



# Usman Ali Akhtar

28 Mar 1992

11:20 AM

London Borough of Havering

Model: Gem-Report

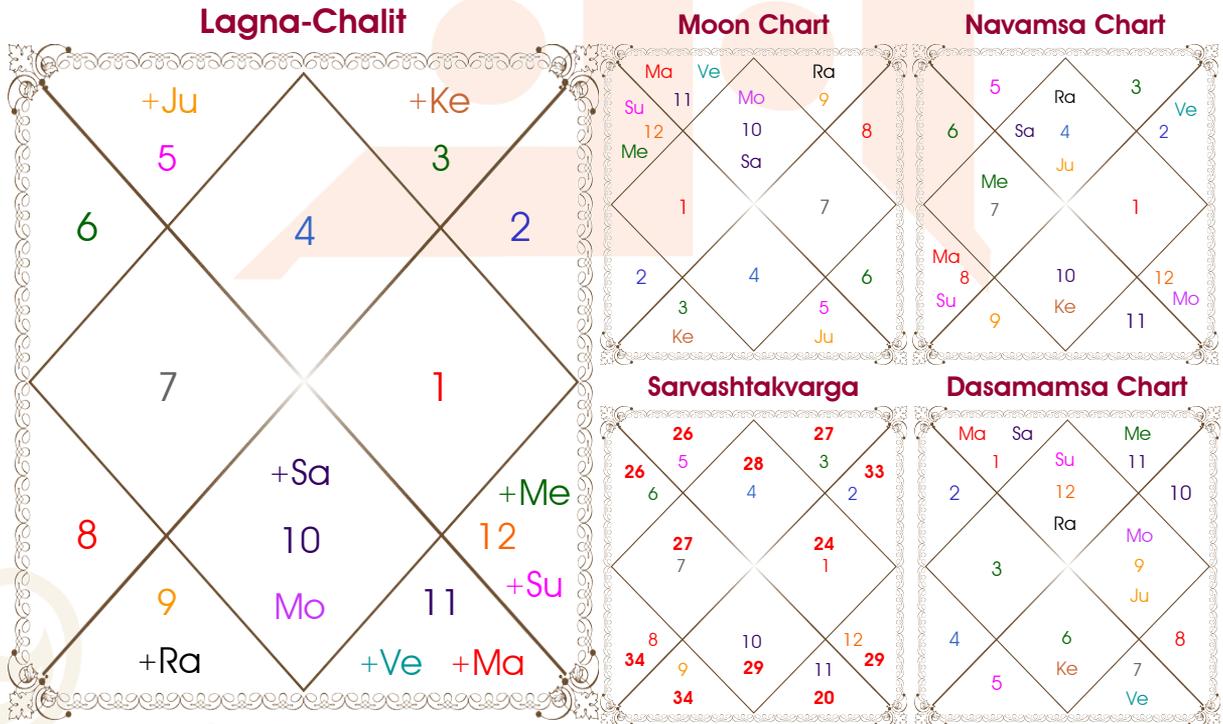
Order No: 121225401

Date 28/03/1992 Time 11:20:00 Day Saturday Place London Borough of Havering Lahiri Ayanamsa : 23:45:12  
 Latitude 51:33:00 North Longitude 00:13:00 East Zone 00:00:00 West Loc Time Corr 00:00:52 Hour

<b>Panchang</b>	<b>Avakahada Chakra</b>
Siderial Time ___: 23:45:21 Hr	Gana _____: Manushya
Eq. of Time ___: 00:04:58 Hr	Yoni _____: Nakul
Sunrise _____: 05:43:15 Hr	Nadi _____: Antya
Sunset _____: 18:26:01 Hr	Varan _____: Vaishya
Ch. Samvat ___: 2048	Vashya _____: Jalchar
Saka _____: 1913	Varga _____: Simha
Month _____: Chaitra	Yunja _____: Antya
Paksh _____: Krishna	Hansak _____: Bhoomi
Tithi _____: 10	Name Alpha -: Jee-Jeevan
Nakshatra ____: U Sadha	Paya(Ra-Nx) -: Copper-Coppe
Yoga _____: Shiva	Hora _____: Mer
Karan _____: Vishti	Chaugharia -: Udvega

