



Mr. Navneet Kumar

29 Jul 1993

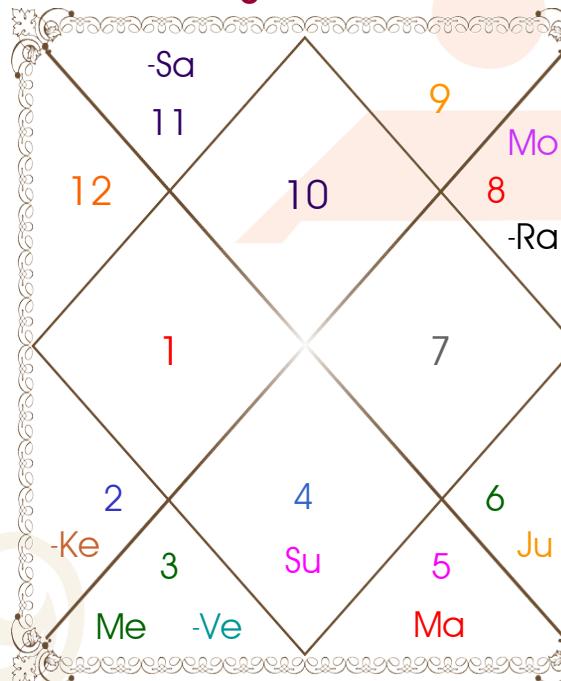
07:39 PM

Karol Bagh

Date 29/07/1993 Time 19:39:00 Day Thursday Place Karol Bagh Lahiri Ayanamsa : 23:46:20
 Latitude 28:40:00 North Longitude 77:11:00 East Zone 82:30:00 East Loc Time Corr -00:21:16 Hour

Panchang				Avakahada Chakra				Vimshottari				Yogini			
Siderial Time	15:46:40 Hr	Gana	Rakshas												
Eq. of Time	00:06:27 Hr	Yoni	Mrig												
Sunrise	05:40:50 Hr	Nadi	Adya												
Sunset	19:14:08 Hr	Varan	Vipra												
Ch. Samvat	2050	Vashya	Keetak												
Saka	1915	Varga	Mrig												
Month	Sravana	Yunja	Antya												
Paksh	Shukla	Hansak	Jal												
Tithi	12	Name Alpha	Yee-Yeeshu												
Nakshatra	Jyestha	Paya(Ra-Nx)	Gold-Copper												
Yoga	Endra	Hora	Sat												
Karan	Bava	Chaugharia	Amrit												
PI	R	C	Degree Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara			
Asc			21:12:43 Cap	Sravna	4	Mon	Ven	---	0:00						
Sun			12:41:22 Can	Pushya	3	Sat	Mar	FrSign	1.51	Putra	Pitra	Atimitra			
Mon			26:13:45 Sco	Jyestha	3	Mer	Jup	Dblttd	1.30	Amatya	Matra	Janma			
Mar			27:51:19 Leo	U Phal	1	Sun	Mon	FrSign	1.24	Atma	Bhratra	Kshem			
Mer			25:03:58 Gem	Punrvsu	2	Jup	Mer	OwnSign	0.95	Bhratra	Gyati	Mitra			
Jup			15:37:42 Vir	Hasta	2	Mon	Jup	EnSign	1.13	Matra	Dhan	Pratyari			
Ven			02:24:07 Gem	Mrgsra	3	Mar	Ket	FrSign	1.31	Kalatra	Kalatra	Saadhak			
Sat	R		04:44:02 Aqu	Dhanish	4	Mar	Ven	Moltrikn	1.33	Gyati	Ayush	Saadhak			
Rah	R		17:06:21 Sco	Jyestha	1	Mer	Mer	EnSign	---		Gyan	Janma			
Ket	R		17:06:21 Tau	Rohini	3	Mon	Sat	NuSign	---		Moksh	Pratyari			

