



## Detailed Horoscope

Dear XYZ,

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We have been providing Astrology Consultation and advice on true Vedic principles since the year 2000. Over two million customers have benefited with our free and premium services till date. We have prepared Detailed Horoscope Reading With Predictions, Gemstone Analysis And Saturn Reading Report:

**(A). ANALYSIS OF EFFECTS OF ALL PLANETS:**

The following are the effects of individual planets in your charts.

The future events will NOT necessarily be exactly in these lines due to mix and match of their effects and also their locations at future points of time.

**SUN:**

Forward thinking  
Sociable  
Humanitarian  
Detached  
Objective  
Emotionally cool  
Original  
Inventive  
Independent  
Unpredictable  
Democratic  
Broad minded  
Interest in political affair  
Prudent and conscious  
Unfavorable for father  
Unfavorable for vitality and long life

**MOON:**

Extremely emotional  
Intense  
Martial  
Selfish  
Jealous  
Proud  
Revengeful  
Abrupt  
Scheming  
Critical  
Powerful  
Sexual  
Jealous

Extreme reactions to every situations  
Excess nervous energy

**MARS:**

Lots of intellectual energy,  
Lack physical energy.  
Restlessness  
Irritability  
Tenacity  
Caring sexual partner  
Unfortunate  
Changeable  
Domestic  
Power of resist illness  
Profit through mental occupation  
Traveling  
Business ability  
Difficulties at the close of life  
Light-hearted attitude towards sex.

**MERCURY:**

Mystical  
Diplomatic post probable  
Profound  
Ambitious for advancement  
Honors at school  
Better educated than brother and sister  
Short journey  
Trouble through wills  
Litigation  
Death of near & dear ones  
Irritable  
Suspicious  
Penetrative  
Discontented  
Scientific  
suspicious

**JUPITER:**

Prophetic  
Truthful  
Humane  
Social  
Refined  
Courteous  
Kind  
Sympathetic  
Philosophical  
A peace maker

Profit from common pursuits  
Involving detail rather than principal  
Money through legacy or marriage  
Fond of speculation and games

**VENUS:**

Passionate,  
Sex is important,  
Falls in and out of love quickly.  
Selfish  
Enterprising  
Ardent love nature  
Popularity  
Early love  
Hasty marriage  
Talent for music and arts  
Lack of application  
Financially fortunate  
Extravagant  
Inordinate love of admiration  
Impatience of conventionalities

**SATURN:**

Remorseful  
Jealous  
Peevish  
Discontented  
Unhappy  
Domestic discord  
Anxiety through love affair  
Profit through occultism  
Marriage partner rise through merit  
Difficulties in end of life.

**RAHU:**

Good relationship with relatives  
Wealth  
Compromise  
Friendly alliance  
Fortunate  
Happy  
Gain advantage from superiors  
Promotion  
Popularity  
Trouble from enemies

**KETU:**

Freedom from debt  
Earning of money  
Satisfactory bank balance

Birth of children  
Profitable transaction  
Success in efforts  
Association with politician  
Also bankers and judge  
Cure allergy  
Worried about family  
Lucky  
Some saving  
Unhealthy

## **B. ANALYSIS OF EFFECTS OF ALL BHAVAS [HOUSES]:**

### **First House [Udaya / Tanu Bhava]:**

This house basically covers matters related to your personality, looks, attitude, temperament and basic strength of your horoscope.

You will not like subordination and will always take the lead and prefer to work independently. You will not appreciate the advice of others and will choose your path according to your own decision.

You will be strong willed and engrossed with qualities of leadership. You will be enterprising and ambitious. You will be fully engrossed in materializing your dreams. You will be energetic, quick moving, impatient and always be keen to give advice.

You will always make efforts to impress everyone who comes in contact with him. You will be energetic, clever and lively but firm in your belief.

You will have the capacity of planning and running organizations. you will be frank in speech and respectful towards sincere people.

