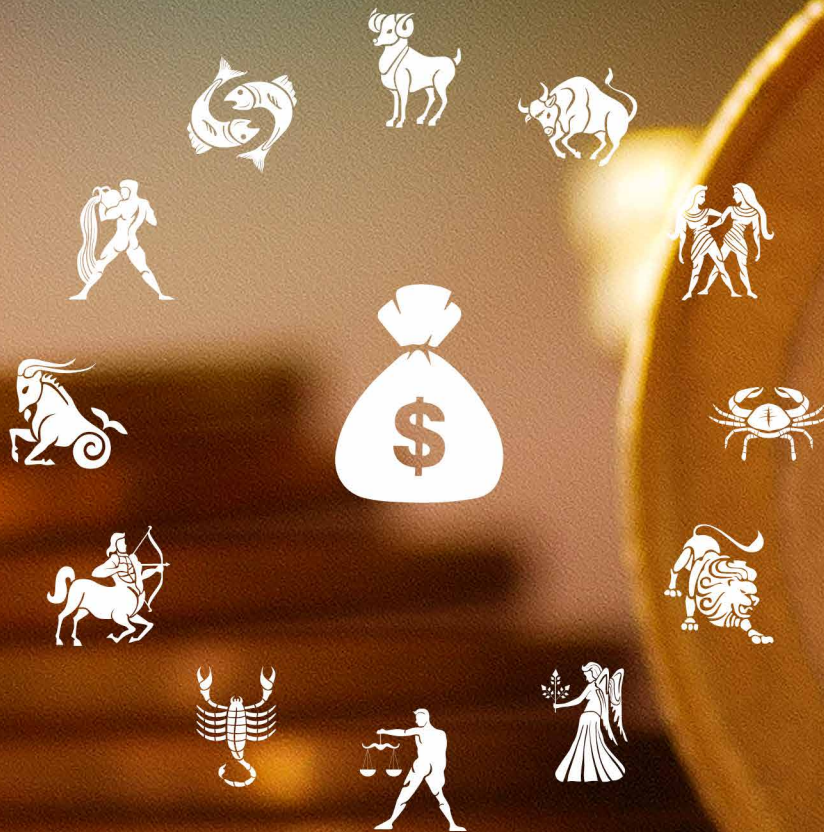




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**WEALTH &  
FORTUNE  
HOROSCOPE  
PREMIUM REPORT**



# WEALTH HOROSCOPE



Gautam Gambhir

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.

**clickastro.com**

Prepared using Astro-vision LifeSign Software.  
Licensee: Astrovision Futuretech Pvt.Ltd.



Name : Gautam Gambhir

Sex : Male

Date of Birth : 14 October, 1981 Wednesday

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

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

Place of Birth : Delhi

Longitude & Latitude (Deg.Mins) : 77.13 East , 28.40 North

Ayanamsa : Chitra Paksha = 23 Deg. 35 Min. 53Sec.

Birth Star -Star Pada (Quarter) : **Aswini- 1**

Birth Rasi - Rasi Lord : **Mesha - Kuja**

Lagna (Ascendant) - Lagna Lord : Karkata - Chandra

Thidhi (Lunar Day) : Prathama, Krishnapaksha



Sunrise (Hrs.Mins) : 06:21 AM Standard Time

Sunset (Hrs.Mins) : 05:53 PM

Dinamana (Hrs. Mins) : 11.32

Dinamana (Nazhika.Vinazhika) : 28.50

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

Astrological Day of Birth : Tuesday

Kalidina Sankhya : 1856425

Dasa System : Vimshottari, Years = 365.25Days



Star Lord : Ketu  
Ganam, Yoni, Animal : Deva, Male, Horse  
Bird, Tree : Pullu bird, Nux Vomica tree  
Chandra Avastha : 1 / 12  
Chandra Vela : 1 / 36  
Chandra Kriya : 1 / 60  
Dagda Rasi : Tula, Makara  
Karanam : Balava  
Nithya Yoga : Harshana  
Rasi of Sun - Star Position : Kanya - Chitra  
Position of Angadityan : Hands  
Zodiac sign (Western System) : Libra



