

WEALTH HOROSCOPE



Nupur Sharma

आदि लक्ष्मी नमस्तेस्तु
परब्रह्म स्वरूपिणि
यशो देहि धनं देहि
सर्व कामांश्च देहि मे

We salute Goddess Adilakshmi
the supreme Brahma
and the bestower of
wealth & prosperity.

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Name : Nupur Sharma

Sex : Female

Date of Birth : 23 April, 1985 Tuesday

Time of Birth (Hr.Min.Sec) : 12:00:00 AM Standard Time

Time Zone (Hrs.Mins) : 05:30 East of Greenwich

Place of Birth : New Delhi

Longitude & Latitude (Deg.Mins) : 77.12 East , 28.36 North

Ayanamsa : Chitra Paksha = 23 Deg. 38 Min. 52Sec.

Birth Star -Star Pada (Quarter) : **Kartika - 3**

Birth Rasi - Rasi Lord : **Edavam - Shukra**

Lagna (Ascendant) - Lagna Lord : Dhanu - Guru

Thidhi (Lunar Day) : Thritheeya, Suklapaksha



Sunrise (Hrs.Mins) : 05:48 AM Standard Time

Sunset (Hrs.Mins) : 06:51 PM

Dinamana (Hrs. Mins) : 13.3

Dinamana (Nazhika.Vinazhika) : 32.38

Local Mean Time (LMT) : Standard Time - 21 Min.

Astrological Day of Birth : Monday

Kalidina Sankhya : 1857712

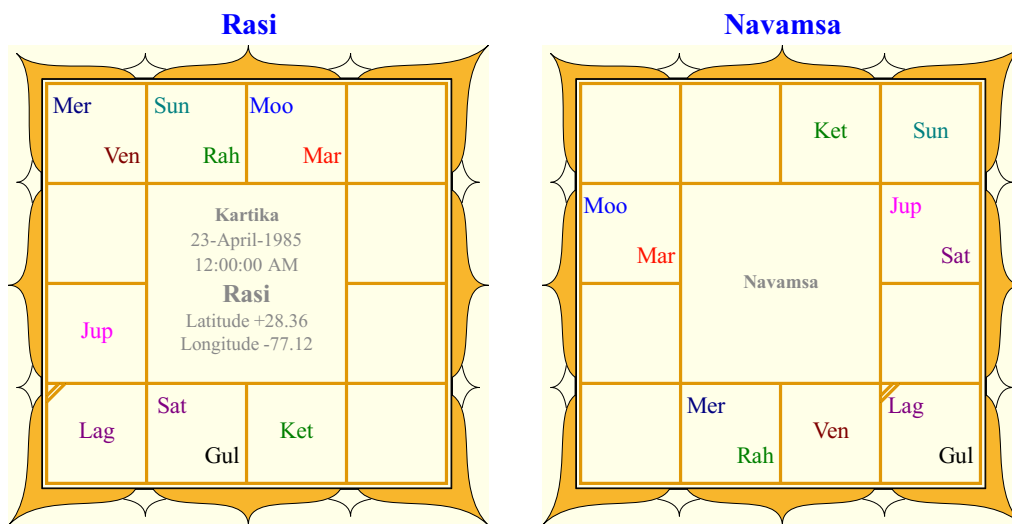
Dasa System : Vimshottari, Years = 365.25Days



Star Lord : Surya
 Ganam, Yoni, Animal : Asura, Female, Sheep
 Bird, Tree : Pullu bird, Fig
 Chandra Avastha : 9 / 12
 Chandra Vela : 27 / 36
 Chandra Kriya : 45 / 60
 Dagda Rasi : Chingam, Makara
 Karanam : Taitila
 Nithya Yoga : Soubhagya
 Rasi of Sun - Star Position : Medam - Aswati
 Position of Angadityan : Head
 Zodiac sign (Western System) : Taurus