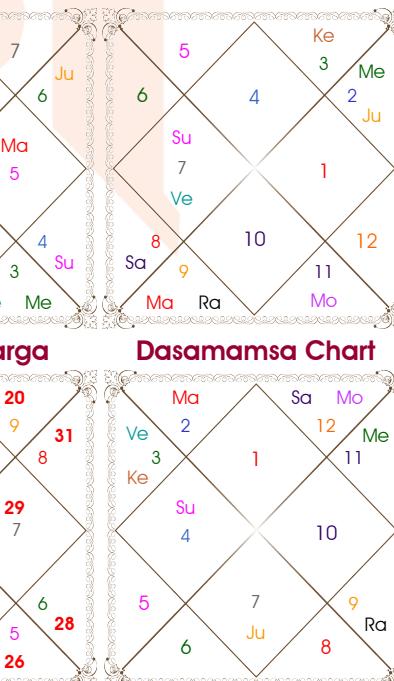
Lagna-Chalit



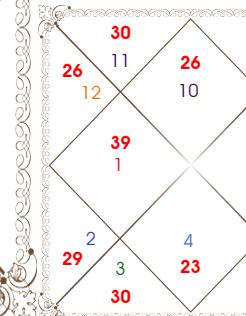
Moon Chart



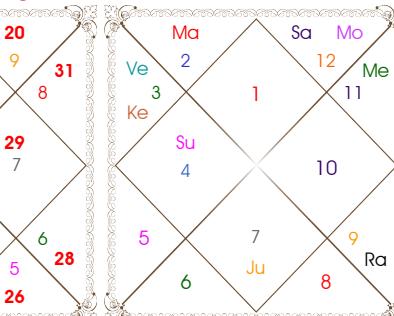
Navamsa Chart



Sarvashatkvarga



Dasamamsa Chart



Horoscope by

ASTRO GOBIL

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

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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	Gem Power									
B-Sapphire	Sat	99%	Wealth, Good health	Sat	100	90	80	70	60	50	40	30	20
Diamond	Ven	80%	Conquer enemies, Kids happiness, Career success	Ven	80	70	60	50	40	30	20	10	0
Emerald	Mer	58%	Conquer enemies, Fame	Mer	60	50	40	30	20	10	0	0	0
Cat's eye	Ket	55%	Kids happiness, Conquer enemies	Ket	55	45	35	25	15	5	0	0	0
Pearl	Mon	41%	Loss, Spouse problem	Mon	40	30	20	10	0	0	0	0	0
Coral	Mar	28%	Accident, Family disputes, Loss	Mar	30	20	10	0	0	0	0	0	0
Y-Sapphire	Jup	22%	Defamation, Expenses, Disputes	Jup	20	10	0	0	0	0	0	0	0
Gomed	Rah	19%	Loss, Accident	Rah	15	10	5	0	0	0	0	0	0
Ruby	Sun	0%	Spouse problem, Accident	Sun	0	0	0	0	0	0	0	0	0

Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Mer	20/05/1998	9%	16%	28%	70%	22%	86%	99%	19%	55%
Ket	20/05/2005	0%	16%	41%	58%	22%	86%	86%	0%	67%
Ven	20/05/2025	0%	16%	28%	64%	22%	92%	100%	31%	61%
Sun	21/05/2031	22%	52%	41%	58%	34%	67%	86%	0%	34%
Mon	20/05/2041	9%	58%	28%	64%	22%	80%	99%	0%	34%
Mar	20/05/2048	9%	52%	52%	40%	34%	80%	99%	0%	61%
Rah	20/05/2066	0%	16%	3%	58%	22%	86%	100%	44%	34%
Jup	20/05/2082	9%	52%	41%	40%	47%	67%	99%	19%	55%
Sat	21/05/2101	0%	16%	3%	64%	22%	86%	100%	31%	34%

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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 Blue-Sapphire or Diamond gem is highly auspicious. By wearing it you can expect all round development with financial gains along with progress on professional front.

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

For you Diamond gem is your 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 Emerald 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 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 or Coral are highly negative gems for you therefore it would be better not to wear. If you wish to wear then you must check the auspiciousness of these gems. You should wear them in case you experience the good results otherwise remove immediately. By wearing these gems you might suffer from mental tensions, loss of health and financial troubles.

