



Mr. Niranjan H M

24 Feb 1994

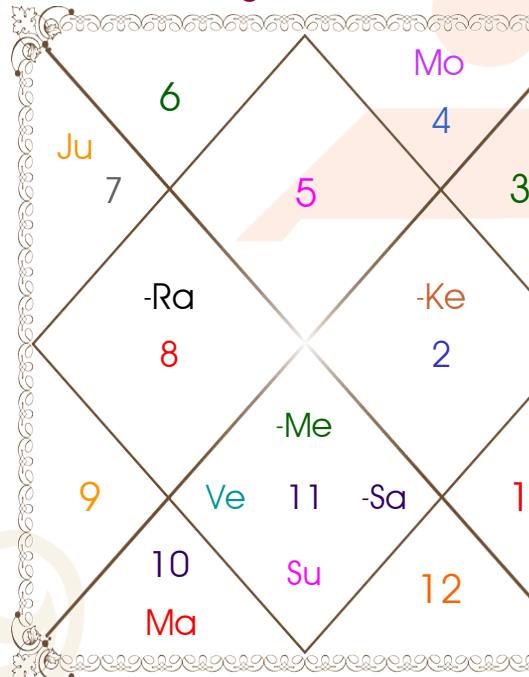
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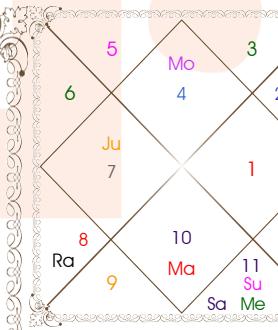
Date 24/02/1994 Time 19:30:00 Day Thursday Place Hassan Lahiri Ayanamsa : 23:46:47  
 Latitude 13:01:00 North Longitude 76:03:00 East Zone 82:30:00 East Loc Time Corr -00:25:48 Hour

Panchang				Avakahada Chakra				Vimshottari				Yogini			
								Mercury 10Y 0M 20D		Bhramri 2Y 4M 12D					
								Venus		Dhanya					
PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara		
Asc			26:35:26	Leo	P Phal	4	Ven	Ket	---	0:00					
Sun			11:57:13	Aqu	Satbisha	2	Rah	Sat	EnSign	1.20	Putra	Pitra	Vadha		
Mon			22:06:45	Can	Aslesa	2	Mer	Sun	OwnSign	1.35	Amatya	Matra	Janma		
Mar			27:40:10	Cap	Dhanish	2	Mar	Jup	Exalted	1.05	Atma	Bhratra	Saadhak		
Mer	R	C	03:07:02	Aqu	Dhanish	3	Mar	Ven	NuSign	0.89	Kalatra	Gyati	Saadhak		
Jup			20:51:05	Lib	Visakha	1	Jup	Jup	EnSign	1.10	Matra	Dhan	Mitra		
Ven			21:13:51	Aqu	P Bhad	1	Jup	Jup	FrSign	1.40	Bhratra	Kalatra	Mitra		
Sat	C		09:24:42	Aqu	Satbisha	1	Rah	Jup	Moltrikn	1.41	Gyati	Ayush	Vadha		
Rah	R		03:55:39	Sco	Anuradha	1	Sat	Sat	EnSign	---		Gyan	Atimitra		
Ket	R		03:55:39	Tau	Krittika	3	Sun	Sat	NuSign	---		Moksh	Kshem		

