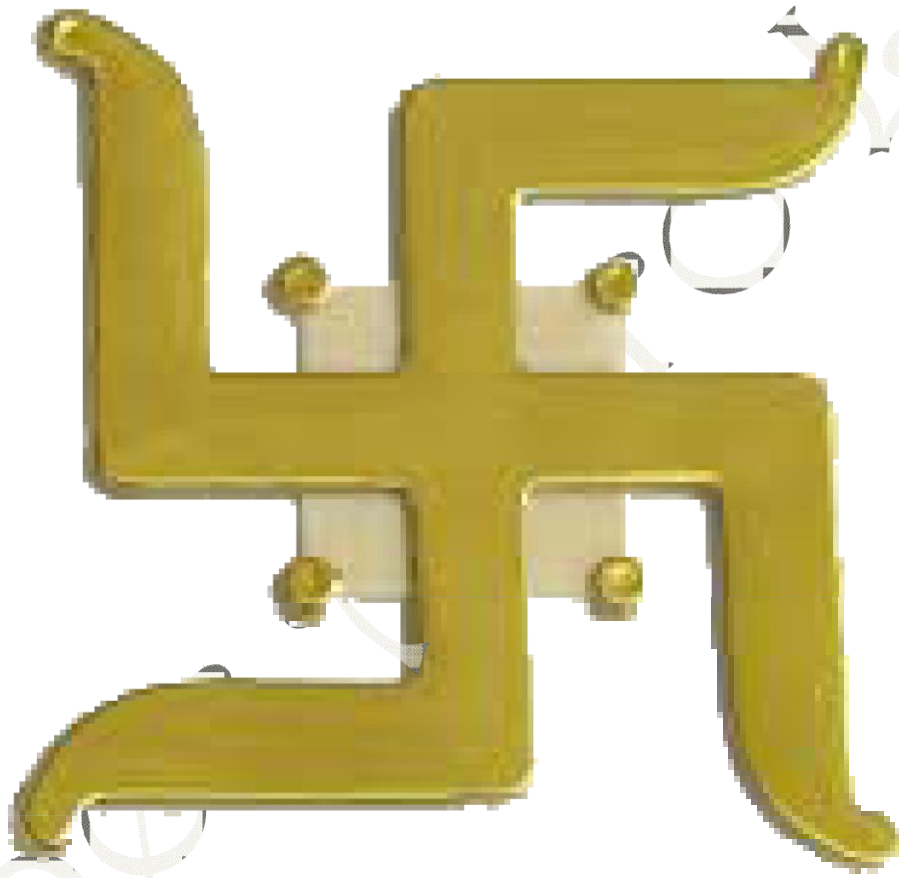




Cyberastro.com
Technical Astrology!

Personal Financial Forecast Report

3 Years



Report Prepared By
Team Cyber Astro



Cyberastro.com
Technical Astrology!

Dear XYZ,

Please find our analysis for your **Personalized Financial Forecast Report –3 Years.**

We thank you for giving us this opportunity to analyse your birth chart. The accuracy of the predictions depends on the accuracy of the time of birth given to us by you. Kindly note that as per Vedic Astrology the stars will control only 75% of your life and the critical 25% will be your own efforts. We wish you luck and pray to God that you overcome all obstacles in your life.

With Warm Regards
Team Cyber Astro

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Your Personal Birth Detail

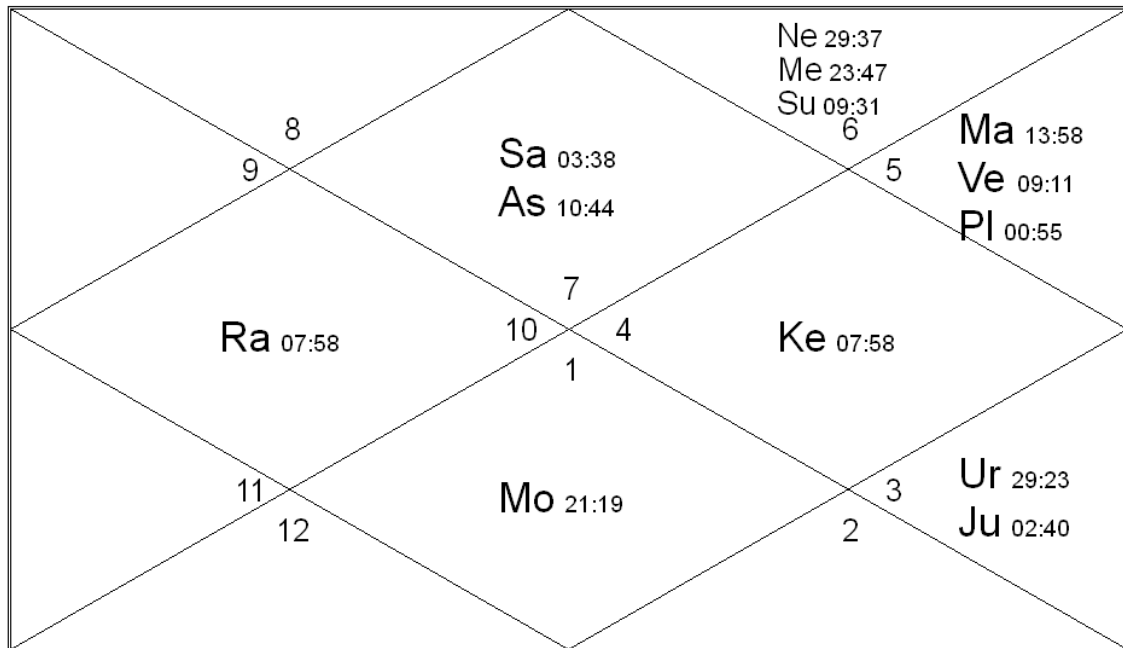
Name	XYZ
Date Of Birth	MM/DD/YYYY
Time Of Birth	HH:MM:SS
Place of Birth	City, Country