Your viewpoint will be scientific and you will be interested in debates and arguments. Your conversational style will be enthusiastic and aggressive.

You will be egoistic and will give importance to 'I' always. You will have a competitive and challenging spirit.

You will be fond of traveling and mountaineering. You will be self centered and sacrificing. You will be uncompromising in all matters.

You will be recognized for your quick work style. You will be bold and fond of taking risks. You main weaknesses will be - wavering ideas, impatience, unbridled anger, quarrelsome, aggressive nature and will have a blind faith in religion.

You will be good looking with round eyes, have a lively pinkish complexion, weak physique and black mole or wound on the body, and have fat thighs. Fair pink Color, endowed with fortune signs, ambitious, efficient at work, possessing leadership qualities and will be a frugal eater, will eat hot food, may be aggressive.

you will be fond of traveling, will be lively, a fast walker, benevolent, courageous, fearful of disputes and arguments, engrossed in good deeds, devoted to god and will be engrossed in religious activities and accumulation of wealth.

you will be lazy in the initial stages of starting of work, will be keen to reside abroad, angry, humble, in spite of great achievements, favored by the state, talented, energetic, alternatively wealthy and impoverished,

You will be self-made, famous, fearful of loosing high position, interested in charity and philanthropy, affectionate towards subordinates and servants, dear to women, victorious in the society of males and will be beloved husbands and will be respectful to elders.

You will be strong willed, endowed with qualities of leadership, will be enterprising and ambitious. You will be hurried by nature and will lack patience.

You will always be keen to give advice and will always make efforts to impress anyone who may come in contact with you. You will be lively and energetic and firm in your belief.

### **SECOND HOUSE [DHANA BHAVA]:**

This house basically covers matters related to your family life, speech, thinking patterns and accumulation of wealth, success in investments, income source and general level of affluence.

You will have a strong drive to earn money; to build and hold financial worth and material possessions.

You will have a real love of money.

You are good at business affairs because in this area of your life, you are practical and "down to earth."

You believe in living within your means and preferably on a cash basis.

You spend for tangible assets of enduring value. It's not that you won't spend money, but you demand your money's worth.

You are a natural for making and accumulating money.

The practicality of you and your willingness to adapt to the methods of business or trade pay off in the ability to earn money.

However, you tend to dissipate your earnings in luxuries. You attach special importance to the tools of their trade.

For you, caring and affection must be expressed tangibly, and you love giving and receiving gifts.

You value luxury, comfort, and elegance very highly and appreciate beautiful things.

You can be self-indulgent and extravagant. Being overly possessive of people you love and of your belongings is something you need to beware of.

You have a natural love of possessions and the material world. You value art and all that is beautiful and fine.

Your sense of taste and discrimination is excellent.

You learned the value of money early in life and have a natural talent for finance. You look for quality, not just flash, when you spend money.

Many of your purchases will prove themselves valuable in time, such as works of art. You also have a talent for attracting the resources you need.

Be careful not to spend money faster than you make it, however, since your motto can be: "Shop till you drop!"

Your sense of taste and discrimination is excellent.

Your neck and upper chest are erogenous zones, and your voice is unusually attractive. You generally don't jump into a new relationship. If you do, your feelings grow gradually.

A partner who makes you feel safe and secure is ideal for you. Once committed, your love is long lasting and sincere. You have strong values and others will find it hard to sway you in this area.

Sensual, the world of touch and smell is most appealing to you. Complex or mysterious partners are not as intriguing to you as simple and genuine ones.

### **THIRD HOUSE [SHOURYA BHAVA]:**

This house basically covers matters related to your initiative, courage, competition, communications ability, siblings, friends and other associates.

You will have quickness both in thought and speech.

You will be a good conversationalist, a fact collector, and a mentally stimulating person.

The only hesitation in your speech occurs when too many ideas are simultaneously present at one time.

You can see and adapt to a wide variety of points of view, and argue effectively in as many directions.