<b>Vimshottari</b>	<b>Yogini</b>
Sun 0Y 0M 3D	Sankta 0Y 0M 4D
Rahu	Sankta
01/04/2009	02/04/2020
01/04/2027	02/04/2028
Rahu 13/12/2011	Sankta 11/01/2022
Jupiter 08/05/2014	Mangla 02/04/2022
Saturn 14/03/2017	Pingla 12/09/2022
Mercur 01/10/2019	Dhanya 13/05/2023
Ketu 19/10/2020	Bhramri 02/04/2024
Venus 19/10/2023	Bhadrik 13/05/2025
Sun 12/09/2024	Ulka 12/09/2026
Moon 14/03/2026	Sidha 02/04/2028
Mars 01/04/2027	

PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			00:09:33	Can	Punrsvu	4	Jup	Mon	---	0:00			
Sun			14:16:44	Pis	U Bhad	4	Sat	Rah	FrSign	1.81	Bhratra	Pitra	Saadhak
Mon			09:58:38	Cap	U Sadha	4	Sun	Ven	NuSign	1.18	Gyati	Matra	Janma
Mar			06:32:45	Aqu	Dhanish	4	Mar	Mon	NuSign	1.35	Kalatra	Bhratra	Vipat
Mer	R	C	10:50:52	Pis	U Bhad	3	Sat	Sun	Dblitted	1.06	Putra	Gyati	Saadhak
Jup	R		12:32:31	Leo	Magha	4	Ket	Mer	FrSign	1.18	Matra	Dhan	Mitra
Ven			24:06:57	Aqu	P Bhad	2	Jup	Mer	FrSign	1.22	Atma	Kalatra	Pratyari
Sat			21:51:54	Cap	Sravna	4	Mon	Ven	OwnSign	1.53	Amatya	Ayush	Sampat
Rah	R		11:25:53	Sag	Moola	4	Ket	Sat	Dblitted	---		Gyan	Mitra
Ket	R		11:25:53	Gem	Ardra	2	Rah	Sat	Dblitted	---		Moksh	Kshem



Horoscope by

**ASTRO GIBIL**

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

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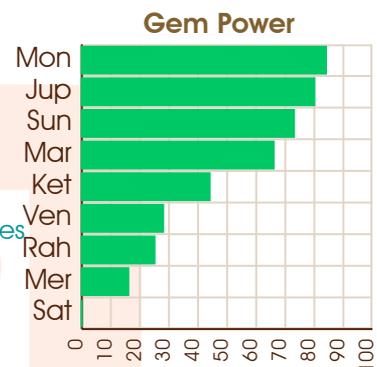
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# Gem Selection

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
Pearl	Mon	84%	Marital bliss, Good health
Y-Sapphire	Jup	80%	Wealth, Conquer enemies, Fame
Ruby	Sun	73%	Fame, Wealth
Coral	Mar	66%	Avoids accident, Career success, Kids happiness
Cat's eye	Ket	44%	Expenses, Defamation
Diamond	Ven	28%	Accident, Loss, Family disputes
Gomed	Rah	25%	Disease & enemies, Financial loss
Emerald	Mer	16%	Defamation, Expenses, Disputes
B-Sapphire	Sat	0%	Spouse problem, Accident



## Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Sun	01/04/1992	86%	91%	72%	16%	86%	3%	0%	0%	19%
Mon	01/04/2002	80%	97%	66%	28%	80%	28%	0%	0%	19%
Mar	01/04/2009	80%	91%	78%	0%	86%	28%	0%	0%	53%
Rah	01/04/2027	61%	72%	53%	16%	80%	41%	2%	50%	19%
Jup	01/04/2043	80%	91%	72%	0%	92%	3%	0%	25%	44%
Sat	01/04/2062	61%	72%	53%	28%	80%	41%	15%	38%	19%
Mer	01/04/2079	80%	72%	66%	41%	80%	41%	0%	25%	44%
Ket	01/04/2086	61%	72%	72%	16%	80%	41%	0%	0%	59%
Ven	02/04/2106	61%	72%	66%	28%	80%	52%	2%	38%	53%

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# Detailed Analysis of Gems

औषधि मणि मंत्राणां, ग्रह-नक्षत्र तारिका ।  
भाग्यकाले भवेत्सिद्धिः 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 Pearl or Yellow-Sapphire gem is highly auspicious. By wearing it you can expect all round development with financial gains along with progress on professional front.