Highlights of your Vedic Birth Chart

Your Vedic Birth Chart

26 September 1953 • Saturday • 08:45:00 hrs • Mumbai, Maharashtra, India



Brief Description of your Birth Chart

Ascendant (Lagna)	Your birth ascendant is Libra.
Ascendant Lord:	The planet Venus is the lord of ascendant in your birth chart.
Moon Sign (Rashi):	Your Moon sign is Aries.
Birth Star (Nakshatra):	You were born in Bharani with 3 rd phase.
Strong Planet (s):	The planets Mars is strong planet in your birth chart.
Weak Planet (s):	The planets-- Sun & Moon is relatively weak planet in your birth chart.
Exalted Planet(s):	No planet is exalted in your birth chart.
Debilitated Planet(s):	No planet is debilitated in your birth chart.
Own House Planet(s):	Mercury is placed in its own sign or house in your birth chart.
Mooltrikon Planet(s):	No planet is Mooltrikona planet in your birth chart.
Combust Planet(s):	No planet is combust planet in your birth chart.
House of wealth Lord	Planet Mars is the lord of your house of wealth and it is placed in house of income
House of Income Lord	Planet Sun is your house of income lord and it is placed in house of expense
House of Expense Lord	Planet Mercury is your house of Expense lord and it is placed in house of expense only.

Natal status of planet at a Glance

We have listed above the natal promise of all the 9 Vedic planets in the chart based on their status in the chart. There are likely to be lot of contradictions about their significance in different aspects of life. The same planet may be beneficial for a particular aspect in one's life by it's house location but it can be inauspicious for the same aspects in life because of the lordship of houses in the chart. One planet can be beneficial for a particular aspect in life and can promise great success and at the same time another planet can be most inauspicious and promise complete failure for the same aspects in life.

Usually different astrological effects do not cancel or neutralize each other. Both the positive as well as the negative effects can affect a person's life.

How much positive and how much negative will depend on the planet's strength, it's functionality whether auspicious or inauspicious, and it's dignity in the chart, and also it's strength in the chart.

These calculations are complex and are not only made for the natal chart but is also made on the different divisional charts which are derived from the natal chart. An astrologer has to examine all these quantitative and qualitative aspects of each planet in the chart, before he can make a final judgment about each planet on how much positive and how much negative effects the planet will be responsible for different aspects of life in a person. His experience will also play a key role to arrive at a final judgment.

We give below in a table the strength of each planet in the chart and what will be the overall role of the planet in a person's life as per the astrologer's judgment.

Planet	Dignity (Based on Sign location)	Lordship	Functional Status Auspicious / Inauspicious	House Location	Planet Natal Strengths			Final Judgement by Astrologer
					Sadbal	Vimsopakabal	Ashtakavarga Natal Strength	
Sun	Friend	VIII	Inauspicious	VIII	1	14	5	Mixed
Moon	Enemy	IV	Inauspicious	III	1.42	13	6	Challenging
Mars	Moolt.	III & X	Inauspicious	III	1.36	13	4	Mixed
Mercury	Gr. Friend	V & VIII	Auspicious	IX	1.23	15	2	Very Good
Jupiter	Debilitated	II & XI	Inauspicious	XII	1.07	13	3	Most Challenging
Venus	Enemy	IV & IX	Most Auspicious	X	0.99	13	3	Mixed
Saturn	Neutral	I & XII	Auspicious	V	1.38	12	5	Good
Rahu	Neutral	-	Inauspicious	XI	-	16	-	Mixed
Ketu	Neutral	-	Auspicious	V	-	7	-	Good



❖ Significance of each houses in your birth chart

In the explanation of your horoscope chart, we have indicated the different houses in your chart. It is the houses which relate to different aspects in a person's life. A house is most influenced by the planets located in a particular house. Next the house is influenced by lord or the ruling planet of a particular house. A house is also influenced by the planets which aspect the house in the natal chart. There are 2 different methods to measure the strength of each house in the chart quantitatively. Given below are two tables. Table 1 indicates which aspects of life are signified by a specific house and also the natural planet(s) signifier (Karaka) of each house.

Table 2 gives each house and it's strength as well as the planets which influence each house in your chart either by location, lordship or by aspects in your birth chart. It also gives the final judgement of the astrologer and it's overall status in your life for each house in your natal chart.



House Table 1

House	Sign NO	Sign Name	Natural Signifier	Attributes of each of the 12 house
I	1	Aries	Sun	Physical Self, appearance, basic disposition, behavior, general well being.
II	2	Taurus	Jup	Finances, liquid assets, accumulation of wealth, general family happiness, food & drink, speech, spiritual status of knowledge, precious metals/gems, concentration, truthfulness etc.
III	3	Gemini	Mar	Determination, courage, physical strength, siblings, friends, neighbors, art, dance, drama, music, voice, singing, memory, communications, writing etc.
IV	4	Cancer	Mon	Feelings, mother, the home, emotions, and happiness in general, academic education, knowledge, fixed assets, hobbies, leisure time, comforts, houses, boats, vehicles.
V	5	Leo	Jup	Intelligence, progeny, pregnancy, inclination towards education/spiritual authorship
VI	6	Virgo	Sat, Mar	Services & defence, health or short term diseases, competition, rivals, opposition, litigation, enemies, intimidation, calamities from the opposite sex etc.
VII	7	Libra	Jup	Marriage, love affairs including extramarital, cohabitation, marriage like relationships, length of mate's life, business partnerships, trade, foreign residence etc.
VIII	8	Scorpio	Sat	Unknown & the chronic, longevity, hidden things, scandalous behavior, embarrassment, shyness, accusations, desire for knowledge of the unknown or mystical matters, extravagance, unearned wealth such as lotteries, wills, legacies, money from insurances claims etc.
IX	9	Sagittarius	Jup, Sun	Luck & knowledge, god, guru, philosophy, religion, father, relationship with father, bosses, ethics, law, dharma (right action), long distance travel, good fortune, spiritual knowledge & practices.
X	10	Capricorn	Mer, Jup	Career, life purpose, profession, fame, father's reputation or position in the world, father's health and longevity, righteous action, compassion etc.
XI	11	Aquarius	Sun	Opportunities, cash flow, profits, fulfilment of dreams and desires, hopes, friends, wishes elder sibling, influential friends etc.
XII	12	Pisces	Jup, Sat	Liberation, enlightenment, sexual pleasures, detention, confinement (hospitals, prisons, long term mediation etc.) pilgrimages or journeys to foreign land and expenditure: house of decrease.