You can get close to a situation to investigate it well, and need to pull away to retain some objectivity.

Sometimes your active mind does not stop long enough to form a conclusion.

In this sense you can be a good diplomat because you can agree with divergent views and present rational alternatives.

Guard against uttering hasty words and the over exercising of your nimble tongue, as this may tag you as one who speaks without forethought.

You get along well in your environment because you are open and friendly, having something to say to everyone with whom you come in contact.

You like to be known for their originality and individuality.

You need, however, to focus and concentrate your thoughts in order to bring them to fruition.

#### **FOURTH HOUSE [SUKHA/MATRU BHAVA]:**

This house basically covers matters related to your parents, domestic harmony and the level of happiness in life. You will have an unexpected sentimental side of your nature regarding home and family affairs.

Roots hold an emotional importance to you as you are strongly affected by inherited patterns and responsibilities in life.

You have a great sense of feeling, sensitivity, and vulnerability to issues relating to the home and family.

There is a deep attachment to family traditions and home relationships.

You may be especially protective of your parents and assume a role of responsibility for them.

That you may have departed your early shelter at a young age has nothing to do with this idea.

As you mature, there is an increasing urge for a settled center. In the home environment your assertive nature becomes easygoing and can be moody.

You will gain deep emotional satisfaction from home life.

You will be dedicated to their families, which are the bases of their operations.

#### **FIFTH HOUSE [ATMAJA BHAVA]:**

This house basically covers matters related to your children, status and creative powers.

You will have sensitiveness regarding creative efforts, and you need immediate recognition and approbation for all you do.

In romance, you are somewhat old-fashioned and sentimental.

You are very protective of your family, and tend to be very maternal toward offspring.

Your creative work may tend toward the artistic, especially theater.

You have good writing abilities and you can communicate more easily in writing than in speech.

You are tuned in to the trends of the time, and you are very much aware of the needs of others.

You can generally trust your gut reaction in matters of speculation.

Your emotional security is very dependent on the affairs of this house; your personal self-expression or in having children.

The Moon's involvement in romance can produce some very emotionally painful experiences until you learn to deal with your innate vulnerability and feelings in a positive way.

You are highly emotional and sentimental about their loves, enshrining you like rare paintings.

You enjoy rich foods and tend to you overweight.

You derive pleasure from familial contacts and are maternal toward their children.

You attract women who remind you of your mother.

#### **SIXTH HOUSE [VIGHNA BHAVA]:**

This house basically covers matters related to your enemies, health problems, debts, obstructions and service to others.

You will have a concern for the body and health issues.

Mental stimulation is required if you are to remain healthy and happy.

You seldom eat or drink to excess, and you are health conscious in choosing what you consume.

When you become ill, you are very irritable, since you resent anything that restricts your freedom of motion.

In your work you have a great capacity for detail and research.

History is especially interesting to you because of your ability to accumulate and relate details.

Your perfectionist tendency makes it hard for you to complete projects on time and sometimes you don't finish them at all.

Often you become a very demanding person.

You who must avoid a tendency to nit-pick and become too analytical

Care and precision characterize the work of you, and in many respects it is of superior quality.

Yet you often leave something unfinished because your perfectionist tendencies make it difficult for you to complete a task on time, or because your enthusiasm has waned  
You may be suffering from headache or head ailment due to hereditary reasons, severe fever, internal burning, acidity, stomach ache.  
Towards the later part of life there may be some accidental injury, food poisoning or gastric problem.

### **SEVENTH HOUSE [KALATRA BHAVA]:**

This house basically covers matters related to your marriage, partnerships and all other relationships.  
You will have a strong need to have others play an important part in affairs.  
You need the calming, tranquil effects in any sort of long term romantic relationship.  
You want to be admired, and you want the feeling that you are influencing another's thinking and behavior.  
You sow your wild oats at an early age and become calm and judicious when it comes to selecting a marital partner.  
You must curb your frankness and become more diplomatic to succeed in marriage or in other partnerships.  
Sharing is not a natural trait and must be learned.  
You have difficulty seeing the other person's frame of reference.  
Fortunately, you attract a diplomatic partner who knows not to contradict you directly, but uses tact to maneuver and lead you.  
You marry without considering the major factors involved, and strife is a likely result.  
You tend to choose gentle and vulnerable marriage partners.  
Your mates are usually skilled in public relations and intent on presenting a good image to the world.