Yogi Point - Yogi Star : 270:5:17 - Uttarashada  
Yogi Planet : Surya  
Duplicate Yogi : Sani  
Avayogi Star - Planet : Uttarabhadra- Sani  
Atma Karaka (Soul)-Karakamsa : Guru - Kanya  
Amatya Karaka (Intellect/Mind) : Surya  
Lagna Aruda (Pada) / Thanu : Makara  
Dhana Aruda (Pada) : Tula



## Details of Dasa Periods ( Years = 365.25 Days)

Dasa balance at birth = Ketu 6 Years, 11 Months, 25 Days

Dasa	Arambha	Anthya
Ket	14-10-1981	09-10-1988
Ven	09-10-1988	09-10-2008
Sun	09-10-2008	09-10-2014
Moo	09-10-2014	09-10-2024
Mar	09-10-2024	09-10-2031
Rah	09-10-2031	09-10-2049
Jup	09-10-2049	09-10-2065
Sat	09-10-2065	12-04-2078

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.

Your lagna is ruled by Moon and Moon represents, emotions, and comfort in astrology. You may be a very emotional person, or your emotions can be always fluctuating. Family may have a lot of influence in you. People may like you for your appearance. At the same time, you should learn to control your emotions. You may try to be very frugal. Your nature to accept new views will be highly appreciated. There can be some difficulty in career stability, so you may chose more than one job at a time.

Your lagna lord is in tenth house. This placement indicates the acceptance in the social domain. You may be always thinking about your social status. Your mother may be the most influential person in your life. This placement also shows acceptance. You may also know as a scholar. Family may have a lot of influence on you. Your behavior will be well appreciated. There may be a lot of success in your professional life. Name and fame are also seen. You may be known as a research scholar.

## 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 Aswini. You have a lot of skills and that can add a lot of value for money making. At the same time, you may take some time to detect which skill should help you as a primary source of income. So, you can see the financial growth, which you expected coming as you advance in your age. In order to make your financial growth faster, you have to really cut of your expenses. You have a tendency to spend more than what you earn. There may some financial liabilities arising during the early part of your life, but you must be able to solve it in the second half. This late blooming tendency may give you enough lessons to have a promising life in the second half. Until then you have to really teach yourself to be flexible. Getting guidance from others surely will make you more practical and logical. Your Moon nakshatra is in first pada. You may have to wait little longer to make money. It may be good if you learn to save.

In your horoscope Jupiter is in Chitra nakshatra second pada. There may be a group of supporters around you. That may be a reason for high expenses. So, you should think about savings that spending.

Venus is situated in Anuradha nakshatra third pada. You may have enough wealth to be happy in your life. If you have to get desired income, then you may have to go an extra mile by working hard. Otherwise, there can be some challenges.

## 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

Your second lord is in the third house. The planet which rules your wealth is in the house for courage. That indicates the chances to have own ventures. You will have a very transformational relationship with your siblings. This placement shows a person who does multi-tasking to make money. At the same time, you may have to control your expenses. People may appreciate your nature, but sometime you may be little depraved. You may have to control your luxurious lifestyle.

Mars is in the second house. Mars is a fiery and aggressive energy and it may bring some obstacles in the house for money and speech. You should save your fortunes and never play with that. This placement indicates money through own ventures. There may be a feeling that you are unable to enjoy your life. You may have to control your speech. You may win over debates. There may be unwanted expenses, so you must try to control that as well. Try to avoid all arguments. You must focus more on your studies.