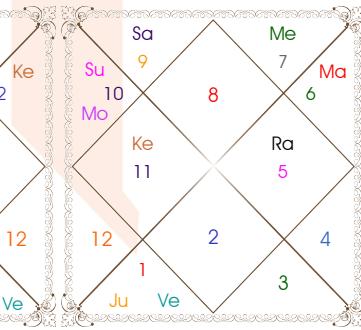
### Lagna-Chalit



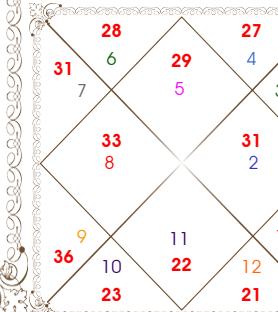
### Moon Chart



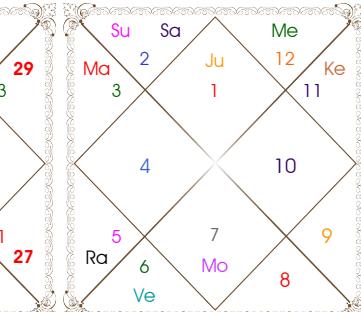
### Navamsa Chart



### Sarvashatkvarga



### Dasamamsa Chart



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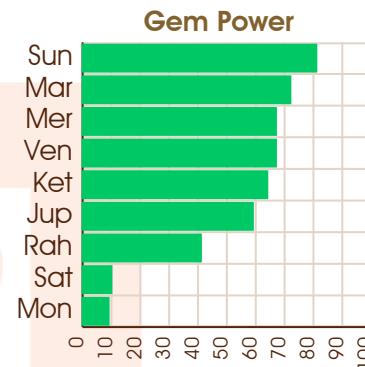


# Gem Selection

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	81%	Marital bliss, Good health
Coral	Mar	72%	Conquer enemies, Fame, Comforts
Emerald	Mer	67%	Marital bliss, Earnings, Wealth
Diamond	Ven	67%	Marital bliss, Career success, Power
Cat's eye	Ket	64%	Career success, Marital bliss
Y-Sapphire	Jup	59%	Power, Kids happiness, Avoids accident
Gomed	Rah	41%	Family disputes, Disease & enemies
B-Sapphire	Sat	10%	Spouse problem, Disease & enemies
Pearl	Mon	9%	Expenses



## Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Mer	17/03/2004	88%	0%	72%	80%	59%	73%	10%	41%	64%
Ket	17/03/2011	69%	0%	78%	67%	59%	73%	0%	16%	77%
Ven	17/03/2031	69%	0%	72%	73%	59%	80%	22%	52%	70%
Sun	17/03/2037	94%	21%	78%	67%	66%	55%	0%	16%	52%
Mon	17/03/2047	88%	34%	72%	73%	59%	67%	10%	16%	52%
Mar	17/03/2054	88%	21%	84%	55%	66%	67%	10%	16%	70%
Rah	17/03/2072	69%	0%	59%	67%	59%	73%	22%	58%	52%
Jup	17/03/2088	88%	21%	78%	55%	72%	55%	10%	41%	64%
Sat	18/03/2107	69%	0%	59%	73%	59%	73%	35%	52%	52%

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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 Ruby gem is highly auspicious.

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

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 Coral, Emerald, Diamond, Cat's eye or Yellow-Sapphire 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.

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 Blue-Sapphire or Pearl might prove highly problematic for you because of the bad placements of the signifier 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-

### Ruby

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

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

Wear Ruby studded in gold ring in ring on Sunday morning after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Ghrini Suryay Namah" Mantra at least 108 times. After this, donate jaggery, wheat, sandal and red cloth. The weight

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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.

### **Coral**

The planet mars placed in 6th house of your horoscope is auspicious for you so by wearing its gem coral you would be able to control your temper, maintain patience and enhance your intelligence. By wearing it you shall be able to defeat your adversaries. The gem coral shall help you keep your patience intact. In the area of job your leadership quality shall help you win recognition. Your spiritual discrimination shall increase. You would be giving more importance to job as compared to business. You would be able to control your expenses.

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

Wear Coral studded in a silver ring in ring finger on Tuesday morning after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Ang Angaar kaay Namah" Mantra at least 108 times. After this, donate rice, jaggery, copper and red cloth. The weight of this gem should be 6 to 8 carats.

Avoid wearing blue sapphire, diamond and Gomed along with coral. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing coral then you can wear red agate or three faced Rudraksha.

