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SrNo: 101-111-105-1030 / 243

Phone: +91-341-2668022
Mobile : +91 -9732150484
Whatsapp : +91 -9732150484



RATNA JYOTI[®]

Website: <https://www.ratnajyoti.com/>
E-Mail: astrology@ratnajyoti.com

Bahula (Near Netaji Statue), Durgapur, West Burdwan ,W.B , India ,Zip-713322

Date 30/08/1988 Time 10:00:00 Day Tuesday Place Delhi Lahiri Ayanamsa : 23:42:00
 Latitude 28:39:00 North Longitude 77:13:00 East Zone 82:30:00 East Loc Time Corr -00:21:08 Hour

Panchang

Siderial Time ____: 08:13:13 Hr
 Eq. of Time ____: 00:00:36 Hr
 Sunrise ____: 05:58:11 Hr
 Sunset ____: 18:44:43 Hr
 Ch. Samvat ____: 2045
 Saka ____: 1910
 Month ____: Bhadra
 Paksh ____: Krishna
 Tithi ____: 4
 Nakshatra ____: Revati
 Yoga ____: Gand
 Karan ____: Bava

Avakahada Chakra

Gana ____: Deva
 Yoni ____: Gaja
 Nadi ____: Antya
 Varan ____: Vipra
 Vashya ____: Jalchar
 Varga ____: Sarp
 Yunja ____: Poorva
 Hansak ____: Jal
 Name Alpha ____: Do-Droni
 Paya(Ra-Nx) ____: Gold-Gold
 Hora ____: Mon
 Chaugharia ____: Char

Vimshottari

Mercury 10Y 5M 1D
Venus
 31/01/2006
 31/01/2026
 Venus 01/06/2009
 Sun 01/06/2010
 Moon 31/01/2012
 Mars 01/04/2013
 Rahu 01/04/2016
 Jupiter 01/12/2018
 Saturn 31/01/2022
 Mercur 01/12/2024
 Ketu 31/01/2026

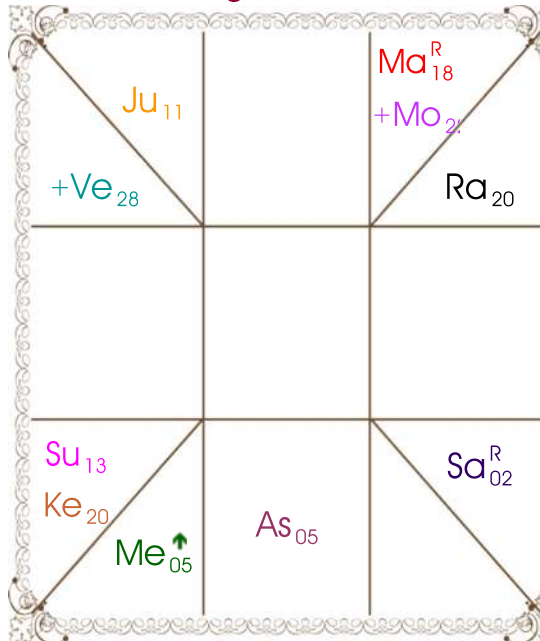
Yogini

Ulka 3Y 8M 4D
Bhadrika
 04/05/2017
 05/05/2022

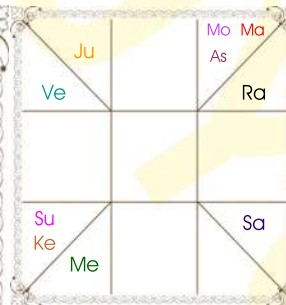
Bhadrik 13/01/2018
 Ulka 13/11/2018
 Sidha 04/11/2019
 Sankta 13/12/2020
 Mangla 02/02/2021
 Pingla 15/05/2021
 Dhanya 14/10/2021
 Bhrmri 05/05/2022

PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			05:27:33	Lib	Chitra	4	Mar	Sun	---	0:00			
Sun			13:19:12	Leo	Magha	4	Ket	Mer	Moltrikn	1.54	Matra	Pitra	Sampat
Mon			21:49:38	Pis	Revati	2	Mer	Sun	NuSign	1.26	Amatya	Matra	Janma
Mar	R		17:40:25	Pis	Revati	1	Mer	Mer	FrSign	1.33	Bhratra	Bhratra	Janma
Mer			05:20:07	Vir	U Phal	3	Sun	Mer	Exalted	1.21	Gyati	Gyati	Kshem
Jup			11:22:54	Tau	Rohini	1	Mon	Mar	EnSign	1.20	Putra	Dhan	Pratyari
Ven			27:43:05	Gem	Punrvsu	3	Jup	Ven	FrSign	1.26	Atma	Kalatra	Mitra
Sat	R		02:13:44	Sag	Moola	1	Ket	Ven	NuSign	0.96	Kalatra	Ayush	Sampat
Rah			20:23:00	Aqu	P Bhad	1	Jup	Jup	FrSign	---		Gyan	Mitra
Ket			20:23:00	Leo	P Phal	3	Ven	Jup	EnSign	---		Moksh	Vipat

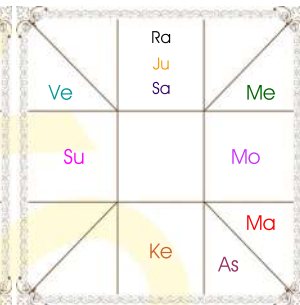
Lagna-Chalit



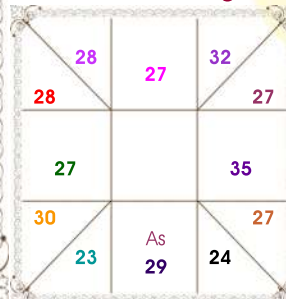
Moon Chart



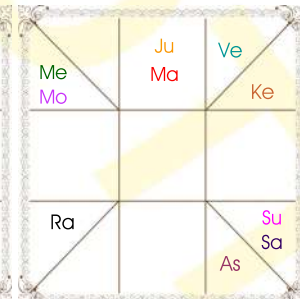
Navamsa Chart



Sarvashtakvarga



Dasamamsa Chart



Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322
 Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484
 E-Mail: astrology@ratnajyoti.com, Website: https://www.ratnajyoti.com/

Finance, Family, Eyes & Speech

At the time of your birth Scorpio sign was rising in 2nd house. Mars, the lord of this sign will help gain greater wealth by your own efforts. You may not inherit wealth. You will accumulate fancy and costly ornaments jewellery, etc. You love horticulture. Success in your career comes from family co-operation. You are ambitious. You can not adjust yourselves to inconveniences.

You spend much beyond your means on family, good food and household comforts. You keep your family and friends happy. You tend to be much more successful and happier than others, under similar circumstances. You are a good and convincing speaker. Your arguments are logical and you can easily convince others. You are fond of sweets, functions and auspicious ceremonies. You should guard against eye ailments, especially of the right eye in the later years of your life.



Finance - 2019

Financially it would be an excellent year. Second house Jupiter is giving strong indications of continuity in financial gains. You would be able to increase your saving potential for the consolidation of your financial position.

You would be spending money on the celebration of auspicious ceremonies in the family. If your money is blocked then you expect to get it back. You might get money from senior family member or maternal side. This is a good time for investment.

Prediction For January 2019

The configuration of stars that faces you this month, is not very favourable, and as such, your financial prospects don't look too bright. Writers, painters, actors and other practitioners of the arts would do well to store up for the rainy day since they are going to face an extremely lean period. This is true for traders and those engaged in overseas trade.

In fact, to a large extent this would be true of most of you, who would have to struggle quite a bit to realize your objectives and even then not achieve much success. Further, the climate would not be congenial for the investment and the launching of new projects. These could easily get stuck.