## Fourth House

Your fourth lord is in fifth house. The planet which indicates your family is in the poorva punya bhava. This indicates that you may be well educated. You may like to enjoy life at its core. There are chances to have own ventures and that may bring you wealth. You may have creative abilities. There may be a lot of blessings from ancestors. This placement assures wealth and vehicles. Blessings from the father is also seen.

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.

## Ninth House

Your ninth lord is in the third house. This means your planet for fortune is in the house for media, communication, and own ventures. This indicates that most of the fortunes may come from media and communication-related skills. You may even start own ventures. You may get support from siblings or siblings like people. Multiple skills may give you income from multiple sources. You may get a lot of love and recognition.

Sun aspects ninth house. You may have wealth, but there can be some challenges in the family. These challenges may come from father. At the same time, you may inherit wealth from him. You should learn to control your ego and anger.

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.

Jupiter aspects ninth house. This placement indicating enough wealth. There may be a natural protection for your life. You may earn enough wealth through righteous ways. You may have huge respect for law and traditions. This placement indicates luck and wealth. Happiness through progeny is also shown. Foreign collaborations may be profitable for you. Preaching, and teaching related domains may be ideal.

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 fifth house. The planet for gains is in a good house. So, there are chances to have own ventures. You may have a lot of creative skills, so there are great chances for you to make money through creative ventures. Opportunities to gain from speculative events are also seen. Happiness and wealth from children and youth groups are also seen. Your children may prosper. Education may add a lot of value to your life.

Venus aspects eleventh house. This is a very good aspect and it indicates support from your teammates. You may have a strong team always around you. There may be a lot of comforts from your life. There may be a lot of profits in your life through your work. Multiple skills may be a value addition. Your ethics and truthfulness may bring profits from rulers as well.

Jupiter aspects eleventh house. This aspect will bring more than one income generation methods. You may even have a team to guide. There may be a lot of intellectual projects in your life and that may project your intelligence. Multiple tasks may make you a busy body and that also may give you wealth. You like the agriculture and that also may bring much money. At the same time, you should be frugal.

## 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 multiple jobs or concentrate in one.



Mars is in Leo in hora chart. There may be a zeal to do a solo march in your life. There may be some creative projects in your life. Income can come from engineering related sectors. You may make gains through industries related to fire and motion. You should not be haste in spending money.

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.

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 is in Leo in hora chart. You may have to go an extra mile in having savings. Try to control your expenses. It will be good if you consider the advice of your elders. Don't try to invest in risky businesses. Take care of your relationship with opposite gender.

## 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.

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

### Adhi Yoga

**Logic: Jupiter, Venus and Mercury situated in 6th, 7th or 8th from moon.**

People born with Adhi Yoga are usually in a position of strength, and enjoy leadership in society. You will be known as a polite and dependable man. You will enjoy life. You will be affluent and possess many luxuries. You will have a long life.

### Parvatha Yoga

**Logic: Lord of lagna and lord of 12th house in mutually kendra position.**

You will become wealthy, prosperous, liberal, charitable, humorous and head of an institution, town or village. You will be passionate also.

### Yava Yoga

**Logic: Malefics occupying the first and the seventh house, while benefics occupying the fourth and tenth house.**

This is yoga for prosperity. You may feel that you have struggles in your youth. You will be happy and prosperous in your middle age. You will feel that you are a fortunate man.

### 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 man. Your nature will attract many.

## Raja Yoga

Logic: Lords of Seventh and Ninth houses are in conjunction Raja yoga is seen in this horoscope.

