

NIRAV BALI

26 Jan 1969

02:40 PM

New Delhi

Model: Gem-Report

Order No: 119397101

Date 26/01/1969 **Time** 14:40:00 **Day** Sunday **Place** New Delhi **Lahiri Ayanamsa** : 23:25:30
Latitude 28:36:50 North **Longitude** 77:12:31 East **Zone** 82:30:00 East **Loc Time Corr** -00:21:10 Hour

Panchang

Siderial Time ____: 22:40:47 Hr
 Eq. of Time ____: 00:12:35 Hr
 Sunrise ____: 07:12:31 Hr
 Sunset ____: 17:55:07 Hr
 Ch. Samvat ____: 2025
 Saka ____: 1890
 Month ____: Magha
 Paksh ____: Shukla
 Tithi ____: 9
 Nakshatra ____: Bharani
 Yoga ____: Shukla
 Karan ____: Balava

Avakahada Chakra

Gana ____: Manushya
 Yoni ____: Gaja
 Nadi ____: Madhya
 Varan ____: Kshatriya
 Vashya ____: Chatushpad
 Varga ____: Mrig
 Yunja ____: Poorva
 Hansak ____: Agni
 Name Alpha : Lo-Lokesh
 Paya(Ra-Nx) : Gold-Gold
 Hora ____: Sun
 Chaugharia : Shubh

Vimshottari

Venus 3Y 6M 30D

Jupiter

27/08/2013

27/08/2029

Jupiter 15/10/2015
 Saturn 27/04/2018
 Mercur 02/08/2020
 Ketu 09/07/2021
 Venus 09/03/2024
 Sun 26/12/2024
 Moon 27/04/2026
 Mars 03/04/2027
 Rahu 27/08/2029

Yogini

Bhadrika 0Y 10M 22D

Sankta

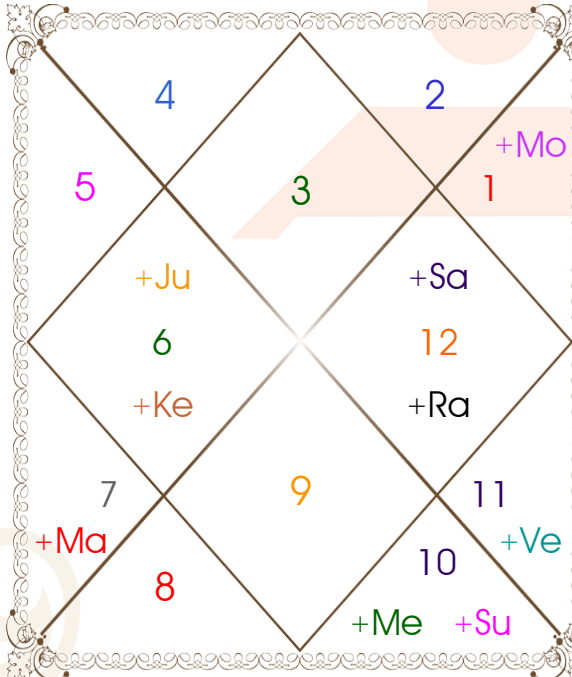
19/12/2018

19/12/2026

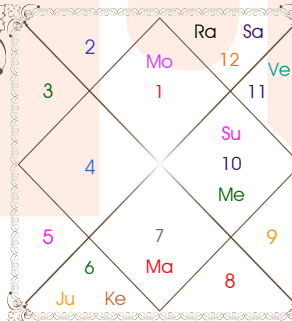
Sankta 29/09/2020
 Mangla 19/12/2020
 Pingla 30/05/2021
 Dhanya 29/01/2022
 Bhramri 19/12/2022
 Bhadrak 29/01/2024
 Ulka 30/05/2025
 Sidha 19/12/2026

PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			00:52:55	Gem	Mrgsra	3	Mar	Mer	---	0:00			
Sun			12:49:41	Cap	Sravna	1	Mon	Rah	EnSign	1.50	Gyati	Pitra	Vipat
Mon			24:16:42	Ari	Bharani	4	Ven	Mer	NuSign	0.99	Bhratra	Matra	Janma
Mar			21:44:54	Lib	Visakha	1	Jup	Jup	NuSign	1.09	Matra	Bhratra	Saadhak
Mer	R	C	19:21:02	Cap	Sravna	3	Mon	Mer	NuSign	0.98	Putra	Gyati	Vipat
Jup	R		12:34:37	Vir	Hasta	1	Mon	Rah	EnSign	1.15	Kalatra	Dhan	Vipat
Ven			29:48:06	Aqu	P Bhad	3	Jup	Mon	FrSign	1.32	Atma	Kalatra	Saadhak
Sat			26:25:54	Pis	Revati	3	Mer	Jup	NuSign	1.13	Amatya	Ayush	Mitra
Rah	R		08:38:39	Pis	U Bhad	2	Sat	Ven	NuSign	---	Gyan	Vadha	
Ket	R		08:38:39	Vir	U Phal	4	Sun	Ven	EnSign	---	Moksh	Sampat	

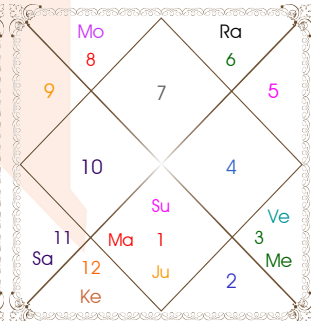
Lagna-Chalit



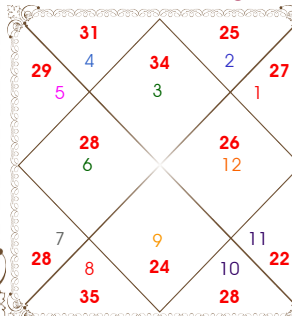
Moon Chart



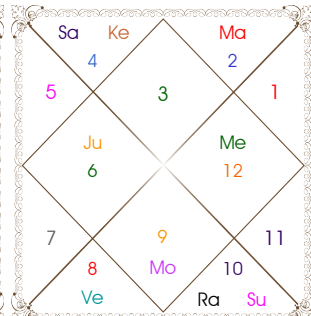
Navamsa Chart



Sarvashtakvarga



Dasamamsa Chart

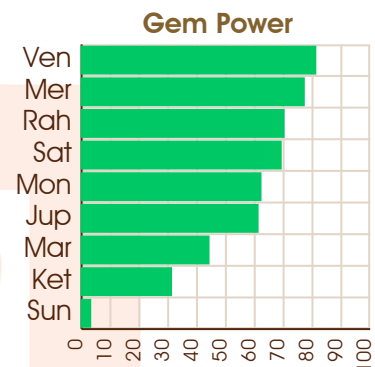


Gem Selection

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
Diamond	Ven	81%	Fame, Savings, Kids happiness
Emerald	Mer	77%	Avoids accident, Good health, Comforts
Gomed	Rah	70%	Career success, Comforts
B-Sapphire	Sat	69%	Career success, Avoids accident, Fame
Pearl	Mon	62%	Earnings, Wealth
Y-Sapphire	Jup	61%	Comforts, Marital bliss, Career success
Coral	Mar	44%	Kids problem, Loss, Disease & enemies
Cat's eye	Ket	31%	Family disputes, Accident
Ruby	Sun	3%	Accident, Disputes



Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Ven	27/08/1972	0%	50%	44%	83%	61%	94%	75%	77%	44%
Sun	27/08/1978	28%	69%	53%	77%	67%	69%	56%	58%	6%
Mon	27/08/1988	16%	75%	44%	83%	61%	81%	69%	58%	6%
Mar	27/08/1995	16%	69%	59%	64%	67%	81%	69%	58%	44%
Rah	27/08/2013	0%	50%	19%	77%	61%	88%	75%	83%	6%
Jup	27/08/2029	16%	69%	53%	64%	73%	69%	69%	70%	31%
Sat	27/08/2048	0%	50%	19%	83%	61%	88%	81%	77%	6%
Mer	27/08/2065	16%	50%	44%	89%	61%	88%	69%	70%	31%
Ket	27/08/2072	0%	50%	53%	77%	61%	88%	56%	58%	53%

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

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

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.

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.

For you Gomed, Blue-Sapphire, Pearl 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 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.

Coral or Cat's eye 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 Ruby gem might bring in lot of troubles for you. You should not wear it at all because there is not any probability of getting its auspicious results in any Dasha and transit. By wearing it, you might suffer from troubles in matters related to social life, health and finance.