### **EIGHTH HOUSE [GUHYA BHAVA]:**

This house basically covers matters related to unknown or hidden or suspicious issues, unearned wealth, property and luck.  
You will have secrets regarding joint finances and possibly trouble with legacies.  
The approach to love-making is more sensual than sentimental and deeper feelings in this regard are kept to you.  
You have a real understanding of human nature.  
You expend little pretense or effort to play the games people devise to make their actions nobler than they really are.  
As this house relates to needs gratification, you needs are powerful and aggressively sought.  
You often have secrets and conflicts with respect to their partners' finances.  
There are likely to be problems concerning affairs of the dead such as wills and legacies.  
You are confronted with a powerful battle inside yourself on the most basic levels.  
In your past lives you didn't fully understand the importance of other people's values but continued to go your own way unaware of how you affected others.  
In this life you must learn self control, without discipline you can too easily allow your past incarnation habits of self diligence.  
It's your faith which will give you inner satisfaction and power to transform you towards betterment.

### **NINTH HOUSE [DHARMA/BHAGYA BHAVA]:**

This house basically covers matters related to your level of luck, interest in religion & spirituality and level of morality.  
You will have a continuous longing for "greener pastures" and the urge to travel and explore.  
You possess a farseeing outlook and a broad-minded nature.  
You have a built-in sense of philosophy.  
With respect to the issues of religion, education, and philosophy, your views are serious and follow conventional lines.



With maturity, the development of a viable philosophy of life becomes increasingly important to you. Perhaps because of the optimism and a willingness to reach out, good fortune and good things often happen to you.

You will have strong, dedicated religious beliefs, which generally follow conventional patterns.

There is a natural interest in philosophy and higher education.

You are always longing for 'greener pastures' and have periodic fits of wanderlust.

#### **TENTH HOUSE [AGNYA/KARMA BHAVA]:**

This house basically covers matters related to your career, your Karma & the kind of deeds, your authority and name.

You will be cautious and prudent regarding matters that could affect your reputation and status in your profession.

You need prominence in your field and get it through competition and hard work.

Power and authority are your goals.

You will have a very strong sense of duty, an attitude of dedication.

With this dedication comes a high degree of pressure and responsibility.

The progress in the career may be slow, but it is consistent.

You know instinctively that you are capable of climbing to the top.

You can build a solid public image.

This is a very achievement oriented placement. Position and security will be attained, but it may take patience.

You are ambitious and want to achieve professional prominence through competition.

You do not always cultivate the patience needed to submit to those in the position to give you the promotions you desire.

2009 onwards you will have very favorable results in your career.

#### **ELEVENTH HOUSE [LABHA BHAVA]:**

This house basically covers matters related to your gains and inflows from various sources.

You will have severely limits the number of friends, and by your own choice, especially in the early part of life.

Those with whom you're intimately close are few, yet later in life you may enjoy the companionship of those who are older than you (though not necessarily in years).

You are not gregarious and most of the time you try to avoid crowds.

You are socially very isolated and never a joiner. This influence adversely affects the degree of assistance you receive from others, and you are left to achieve your goals on your own.

Since the hopes and wishes of you are dominated by a desire for security, you choose stable, conservative, and established people as friends.

You will use your ability to work with people to achieve your personal goals.

You weren't born to be a team-player, but will find that support is necessary to further your ambitions.

Cooperation and coordination should be your key words for success and play a major part in your life-pattern of expansion.

You are a team player and work well in collaboration with others who share your goals, ideals, and intentions.