You will rise to positions of power and authority



## 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
Shukra	Rahu	09-12-1995	09-12-1998	Favourable
Shukra	Guru	09-12-1998	09-08-2001	Favourable
Shukra	Sani	09-08-2001	09-10-2004	Favourable
Shukra	Budha	09-10-2004	09-08-2007	Excellent
Shukra	Ketu	09-08-2007	09-10-2008	Favourable
Surya	Chandra	26-01-2009	28-07-2009	Favourable
Surya	Budha	28-07-2012	03-06-2013	Favourable
Surya	Shukra	09-10-2013	09-10-2014	Favourable
Chandra	Kuja	09-08-2015	09-03-2016	Favourable
Chandra	Rahu	09-03-2016	08-09-2017	Favourable
Chandra	Guru	08-09-2017	08-01-2019	Favourable
Chandra	Sani	08-01-2019	09-08-2020	Favourable
Chandra	Budha	09-08-2020	08-01-2022	Excellent
Chandra	Ketu	08-01-2022	09-08-2022	Favourable
Chandra	Shukra	09-08-2022	09-04-2024	Excellent
Chandra	Surya	09-04-2024	09-10-2024	Favourable
Kuja	Budha	09-04-2028	06-04-2029	Favourable
Kuja	Shukra	02-09-2029	02-11-2030	Favourable

Dasa	Apahara	Period start	Period End	Analysis
Kuja	Chandra	10-03-2031	09-10-2031	Favourable
Rahu	Budha	21-09-2039	09-04-2042	Favourable
Rahu	Shukra	28-04-2043	28-04-2046	Favourable
Rahu	Chandra	22-03-2047	20-09-2048	Favourable
Guru	Budha	09-06-2054	14-09-2056	Favourable
Guru	Shukra	21-08-2057	21-04-2060	Favourable
Guru	Chandra	07-02-2061	09-06-2062	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
08-01-1998	25-05-1998	Favourable
09-09-1998	12-01-1999	Favourable
03-06-2000	16-06-2001	Favourable
31-07-2003	28-08-2004	Favourable
29-09-2005	28-10-2006	Favourable
23-11-2007	10-12-2008	Excellent
02-05-2009	30-07-2009	Favourable
21-12-2009	02-05-2010	Favourable
02-11-2010	06-12-2010	Favourable
18-05-2012	31-05-2013	Favourable
15-07-2015	11-08-2016	Favourable
13-09-2017	11-10-2018	Favourable
30-03-2019	23-04-2019	Excellent
06-11-2019	30-03-2020	Excellent
01-07-2020	20-11-2020	Excellent
07-04-2021	14-09-2021	Favourable
22-11-2021	13-04-2022	Favourable

Period start	Period End	Analysis
02-05-2024	15-05-2025	Favourable
01-11-2026	25-01-2027	Favourable
27-06-2027	26-11-2027	Favourable
29-02-2028	24-07-2028	Favourable
27-12-2028	29-03-2029	Favourable
26-08-2029	25-01-2030	Favourable
02-05-2030	23-09-2030	Favourable
18-02-2031	14-06-2031	Excellent
16-10-2031	05-03-2032	Excellent
13-08-2032	23-10-2032	Excellent
19-03-2033	28-03-2034	Favourable
16-04-2036	10-09-2036	Favourable
18-11-2036	26-04-2037	Favourable
08-10-2038	03-03-2039	Favourable
03-06-2039	04-11-2039	Favourable
07-04-2040	29-06-2040	Favourable
04-12-2040	06-05-2041	Favourable
01-08-2041	02-01-2042	Favourable
11-06-2042	28-08-2042	Favourable
28-01-2043	30-07-2043	Excellent
12-09-2043	16-02-2044	Excellent
03-03-2045	13-03-2046	Favourable
19-08-2047	11-10-2047	Favourable



Period start	Period End	Analysis
29-03-2048	13-08-2048	Favourable
29-12-2048	03-04-2049	Favourable
20-09-2050	16-10-2051	Favourable
16-11-2052	15-12-2053	Favourable
11-01-2055	30-01-2056	Excellent
14-02-2057	24-02-2058	Favourable
17-07-2059	25-11-2059	Favourable
05-03-2060	22-07-2060	Favourable

## Summary

Hard work always plays a great role behind a person's success. There are certain areas where you have to focus, so that you can be more successful. It may be good if you do some good long-term financial planning with the help of an expert. If you try to focus more on savings, then there may be a lot of progress. You may gain more wealth as you advance in your age. There may be a happier time during the latter half of life.