House Table 2

House Number	Planets Located	Lordship	Planets Aspecting	House Strength (AB) X	House Strength (BB) Y	Astrologer Remarks
I	As, Su, Me	Ma	---	26	8.21	Good
II	Ma, Ju	Ve	Ra	25	7.22	Mixed
III	----	Me	Sa	29	7.54	Good
IV	Ke	Mo	Ra	26	6.41	Challenging
V	----	Su	Ma	27	8.4	Very Good
VI	Sa	Me	Mo, Ve, Ju, Ra	27	6.91	Challenging
VII	----	Ve	Su, Me	20	6.25	Extremely Challenging
VIII	----	Ma	Ma, Ju, Sa, Ke	25	8.12	Mixed
IX	----	Ju	Ma	28	8.59	Excellent
X	Ra	Sa	Ju, Ke	39	7.13	Excellent
XI	----	Sa	----	38	7.31	Excellent
XII	Mo, Ve	Ju	Sa, Ke	27	7.7	Good

Remarks:

If the A. B. score is 28 or more, that house and the aspects of life, the house signifies flourish well. Greater the score, better the results. If the A. B. score is less than 28, the individual faces difficulties and suffers in life in those aspects, which the house signifies. The lower the score greater will be the difficulties and obstacles in life.

House strength by method B (Bhava Bal) signifies if the score strength of a house is more than 7.5, the aspects signified by that house flourishes more in our life.

Greater the score, better the results. The lower score greater will be the difficulties and obstacles in life. Final remark is the considered judgment about each houses made by our astrologer, who has analysed your chart.

Financial Prospects in your life

❖ What is wealth?

Wealth can be money, wealth can be Knowledge, wealth can be material assets to enhance your comfort and luxury. Wealth can be inherited movable and immovable assets which if you wish can be converted into money. Wealth can be your family and it's prosperity and well being. For the purpose of this report, we will consider wealth as money, because with money you can also acquire all material comforts and luxury. But you should be aware of the limitation of this definition, because money can buy all material objects, but money cannot bring knowledge, or love or it may not lead to prosperity and well being and happiness either for you or for your family and loved ones.

❖ Indication of Financial houses in your birth chart.

The phrase "money is the honey of life" is most apt to describe your personality.

Wealth by definition is $\text{Wealth} = \text{Income} - \text{Expenditure}$. One may earn a lot of money, but he may not accumulate enough wealth because his expenditure is also very high.

Here, I am going to describe the planets and houses in your birth chart, which are responsible to bestow wealth in your life as well as to create challenges and obstacles in fulfillment of your desire to accumulate money or wealth in your life.

1st House or Ascendant signifies the way a person will express his body, mind and soul to the world at large. Apart from Ascendant (Janma Lagna), the other important parameter in our chart is Moon-sign (Rashi). Moon signifies our Mind, which is shaped by all our experiences of past life and this life and our past and present social and cultural roots.

Influence of 1st House in your Birth Chart:

In your chart, the lord or ruling planet of your Ascendant is Venus. Lord of your Moon-sign is Aries. Ascendant Lord is not in good blending and harmony with the lunar sign Lord as both are inimical to each other. Mars as the 2nd house Lord is well-placed in the 11th house of gains and this signifies that you will have desires and aspirations to build your own nest and cushion about monetary matters and live in comforts and smugness.



Influence of 2nd house in your birth chart:

2nd house in our chart signifies that much wealth a person will accumulate in his/her life. Your 2nd house lord is Mars which is located in the 11th house as it indicates that you will earn money by the sweat of your brow and shall carve a niche of yourself. You will have extra or second source of income in life and your financial situation will remain above want. Mercury is the 9th house Lord and it is placed in the 12th house of expenses in its own sign or house in exalted condition with friendly Sun. You have strong desires and wishes, social leadership ability and many casual associations with energetic and enterprising friends. You probably put a lot of energy into your friendships. It is important that you seek the right type of friendships. You can be taken advantage of by friends or you can take advantage of them. Active participation in group activities suits you well. Leadership within the group also appeals to you. You are sociable, tactful and friendly. You have many helpful friends. Be careful, though, that these friends do not encourage you to over-indulge yourself for that will have a detrimental effect on you and your health. Be careful also of pleasing your friends at a cost to yourself. You have the ability to put people at ease. You enjoy cultural and group pursuits. You have a strong desire to relax with congenial companions, though you can be imposed upon by friends because of your desire to do everything possible for their comfort and pleasure.