For you Pearl 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 Yellow-Sapphire gem is your lucky stone, which would enhance your destiny. You would be able to accomplish your pending tasks and earn gains from journeys. Your mental tensions would get eradicated. You would also be able to earn reputation and financial gains along with progress on professional front.

Therefore, you must wear above-mentioned gems throughout life. By wearing all these gems, the beneficence of all planets with all types of comforts can be expected. All above-mentioned gems can be worn without considering and analyzing any Dasha and transit as all of them are very highly auspicious.

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For you Ruby or Coral 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.

Cat's eye, Diamond or Gomed 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 Emerald or Blue-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-

### **Pearl**

In your chart Moon placed in 7th house is auspicious for you so by wearing its gem you shall become stable by nature. This gem shall give you leadership qualities. You might have to travel extensively. This gem would enhance your energy level too. You shall have good relations with your life partner. This gem shall give you success in your professional life. You might have to make several changes in your business because of this gem.

For your cancer ascendant Moon is the lord of first house so by wearing its gem pearl you will be able to make your life happier for long. This gem shall improve your health, and energy level. The auspiciousness of this gem shall give you success, reputation and control over your emotions. You shall remain practical and your confidence level shall get enhanced. It shall also bring success in your professional life. The auspiciousness of this gem shall improve your married life. There might not remain stability in your mind.

Wear Pearl studded in a silver ring in little finger on Monday morning after

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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.

### Yellow-Sapphire

The planet Jupiter placed in the second house of your horoscope is auspicious for you so by wearing its gem yellow sapphire you shall be sweet in your language and known for your amiable manners. It shall help you increase your accumulated wealth and confidence. By wearing this gem you would become philosophical in your thinking. You would also earn wealth, grains, glory and reputation. By wearing it you shall be getting good results in the field of education.

For your Cancer ascendant Jupiter is the lord of 6th and 9th house. It is auspicious for you so by wearing its gem yellow sapphire there would be improvement in your personality, health, education, intelligence and destiny. You shall be equipped with education, intelligence and children. This gem helps you have control over diseases, debts and enemies. You shall win over enemies and enhance your destiny.

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.

### Ruby

The planet Sun placed in 9th house is auspicious for you so by wearing Ruby you shall be getting opportunities to go on long journeys and you shall be highly interested in activities related to religion. You shall get attached to family.

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You shall enjoy good relation with father. Ruby would yield excellent results in the field of education. For the attainment of higher education Ruby is highly effective and the influence of this gem would also be creating opportunity for abroad travel.

For your Cancer ascendant Sun is the lord of 2nd house so by wearing its gem there shall be an increase in your wealth and happiness in the family. Your longevity would also increase and in addition to that the betterment in daily routine work can also be expected after wearing this gem. Your conversation shall be royal and effective and people would listen to you sincerely. It can enhance your revenue and there would be substantial increase in your accumulated money, precious jewelry, and good food. You can also get auspicious results in matters like abroad journeys of your younger siblings, payment of debts, journeys of maternal uncle, gain of higher education, et.

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 Ghrihi 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.

### **Coral**

Mars placed in 8th house of your horoscope is auspicious for you so by wearing its gem coral you shall get rid off from all obstacles and difficulties. The auspiciousness of this gem shall help you to accomplish talks with the help of your well-wishers. It would protect you from sudden accidents and injuries. You would be disciplined and follow all rules and regulations sincerely. This gem shall enhance your saving potential and inflow of money. It would improve your marital bliss. It shall bring sweetness in your language.

For your Cancer ascendant Mars is the lord of 5th and 10th house so by wearing its gem coral you shall be enjoying issue comfort, educational success and recognition on professional front. The auspiciousness of this gem shall bring in gains in matters related to property, daily life and reputation in professional life. It would also enhance your marital bliss.

Wear Coral studded in a silver ring in ring finger on Tuesday morning after

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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.