Prediction For February 2019

There is nothing particularly encouraging about your financial prospects this month. Most of you would have to struggle quite a bit to realize planned objectives and even after this, may achieve little success. Traders of all descriptions and those in overseas trade have a similar fate in store for them.

Artists of all descriptions would do well to make allowances for a lean period, because such a provision would come in handy this month. The climate would also not be congenial for investment and for launching new ventures. These could easily get stuck. The period ahead is not favourable and, therefore, you should maintain a low profile till this spell is over.

Prediction For March 2019

Nothing very encouraging about your financial prospects this month in the augury from the stars. Any dispute or litigation that you might be involved in would



almost certainly be decided against you. You must work hard to get the decision deferred on any such dispute to a later and more favourable period.

There is every chance that any pending loan applications or a new proposal for fresh advances from a bank would not be approved or delayed on one count or the other. Further, the climate would not be congenial for the investment or the launching of new projects. There could easily get struck. Artists of all descriptions are unlikely to fare very well, and it would be a wise policy for them to make provisions for a lean period.

Prediction For April 2019

There is nothing particularly encouraging about the configuration of stars facing you and as such your financial prospects are none too bright. Writers, painters, actors, and other practitioners of the arts should make provisions for an extremely lean period, since that is just what they are going to face this month.

Traders and those engaged in overseas trade would also fare poorly, or at best not do as well as anticipated. This would apply to most of you, who would have to struggle quite a bit and even after that, not achieve much success. Further the climate would not be congenial for investment or the launching of new ventures. These could easily get stuck.

Prediction For May 2019

Nothing beneficial about your financial prospects this month because the combination of stars facing you is not favourable. Writers, painters, and other practitioners of the fine arts should make a provisions for a ban period, for that is just what they are going to face this month. Traders of all descriptions would also not fare very well or at best not do as well as expected.

This would apply to most of you who would have to struggle quite a bit to realize expected gains, and even then not achieve much success. The climate would also not be congenial for the investment and the launching of new ventures. Any pending loan applications to banks or financial institutions would also have little chances of approval.

Prediction For June 2019

The stars are not in an obliging mood and as such there is nothing very encouraging about your financial prospects this month. Traders of all sorts would



fare poorly or at best, not be able to earn as much as expected. Writers, painters and other practitioners of the arts would do well to make provisions for an extremely lean period, because that is just what they would face this month.

In fact, most of you would have to struggle to derive your planned objectives, and even then not achieve much success. Further, the climate would not be congenial for investment and the launching of new ventures. These could easily get stuck up. Not a very favourable period, during which you should maintain a low profile.

Prediction For July 2019

This month there are excellent chances that you would have a number of opportunities to advance your financial prospects. Writers, painters, sculptors, and practitioners of the other arts would have an extremely satisfying time not only in times of financial gains but also in terms of creative output.

Traders in general, would also fare well, and be able to realize their profits in full. In fact, most of you would be able to realize your objectives. The climate could also be quite favourable for investment and the launching of new ventures. Further, the association with learned people of spiritual stature would result in gains not only of a material nature but also give your life, a highly satisfying dimension.

Prediction For August 2019

This month the augury from the stars is quite favourable for your financial prospects. Some of you would have a way of handling your workers or subordinates which would enable you to derive maximum benefit from their services. This could well be the most important gain in a month that would even otherwise be beneficial.

There is also the possibility of good fortune coming to your door-step through the services of an elderly gentleman, which would prove to be extremely beneficial. Even otherwise, the climate would remain quite congenial for investment and the launching of new ventures, and those of you who have such plans in the offing should boldly put these into motion.

Prediction For September 2019

This month your financial prospects would be extremely encouraging, since the stars appear to be in an obliging mood. There is every possibility of good



Fortune coming to your door-step, through some service done to you by some elderly gentleman, which would prove to be extremely beneficial.