The detailed information about the impact of various gems along with the method of wearing is given below-

Diamond

The planet Venus placed in 9th house of your horoscope is auspicious for you so by wearing its gem diamond you shall become religious, pure, philanthropic and virtuous. Your faith on religion shall increase. You shall be getting opportunities to on pilgrimage. You shall become sympathetic, generous and contented person and you would be taking interest in singing, music, cinema and other fine arts. It shall also create your interest in poetry, drama, cinema and education.

For your Gemini ascendant Venus is the lord of 12th and 5th house. It is auspicious for you so by wearing its gem diamond you would be able to enhance your educational success. You would be successful in your love relations. Your issue comfort shall get enhanced. You would get benefited from overseas journeys. Your bed pleasure would also get enhanced. You would be able to control your expenses. This gem can make you learned and you would be enjoying happy married life.

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

Namah" Mantra at least 108 times. After this, donate rice, Ghee, silver and white cloth. The weight of this gem should be more than 1 carat. One can wear it in small pieces too.

Avoid wearing Ruby, Coral and Yellow Sapphire along with Diamond. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing diamond then you can wear opal, American diamond, crystal or six faced Rudraksha.

Emerald

The planet Mercury placed in 8th house is auspicious for you so by wearing its gem Emerald you shall become happier in life. This gem shall bring in fame and honor to you. The influence of gem shall make you famous and wealthy. Your memory shall get enhanced. The auspiciousness of this gem shall equip you with ability to become an eminent and responsible family person. The gem Emerald shall increase your property and prosperity. You will be interested in occult and spirituality. This would help you win over your enemies.

For your Gemini ascendant Mercury is the lord of 1st and 4th house so by wearing its gem Emerald you would be able to get success in improving your health, education, happiness, personality and intelligence. It shall help you get beneficial results in matters related to property, and support and affection of mother. It would be equally effective in enhancing your humorous nature, mathematical skills, intelligence and presence of mind. It would also be improving your daily routine business.

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, zaid, green agate, peridot or four faced Rudraksha.

Gomed

The planet Rahu placed in 10th house of your horoscope is auspicious for you so by wearing its gem hessonite you shall become successful and respectable in your professional life. You would be generous, philanthropic, honorable, famous and a bold person. You would succeed in winning over your enemies. In legal

matters too you shall be successful. It shall become regularity and stability in your area of work.

Rahu is in Pisces and its lord Jupiter is in 4th house. Therefore by wearing Gomed you would be able to reduce your mental tensions. This gem shall bring in happiness, peace and harmony in family thereby increasing your domestic happiness and you shall also enjoy gain of property and land. In addition to that your support and cooperation that you are getting from government and relatives would remain intact. You shall be happy at your native place and you would be getting the happiness from your mother. In addition to that you shall also be getting opportunities for enjoying all comforts. This gem shall enhance your feeling of satisfaction. You would get support of servants. This gem shall certainly enhance your educational success.

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.

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 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 Gemini ascendant Saturn is 8th lord and 9th lord. It is auspicious for you so by wearing its gem Blue sapphire you would be getting quick solutions for your troubles thereby getting betterment in your destiny. This gem shall bring in happiness from parents. By wearing it you would earn gains from land and property. You might earn sudden financial gains. Blue sapphire can help you win

over your enemies. It shall enhance your destiny. It would also increase your physical stamina.

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.

Pearl

The planet Moon placed in the 11th house of your horoscope is auspicious for you so by wearing its gem you shall become very fond of going abroad. You would enjoy expensive vehicles. The impact of gem shall help you make lot of property and wealth. The auspiciousness of gem shall enhance your reputation in society. It shall equip you with the detailed and systematic knowledge of government matters. By wearing pearl you can win reputation from government. You will become sociable person after wearing it and your business shall also grow.

For your Gemini ascendant the planet Moon is the lord of 2nd house so by wearing its gem pearl you shall get wealth and support of family with an increase in your physical and mental powers. With the impact of this gem you shall be respectable, wealthy and a very happy person. This gem shall help you get a beautiful and decent spouse along with sweetness in your married life. In addition to that it can also be used for the attainment of success in your daily routine work.

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.