### **Cat's eye**

The planet Ketu placed in the 12th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem cat's eye you shall escape from your responsibilities. Your thinking might turn negative. This gem although might incline you towards spirituality but you might face trouble related to children and wealth. You won't get success from overseas journeys. Your disease might increase. Your loans might keep you worried. In addition to that your number of enemies might increase. Your courage would decrease with the negative impact of this gem.

Ketu is in Gemini and its lord Mercury is in 9th house. Therefore by wearing Cat's eye you would become victim of misfortunes. You won't take interest in religious activities. People around you might not like you much. You won't be getting good results in- spite of putting in lot of efforts. This gem would make you unfortunate. The influence of this gem shall not let you settle abroad. You might not take interest in going on pilgrimage. You would turn cruel, ungrateful, and miser. This gem shall create financial difficulties.

### **Diamond**

The planet Venus placed in the 8th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem diamond you shall face obstacles in everything undertaken by you. You might face difficulties in matters related to comfort of vehicle, luxuries and beauty products. You might not succeed in arranging funds and loans etc. You would also be facing difficulties in accomplishing tasks. You shall be wasting time in unnecessary wandering and useless arguments. You might get troubles from vehicles. You might have to face humiliation from opposite sex after wearing this gem. This gem might pull you into some secret relationship too.

For your Cancer ascendant Venus is the lord of 11th and 4th house. It is inauspicious for you so by wearing its gem diamond you won't be happy, satisfied

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and successful in matters related to property, house, land, vehicle, reputation, and mother's happiness etc. There won't be harmony between husband and wife. This gem won't give you matured friends, good income, all types of gains, gratification of desires, and followers. You might suffer from nausea, cold and water borne diseases.

### **Gomed**

The planet Rahu placed in the 6th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem hessonite you shall not be very successful in winning over your enemies. You might follow a negative path for getting success in competitive examinations. It won't be good for your health. The lack of courage won't let you undertake any ambitious task. You might become victim of black magic and evil eye. You might become friendly with the people of opposite religion. By wearing this gem you would also not enjoy good relations with uncles and aunts.

Rahu is in Sagittarius and its lord Jupiter is in second house. Therefore by wearing Gomed you would fail to increase happiness and prosperity in family. This gem won't bring you any honor from public and government. This gem shall reduce your feeling of self-pride. This won't be beneficial for earning gain of property. In addition to that your financial position shall get deteriorated. After wearing it you won't be good with your words, language and conversation and won't be speaking very nicely. You would not enjoy good food and cooperation of others.

### **Emerald**

The planet Mercury placed in 9th house of your horoscope is incapable of yielding all auspicious results so by wearing its gem you might become arrogant and might indulge in false show of pedantry. You might not get opportunity to go on religious journeys. Your qualities of becoming a good speaker, writer, astrologer, actor and editor etc might get affected. You might go against religion and Yagya after wearing this gem. You won't be very happy in your relation with your father. You won't be able to enjoy the association of good society.

For your Cancer ascendant Mercury is the lord of 3rd and 12th house. Mercury is inauspicious for you so by wearing its gem Emerald your influence and status in society might get decreased. Your expenses might go out of control. The inauspiciousness of this gem shall be negative for your siblings. This gem can reduce your courage. You cannot expect educational success after wearing it. It would reduce your power of imagination. This gem cannot help you overcome the

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problems like poverty and uncontrolled expenses. It won't bring in opportunities to go on long journeys.

### **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 Cancer ascendant Saturn is 7th lord and 8th lord. It is inauspicious for you so by wearing its gem Blue sapphire you might face problems and obstacles in matters related to marital bliss, foreign journey, business and partnership. By wearing it the difficulties of your work area would increase. You shall face troubles on professional front. You would get negative results in matters related to property. You will face complications and intervention of unnecessary obstacles in matters related to inherited property, foreign journey and occult power.

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

#### **Rahu**

**(01/04/2009 - 01/04/2027)**

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

Pearl, Ruby, Coral 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.

Diamond is inauspicious gem for you and Cat's eye, Emerald 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.