Some of you would also have a way of handling your workers and subordinates, in a manner that will enable you to derive the maximum benefit from their services. This could also prove to be quite a boon financially. Further, the climate would remain quite congenial for investment and the launching of new ventures and those of you who have such plans on the anvil, should boldly put these into motion.

Prediction For October 2019

This month the combination of stars facing you is none too favourable for your financial prospects, and your efforts would bear little fruit, despite your association with several people of learning. Most of you, may have to struggle quite a bit to realize your anticipated objectives and even then achieve little success.

Writers, painters, and other artists would do well to make allowances for a lean period, because that is a distinct possibility. Further, the climate would remain far from congenial for investment and the launching of new ventures. These could easily get stuck. Overall, a month during which you should maintain a low profile and wait for the adverse period to be over.

Prediction For November 2019

This month your financial prospects are quite beneficial and you should do very well. Writers, painters and others of their caliber should do very well in commercial terms and also have much satisfaction at their creative output. Traders should also make a lot of money, and what is more realize their complete profits. In fact, most of you should be able to realize your expected gains in full.

Further, the climate would remain congenial for investment and the launching of new ventures, and those of you who have such plans on the anvil, should put these into motion. Further, any pending loan application with banks or financial institutions, or proposals for fresh advances would also get expeditiously cleared.

Prediction For December 2019

The stars are not in an obliging mood, and as such your financial



prospects are not very bright. The climate would not be at all congenial for investment or new ventures, these could easily get stuck. And as for existing work, most of you would tend to struggle quite a bit to realize planned objectives, and even then achieve little success.

Writers, painters, and other practitioners of the arts would do well to store up for the rainy day, for they are going to face an extremely lean period this month. This would also apply to traders of various descriptions, who would also not fare well, or at least not do as well as anticipated. Further, any pending loan application or a proposal for a fresh advance to banks or financial institutions is unlikely to be cleared in a hurry, if at all.



Finance - 2020

This year would be moderately auspicious of economic perspective. In the beginning of the year, there would be probability of continuous inflow of money of money as Jupiter aspects 11th House as a result of which you would be able to get rid of your old loans etc.

You would expend money on some auspicious ceremony in the family. From March 30 to June end, due to conjunction of Jupiter and Saturn in 4th house. There are indications for getting land, house and vehicle etc.

Prediction For January 2020

There are practically no encouraging signs for your financial prospects this month in the augury from the stars. Most of you could well find yourselves working quite hard and struggling to realize your pending targets, and not getting anywhere because of a set of adverse circumstances. To top it all, the climate would not be at all encouraging for the expansion of operations or for the launching of new ventures.

Practitioners of the arts, like painters, writers, sculptures and the like would do well to make an allowance for a particularly lean spell. The times are not favourable, and it would be best to maintain a low profile till the adverse spell is over.

Prediction For February 2020

Nothing particularly helpful is likely to happen regarding your financial prospects this month. Those dealing with foreign counties or interstate associations would have to go through a rough patch this month. In fact, most of you could well find themselves working quite hard to achieve planned objectives which may remain elusive despite all this effort.

Further, the climate would hardly be conducive to investment and launching of new ventures. Therefore, if you have any such plans, these should be shelved for a later period. Partnerships and professional associations are also likely to give trouble. Maintain a low profile, till the adverse spell is over.

Prediction For March 2020

There is nothing particularly favourable, in the augury from the stars about



your financial prospects this month. Any dispute on litigation that you might be involved in would almost certainly go against you. Try and get a decision deferred till a later and more favourable period.

Those dealing with the government would have to face a rough patch as would people having dealings with foreign countries, or interstate dealings. In short, most of you would have to work quite hard and struggle to achieve planned targets, in which task, despite your best efforts, no significant success would be scored. Pending loan applications, or steps for fresh advances to banks of financial institutions are unlikely to meet with success.

Prediction For April 2020

A month during which there is nothing very favourable about your financial prospects, in the augury from the stars. Writers, artists, sculptors, and others of their ilk should make provisions for an extremely lean period, because that is just what they are going to face.

