



**Mr. Dharmendra Jagwani**

24 Sep 1974

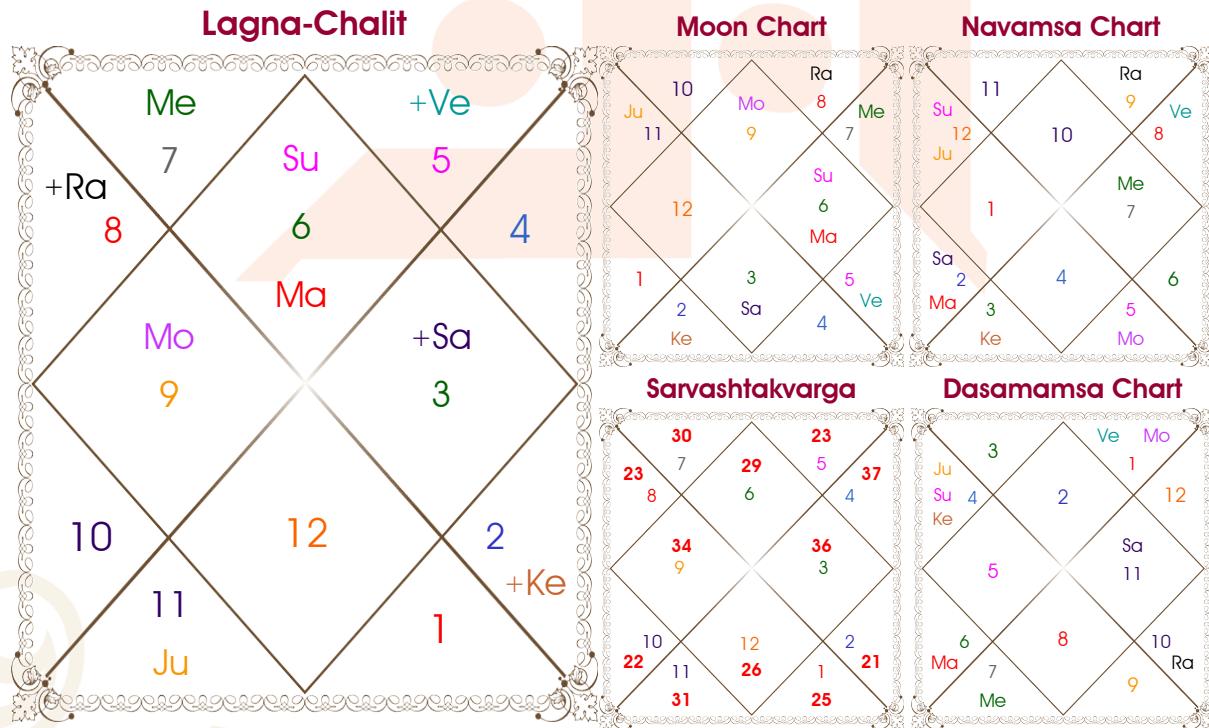
05:40 AM

Sitapur

Date 24/09/1974 Time 05:40:00 Day Tuesday Place Sitapur Lahiri Ayanamsa : 23:30:31  
 Latitude 25:11:00 North Longitude 80:52:00 East Zone 82:30:00 East Loc Time Corr -00:06:32 Hour

Panchang		Avakahada Chakra		Vimshottari		Yogini	
Siderial Time	Eq. of Time	Gana	Yoni	Venus 17Y 7M 0D	Rahu	Sidha 6Y 1M 26D	
05:43:16 Hr	00:07:46 Hr	Manushya	Vanar	26/04/2015	19/11/2024		
05:55:21 Hr		Madhya		25/04/2033		19/11/2025	
18:02:25 Hr		Kshatriya					
Ch. Samvat : 2031		Manav					
Saka : 1896		Mooshak					
Month : Bhadra		Antya					
Paksh : Shukla		Agni					
Tithi : 9		Name Alpha : Bhoo-Bhupendri					
Nakshatra : P Sadha		Paya(Ra-Nx) : Iron-Copper					
Yoga : Sobhagya		Hora : Ven					
Karan : Balava		Chaugharia : Kaal					

PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			02:42:28	Vir	U Phal	2	Sun	Jup	---	0:00			
Sun			07:04:13	Vir	U Phal	4	Sun	Ket	NuSign	1.36	Gyati	Pitra	Sampat
Mon			14:56:34	Sag	P Sadha	1	Ven	Ven	NuSign	1.31	Matra	Matra	Janma
Mar	C		13:46:22	Vir	Hasta	2	Mon	Rah	EnSign	1.23	Putra	Bhratra	Vipat
Mer			01:48:15	Lib	Chitra	3	Mar	Mer	FrSign	1.21	Kalatra	Gyati	Kshem
Jup	R		17:03:49	Aqu	Satbisha	4	Rah	Ven	NuSign	1.13	Bhratra	Dhan	Pratyari
Ven			25:47:29	Leo	P Phal	4	Ven	Mer	EnSign	1.06	Atma	Kalatra	Janma
Sat			24:07:16	Gem	Punrvsu	2	Jup	Mer	FrSign	1.08	Amatya	Ayush	Saadhak
Rah	R		19:52:26	Sco	Jyestha	1	Mer	Ven	EnSign	---	Gyan	Mitra	
Ket	R		19:52:26	Tau	Rohini	3	Mon	Ket	NuSign	---	Moksh	Vipat	



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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	Gem Power											
Emerald	Mer	100%	Wealth, Career success, Good health	Mer	100	90	80	70	60	50	40	30	20	10	0
Pearl	Mon	72%	Comforts, Earnings	Mon	78	70	68	65	60	55	50	45	40	35	30
B-Sapphire	Sat	70%	Career success, Kids happiness, Conquer enemies	Sat	70	68	65	62	58	55	50	45	40	35	30
Diamond	Ven	69%	Savings, Fame, Wealth	Ven	70	68	65	62	58	55	50	45	40	35	30
Gomed	Rah	64%	Power, Good health	Rah	70	68	65	62	58	55	50	45	40	35	30
Cat's eye	Ket	55%	Fame, Savings	Ket	60	58	55	52	48	45	40	35	30	25	20
Ruby	Sun	31%	Bad health, Expenses	Sun	35	30	28	25	22	20	18	15	12	10	8
Coral	Mar	19%	Bad health, Accident, Disputes	Mar	20	18	16	14	12	10	8	6	4	2	0
Y-Sapphire	Jup	19%	Disease & enemies, Family disputes, Spouse problems	Jup	20	18	16	14	12	10	8	6	4	2	0

## Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Ven	25/04/1992	6%	59%	19%	100%	19%	81%	77%	70%	61%
Sun	25/04/1998	53%	78%	31%	100%	31%	56%	58%	52%	34%
Mon	25/04/2008	44%	84%	19%	100%	19%	69%	70%	52%	34%
Mar	26/04/2015	44%	78%	44%	92%	31%	69%	70%	52%	61%
Rah	25/04/2033	6%	59%	0%	100%	19%	75%	77%	77%	34%
Jup	25/04/2049	44%	78%	31%	92%	44%	56%	70%	64%	55%
Sat	25/04/2068	6%	59%	0%	100%	19%	75%	83%	70%	34%
Mer	25/04/2085	44%	59%	19%	100%	19%	75%	70%	64%	55%
Ket	25/04/2092	6%	59%	31%	100%	19%	75%	58%	52%	67%

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# 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

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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 gem is highly auspicious.

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.

By wearing it there shall be flow of new energy in your life. Your talent shall enhance. You would be able to accomplish your pending tasks. There shall be an improvement in your health, happiness and property. The recognition that you were failing to earn by rendering better services shall start coming to you now. By wearing it you would start getting happiness in life shortly. Therefore, if you wear this gem without analyzing your Dasha and transit then it would prove beneficial for your whole life.