Yogi Point - Yogi Star : 138:50:46 - Pooram
 Yogi Planet : Shukra
 Duplicate Yogi : Surya
 Avayogi Star - Planet : Vishakham- Guru
 Atma Karaka (Soul)-Karakamsa : Guru - Karkata
 Amatya Karaka (Intellect/Mind) : Budha
 Lagna Aruda (Pada) / Thanu : Kumba
 Dhana Aruda (Pada) : Kanni



Details of Dasa Periods

(Years = 365.25 Days)

Dasa balance at birth = Surya 1 Years, 6 Months, 11 Days

Dasa	Arambha	Anthya
Sun	23-04-1985	03-11-1986
Moo	03-11-1986	02-11-1996
Mar	02-11-1996	03-11-2003
Rah	03-11-2003	03-11-2021
Jup	03-11-2021	03-11-2037
Sat	03-11-2037	02-11-2056
Mer	02-11-2056	03-11-2073
Ket	03-11-2073	02-11-2080

The bottom line in the chart does not indicate your longevity.

Lagna based Prediction

This report is an analysis of the status of your wealth. For any analysis we have to see the full chart through various perspectives. As the first step we have studied your lagna which indicates your personality. Lagna is the key to unlock the secrets of your personality. Then we have studied the placement of lagna lord. This shows what will be your lifelong focus. Whichever house your lagna lord is placed shows those things which supports you in the journey of your life. So it has a big connection with wealth.

The lagna is ruled by Jupiter and it is the planet for happiness, and spirituality. You may like to be very adventurous. This adventurous mind should not bring any criticism. There is a lot of energy in you. You may have an attraction for foreign culture. You may have an interest for occult science and spirituality. People may appreciate your farsightedness. Your enthusiastic nature will be your identity. You don't like to have double standards. What you are, you are.

Your lagna lord is in second house. This indicates an affinity to be a conversationalist. You may have to find whether you are talking the right things or not. Your family may have a lot of influence in your life. You may have a lot of desire to make more money. This is a placement which ensure wealth and character. People may appreciate you for your kind heart.

Since your lagna lord is strong, there may be a lot of attachment to your family. They may come to you for a support. Your family environment may be very communicative. There are many chances to have own ventures. You may like to make own money.

Nakshatra based Prediction

Nakshatras are an exclusive feature of Vedic astrology. All planets are placed in different nakshatras and the results hence will be different. Generally, Moon's nakshatra is studied but other nakshatra placements are ignored. In this report we have analysed the nakshatra of Moon, Jupiter and Venus. Moon indicates emotions and thoughts in astrology. The nakshatra which Moon resides will decode the nature of your thoughts and emotions. A close analysis of this will show you how your thoughts are progressing. Whether you are money minded or how you are mentally prepared to make money is visible through nakshatra analysis. Similarly, nakshatra placement of Jupiter and Venus is also important as they both are indicators of wealth and comfort respectively. In astrology Jupiter is the primary indicator of wealth and happiness. The condition of Jupiter will show the general status of both wealth and happiness. The analysis of its nakshatra gives a precision to prediction regarding wealth and happiness. Venus is also studied to analyse the amount of luxury and related challenges.

Your Moon nakshatra is Kartika. Your nakshatra is ruled by the Sun and you may like to be in organic farming. Small scale industries also can bring some income. Wealth can come from foreign collaborations as well. You can even work in scientific domain. You will have a talent to guide others, so you may also use this skill to make money. Your Moon nakshatra is in third pada. There will be enough opportunities to make money. You have to also look at increasing your savings.

In your horoscope Jupiter is in Thiruvonam nakshatra fourth pada. You may be known as a guide. Nourishment related sector may be ideal for you. At the same time, you may have to leave overthinking method.

Venus is situated in Uthrattathi nakshatra third pada. There are many chances to generate income from accounts relate domains. Automobile and speculative industry also may be ideal for income generation. There may be happiness through work.