Despite association with several gifted people of learning, most of you would be struggling to achieve planned goals, and would even then not achieve much success. Any pending loan application or a proposal for a fresh advance from banks or financial institutions is unlikely to be successful. Expansion plans or plans for a new venture should be shelved for the moment, since the circumstances are hardly propitious for such purposes.

Prediction For May 2020

Nothing very favourable, about your financial prospects this month according to the stars. Those having interstate commercial transactions and overseas trade relations would have to face rough weather. In fact, most of you would have to struggle quite a bit to achieve expected gains, and even then you are unlikely to achieve much success.

The climate would not be ripe for investment and the launching of new ventures. These are likely to get stuck up. Further, any pending loan applications with banks or financial institutions would not have much chance of approval. This is not a favourable period for you, and therefore, it could be best to maintain a low profile till the adverse period is over.

Prediction For June 2020



Nothing very encouraging about your financial prospects according to the augury from the stars. Those engaged in overseas trade would be adversely affected and may have to face a rough patch. In fact, most of you would have to struggle quite a bit to achieve planned goals, in which task you are unlikely to achieve much success.

Further, the climate would remain unfavourable for investment and new ventures. These could get stuck up. And finally any loan application or a proposal for fresh advances from a bank or financial institutions would not have much chance of success.

Prediction For July 2020

Despite the association of several gifted people of learning and spiritual stature, this month would be far from favourable for your financial prospects. There is every chance that most of you would have to struggle a great deal for your objectives, and yet not achieve much success in your efforts. The climate would also not be particularly favourable for investment and the launching of new ventures. These could get stuck up.

Further any pending loan application with banks or financial institutions, or a new proposal for fresh advances, would have difficulty in being approved and may even be turned down. This is not a very favourable period, during which you would do well to keep a low profile.

Prediction For August 2020

This month, you have fairly encouraging financial prospects. There is a distinct chance that you would gain substantially by a service done to you by some elderly person. You could expect further good fortune through a partnership or a professional association with some member of the female sex. This could also bring handsome gains.

The climate would be quite congenial for investment and new ventures. And those of you who have such plans on the anvil would do well to put these into motion. Further, any pending loan application or a new proposal for fresh advances to banks or financial institutions would have excellent chances of being approved.

Prediction For September 2020



A month that promises favourable financial prospects, since the stars are in a favourable mood. There is a distinct chance that you would gain substantially through the good offices of an elderly person. Good fortune would further help some of you in that a partnership or a professional association with a member of the female sex would prove to be extremely beneficial.

Some of you would also have a way of handing your workers or subordinates in a manner that will enable you to derive optimum benefit from their services. This would be a big gain. The climate would also be congenial for investment or the launching of new ventures, and those of you who have such plans on the anvil, should boldly put these into motion.

Prediction For October 2020

Despite the association of several gifted people of learning and spiritual strata, this month would be far from favourable for your financial prospects. There are distinct possibilities that most of you would have to struggle quite a bit for the realization of your goals, and even then you would not be able to achieve much success.

The climate would also not be congenial for investment and the launching of new ventures. These could get stuck up. Further, any pending loan application, or a proposal for fresh advances to banks or financial institutions would have little chance of approval. Further, people in overseas trade would in all probability, have to face a good bit of rough weather.

Prediction For November 2020

There is nothing particularly beneficial about your financial prospects this month, since the stars do not appear to be in a particularly obliging mood. Existing operations would fail to deliver anticipated or planned results, despite a great deal of hard work put in by you. Nor are the signs at all favourable for launching any expansion or entirely new venture.

Those seeking loans from a bank or financial institutions would probably see their projects drag along and get obstructed. There is the further likelihood of those having dealings with parties outside India or even in a different status having rough sailing and even suffering losses.

Prediction For December 2020



The augury for your financial prospects is none too bright. You could well find yourself working very hard and struggling to make existing operations achieve anticipated results. There is every chance that most of you would not have resounding success in this somewhat primary objective. Further, the climate would be expansion or for launching new ventures.