### **Emerald**

The planet Mercury placed in 7th house of your horoscope is auspicious for you so by wearing its gem Emerald you would become rich. The auspiciousness of this gem shall help you to get married in a noble family. This gem shall make you philanthropic and religious. By wearing this gem you can become a learned, writer and an editor. This gem can make you skilled in sculpture. The auspiciousness of this gem would yield beneficial results in becoming a successful business person. You shall earn gains from sale and purchase. You shall be getting favorable results

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from partnership venture.

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

Wear Emerald studded in a gold ring in little finger on Wednesday morning after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Boong Budhaay Namah" Mantra at least 108 times. After this, donate green dal, musk (kastoori), bronze and green cloth. The weight of this gem should be 3 to 6 carats.

You can also wear emerald in locket, rosary and bracelet or in other hand. If you are incapable of wearing Emerald then you can wear green tourmaline, zade, green agate, peridot or four faced Rudraksha.

### **Diamond**

The planet Venus placed in the 7th house of your horoscope is auspicious for you so by wearing its gem diamond you will get love and affection of good people. It shall enhance your destiny. This gem shall make you a great lover of music and luxuries. You can become a very good artist too. It can make you interested in singing and acting. It shall improve the health and happiness of your married life. You shall be getting opportunities to visit abroad or far away places.

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

Wear diamond studded in a gold ring on Friday morning in ring finger after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Shoong Shukraay

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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.

### **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 Taurus and its lord Venus 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.

### **Yellow-Sapphire**

The planet Jupiter placed in the third house of your horoscope is auspicious for you so by wearing its gem Yellow Sapphire your affection with your siblings shall increase. This shall enhance your marital bliss. This gem shall

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encourage you for independent business. Your destiny and inflow of money get enhanced. This gem is auspicious for your wealth, happiness and destiny.

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.

### **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 Scorpio and its lord Mars is in 6th house. Therefore by wearing Gomed you would be inviting trouble from enemies. You would not remain generous and wise. You would fail to sharpen your learning power. You might face problem of scarcity of funds and you might remain under debts. You would become victim of diseases. It will be difficult for you to defeat your competitors easily. With the malefic effect of this gem you might remain deprived of higher

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status, happiness, comforts and power and you would be losing the ability to perform bigger tasks. Your enemies would be creating lot of difficulties for you.

### **Blue-Sapphire**

The planet Saturn placed in the 7th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem blue sapphire you shall be facing troubles in business and married life. It can also affect your destiny badly. You might get into losses in work related to coal, iron, mining and contractorship. You might face the problem related to property, domestic happiness and health of your mother. The business related to export and import might also suffer after wearing this gem.

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

### **Pearl**

The planet Moon placed in 10th house is incapable of generating all auspicious results therefore by wearing its gem pearl. You might have to face few health related troubles. This gem won't prove auspicious for your finance as well as health. It would give you mental tensions. You would be facing difficulties in creative works. Similarly it would be difficult to generate gains from artistic fields. The gem pearl would turn you excessively sensitive. By wearing this gem your mental health might also get affected. The financial condition of your father might deteriorate. You won't get benefited from the wealth and happiness attain from your father. In addition to that you would worry about your children. The gem pearl might increase your unnecessary expenses.

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.

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

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## **Venus** **(17/03/2011 - 17/03/2031)**

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

Emerald, Coral, Cat's eye, Ruby, Yellow-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.

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** **(17/03/2031 - 17/03/2037)**

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

Emerald, Yellow-Sapphire, 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.

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

## **Moon** **(17/03/2037 - 17/03/2047)**

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

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

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## **Mars** **(17/03/2047 - 17/03/2054)**

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

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

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

## **Rahu** **(17/03/2054 - 17/03/2072)**

Diamond, Ruby, Emerald, Coral, Yellow-Sapphire, Gomed 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.

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.

## **Jupiter** **(17/03/2072 - 17/03/2088)**

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

Yellow-Sapphire, Cat's eye, 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.

Gomed is inauspicious gem for you and Pearl or Blue-Sapphire are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

## **Saturn** **(17/03/2088 - 18/03/2107)**

Emerald, Diamond, Ruby, Coral, Yellow-Sapphire, Gomed 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.