#### **Jupiter**

**(01/04/2027 - 01/04/2043)**

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

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Coral 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 Diamond, Emerald 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**  
**(01/04/2043 - 01/04/2062)**

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

Pearl, Ruby 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.

Diamond, Gomed or Emerald are inauspicious gems for you. and Cat's eye 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.

**Mercury**  
**(01/04/2062 - 01/04/2079)**

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

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.

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

**Ketu**  
**(01/04/2079 - 01/04/2086)**

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

Pearl, Coral, Ruby 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.

Diamond is inauspicious gem for you and Emerald, Blue-Sapphire or

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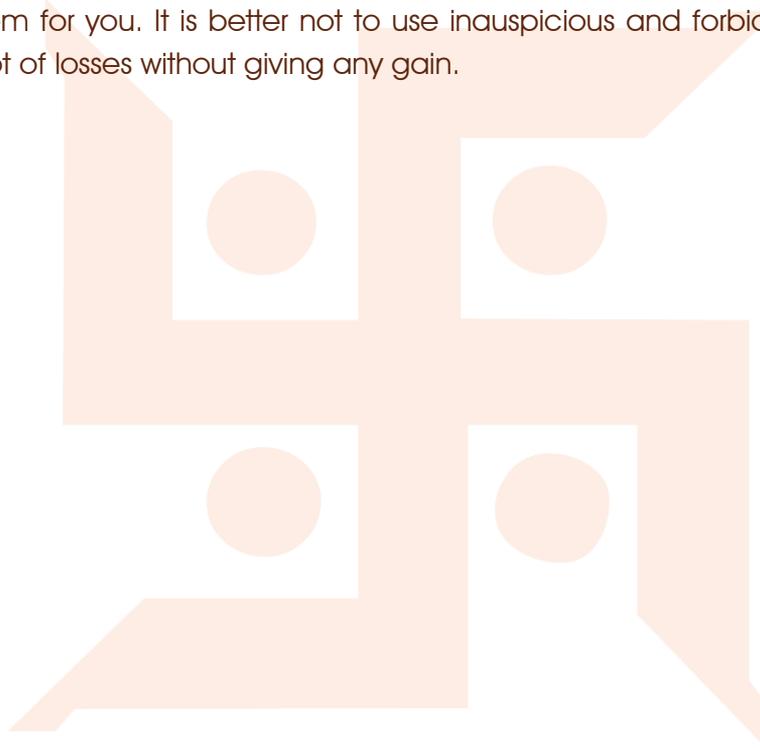
Gomed are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