House Analysis For Wealth

There are different houses known as wealth houses in you chart. They are analysed in this report so that you can see the promises, scope and challenges. This analysis will help you to plan your finances in a better way. The second house is itself is known as dhana bhava. This house shows your savings and money gainex through efforts. The fourth house is connected with happiness, land, comfort and blessings from your mother. That's why this house is known as Sukha bhava. The ninth house is known as Bhagya bhava. As the name shows it indicates your luck. The eleventh house indicates the amount of profits you are destined for. This house is known as labha.

Second House

This placement indicates some complexities. You may have to be very careful with your expenses. There may be some challenges in making enough savings. Opportunities to work for the government is also seen. You may work behind the scenes like director or editor. The chances to work with international organizations are also seen. Try to control your expenses.

Jupiter in the second house indicates teaching, spirituality, and magnification. You may make money through your knowledge. There are many chances to earn money through your communication abilities and teaching. You may be even known as an author. You may have a spiritual atmosphere at home. This placement indicates name and fame. It may be through your education. You may be known for your humorous nature. Your spouse will add value to your life. This placement also shows enough wealth.

Fourth House

Your fourth lord is in second house. This placement indicates a lot of learning. The planet which indicates home, and family is in the sector for speech and wealth. That indicates good things regarding your family matters. You may be very proud of your family. Real estate deals may also come up. There may be a lot of value addition in your family. You may be known as a fortunate person. There may be a lot of gains through your courage.

Since your fourth lord is strong, you may have a lot of encouragement from your family. They will add value to your personality.

Mercury is situated in the fourth house. Mercury indicates speech and intelligence. The fourth house indicates education as well. So, you may have enough opportunities to learn and be well known. You may be even known as a scholar. You may meet with powerful people through work. Opportunities to meet influential people from government sector is also seen. There may be all comforts in your life. There may be a lot of subordinates in your life. Wealth is also shown in your chart. Foreign travels and collaborations also are seen. You may have landed properties and vehicles.

Your fourth house has Venus. Venus indicates comforts and happiness. You may have enough wealth to satisfy your needs. There may be profits from real estate deals. You may be known as a scholar as well. Mother's blessings may be a value addition for you. Name and fame are also shown through this chart. Your relatives may give you enough support. Your job may help you to make a lot of wealth. You may have a very luxurious life.

Ninth House

Your ninth lord is in the fifth house. This is a great placement for name and fame. The planet for fortune is in the house for great karma which you accumulated in past birth. You may get a lot of blessings from your ancestors. Fortune is also shown through this placement. They may lay the foundation for your wealth. There may be enough wealth to be happy in your life. Progeny related happiness is also seen.

Mars aspects ninth house. This placement may bring some challenges in income generation. There may be a tug of war, but you may have enough opportunities to win over adverse situations. There may be enough wealth as well. You may have closeness with people in authority and power. Chances to stay abroad is also seen. Relationship with father may have some challenges. Siblings may not be that supportive. Name and fame are also seen. At the same time, you may have to work hard for benefits.

Saturn aspects the ninth house. Wealth generation may be little challenging. This may be more visible in the initial days of life. As you grow in life, income generation may become easier. You may be interested in the concept of celibacy. There may be an interest towards spirituality. You may even start charitable institutions.