Wearing gems Yellow-Sapphire, Gomed or Ruby 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-

Blue-Sapphire

The planet Saturn placed in 2nd house of your horoscope is auspicious for you so by wearing its gem blue sapphire you shall be wealthy, and earn gains and happiness in family. The flow of money shall be continuous. Blue sapphire shall give you comforts, property, prosperity, reputation and wealth. This gem shall also prove effective for your family business. You shall also be getting success in industrial business and education. It would enhance your paternal property.

For your Capricorn ascendant Saturn is 1st and 2nd house lord. It is auspicious for you so by wearing its gem Blue sapphire you would be able to develop your personality and enhance your working efficiency. There shall be an increase in your immunity, health, reputation and confidence. Your saving potential shall get increased. The auspiciousness of this gem shall improve your health and brighten your future. You shall have decent family, immovable property, good food and excellent primary education. The number of family members shall increase.

Wear blue sapphire studded in a mixed metal ring on Saturday morning in

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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 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 Capricorn ascendant Venus is 10th and 5th lord. It is auspicious for you so by wearing its gem diamond you would be getting great results on your professional front. The educational up-gradation can also be expected. You would get happiness from parents. There shall be enhancement in your physical attraction and development in matters related to property. This gem would prove beneficial for the attainment of reputation, vehicle and employment. You can also wear this gem for the up-gradation of your education, intelligence and issue comfort.

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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Emerald

The planet Mercury placed in 6th house of your horoscope is auspicious for you so by wearing its gem Emerald your efforts won't go futile. Your confidence shall enhance. This gem shall make you logical in thinking and humorous by nature. You would be able to control your enemies. This gem can develop your relations with some highly influential person. The auspiciousness of this gem shall tempt you spend money on auspicious tasks.

For your Capricorn ascendant Mercury is the lord of 6th and 9th house. It is auspicious for you so by wearing its gem Emerald you would be able to get development in your destiny. You can associate yourself with religion and spiritual activities. You would be able to defeat your enemies with your intelligence. This gem shall enhance your reputation too. The auspiciousness of this gem shall help you overcome your obstacles. You would be able to pay off your debts on time. The difficulties of your day to day life shall also get solved.

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.

Cat's eye

The planet Ketu placed in 5th house of your horoscope is auspicious for you so by wearing its gem cat's eye you shall be happy with the comfort of vehicles. This gem shall bring in opportunity to go pilgrimage or else to go abroad. The auspiciousness of this gem would enhance your influence and success in job. You shall be having several servants. You shall try to abstain from treachery. Your negative thinking shall get destroyed and your patience shall remain intact. The debate with siblings shall also not be there.

Ketu is in Taurus and its lord Venus is in 6th house. Therefore by wearing Cat's eye you would be able to win over your enemies with your cleverness. You would be able to win over your enemies suddenly. This gem shall make you generous and wise. You shall be learned and prosperous and won't be under debts. Your diseases shall get reduced completely. You shall defeat your

competitors easily. You shall enjoy higher status, happiness and power. The auspiciousness of this gem shall give you opportunities to perform bigger tasks. Your enemies would be afraid of you. In addition to it this gem shall give you various types of comforts.

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 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 Capricorn ascendant Moon is the lord of 7th house. Moon is not auspicious for you so by wearing its gem Pearl you shall be getting lot of problems in married life and eventually marital bliss might not remain intact. You won't be getting success in the matters of sales and purchase after wearing it. There won't be stability in your married life. This gem can spoil your nature. You won't be able to fight with the difficult situations of life. You shall not earn gains from in laws. There would be lack of satisfaction in terms of gain of recognition in professional life and you might lose mental peace.