Influence of 5th house in your birth chart:

Lord of 5th house, the house of creativity and intelligence is Saturn. Saturn is well-placed in the 1st house in exalted condition and it is an extremely auspicious placement of the 5th house Lord. Moon is placed in the 5th house. So you need to ensure that you should not be emotional while taking decision pertaining to the finance related matters. You are diplomatic, tactful, and you have balanced judgment which inspires trust. There is a need for you to cooperate and share in harmony, patience, and love with other people. Marriage or partnerships may be restricting, requiring hard work and discipline so that you may learn the lessons of cooperation rather than competition. Marriage and partnerships give you a sense of security and for that reason you seek them out. You may marry for practical reasons, for money, or to someone a lot older or younger. Various possibilities exist with this position. You may take great trouble to find a mate who is able to demonstrate a similar integrity, and thus marry at a later age than most, or you may choose an older partner or a contemporary who is apt to be austere or undemonstrative. A desire for perfection may make you too demanding in the marriage or your view of marriage may be too conventional or old-fashioned. If Saturn is badly aspected, then you may be cold or regard marriage as a yoke with which you do not care to burden yourself. Or lastly, you may tell yourself that you will never find a partner who will measure up to your requirements. You are probably reserved, quiet, and serious. People may take you for quite a cold person. You are responsible, hard-working and duty comes first on your list of priorities. Self-controlled and disciplined are how others see you. You may have experienced a rather austere or difficult early childhood. Perhaps there was illness that kept you on the sidelines. Feelings of inferiority, insecurity, or unworthiness may push you to great ambitions and accomplishments. Perhaps you feel unloved or that you are not worthy of love.



These feelings may have been activated in your early, formative years. Pessimism and depression may come upon you because everything looks like such a struggle for you. Keep your chin up and realize that no hard work is ever wasted and that rewards will come to you later in life if you buckle down now and toe the line. Survival issues may come into play.

Influence of 9th house in your birth chart:

Lord of 9th house, the house of destiny is Mercury. Mercury is placed in the 12th in and associated with 11th house Lord Sun causing a powerful Raja Yoga. Venus associated with Mars in the 11th house and it is also considered as a powerful Yoga. You may mostly earn your livelihood through hard work and systematic planning. You will gradually climb up to the ladder. You will be able to leave the legacy for the next generation and will also gain through inheritance. You will be mostly self-made person and you will also be able to amass decent self and mammon for you and your family members.

Influence of 10th house in your birth chart:

Lord of the 10th house of profession Moon and it is well-placed in the 7th house and it is being aspected by Yogakaraka Saturn. It is the good position of the 10th house Lord. You tend to be serious and emotionally reserved. You perhaps did not have a happy early upbringing where you were able to play a lot or express yourself in a spontaneous, childlike manner. You are cautious about letting others get close to you and you sometimes feel a need to withdraw from people altogether. You feel isolated and alone, even when you are with other people. You have learned to appreciate your own company and to keep yourself busily occupied with solitary activities in order to preserve your emotional well-being. You are an ambitious person who wants to find some area of life to excel in. You take your responsibilities very seriously and you work long and hard to finish what you have started. You have tremendous organizational skills. You want some kind of position of control or authority and that is what drives you. Perhaps this is your defense mechanism to show the world that you are worthy of love and respect, the kind of love and respect that was perhaps missing as you were growing up. Your emotions are inhibited by Saturn's cold, restrictive influence, so you are somewhat shy with a tendency toward gloomy, melancholy and depressive moods. And as thoughts are things, this attitude brings you just what you are thinking. You easily doubt your own abilities and that is why you are striving so hard to prove something. Your constant need for reassurance from others can drive friends and loved ones away. You must learn to handle your fears and insecurities so that you do not make your situation worse. You are extremely sensitive and worry much too much about what others think of you. You lack self-esteem. On the positive side, though, this aspect helps to steady the emotional nature, it deepens the mind and it gives greater power for concentration. You need to cultivate an optimistic frame of mind. Strive to open yourself to others and to go out of your way to help them instead of worrying about just your own little petty concerns.



Influence of 11th house in your birth chart:

Your 11th house of gains Lord is also Sun and it is placed in the 11th house and it is a friendly sign or house in your birth chart hence it indicates that you will have to apply judiciousness and discretion while dealing with monetary matters. Such placement is no considered as very good or auspicious therefore you need to be alert while dealing with expenses and financial transactions. You have a tendency at times to see things from your perspective only. Occasionally you have trouble being objective because you can be pretty self-absorbed. You love to talk about yourself, your ideas and your views, but you aren't all that interested in listening to others do the same thing. You enjoy a clear mind, with a quick wit, and you have a love for learning and involving yourself in new experiences. You need constant mental stimulation and activity or you get bored. You have the ability to communicate your ideas to others and to win them over to your viewpoint, but you must watch a tendency to tune out what other people are saying. This happens because your mind is busily thinking about what you are going to say next and you pay no attention to them. You are rather high-strung and you may have the habit of biting your nails, cracking your knuckles or some other fidgety habit. Get yourself a hobby that requires the use of your hands so you won't be so anxious and annoying to others with your little idiosyncrasies. And work a little on being less self-centered.

❖ Challenges in the path to accumulation of wealth.

Lord of 8th house, the house of Karmic rewards and Karmic Punishments gives a negative indication. On the one hand it indicates no maternal inheritance, unhappy, few worldly comforts, car problems, hard to obtain degree, discordant endings, few fixed assets, career problems on the other hand it indicates strong intuition, long life, good sexual strength and a spiritual nature. Although not much problem is foreseen however you may have to face some amount of complexities and odds in financial life. Mercury and Sun main and sub periods will cause undue and redundant expenses therefore you need to be extremely careful during Sun and Mercury major and sub periods.

❖ The level of wealth indicated in your birth chart.

The Ashtakbarga strength of your 11th house is 27 and Bhavbal is 3.89 (ref House table).

This signifies average to good level of income in relation to your own social status and background and this is certainly not in the same status of highly successful business people or celebrities or magnates.

Your Ashtakbarga strength of 2nd house is 27 and Bhavbal is 4.83 (ref house table)

This signifies that you may be able to accumulate wealth commensurate with the moderate level of your income. This could mean that you will earn decent money out of your diligence and determination. You may be able to inherit wealth through your own efforts and caliber. However, sometimes you may be confronted with undue and redundant expenditure. You can earn money in original and inventive ways. Money and possessions come and go in sudden, unexpected ways. There may be unusual and disruptive changes in your financial condition. You may value money for the freedom it gives you to pursue your inner talents, which may be rare and unique. You have the ability to get yourself out of financial difficulties. You attract money and personal possessions, especially when needed. You spend money as fast as you earn it, sometimes faster. Your hidden talents can be beneficial to others, if you apply yourself. Don't be afraid to work. Your money is used to buy beautiful, artistic, and/or musical things. You like a certain amount of luxury to surround you. Money may come to you through a partner or relationship.