You can coordinate group efforts and inspire people to work toward a shared goal. . You have real community spirit, a drive to work with others on projects of humanitarian interest.

An urge to make your altruistic dreams a reality keeps you moving in the direction of group goals and work.

2010 onwards you will have gains from various resources. Fulfillment of desires will be there.

#### **TWELFTH HOUSE [VYAYA/ANTYA BHAVA]:**

This house basically covers matters related to Sexual desires & their fulfillment, losses, expenses and events beyond your control.

You will have compassion and sympathy in your nature is well hidden behind the drawn curtain of this house.

You repress the tender side of your being, pushing feelings in the background so that they never interfere with current projects.

Though these feelings are buried in your subconscious, you may be much more sensitive than you show. Behind all the aggressive action that is so much a part of your life, lies a dreamer of dreams, a visionary, and an idealist.

This energy is never easy for you to express openly, but it may be what you think about when you are alone. Learning to trust your intuition can be a difficult, but important, lesson.

You have an unconscious spiritual wisdom that is not apparent on the surface.

You possess an intense empathy for humankind, yet at times you feel alone.

Confusion on the unconscious level may sometimes be your undoing.

You have a tendency to be introspective and need some space and seclusion in order to pull up your strength. Honor your need to be alone with yourself, but avoid over-identifying with your inner world to the point that you truly feel alone in a crowd.

You shine when you serve others in some way. Your compassion sets you apart from others, but try to work with it rather than let your compassion work against you by reinforcing your own sense of loneliness.

You require periods of seclusion for rest and self-examination, because you question why "no-one" understands you.

If you seek counseling, you may become a counselor to help others avoid the pain of your experiences.

You, too, deserve. Acknowledge that if you are your own worst enemy, you can be your own best friend.

### **C. ANALYSIS OF FUTURE EVENTS DURING THE BALANCE PERIODS OF**

#### **VIOMSOTTORI DASA:**

This part talks of events in the broad time frame of the main periods [dasas].

All of these periods may not be applicable in your case.

The indicated events will be valid till the period of your actual life span.

#### **C.1:**

##### **BREAK DOWN OF THE VARIOUS PERIODS:**

THE BREAKDOWN OF REMAINING PERIODS ARE:

UP TO 16 JUN 2022: BALANCE OF MAIN PERIOD OF RAHU.

17 JUN 2022 TO 16 JUN 2038: MAIN PERIOD OF JUPITER.

17 JUN 2038 TO 15 JUN 2057: MAIN PERIOD OF SATURN.

#### **C.2:**

##### **PERIOD WISE ANALYSIS OF FUTURE EVENTS:**

**UP TO 16 JUN 2022: BALANCE OF MAIN PERIOD OF RAHU.**

##### **CAREER:**

The period will also well for your career and expand your position and responsibility of work before Dec 2008.

And you will also start a new work/profession after Jul 2009.

But partnership must be avoided otherwise problems will be there.

Then you can continue your profession to utilize your ideas, experience & by personal skills.

Your professional attainment and profits will be increasing gradually in 2010 and 2011.

Period will be more fortunate for your professional matter during 2012-13.

Excellent growth period in career will appear up to end of 2014.

During these years you will have power and authority in work.

But you should not use it in illegal way, otherwise you can face critical situation in career.

If you will not be conscious about it, some losses are possible during 1st half of 2015.

You should not argue with elders/partners in any matters.

If you do wrong, you should accept without any hesitation.

This quality will give you support to continue your work during this period.  
With starting of 2015, your professional activities would be decreasing day by day.  
And you will unable to give extra time to your professional deeds.  
2016 will be average with a lot of health issues complicating your career scene.  
You will unable to continue your responsibility due to age factor.  
Health will not support you for further work.  
So, in 2019 you should take retirement from your responsibility.