For you Pearl, Blue-Sapphire, Diamond, Gomed or Cat's eye 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

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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.

Ruby 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 Coral or Yellow-Sapphire 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 the second house of your horoscope is auspicious for you so by wearing its gem Emerald your management and planning skills shall enhance. Your work related planning shall be systematic. The gem Emerald would be effective for increasing your communication skills, finance, education and domestic happiness. By wearing it you would be able to influence others with your conversation. The gem Emerald will make you an eminent thinker and speaker. It would also help you earn money with the help of your intelligence.

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 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"

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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 is placed in 4th house which is auspicious for you so by wearing its gem pearl you would be able to attain the rights you deserve to get. You shall get vehicles also. The powers of gem shall fill you with philanthropic feelings. Your confidence shall enhance. There would be chances of earning property from mother. In addition to that there would be development in your destiny with the blessings of your mother. In your professional life there would be improvement and up gradation as per your abilities. Wearing pearl shall enhance your domestic happiness.

For your Virgo ascendant Moon is 11th lord so by wearing its gem pearl you shall be able to increase your source of income. It would certainly increase your saving potential. There shall be an improvement in your relation with your elder siblings. This can avert the sudden problems coming on your age. This gem would help you enjoy high life conditions. This gem is potent enough to give you money as per your abilities.

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.

### **Blue-Sapphire**

The planet Saturn placed in 10th house of your horoscope is auspicious for you so by wearing its gem blue sapphire you shall become tolerant, sensible and respectable. You shall establish yourself in your professional life slowly however you shall become secure and stable for sure and finally succeed in attaining some higher post of responsibility too. You would be clever, skilled and influential too and

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your credibility as a professional shall go on increasing. This gem shall enhance your leadership qualities too. You would become more ambitious and respectable after wearing it. You would emerge as a winner in debates and competition too.

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.

### **Diamond**

The planet Venus placed in 12th house of your horoscope is auspicious for you so by wearing its gem diamond your income from overseas countries might increase. This gem shall associate you with excellent tasks and you would be able to accomplish your goal easily. You would be friendly with your enemies. You can spend a lot on material comforts. This gem would prove beneficial for your married life.

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

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"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.

### **Gomed**

The planet Rahu placed in 3rd house of your horoscope is auspicious for you so by wearing its gem hessonite you shall become dynamic and influential. Your thinking line shall become positive. There shall be substantial enhancement of your influence and power after wearing this gem. You shall become an influential person. You would be getting desirable post of responsibility. You would also be interested in performing religious activities after wearing it.

Rahu is in Scorpio and its lord Mars is in first house. Therefore by wearing Gomed you would be able to win over your enemies by destroying their powers. This gem shall make you very bold and highly influential and the auspiciousness of this gem shall make you famous in your family. You would expand your landed property. This gem would also improve your health. You might use hit and miss methods/illegal methods for getting success in life. This gem would enhance your determination and you would become more talkative. You would become very clever after wearing it. Your marital bliss shall get enhances after wearing it.

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.

### **Cat's eye**

The planet Ketu placed in 9th house of your horoscope is auspicious for you so by wearing its gem cat's eye you shall become influential, fortunate and

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religious. Your relation with father shall get strengthened. You would be generous and kind hearted. You would make money by legal and professional means. You shall get good results while going on journey and your relations with siblings shall also get affected.

Ketu is in Taurus and its lord Venus is in 12th house. Therefore by wearing Cat's eye you would be happy in service and get gains and success in business. The auspiciousness of this gem shall give you comfort in this and next world. This gem shall also bring in opportunities to enjoy various types of comforts. Your unnecessary expenses shall be controlled and checked with the effectiveness of this gem. By wearing this gem you shall get rid of debts, greed and insomnia. You will become religious and philanthropic. This gem would enhance your bed pleasure. By wearing this gem you would be able to accomplish your tasks easily.

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.