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Yellow-Sapphire

Jupiter placed in 4th house of your horoscope is auspicious for you so by wearing its gem yellow sapphire you would make money with your intelligence. You would be getting favor of seniors in your work. This gem shall make you ambitious and you would involve yourself in auspicious activities. With the impact of this gem you would be counted among famous and respectable people of your society. Yellow sapphire shall make you hard working and efficient. You would enjoy comfort of having various types of vehicles. You would get house and property from government. By wearing it your devotion for your Guru shall increase and you would be enjoying affection of mother.

For your Gemini ascendant Jupiter is the lord of 7th and 10th house. It is auspicious for you so by wearing its gem yellow sapphire there would be improvement in your married life and career. This gem shall give you a feeling of pride, high will power, affection and support of father and success in area of work. Your reputation shall get enhanced by involving yourself in religious activities. By wearing this gem you shall be getting status and wealth both.

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.

Coral

The planet Mars placed in 5th house is incapable of yielding all positive results so by wearing its gem coral you might face losses in speculation and share market because of hasty decision. You might become short tempered and aggressive. Your children might have to face your anger. Wearing coral can tempt you to get into unnecessary argument. You shall also suffer from stomach related disorders. You might go through some surgery or else might get injured also. The display of power in gym, sports or health club might bring in trouble.

For your Gemini ascendant Mars is the lord of 6th and 11th house. Mars is

inauspicious for you so by wearing its gem coral you shall not be able to generate suitable source of income for you. You would be facing problems from your enemies. There shall be probabilities of sudden accidents, injuries, and increase in anger and decrease in your courage. You won't remain sociable after wearing it. It can make you stubborn and angry.

Cat's eye

The planet Ketu placed in the 4th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem cat's eye you shall be away from truthfulness. You shall be careless in your tasks. This might create difficulties and lack of happiness in your life. You shall get enjoyment in the criticism of others. You might get troubles from your enemies. Your parental wealth might get damaged.

Ketu is in Virgo and its lord Mercury is in 8th house. Therefore by wearing Cat's eye 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 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 8th house is incapable of yielding all beneficial results so by wearing it you would be facing difficulties in government related activities and father's health shall also get affected and there shall be substantial decrease in your immunity and you might suffer from excess of bile. Ruby can also give you heart related trouble and there shall be decrease in your patience. Your work load might get increased. You might also suffer from eyes related trouble. You might have to struggle a lot for developing good relations with father.

For your Gemini ascendant the planet Sun is the lord of 3rd house. Sun is not auspicious for you so by wearing its gem Ruby you shall be creating physical troubles for you because of your being audacious. You won't remain very effortful and hardworking after wearing it and your energy level is likely to get reduced. It might increase your anger. Because of your nature you shall create bitterness in your relations with your friends. You won't be getting the required cooperation of your friends and siblings. You won't be very comfortable while going on journeys and your success in marketing and propagation shall get affected substantially.

Gem Recommendation as Per Dasha

Jupiter (27/08/2013 - 27/08/2029)

Yellow-Sapphire, Gomed, Pearl, Diamond, Blue-Sapphire, Emerald 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 is inauspicious gem for you and Ruby 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.

Saturn (27/08/2029 - 27/08/2048)

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

Yellow-Sapphire 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, Cat's eye 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.

Mercury (27/08/2048 - 27/08/2065)

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.

Gomed, Blue-Sapphire, Yellow-Sapphire 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 or Cat's eye are inauspicious gems for you. and Ruby 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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Ketu
(27/08/2065 - 27/08/2072)

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

Yellow-Sapphire, Gomed, Blue-Sapphire, Coral, 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.

Ruby 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.