Coral

The planet mars placed in 8th house of your horoscope is incapable of yielding all auspicious results so by wearing its gem coral your relation with your in laws might get spoiled. This gem won't bring in highly beneficial results. After wearing it even your well-wishers can also not help you. After wearing it you might not follow law, rules and regulations. It might cause some anus related disease. You might suffer from sores, injuries and inflammation. It might cause financial

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losses on account of accident, theft or fire etc. You would be bad in your language

For your Capricorn ascendant Mars is the lord of 4th and 11th house. Mars is inauspicious for you so by wearing its gem coral you shall not be getting all sorts of comforts and facilities. By wearing it you won't be getting comforts of house, land and property etc. You shall also not be getting support and affection of your mother. This gem shall put you into some financial losses. You shall be greedy and you might fail to gratify your ambitions.

Yellow-Sapphire

The planet Jupiter placed in 9th house of your horoscope is not auspicious for you so by wearing its gem yellow sapphire it would be difficult for you to accomplish your task on time. You might become lazy by wearing it. It might give you obstacles in getting the cooperation of friends and relatives. It won't prove good for government related works too. Your spiritual discrimination might decrease with the use of this gem and you might not remain truthful. Your legal activities, clerical work and foreign related tasks might get affected with the negative impact of it.

For your Capricorn ascendant Jupiter is the lord of 12th and 3rd house. It is inauspicious for you so by wearing its gem yellow sapphire you shall suffer from insomnia, unnecessary tensions and humiliation and eventually your health might get affected very badly. Your social influence shall decrease. It would increase your expenses. This gem shall also reduce your working efficiency, energy and courage. You might not get support and cooperation of your siblings, friends and relatives. You might get losses from outer and foreign connections. Your communication skills and creative writing skill shall not improve.

Gomed

The planet Rahu placed in the 11th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem hessonite you shall feel it that you are not able to perform very well because of decrease in your working efficiency. Your inflow of money might get affected. You won't be able to enjoy all comforts of life. You would fail to get recognition in society as per your abilities. Further it can affect your health and increase your ego. You might become selfish after wearing this gem.

Rahu is in Scorpio and its lord Mars is in 8th house. Therefore by wearing Gomed your working efficiency might decrease. It might cause accidents and injuries. You won't show any interest to work for the welfare of country. The

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probability of getting parental property shall decrease. This gem is negative for getting the association of your close relatives. There would not be stability in the inflow of money. After wearing this gem you would be suffering from stomach pain, anus related diseases and excessive loss of blood. It would increase the fear of sudden death.

Ruby

The planet Sun placed in 7th house is incapable of yielding all auspicious results so by wearing this gem you might suffer from problems like humiliation from government or government staff or might have to face other losses from them. At times you might suffer from financial troubles or troubles related to family life. It might create some unnecessary reason of worry for you. You might become slightly selfish after wearing it. Its inauspiciousness can also affect your married life. In nutshell Ruby is inauspicious for your family life.

For your Capricorn ascendant Sun is the lord of 8th house. Sun is inauspicious for you so by wearing its gem Ruby you shall not be getting gains and progress in government job. You would be facing lot of obstacles and chronic illness and lack of immunity. This gem can bring in financial losses and punishment from government. In the area of work you shall not be able to attain power and progress. Your officers shall not be happy with you. You shall not get good results on professional front. You can not expect support of father and paternal property after wearing it.

Gem Recommendation as Per Dasha

Venus
(20/05/2005 - 20/05/2025)

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

Emerald 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 Coral are inauspicious gems for you. and Yellow-Sapphire, Pearl 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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Sun **(20/05/2025 - 21/05/2031)**

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

Diamond, Emerald 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.

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

Moon **(21/05/2031 - 20/05/2041)**

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

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

Mars **(20/05/2041 - 20/05/2048)**

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

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

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

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Rahu (20/05/2048 - 20/05/2066)

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

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

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

Jupiter (20/05/2066 - 20/05/2082)

In the Dasha of Jupiter it would be excellent to wear Blue-Sapphire. You must wear the above mentioned gem for obtaining the complete results of Dasha.

Diamond, Cat's eye 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.

Yellow-Sapphire, Coral or Emerald are inauspicious gems for you. and Gomed 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.