Eleventh House

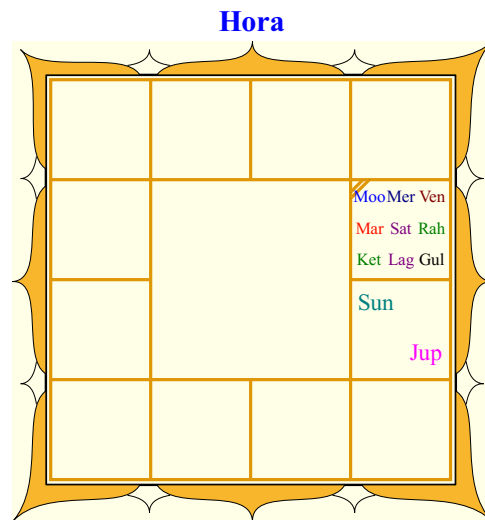
Your eleventh lord is in the fourth house. The eleventh house indicates profits, so there are chances to make profits through real estate deals. There are many chances to have a very comfortable life. Your practical nature may get a lot of appreciation. This is a good placement which indicates practical moves. Name and power is also shown in your chart. You may also meet powerful people through your work. That may also make you successful. Profits may come from rentals and industries involving petrol, metal and gems as well.

Since your eleventh lord is strong, you have a very strong placement. So, this will help you to gain enough wealth. Support from family is also seen.

Ketu is situated in the eleventh house. This placement is known to be a good placement. You may make money through mysterious sources. Gains from speculative ventures may make you wealthier. Enough wealth is shown in your chart. You may be known as a very learned person. Charity industry also can be an ideal domain for you. Power and intelligence may add a lot of value to your life. Happiness through progeny also will be there in your life.

Wealth Overview

Hora chart is an integral part in chart analysis as it is the primary chart to analyse wealth. It will either have Leo or Cancer in Lagna. This chart will show how much effort you should put and how the wealth factor is going to support you. There are various components in this chart to show you whether you should have multie jobs or concentrate in one.



Moon and Lagna occupies Cancer in hora chart. There may be a calmness in you. You like to stay in a peaceful environment. You may have a lot of learning from your mother. She may be a source of energy for you. You will have an interest in agriculture and farming. You may have a happy life.

Jupiter occupies Leo in hora chart. Your chart indicates the chances for you to make income from your knowledge. Others may see you as a guide or teacher. You may like to get involved in others life and nourishing them. You may make money from agriculture and farming. Jupiter being very active in your chart, there can be some chances to make money from biology related sectors.

Sun occupies Leo in hora chart. You certainly are a very strong person. At the same time, you should not feel any bad about taking inputs from others. Your confidence and intelligence will be a value addition for you. Organic farming related industry may be ideal for you. Food related industry also is seen as ideal.

Saturn is situated in Cancer in hora chart. You may have to work harder to make money. This placement indicates a person who spend long hours at work. The income which you generated will stay with you forever. This also indicates a person who respects law and order. You may even get a lot of power and authority in the later part of your life.

Venus is in Cancer in hora chart. Fashion and styling related industry may bring income to you. As a part of work, you enter in contracts. Your chart shows enough wealth. Your spending nature can be a concern. Try to always crosscheck the track of your partners.

Moon occupies Cancer in hora chart. You may take decision in a haste. Such moves may bring challenges in financial planning. Always try to move according to expert advice. Marine and sea related business may bring you profits. Fashion, styling and nourishment also can be a good area.

Special Combination of Planets in the Horoscope (YOGA) for Wealth

Yogas are special combination of planets in the horoscope which influence the life and future of a person. Some are formed by simple conjunction of planets, whereas others are based on complex astrological logic or peculiar placement of planets in the chart. Hundreds of combinations and their effects have been described in the ancient astrological texts. While some combinations are good, others may have undesirable effects. The important combinations identified in your horoscope are listed below with a brief mention of the effect it can have on you.

9 special yogas for wealth have been identified in this horoscope.

SubhaVasi Yoga

Logic: Benefic planet other than Moon occupy twelfth from Sun.

The benefic planet in the twelfth from the Sun is giving you good benefits. You will be interested in science and technology. You can even be a researcher in this domain. You will be known as an intelligent woman. You may get much amount of wealth. You will have attractive features.

Malavya Yoga

Logic: Venus in exalted position in a kendra.

