow-Sapphire 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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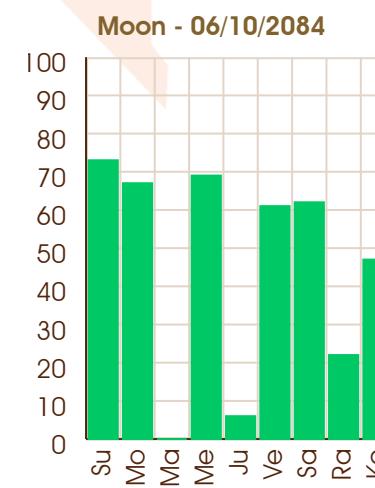
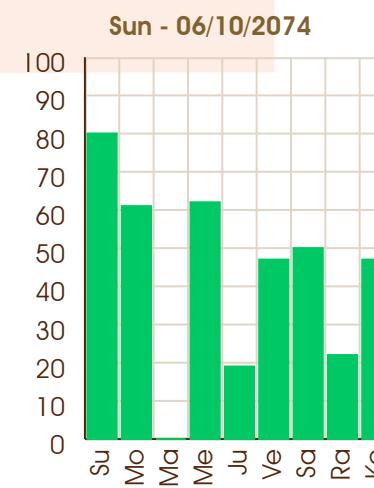
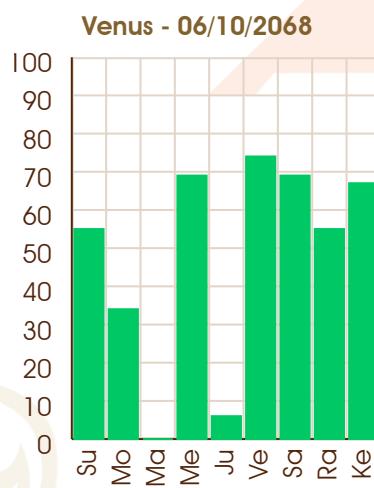
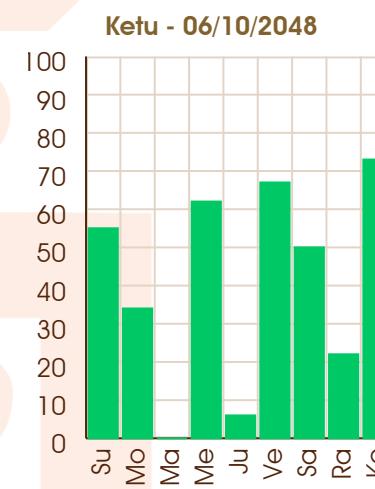
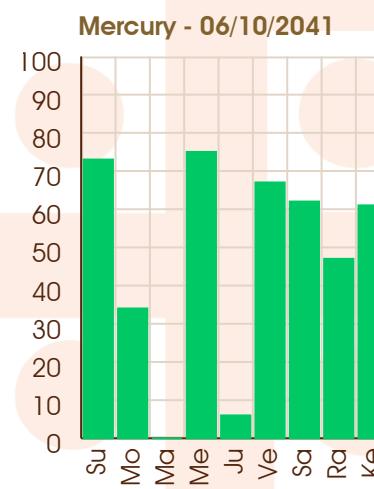
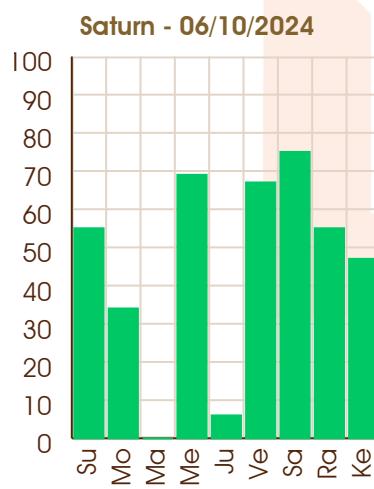
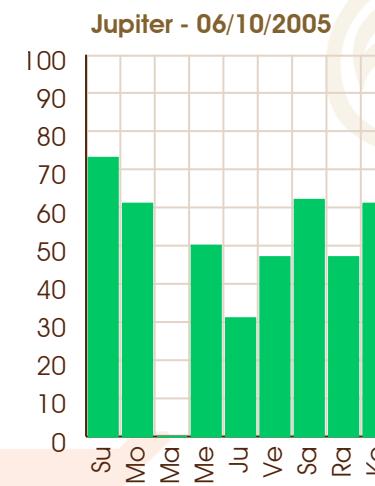
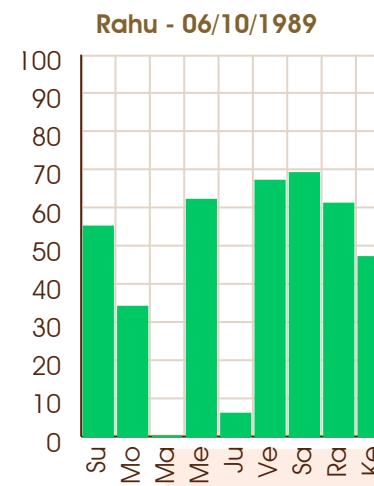
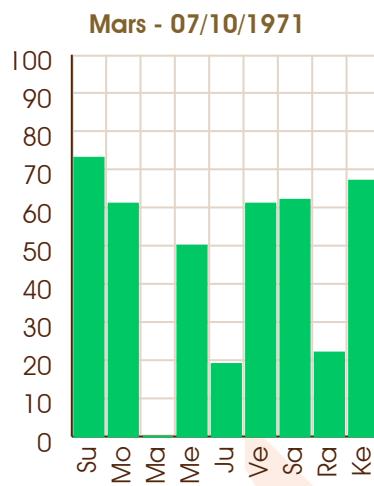
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Dasha Graph



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