#### **FINANCE:**

Income will gradually improve during this period.  
Too many fluctuations will disturb your investment plans very acutely.  
You should not do any investment in 2010 to May 2012, but after 2012 you can do it in long term plans.  
Excessive expenses on dissolute manners and too much of luxury will cause further drain.  
Loss through speculation would be prominent.  
Purchase of property and other pleasurable assets during 2013.  
After 2019, try to avoid new investment and try to collect all money which is invested earlier.  
Traveling expenses will increase.  
Medical expenses rise steadily.  
In 1st half of 2020, you will get more money as a return by earlier investment.

#### **LOVE LIFE:**

Many associations of trivial nature.  
Many disappointments and exploitations through them are possible.  
Better to avoid as the time is not in your favor for these matters.

#### **MARITAL LIFE:**

Tuff period for conjugal life due to health problems.  
But spouse will give support you.  
Spouse will be cornered.  
Improvement will be in spouse's health after 2027.  
Mutual understanding is required.

#### **HEALTH:**

Year 2015-16 would be little disturbing for you.  
Mental tension will effect badly to your health.  
Be careful for Infectious deceases.  
2019 to 2020 will be difficult for your health  
Very low vitality after this period.  
2021-22 will be very critical.  
Health can reach a terminal stage at this time

#### **GEMSTONE REPORT:**

FOLLOWING GEMSTONES WILL WORK ON YOU AS BELOW:

#### **1. BENEFICIAL GEMSTONES WHICH WILL BE FAVORABLE FOR YOUR BIRTH CHART:**

##### **[A]. REB CORAL:**

Set this in a gold locket, with one side open.  
Weight of gemstone should be 500 to 600 mg.  
To be worn as a locket only.  
Stone should touch the chest clearly.  
Not to use as a ring.

Start using on any Tuesday during daylight hours.  
Use at all hours everyday.

**[B]. YELLOW SAPPHIRE:**

Set this in a gold ring.  
Wear it on the index finger of your right hand.  
Ensure flawless stone of brilliant cut mounted on a ring with bottom open.  
Stone must touch skin well.  
Weight of gemstone should be 550 to 650 mg.  
Weight of gold should be minimum 7gm of 99% purity.  
Start using during morning hours of any Thursday.  
Use at all hours everyday.  
Alternate and cheaper stone is Topaz of 750 to 800 mg weight.

**[C]. RUBY:**

Set this in a copper or gold ring.  
Wear it on the ring finger of your right hand.  
Ensure flawless stone of oval cut mounted on a ring with bottom open.  
Stone must touch skin well.  
Weight of gemstone should be 600 to 650 mg.  
Weight of copper or gold should be minimum 8gm.  
Start using during morning hours of any Sunday.  
Use at all hours everyday.  
Alternate and cheaper stone are Peridot of double weight.

**2. RECOMMENDED GEMSTONES:**

**[A]. RED CORAL:**

This stone will give you professional success and stability, power & position, honor, good social activity, and reward by work.

**[B]. YELLOW SAPPHIRE:**

This stone will give you good health for self and spouse, better relationship with all, stable finance, stable health and overall success in life.  
Obstructions would be reduced.

**[C]. RUBY:**

This stone will give you name, fame, reputation, larger yield from investment, improved fortune, growth in intellect, promotion and prosperity.

**3. GEMSTONES TO BE AVOIDED:**

**[A]. DIAMOND:**

To avoid harm to health, marital life and longevity of spouse.  
To avoid sudden turn of events.

**[B]. WHITE PEARL:**

To avoid confusion, irritation and physical illness.  
To improve luck.

**[D]. BLUE SAPPHIRE:**

To avoid differences in relation.  
To improve communication.

**[E]. EMERALD:**

For betterment in regular income and improve overall courage and initiative.

To avoid losses and injuries.

**[F]. HESSONITE:**

To keep down the fluctuations in career.

To reduce pride, hasty and irreligious action.

**[G]. CAT'S EYE:**

To improve peace at home and mental health.

To keep the mind home bound.

Best Regards,

Pt. Punarvasu

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