Because of the Malaveeya Yoga, you and the man you marry, will enjoy a happy life. You are attractive and decent. You have a nice body and sharp mind. By your actions or influence, you and your husband will achieve financial stability and security. You will be lucky with vehicles. You enjoy going to the theater, museum, movies or art-galleries. Your life span will be over 85. You will be lucky regarding your children.

Pasa Yoga

Logic: All planets occupy any five signs.

This yoga is indicating wealth and prosperity. You will have subordinates. Your friends will be dependent on you. You will be known as a very friendly woman. Your nature will attract many.

Sarala Yoga

Logic: Eighth lord occupy sixth, eighth or twelfth house.

This yoga comes under Vipreetha Raj yoga. This yoga has the power to eliminate the negative effects in your life. You will have good longevity. You will be very daring. You may not be worried about the consequences. This is a clear yoga to rise into popularity. You will be a prosperous woman.

Vimala Yoga

Logic: Twelfth lord occupy sixth, eighth or twelfth house.

This is a kind of Vipreetha Raja Yoga. This yoga has the power to turn a negative event to bring positive results. You will have a strong will power. You are daring woman. You will be very wise in spending money. You will be attracting others with your confidence and strategies.

Swaveeryaddhana Yoga

Logic: Navamsa lord of lagna lord is occupying a rasi. The lord of this rasi is strong and is in a Kendra or trikona from the second lord.

This yoga is an indication of you making money by your own effort. You will get many opportunities to make money. It is even possible for you to make money in multiple ways. Altogether, this yoga helps you to be financially independent. You will be known as a rich woman.

Mahalaksmi Yoga

Logic: Strongly positioned 9th lord and venus in kendra or thrikona.

You will have a faithful and loving husband. You will enjoy wealth and vehicles. You will be respected for your feminine generosity. You can reach positions of authority if you take up employment or social work.

Neecha Banga Rajayoga

Logic: Budha is in its house of debilitation. Planet which is exalted in the debilitated rasi is in Lagna kendra. Guru is in its house of debilitation. Lord of debilitated house is in Moon Kendra. Planet which is exalted in the debilitated rasi is in Moon kendra.

You will be a very fortunate lady. So you will reach high positions. You will be kind hearted and fair in all your dealings with others.

Sasi Mangala Yoga

Logic: Moon and Mars in the same house.

As you are born with Sashimangala Yoga, it is predicted that you and your husband will never experience any financial difficulties. Money will always appear when you really need it.

Favourable Periods for House Construction

Considering the fourth lord, benefic planets with aspect on fourth house or fourth lord and other factors, the following dasa/apahara periods are found favourable for construction of house.

Analysis for age 15 to age 80.

Dasa	Apahara	Period start	Period End	Analysis
Kuja	Budha	04-05-2000	01-05-2001	Favourable
Kuja	Shukra	27-09-2001	27-11-2002	Favourable
Rahu	Guru	16-07-2006	09-12-2008	Favourable
Rahu	Budha	16-10-2011	04-05-2014	Favourable
Rahu	Shukra	23-05-2015	23-05-2018	Favourable
Guru	Sani	22-12-2023	04-07-2026	Favourable
Guru	Budha	04-07-2026	09-10-2028	Excellent
Guru	Ketu	09-10-2028	15-09-2029	Favourable
Guru	Shukra	15-09-2029	16-05-2032	Excellent
Guru	Surya	16-05-2032	04-03-2033	Favourable
Guru	Chandra	04-03-2033	04-07-2034	Favourable
Guru	Kuja	04-07-2034	10-06-2035	Favourable
Guru	Rahu	10-06-2035	03-11-2037	Favourable
Sani	Budha	05-11-2040	17-07-2043	Favourable
Sani	Shukra	24-08-2044	25-10-2047	Favourable
Sani	Guru	22-04-2054	02-11-2056	Favourable
Budha	Ketu	01-04-2059	28-03-2060	Favourable
Budha	Shukra	28-03-2060	27-01-2063	Excellent

Dasa	Apahara	Period start	Period End	Analysis
Budha	Surya	27-01-2063	04-12-2063	Favourable
Budha	Chandra	04-12-2063	04-05-2065	Favourable

Favourable Periods for House Construction

Considering the transit of Jupiter on various houses, the following periods are found to be favourable for House Construction

Analysis for age 15 to age 80.