**Venus**  
**(01/04/2086 - 02/04/2106)**

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

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



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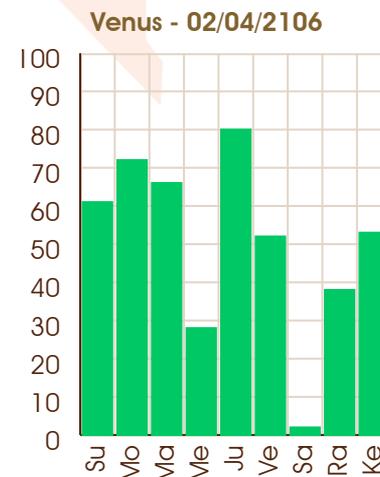
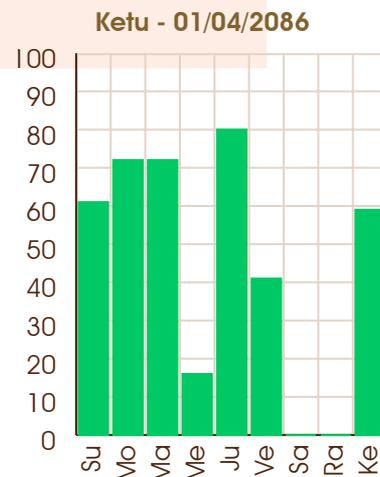
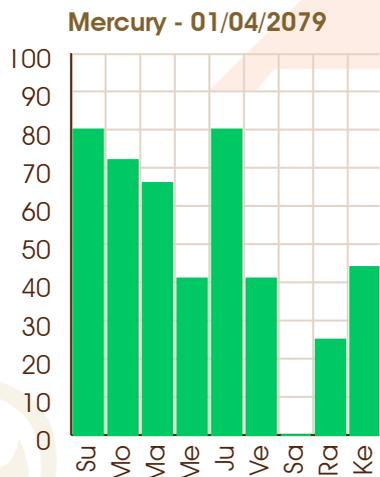
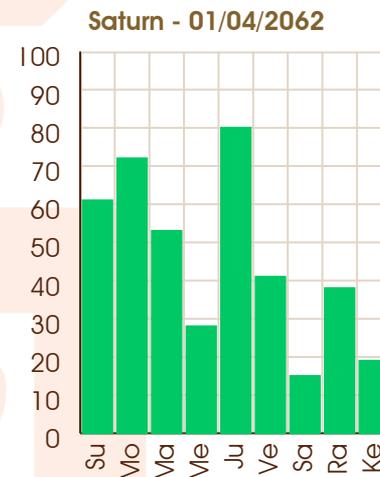
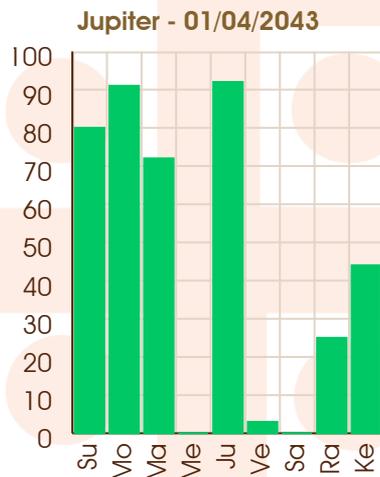
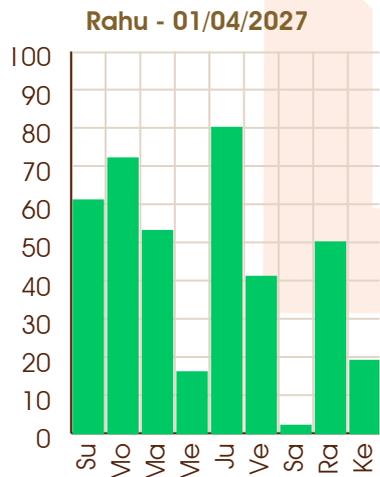
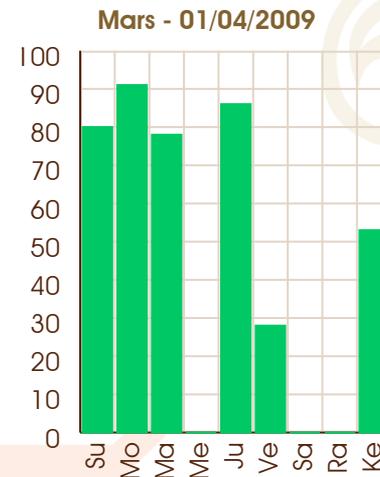
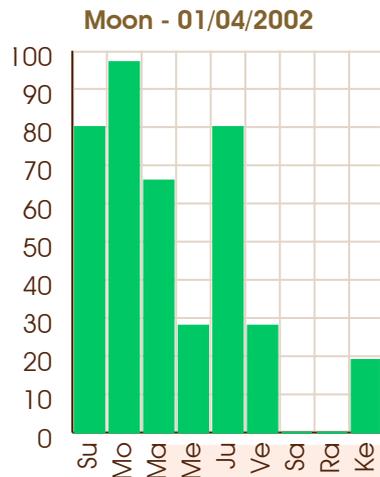
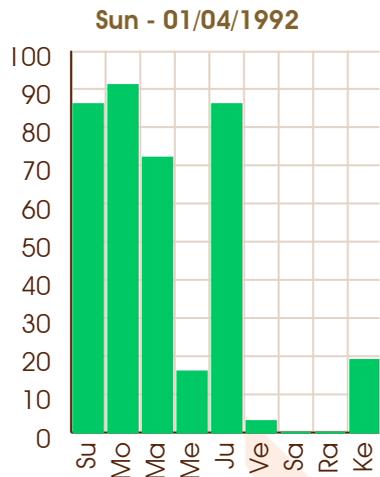
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