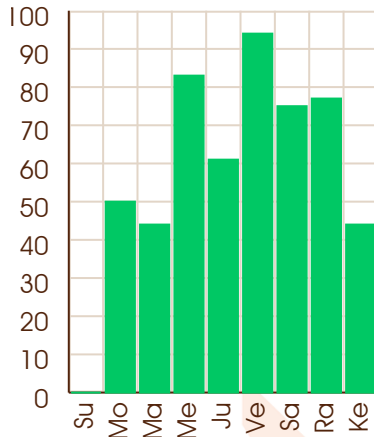


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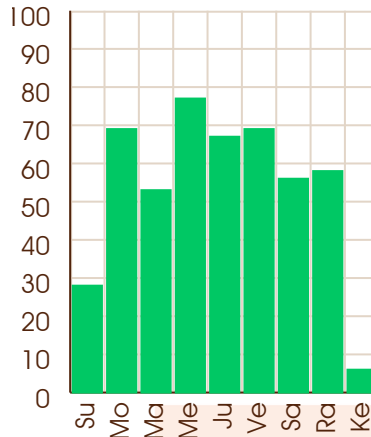


Dasha Graph

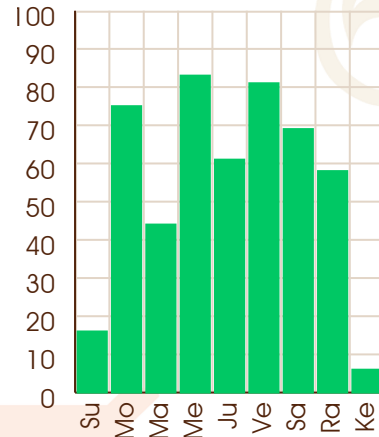
Venus - 27/08/1972



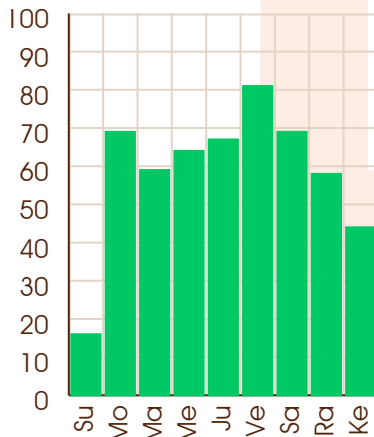
Sun - 27/08/1978



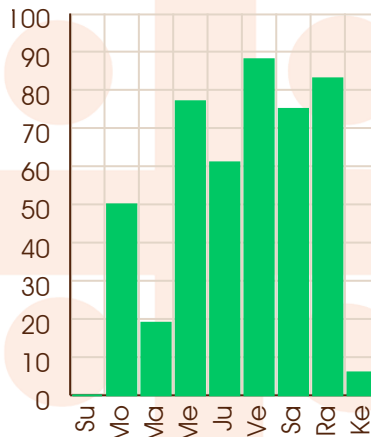
Moon - 27/08/1988



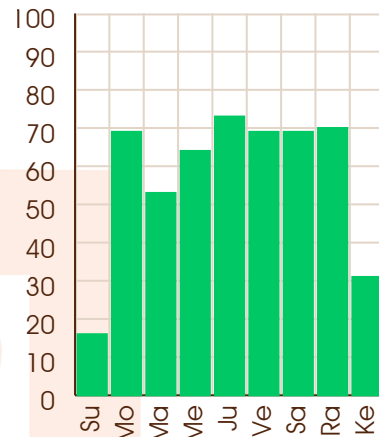
Mars - 27/08/1995



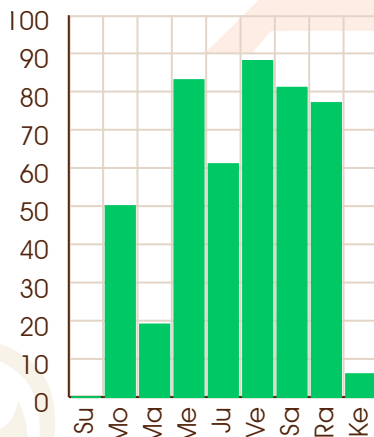
Rahu - 27/08/2013



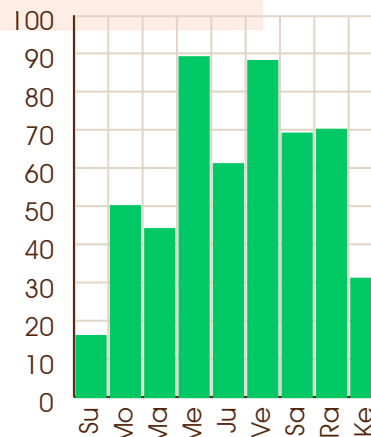
Jupiter - 27/08/2029



Saturn - 27/08/2048



Mercury - 27/08/2065



Ketu - 27/08/2072