Period start	Period End	Analysis
17-06-2001	05-07-2002	Favourable
29-08-2004	28-09-2005	Favourable
29-10-2006	22-11-2007	Favourable
11-12-2008	01-05-2009	Favourable
31-07-2009	20-12-2009	Favourable
03-05-2010	01-11-2010	Excellent
07-12-2010	08-05-2011	Excellent
01-06-2013	19-06-2014	Favourable
12-08-2016	12-09-2017	Favourable
12-10-2018	29-03-2019	Favourable
24-04-2019	05-11-2019	Favourable
31-03-2020	30-06-2020	Favourable
21-11-2020	06-04-2021	Favourable
15-09-2021	21-11-2021	Favourable
14-04-2022	22-04-2023	Excellent
16-05-2025	18-10-2025	Favourable
06-12-2025	02-06-2026	Favourable

Period start	Period End	Analysis
27-11-2027	28-02-2028	Favourable
25-07-2028	26-12-2028	Favourable
30-03-2029	25-08-2029	Favourable
26-01-2030	01-05-2030	Favourable
24-09-2030	17-02-2031	Favourable
15-06-2031	15-10-2031	Favourable
06-03-2032	12-08-2032	Favourable
24-10-2032	18-03-2033	Favourable
29-03-2034	06-04-2035	Excellent
11-09-2036	17-11-2036	Favourable
27-04-2037	16-09-2037	Favourable
18-01-2038	11-05-2038	Favourable
05-11-2039	06-04-2040	Favourable
30-06-2040	03-12-2040	Favourable
07-05-2041	31-07-2041	Favourable
03-01-2042	10-06-2042	Favourable
29-08-2042	27-01-2043	Favourable
31-07-2043	11-09-2043	Favourable
17-02-2044	02-03-2045	Favourable
14-03-2046	22-03-2047	Excellent
14-08-2048	28-12-2048	Favourable
04-04-2049	27-08-2049	Favourable
09-03-2050	02-04-2050	Favourable

Period start	Period End	Analysis
17-10-2051	15-11-2052	Favourable
16-12-2053	10-01-2055	Favourable
31-01-2056	13-02-2057	Favourable
25-02-2058	03-03-2059	Excellent
23-07-2060	09-08-2061	Favourable
02-10-2063	31-10-2064	Favourable

Summary

Your chart shows a lot of happiness. The planets are in a great mode, which is showing great amount of wealth. This should not make you over confident. So, try to make good investment plans. Making money will naturally come to you, but savings is also important. Yogas are showing how the universe is going to work with you in the process of money making.

Gem Recommendation

Gems are wonderful creations of nature. Crystals have many special properties and find applications in scientific areas including electronics. Crystal oscillators, diodes, piezo-electric crystals etc. are examples. Gem stones are found in natural form in many shapes and colours. They differ in physical and chemical properties from one another. The stones are cut and polished to give the required beauty and shine.

From ancient times scholars have associated gems with planets, based on the colour and the effect that is produced by wearing the same. Not only the Indians but Chinese and Egyptians believed in the mystical and therapeutic qualities of gem stones.

The science of gems and astrology is now brought closer to the common man as a result of the research work done by us.

Shadbala Table

	Moo	Sun	Mer	Ven	Mar	Jup	Sat
Total Shadbala	612.13	546.61	350.98	370.83	371.03	270.50	361.49
Total Shadbala in Rupas	10.20	9.11	5.85	6.18	6.18	4.51	6.02
Minimum Requirement	6.00	5.00	7.00	5.50	5.00	6.50	5.00
Shadbala Ratio	1.70	1.82	0.84	1.12	1.24	0.69	1.20
Relative Rank	2	1	6	5	3	7	4

Analysis

The strength of planets in the horoscope is judged by the shadbala. Two planets are weak with shadbala ratio less than 1. The weakest planet is Guru.