### Ruby

Sun placed in the first house of your horoscope is incapable of giving all beneficial results. By wearing this planet your personality won't remain that effective. The gem Ruby can make you hard hearted, angry and aggressive. The inauspiciousness of this gem can bring in negative results like lack of discrimination, activeness and kindness in you. Ruby can make you egoistic and over ambitious. It can also turn you bit selfish too. The problem of headache might intervene very frequently. This gem won't let you attain reputation and higher post in proportion to your abilities. The negative effect of this gem can cause hair fall and give eye related trouble.

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 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**

Mars positioned in the first house of your horoscope is incapable of yielding all auspicious results so by wearing it gem coral you might become audacious as a result of which you might become victim of sudden injuries or accident. You won't be able to work under extra pressure. It can cause problem like headache also to you. Your language might not remain balanced and you might lose your temper unnecessarily. You shall have to struggle a lot for winning over your enemies. You might suffer from health problems, obstacles in happiness and family life.

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.

### **Yellow-Sapphire**

The planet Jupiter placed in 6th house is incapable of yielding all auspicious results so by wearing its gem you might suffer from troubles related to debts, diseases and enemies. It can spoil your health very badly. Your spiritual discrimination shall also decrease. You won't remain generous and the happiness of maternal uncles and siblings might get affected. Your tasks won't get accomplished on time with the malefic influence of this gem. Your tasks might get delayed because of servants. You might not have faith on existing judicial system. Your seniors might trouble you.

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.

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## **Gem Recommendation as Per Dasha**

### **Rahu (26/04/2015 - 25/04/2033)**

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

Pearl 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 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 (25/04/2033 - 25/04/2049)**

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

Blue-Sapphire, Gomed, Diamond 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.

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

### **Saturn (25/04/2049 - 25/04/2068)**

In the Dasha of Saturn 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.

Gomed or Pearl 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 Yellow-Sapphire, 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.

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## **Mercury** **(25/04/2068 - 25/04/2085)**

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

Blue-Sapphire, Gomed, Pearl 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.

Ruby is inauspicious gem for you and Coral or Yellow-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** **(25/04/2085 - 25/04/2092)**

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

Cat's eye, Pearl, Blue-Sapphire 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.