Horoscope by

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Blue-Sapphire is inauspicious gem 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.



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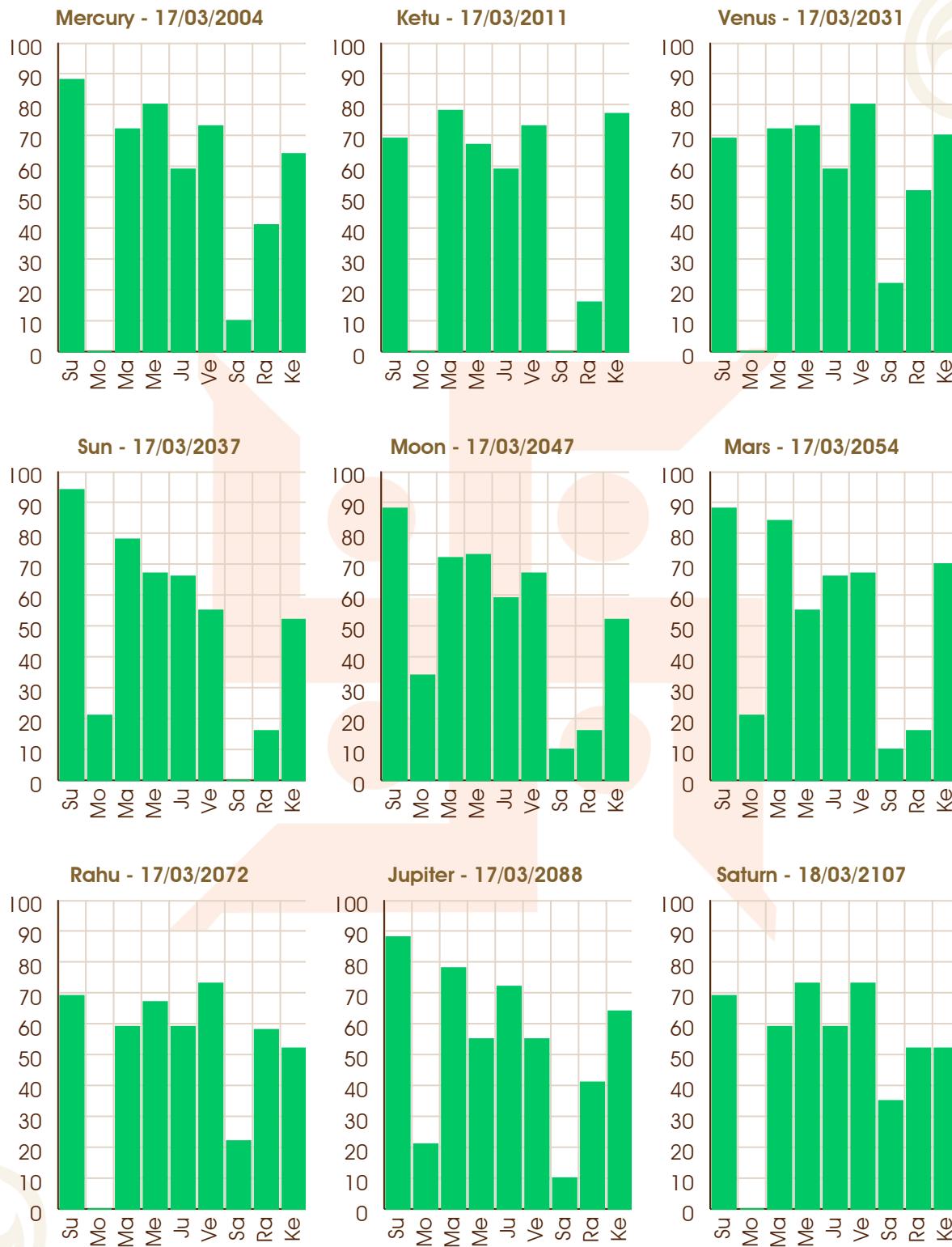
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# Dasha Graph



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