The Karmic Factor on your Finance

❖ Effort to Reward ratio as per your birth chart.

There are 3 kinds of people in this world. The first group are very lucky that whatever efforts they make they actually get greater rewards and recognition for their efforts compared to other people. This means they are lucky to reap more than what they sow. There are second group of people, they reap in exact proportion to what they sow. Finally the third group is somewhat unlucky, in spite of best efforts, the reward and recognition they get are not commensurate with their efforts. They reap less than what they sow. We call this reward to effort ratio in the chart and is computed by dividing the 11th house ashtakbarga strength with the ashtakbarga strength of 10th house.

Your 10th House Score is : 33

Your 11th House Score is : 27

Reward to Effort ratio in your chart is 0.70

Therefore, the Karmic indication in your chart is you will have to work very hard and put an extra effort if you want to keep going. Hence, you should always be consistent in your efforts and you must give more than 100% to be able to achieve your goal.

❖ Type of wealth accumulation as per your chart.

As indicated earlier that your partner will be instrumental in determining your financial position and success. Her participation will be of great help to you in consolidating your financial position. You will gain from inheritance and legacy. You will be a self-made individual.

You will also create movable assets like bonds, material asset etc. in your name besides cash deposits etc. in your name through your own efforts and from the help of your partner and also through your tact, discretion and practical sense as per planetary alignment in your horoscope. You may be able to multiply your savings through careful and judicious means.

❖ Astrological potential for financial success.

Your score of house of income is 30 that is Good

Your score of house of expenditure is 23 that is Average

Your score of house of wealth accumulation is 27 that is Good

Therefore, the above combination of the scores of income, expenditure and wealth houses gives a very good indication. Your scope for income generation is very high along with good prospects of wealth accumulation. The above score denotes that your expenditure level is also in control. So, according to your chart you have prospects of a wealthy and prosperous life.

Coming Future Indication on Income & Wealth

❖ Indication of Jupiter & Saturn Transit on your Finance in next 3 Years.

Transit of Jupiter:

During upcoming three years, planet Jupiter will be transiting in to four houses of your birth chart from your Moon sign so, it would produce mixed results for you. At present till September 2017, Jupiter is transiting in to 6th house from your moon sign so, it would produce mediocre level favorable results of financial aspect of life. However, it would give you upper hand on competitive work or over your professional competitors. After that Jupiter will transit in to 7th house from your Moon sign till October 2018 and fortunately it has got very good score in Ashtak Varga i.e. 6 out of 8. Hence, it is going to support you better on financial front. At one hand you would get good financial gain through your own effort and through your professional associates. On another hand, you would get good financial support from your life partner too. If you are doing your own business, then chances of getting good business opportunities as well as related financial gain would be very high.

Jupiter will transit in to 8th house from your Moon sign during the period from October 2018 to October 2019, which could not prove a good transit for you with respect to financial prosperity. Since, it will get only 2 point out of 8 in Ashtak Varga so, chances of financial loss would be high. Hence, it would be better to not take any major financial decision or invest money during this period to avoid losses in coming future. However, again its transit in to 9th house from Moon sign till February 2020 and a score of 5 in Ashtak varga is going to support you on financial front.

Transit of Saturn:

Planet Saturn would be transiting in to 9th house from your Moon sign from February 2017 to January 2020 and it has got only 2 points out of 8 in Ashtak Varga. Hence, you cannot hope for much support from its transit on financial front but you should maintain a cautious approach while dealing with financial matters. Do, not lend a big money to others during this period otherwise recovery of the same would be a tough task for you. Since, 9th house is the house of fortune where Saturn is transiting with a weak strength so, you cannot hope much support by your fortune but you have to depend on your Karma only. Therefore, putting your best effort to get desired outcome on professional front or in terms of financial gain, would be the only option with you during this transit of Saturn till January 2020.

Dasha calculation method: by degree Dasha System Vimsottari Antar Dasha

Jupiter-Jupiter 49y0m*

Antar	Beginning	Ending
Jupiter	29-09-2002	11-01-2003
Saturn	11-01-2003	14-05-2003
Mercury	14-05-2003	02-09-2003
Ketu	02-09-2003	17-10-2003
Venus	17-10-2003	24-02-2004
Sun	24-02-2004	03-04-2004
Moon	03-04-2004	07-06-2004
Mars	07-06-2004	22-07-2004
Rahu	22-07-2004	16-11-2004

Jupiter-Saturn 51y1m

Antar	Beginning	Ending
Saturn	16-11-2004	12-04-2005
Mercury	12-04-2005	21-08-2005
Ketu	21-08-2005	14-10-2005
Venus	14-10-2005	17-03-2006
Sun	17-03-2006	02-05-2006
Moon	02-05-2006	18-07-2006
Mars	18-07-2006	10-09-2006
Rahu	10-09-2006	27-01-2007
Jupiter	27-01-2007	30-05-2007

Jupiter-Mercury 53y8m

Antar	Beginning	Ending
Mercury	30-05-2007	25-09-2007
Ketu	25-09-2007	12-11-2007
Venus	12-11-2007	29-03-2008
Sun	29-03-2008	09-05-2008
Moon	09-05-2008	17-07-2008
Mars	17-07-2008	04-09-2008
Rahu	04-09-2008	06-01-2009
Jupiter	06-01-2009	26-04-2009
Saturn	26-04-2009	04-09-2009