To add to the woes of some of you who have proposals for loans pending before banks of financial institutions, or would like to submit such proposals, have rough weather ahead. Make allowances for such eventualities, since you will have to face a fairly adverse set of circumstances.



Dasha Analysis

Major Period :- Venus (31/01/2006 - 31/01/2026)

Mahadasha of Venus in your case is starts on 31/01/2006 and shall be over on 31/01/2026. It is for a period of 20 years.

Venus is a benefic planet popularly known as shukra, which represents finer tastes, music, drama, and enjoyments. It is lord of two rashis namely Taurus and Libra. It is debilitated in Virgo rashi, while gets exalted in Pisces. It is also Karaka for marriage.

Health :

During this period you will have no undue damage is caused to you and you lead a healthy happy life without any problems.

Assets and Finance :

During this period you will have lot of opportunities to make movable as well as immovable assets during this dasha period where in by virtues of your karmas and blessing of pear group including your father you make lot of money as well as immovable and immovable assets during this dasha period.

Profession :

During this period you will have a profession where you carry on the business of the family. You may be born fortunate and endowed with fame, education and learning so as to carry on the family business in a big way. You may go abroad.

Family Life :

You may be religiously inclined and of charitable nature who earns money by carrying the traditions of the family. Your spouse shall be cooperative and helpful who raises the family with homogeneity and harmoniously. Your children shall be obedient and follow the steps of their parents.



**Sub Period :- Venus - Saturn
(01/12/2018 - 31/01/2022)**

Mahadasha of Venus is for a period of twenty years which in your case starts from 31/01/2006 and shall be over on 31/01/2026. With this mahadasha antardasha of Saturn is for a period of three years & two months which in your case is from 01/12/2018 to 31/01/2022 .

Saturn is placed in 3rd house of your horoscope, which signifies ability, inclination to study, heroism, cousins, short travels, communication, correspondence, hands, throat, shoulder blade, arms & nervous system. Saturn by placement in 3rd house is aspecting 5th, 9th, and 12th houses of your horoscope and passing its effects on the working of said houses.

During its antardasha period you are likely to become eccentric, and cruel; at the same time brave. You will be a wealthy man who may be honoured by certain authorities, like that of local board & municipalities. You will be a protective force for many people. But success will be attained after suffering certain disappointments and reverses. The tendency of the mind will be towards gloom, anxiety and misgiving which is likely to improve with passage of time.

With a view to reduce the intensity of evil effects and overcome the bad effects you are advised to wear a 'Neelam' duly studded in gold or silver ring after doing pooja, in the central finger of your right hand on Saturday night after dinner.

**Sub Period :- Venus - Mercury
(31/01/2022 - 01/12/2024)**

Mahadasha of Venus is for a period of twenty years which in your case, starts from 31/01/2006 and shall be over on 31/01/2026. Within this mahadasha antardasha of Mercury is for a period of two years & ten months from 31/01/2022 to 01/12/2024 in your case.

Mercury is placed in 12th house of your horoscope, which signifies restraint, expenses, investments, charities, going to far away places, misery & misfortune, imprisonment, secret enemies, scandal, disgrace & secret sorrows, comforts of bed & life in a foreign place. Mercury by placement in 12th house is aspecting 6th house of your horoscope and passing its effects on the functioning of that house too.

During its antardasha period you are likely to suffer from mental delusion and become philosophical. Despite your acquiring new skills you will have



perverted thinking which will make you unhappy. Due to your persisted thinking you are likely to go way ward and even indulge in some base pleasure by going in for some extra marital affairs. You are advised to be cautious and control your mind and thinking which will detract you on the wrong side.

With a view to enhance its good effects and reduce the ills of Mercury or 'Budh' as it is commonly called, you are advised to recite any of tantrik mantra of Mercury for thirty six thousand times.