Benefic Lordships :

Lagna lord is Guru. Lagna lord is weak. Rasi lord is Shukra. Rasi is afflicted. Fifth lord is Kuja. Fifth house is afflicted. Ninth lord is Surya. Ninth lord is afflicted.

Malefic Lordships :

Sixth lord is Shukra. Eighth lord is Chandra.

Gem selection is made after a careful analysis of the lordships of houses and strength of planets. 'Anukul-graha' (favourable planet) selection system is applied to find the most beneficial gem for the horoscope.

Gem Prescription

Planet : **Guru**
Gem : **Yellow Sapphire**
Weight : **3 carats**



Set the stone in a gold ring. Wear on left hand index finger. Start wearing from a Thursday, 15 minutes after sunrise.

Sapphire is a variety of corundum and is found in different colours. Sapphire of yellow or golden colours are ruled by Jupiter. It has a hardness of 8. Yellow Sapphire is found in Srilanka, India, Australia and Russia. Burmese Sapphire is also very famous. Yellow Sapphire releases blue cosmic rays and is a cold gem. Golden Topaz will give results equivalent to Yellow Sapphire. So you can buy either of these two.

Gem Prescription

Planet : **Kuja**
Gem : **Red Coral**
Weight : **7 carats**



Set the stone in a gold ring. Wear on left hand ring finger. Start wearing from a Tuesday, 15 minutes after sunrise.

Coral is the skeleton of coral polyps, available in coral reefs. It occurs in many colours; but the gem variety is vivid red. Occurs in Pacific and Indian oceans. Red coral is governed by planet Mars. It filters off the malefic rays of Mars and permits only the rays which are beneficial to you. It is a hot gem.

Precautions

Having got the right recommendation of Gem it will be proven useful only if you strictly follow the precautions mentioned here.

Quality of Gem and its fixing

Purchase good quality Gems from dependable sources only. It is important to set the gems in the right metal prescribed. Do not go by the cost or appearance. Gems should be set by an expert in such a way that the rays of the Sun can pass through the gem and reach your body. (The bottom of the gem should not be covered by metal). The gems should not be exposed to heat or scratched by sharp objects. It is better to remove the gems while bathing.

Personal preparation to begin

The day you start wearing the Gem for the first time should be given due significance. Your mental preparation and cleanliness is of great importance. For this purpose you are free to follow the rituals according to your faith and practice.

Select a suitable date keeping in view the DAY suggested for each Gem and your personal convenience. Make a note of the time of SUNRISE at the place where you stay. This information is usually available in the calender. Get up early in the morning. Complete your morning routines and bath. Wear clean clothes. Pray (or meditate) for few minutes to purify your mind. Plan your activities in such a way that you will be able to wear the gem exactly at the recommended TIME (Gems are better worn for the first time in the presence of elders or persons you respect.)

Warning / Caution

Please note that the gems now recommended for you do not remain the most suitable for you through out your life. It may have to be reviewed depending on the changes in your personal life and dasa periods. More over the importance and priorities you attach to the problems may also shift from time to time. Therefore it would be advisable for you to recheck your gem prescription when required.

It is believed that the astrological remedial power of a gemstone will diminish when a person wears it for a long period. Approximate periods for the gems are as follows. Pearl- 2 years, Ruby - 4 years, Emerald - 3 years, Diamond- 7 years, Red coral- 3 years, Yellow Sapphire - 4 years, Blue Sapphire - 5 years, Hessonite - 3 years and Cat's Eye - 5 years. It is suggested that a new ring is made with a new stone after this period for best results.

Please note that your next dasa change is on 03-11-2037

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