Jupiter-Ketu 55y11m

Antar	Beginning	Ending
Ketu	04-09-2009	24-09-2009
Venus	24-09-2009	20-11-2009
Sun	20-11-2009	07-12-2009
Moon	07-12-2009	04-01-2010
Mars	04-01-2010	24-01-2010
Rahu	24-01-2010	16-03-2010
Jupiter	16-03-2010	01-05-2010
Saturn	01-05-2010	24-06-2010
Mercury	24-06-2010	11-08-2010

Jupiter-Venus 56y10m

Antar	Beginning	Ending
Venus	11-08-2010	20-01-2011
Sun	20-01-2011	10-03-2011
Moon	10-03-2011	30-05-2011
Mars	30-05-2011	26-07-2011
Rahu	26-07-2011	19-12-2011
Jupiter	19-12-2011	27-04-2012
Saturn	27-04-2012	28-09-2012
Mercury	28-09-2012	13-02-2013
Ketu	13-02-2013	11-04-2013

Jupiter-Sun 59y6m

Antar	Beginning	Ending
Sun	11-04-2013	26-04-2013
Moon	26-04-2013	20-05-2013
Mars	20-05-2013	06-06-2013
Rahu	06-06-2013	20-07-2013
Jupiter	20-07-2013	28-08-2013
Saturn	28-08-2013	13-10-2013
Mercury	13-10-2013	24-11-2013
Ketu	24-11-2013	11-12-2013
Venus	11-12-2013	28-01-2014

Jupiter-Moon 60y4m

Antar	Beginning	Ending
Moon	28-01-2014	10-03-2014
Mars	10-03-2014	07-04-2014
Rahu	07-04-2014	19-06-2014
Jupiter	19-06-2014	23-08-2014
Saturn	23-08-2014	08-11-2014
Mercury	08-11-2014	16-01-2015
Ketu	16-01-2015	14-02-2015
Venus	14-02-2015	06-05-2015
Sun	06-05-2015	30-05-2015

Jupiter-Mars 61y8m

Antar	Beginning	Ending
Mars	30-05-2015	19-06-2015
Rahu	19-06-2015	09-08-2015
Jupiter	09-08-2015	24-09-2015
Saturn	24-09-2015	17-11-2015
Mercury	17-11-2015	04-01-2016
Ketu	04-01-2016	24-01-2016
Venus	24-01-2016	21-03-2016
Sun	21-03-2016	07-04-2016
Moon	07-04-2016	05-05-2016

Jupiter-Rahu 62y7m

Antar	Beginning	Ending
Rahu	05-05-2016	14-09-2016
Jupiter	14-09-2016	09-01-2017
Saturn	09-01-2017	27-05-2017
Mercury	27-05-2017	29-09-2017
Ketu	29-09-2017	19-11-2017
Venus	19-11-2017	14-04-2018
Sun	14-04-2018	28-05-2018
Moon	28-05-2018	09-08-2018
Mars	09-08-2018	29-09-2018



Jupiter is considered as a functional malefic planet for your ascendant and in your horoscope, and it is placed in the placed in the 9th house of destiny in the constellation of Mars and this placement of Jupiter is harmonious with your horoscope.

In conclusion I will say that Mercury main period starting from 29th September, 2018 to 28th September, 2037 will remain more or less favourable period for you financially and it would good for your earning potential however since Mercury is in the 12th house you need to be alert and cautious from spurious money schemes and redundant expenses.

Month wise Financial Ups & Downs in next 3 years

Explanation of Financial houses Index for next 3 Years.

For financial ups and downs, we should analyze Desire index and Wealth Index for positive opportunities. We should analyze Windfall index as well as Detachment index for financial setback, losses and expenditures.

Wealth Index:

This indicates the progress of astrological signature for our capacity to accumulate material wealth. It projects our earning capacity through our own efforts and represents how we are managing the surplus between our income and expenditure of material possessions to create a continuous flow of wealth. Since such wealth can be used for the prosperity of our entire family and society, this index will also signify the material prosperity of our entire family and our extended family.

Windfall Index:

This gives the astrological signature for sudden unexpected fortunes and misfortunes. Though windfall is usually associated with gain, we are using this term to signify both unexpected gains and losses. These events are not expected, strike suddenly and seem to be unavoidable. The positive index value signifies unexpected monetary gains like unexpected inheritance, or gains in gambling, speculation and lotteries. It also signifies unexpected new opportunities and contacts, which will be profitable. The negative index value signifies the reverse--calamities, accidents, and losses in speculation, gambling and even death. As mentioned already, these are the results of past Karmas and Destiny and, according to us, this is that one index which probably cannot be altered by our own efforts. The difference between the Disease index and this index is that the Disease index is not unexpected and sudden, but this one is. However, one can make contingency plans through one's efforts to minimize the impact.

Desire Index:

This gives the astrological signature of how our desires are being fulfilled. Thus, this index depicts actual material gain or income that we achieve through our efforts, creativity, and our vocations. A positive value and upward trend may indicate that our gain may be even higher than the efforts that we are actually putting. Similarly, a negative value and downward trend may indicate that our gain will not be commensurate to our efforts.

Detachment Index:

This gives the astrological signature of how our material and physical assets are getting detached from us. This index will depict our material outflow, expenditure or losses. Thus, a positive index will denote expenditures for profitable investments, or expenses for a noble cause like charity. In today's global economy, a positive index can also mean successful and profitable foreign relations and ventures. A negative index will indicate investments turning sour and expenditures purely for gratification of our senses and physical desires.

❖ 1st Year Month wise Karma Index Table.