## 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 Astro-Vision.

## Shadbala Table

	Moo	Sun	Mer	Ven	Mar	Jup	Sat
Total Shadbala	438.30	243.22	615.77	336.96	489.20	360.09	312.80
Total Shadbala in Rupas	7.31	4.05	10.26	5.62	8.15	6.00	5.21
Minimum Requirement	6.00	5.00	7.00	5.50	5.00	6.50	5.00
Shadbala Ratio	1.22	0.81	1.47	1.02	1.63	0.92	1.04
Relative Rank	3	7	2	5	1	6	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 Surya.

### Benefic Lordships :

Lagna lord is Chandra. Lagna is afflicted. Rasi lord is Kuja. Fifth lord is Kuja. Ninth lord is Guru. Ninth lord is weak. Ninth lord is afflicted.

### Malefic Lordships :

Sixth lord is Guru. Eighth lord is Sani.

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 right 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 : **Surya**  
 Gem : **Ruby**  
 Weight : **2 carats**



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

Ruby is a transparent variety of crystalline corundum with reddening trace of chromic oxide. Ruby is red in colour with a hardness of 9. It is found in Brazil, Burma, Thailand and Srilanka. Ruby is governed by the planet Sun. It is considered to be a hot precious gem. As a cheaper substitute for Ruby you can decide to use Garnet, which is a semi precious stone.

## 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 calendar. 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

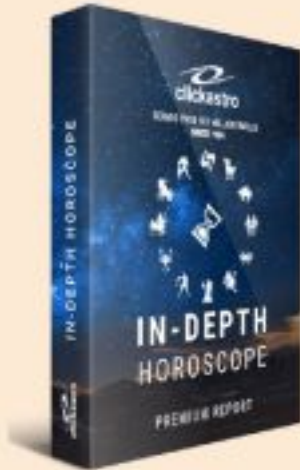
Please note that the gems now recommended for you do not remain the most suitable for you through out your life. It may have to be reviewed depending on the changes in your personal life and dasa periods. More over the importance and priorities you attach to the problems may also shift from time to time. 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 09-10-2024

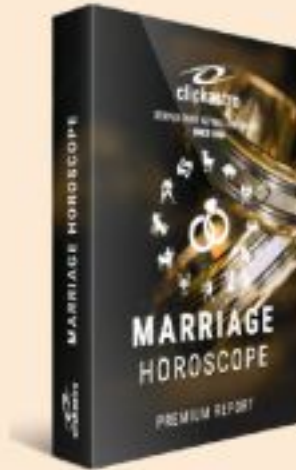
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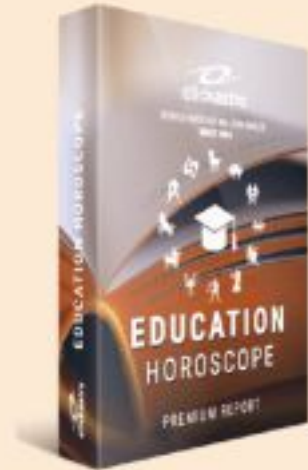
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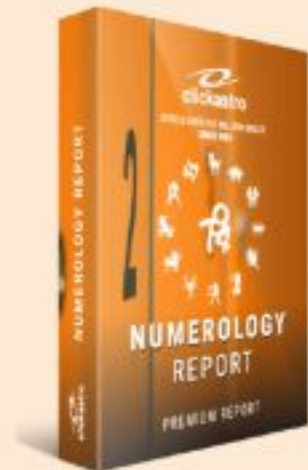
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**With best wishes :**

**Astro-Vision Futuretech Pvt.Ltd.**

**First Floor, White Tower, Kuthappadi Road, Thammanam P.O - 682032**

[WealthRpt 1.0.0.0]

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