Coral is inauspicious gem for you and Yellow-Sapphire or Ruby 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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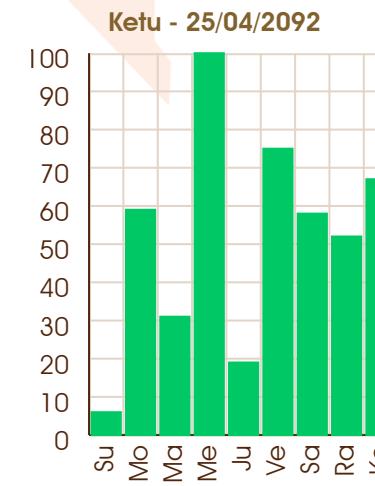
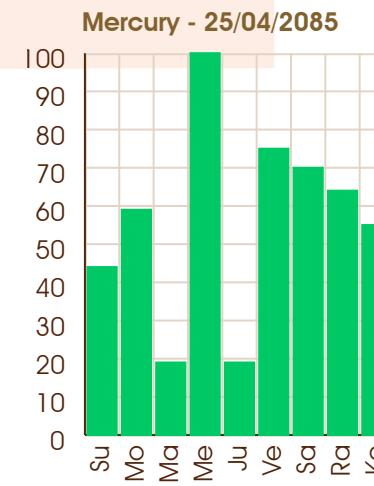
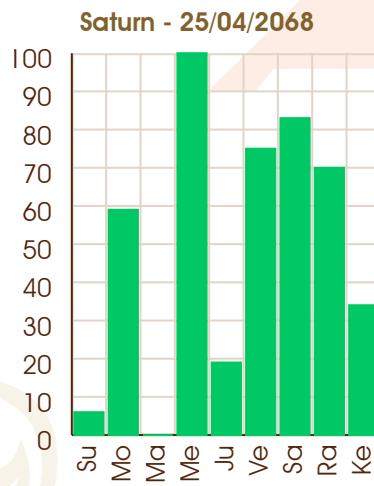
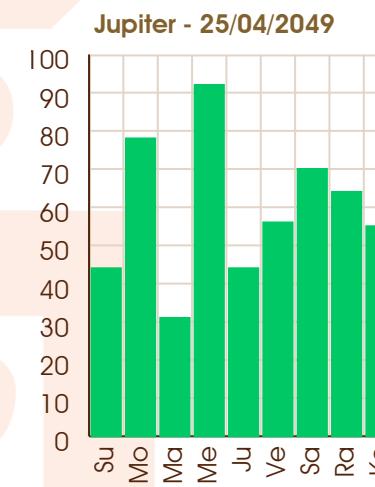
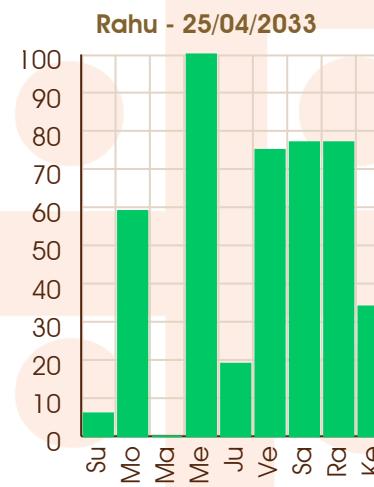
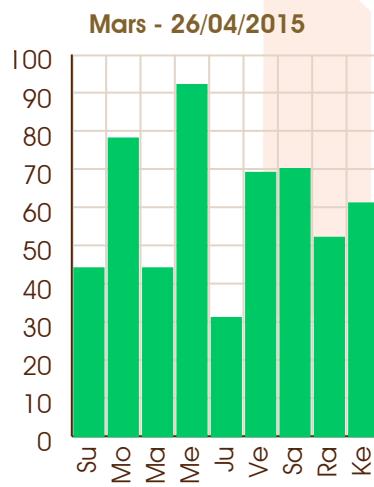
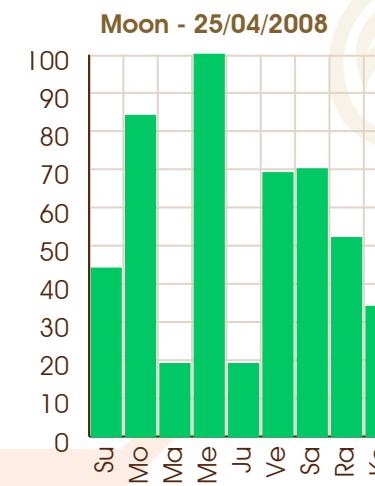
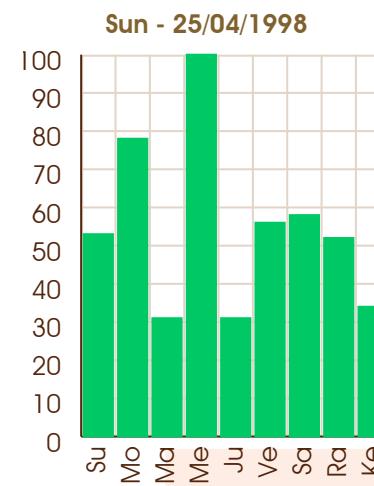
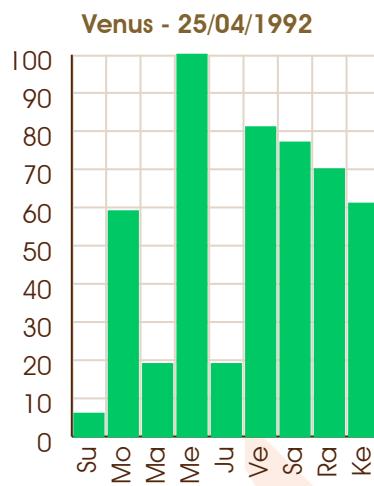
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