From Date	To Date	Soul	Wealth	Efforts	Happiness	Creativity	Disease	Spouse	Windfall	Destiny	Vocation	Desire	Detachment	Karma
1-Apr-17	30-Apr-17	139	38	91	90	111	144	116	38	37	117	61	159	191
1-May-17	31-May-17	121	8	107	77	112	107	111	-2	64	95	18	114	136
1-Jun-17	30-Jun-17	110	130	119	53	149	176	120	84	102	60	120	162	226
1-Jul-17	31-Jul-17	61	69	-9	-18	44	42	-1	78	70	-9	131	32	121
1-Aug-17	31-Aug-17	5	48	-66	-26	-21	49	-38	75	49	-27	90	106	110
1-Sep-17	30-Sep-17	-68	-39	-142	-55	-129	-69	-83	12	-36	-45	-24	6	-32
1-Oct-17	31-Oct-17	-153	-79	-133	-117	-207	-119	-77	-97	-62	-45	-156	-57	-171
1-Nov-17	30-Nov-17	40	-125	-11	70	-11	-3	25	-56	11	53	-109	102	20
1-Dec-17	31-Dec-17	-23	-95	-90	-5	-80	-68	-41	-28	-1	-16	-77	24	-26
1-Jan-18	31-Jan-18	91	32	63	69	103	13	81	50	5	40	42	-26	84
1-Feb-18	28-Feb-18	97	75	64	67	102	117	82	75	32	61	89	115	170
1-Mar-18	31-Mar-18	68	-75	-8	47	7	-56	18	-22	-52	54	-25	-67	-18

Best ≥ 100

Mixed < 100 And ≥ 30

Average < 30 And ≥ 5

Worst < 5

❖ 1st Year Month wise Financial Houses explanations.

April 2017

During this month your level of income would be as usual so, you cannot hope for any significant financial gain. However, your expenses would be complete under control even then you cannot hope for any new wealth creation during this month. Similarly, there would be no any major financial gain or loss during this month.

May 2017

This month can be said a challenging one on financial front, which indicates some disturbance with your income and losing money can also not be ruled out. Though, routine expenses would be justified and under control even then you cannot create new wealth. There should be no any major financial transaction during this month to avoid losses.

June 2017

This month can be said a supportive one on financial matters where having controlled expenses as well as good level of income could contribute to create some wealth or purchase luxury items in family.

July 2017

Though, the level of income would be good during this month but you have to pay attention on your expenses. Spending money on medical treatment could be there in your family but it's not going to give you any major financial trouble either.

August 2017

This month can be said a good month for you with respect to financial prosperity. You would have good flow of income where as expenses would be complete under control. Though, there could be no major financial gain but status of wealth would be also good.

September 2017

This month can be said a challenging one with respect to financial front. Hence, your every move related to finance should be with cautious approach. You may face obstacle with routine income whereas you may also encounter some unavoidable expenses.



October 2017

This month can be said the most challenging month of upcoming one year period with respect to finance where losing money cannot be ruled out. At one hand you may struggle to maintain your routine income and control your expenses whereas on other hand you may lose money in property matter. So, just try to pass this month without facing major hurdles on financial front.

November 2017

Though, during this month you could be able to take your expenses under control but issues with flow of income could be remaining with you. Again you should be cautious on financial transaction where loss of money could be there so accumulation of wealth is out of question.

December 2017

This month could bring little relief to you but not completely. Hence, your cautious approach should be continuing during this month too and there should be no major financial activities.

January 2018

This month would bring relief for you where flow of income would come on track but expenses would be remain a concern for you. However, you could be able to manage your expenses well.

February 2018

This month can be said a positive month for you, which could give you some financial gain along with expenses complete under control. You may also purchase some good house hold items or invest money for future financial prospects.

March 2018

This month can be said a moderate month for you on financial front but again expenses could go on higher side. Routine income would be good but do not invest money in any activity.



❖ 2nd Year Month wise Karma Index Table

From Date	To Date	Soul	Wealth	Efforts	Happiness	Creativity	Disease	Spouse	Windfall	Destiny	Vocation	Desire	Detachment	Karma
1-Apr-18	30-Apr-18	91	-86	-27	39	1	-39	-4	-17	-26	60	9	-30	13
1-May-18	31-May-18	122	128	113	93	173	110	119	119	29	50	131	48	188
1-Jun-18	30-Jun-18	107	249	154	65	187	215	185	159	44	74	170	139	279
1-Jul-18	31-Jul-18	96	211	136	43	146	206	160	117	34	87	147	139	239
1-Aug-18	31-Aug-18	-26	67	67	-76	-41	123	85	-75	28	81	-45	116	34
1-Sep-18	30-Sep-18	77	84	89	40	98	121	110	45	67	59	52	120	160
1-Oct-18	31-Oct-18	48	162	83	58	109	87	138	117	-33	43	73	24	147
1-Nov-18	30-Nov-18	18	70	74	31	73	96	91	32	77	14	-3	126	118
1-Dec-18	31-Dec-18	5	55	32	20	47	73	49	42	70	-8	11	117	104
1-Jan-19	31-Jan-19	-40	17	-66	-3	-58	-64	4	38	-104	-5	-26	-71	-29
1-Feb-19	28-Feb-19	32	25	-21	7	5	18	8	43	-5	16	49	24	63
1-Mar-19	31-Mar-19	46	8	-11	4	28	-45	9	36	9	-6	45	-73	27

Best ≥ 100

Mixed < 100 And ≥ 30

Average < 30 And ≥ 5

Worst < 5

❖ 2nd Year Month wise Financial Houses explanations

April 2018

During this month, your level of income would be just average. So, you cannot hope for any significant financial gain. Moreover, your expenses would be on higher side. You must keep a tight control on your spending habit during this month.

May 2018

This month would be a better period as compared to last month. You would be able to save money during this month. There would be the possibility of experiencing financial gains. If you are due for any appraisal, then it would give you good rise.

June 2018

This month can be said a favourable period for matters related to finances. You would see a rise in your income. Your expenses would be also under your control. You would be happy to see elevation in your bank balance.

July 2018

This month would be very much similar to the last month in matters related to finances. It would be an easy going month for you both in savings and expenses aspects of life. You may think to invest your money in acquisition of assets.