Saturn (20/05/2082 - 21/05/2101)

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

Emerald 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 or Gomed are inauspicious gems for you. and Yellow-Sapphire, Pearl, Coral 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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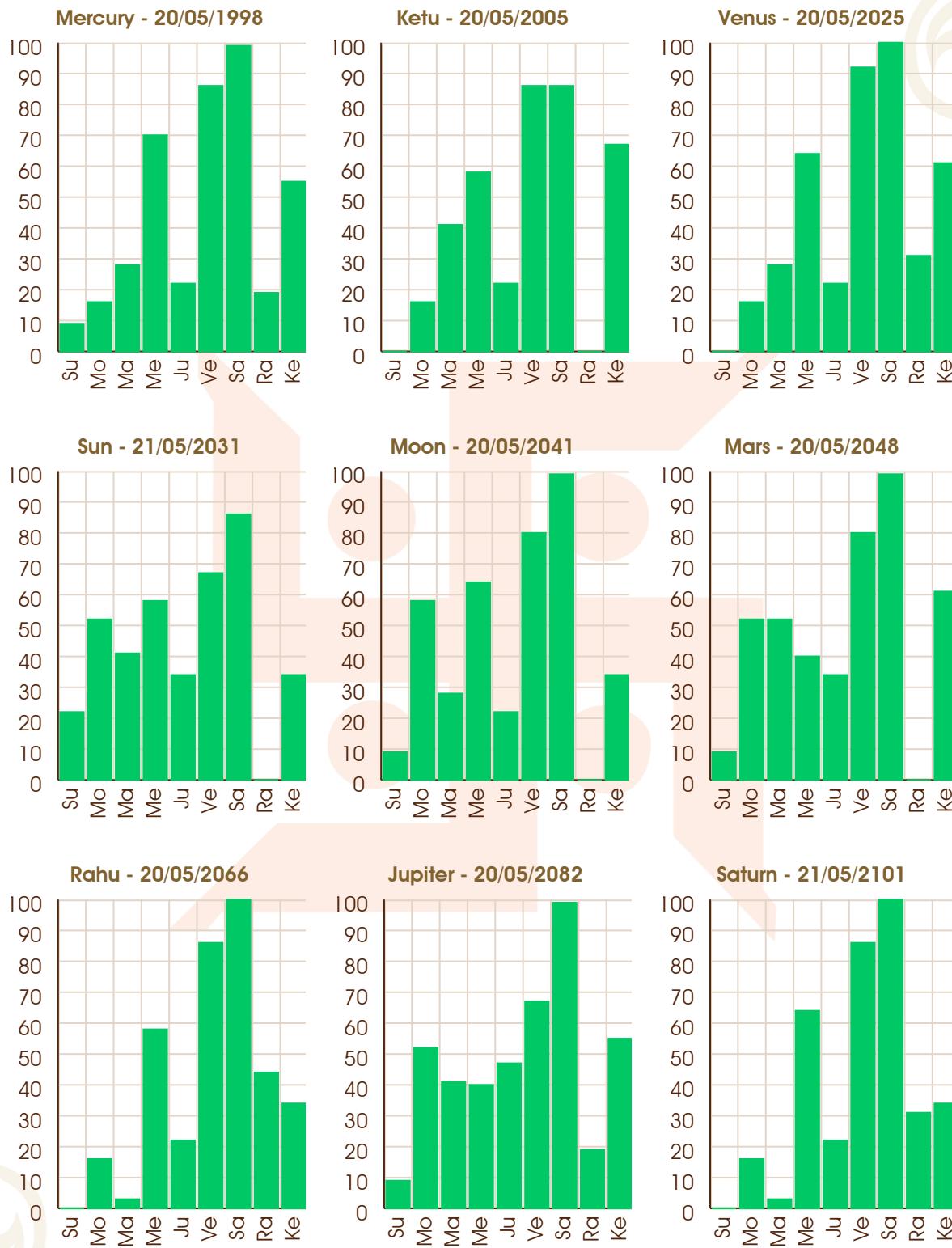
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Dasha Graph



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