August 2018

This month can be said to be a moderate month for you. Your expenditure would be well under your control and you may plan your finances accordingly. But, you may have to remain cautious regarding the income aspect during this month, since you may experience disturbances in the matters related to gains. In addition, the possibility of losing money cannot be ruled out.

September 2018

This month would remain smooth for matters related to finances. You would see a little improvement in the matters related to money. There would be hike in the matters related to gains.



October 2018

This month can be said very favourable for saving the money. Your bank balance would be in comfortable position and you may think to utilize this money in some investment plans. The possibility of sudden gains is also there during this month.

November 2018

This would be a challenging month for your earnings. It would be on little lower side during this month. You are advised to keep a check on expenses so that you do not face any kind of financial crunch. Net wealth would be also on low.

December 2018

This month could bring little relief to you, but not completely. Despite this, you must remain cautious in money matters and pass this month with keeping a tight hand on expenses.

January 2019

This month would be challenging for you. There would be disturbance in earnings and you may have to plan ahead in this month according to this situation. In addition, you might experience sudden necessity to spend money on urgent requirement. So, please be cautious in matters related to finances during this month.

February 2019

This month can be said a little better as compared to last month. You would be able to save some money if you keep your expenses complete under control.

March 2019

On financial front, this would be average month for you. But there is a point to take care that again expenses could go on higher side. Routine income would be good, but then also you do not invest money in any activity.



❖ 3rd Year Month wise Karma Index Table

From Date	To Date	Soul	Wealth	Efforts	Happiness	Creativity	Disease	Spouse	Windfall	Destiny	Vocation	Desire	Detachment	Karma
1-Apr-19	30-Apr-19	133	48	116	36	142	54	83	23	80	53	98	-26	102
1-May-19	31-May-19	62	117	78	30	102	113	92	78	61	30	87	93	160
1-Jun-19	30-Jun-19	32	50	-40	12	5	24	10	81	-11	7	72	40	98
1-Jul-19	31-Jul-19	38	-6	-92	21	-47	-15	-19	64	-85	37	52	12	59
1-Aug-19	31-Aug-19	15	2	-80	3	-65	28	-7	38	-63	47	24	80	68
1-Sep-19	30-Sep-19	-99	-74	-101	-82	-173	-29	-45	-90	-34	8	-128	63	-80
1-Oct-19	31-Oct-19	-22	-112	-77	-14	-80	-85	-50	-56	-6	-12	-84	-19	-68
1-Nov-19	30-Nov-19	54	8	85	-10	96	-14	54	-18	146	-25	9	-42	34
1-Dec-19	31-Dec-19	76	-7	67	28	102	16	41	5	132	-10	28	23	76
1-Jan-20	31-Jan-20	155	180	234	90	275	163	194	100	142	50	141	56	228
1-Feb-20	29-Feb-20	132	-3	102	20	115	64	66	-20	136	54	63	42	106
1-Mar-20	31-Mar-20	68	2	12	31	48	2	32	32	26	22	38	0	69

Best ≥ 100 Mixed < 100 And ≥ 30 Average < 30 And ≥ 5 Worst < 5



April 2019

May 2019

June 2019

July 2019

August 2019

September 2019

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October 2019

This month can be said the most challenging month of upcoming one year period with respect to finance where losing money cannot be ruled out. You may have to try hard to maintain your routine income and at the same time, you must control your expenses. So, you are advised to pass this month without facing major hurdle on financial front.

November 2019

Same condition would continue during this month also, but you would experience little improvement in finances. You may face situation of sudden expenses which you cannot avoid. So, you have to manage your financial matters with utmost care. Again you should be cautious on financial transaction where loss of money could be there.

December 2019

This month could bring little relief to you, but not completely. Hence, your cautious approach should continue during this month too and there should not be major financial activities. Again, you have to take money out from your savings in order to meet your expenses.

January 2020

This month would be a positive month for you after a gap of challenging situations at financial front. This would be a big relief for you, where flow of income would come on track and expenses would also not bother you much. You could be able to manage your expenses well.

February 2020

You have to be little careful during this month. Your income would be little lower on side. So you may have to plan beforehand so that you do not face any financial crunch. You have to be careful so that you may not face any loss too.

March 2020

This month can be said a moderate month for you on financial front. You would see rise in net wealth, but at the same time, you have to keep a check on expenses. Routine income would be good, but do not invest money in any activity.

Answers to your specific financial concern

❖ Your Concern:

Whether I will be able to make good profits in equity/commodity futures trading? What precautions I should take? Which days are more beneficial? Which months are more beneficial? Which days/months should be avoided? Which period is good & not good?

❖ Our Answer:

Regarding your query, I feel that there are decent chances of making good profits in equity and commodity for sure. However, period till September, 2018 is not very conducive, favourable and opportune for you to plan for ambitious investment or speculation investment. After this period, you can plan investment as per the financial planning and strategies.

For you, Monday, Friday and Saturday would remain most productive and propitious for you.

Beneficial months would be June, August, September and December in every year.

As indicated above, you should concentrate on days and months and apart from these months and dates, you can avoid other days and months in a year as per your own convenience.

For the last query or question, you are kindly requested to refer to the Karma Index table just above this section and accordingly you can make future planning. You can use the table as a ready reckoner.



Astrological Remedies to enhance your Finance Status

For greater financial prosperity and wealth, you should strengthen lord of your upcoming main period Lord, Mercury with Gem therapy.

You should strengthen the planet Mercury by wearing an **Emerald** weighing 5 carats in potency. It must be mounted on a gold ring and worn on the little or last finger of your right hand. The gem must be put on first on a Wednesday morning.

You may also opt for **Shree Yantra** for enhanced prosperity and development in your general life. For further details please visit our web site.

May God grant you all peace, prosperity and happiness in every aspect of your life.

With Warm Regards
Team Cyber Astro