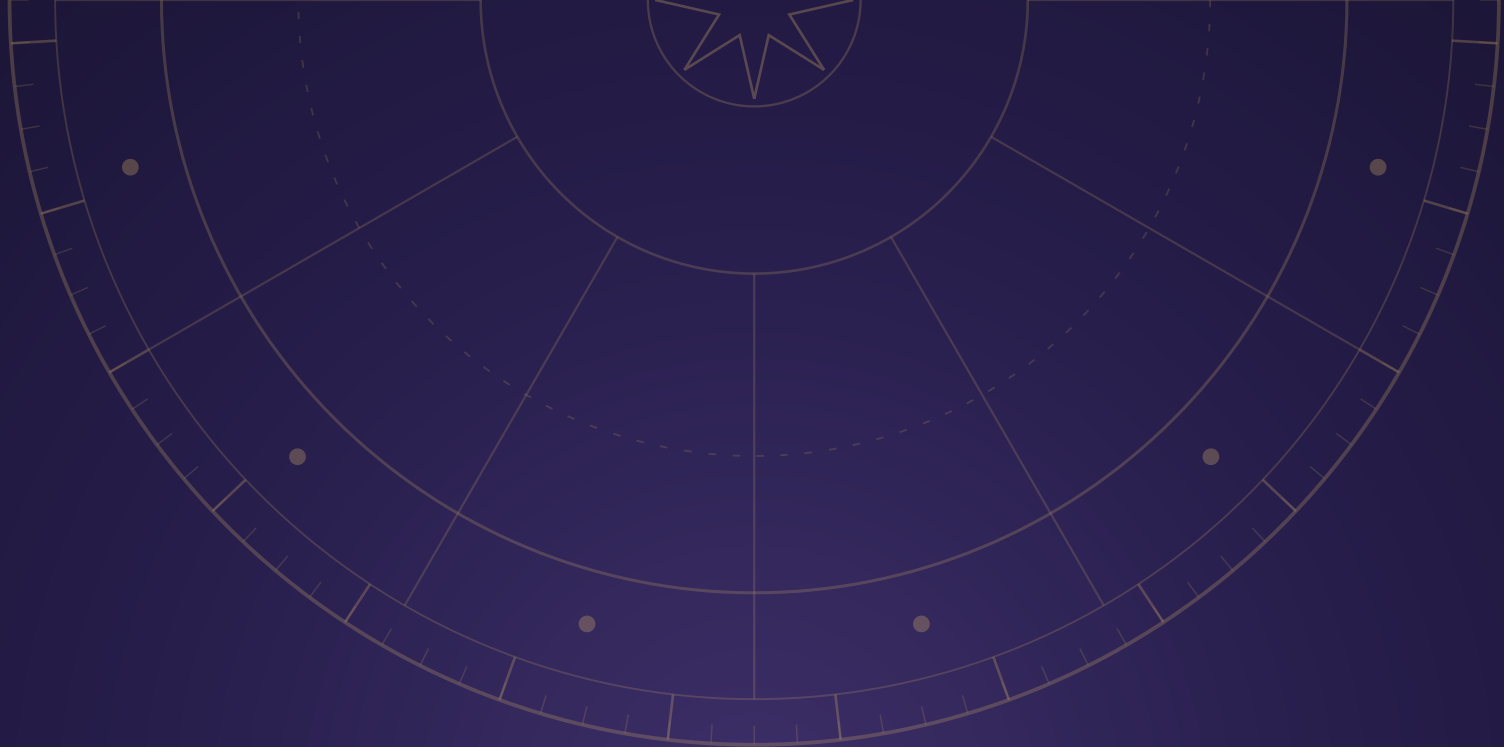


ORACULAR

VEDIC ASTROLOGY

PERSONAL VEDIC REPORT

Dhan Yog: Wealth Combinations Report

PREPARED EXCLUSIVELY FOR

Karan Kapoor

3 Dec 1988 · 16:40 · Pune

ASCENDANT	MOON SIGN	NAKSHATRA	CURRENT PERIOD
Aries	Virgo	Hasta	Jupiter – Saturn

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Generated 09 Oct 2026 · Vedic (Sidereal) · Lahiri Ayanamsha

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At a glance boxes open each chapter with its key takeaway. **What to do** boxes turn the reading into practical steps. Chapters marked with a diamond are charts and tables computed from your birth data.

Your Birth Details & Panchanga

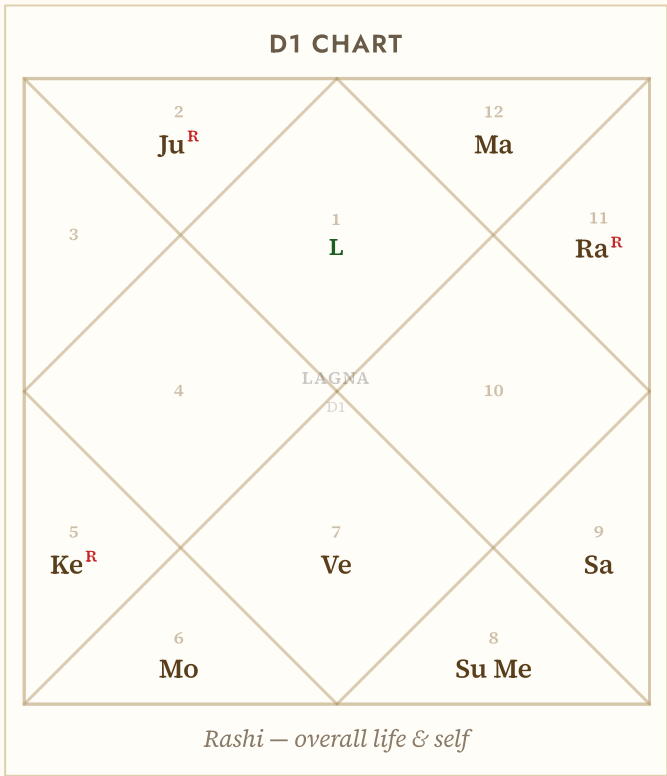
The exact astronomical moment your chart is cast from.

NAME	Karan Kapoor	LAGNA	Aries
DATE OF BIRTH	03-12-1988	MOON SIGN	Virgo
TIME OF BIRTH	16:40:00	NAKSHATRA	Hasta (Pada 1)
PLACE	Pune	TITHI	Krishna Paksha Dashami
COORDINATES	18.5204, 73.8567	YOGA	Ayushman
TIMEZONE	UTC +5.5	KARANA	Vanija
WEEKDAY	Saturday	SAMVATSARA	Vibhava

Balance of Mahadasha at birth: Moon — 8y 11m 25d

Your Birth Chart — Lagna (D1)

The Rashi chart, the foundation every wealth indication in this report is read against.



Planetary Positions at Birth

Where each of the nine grahas sat at your first breath.

PLANET	HOUSE	SIGN	LONGITUDE	NAKSHATRA	PADA	MOTION	KARAKA
Lagna	1	Aries	28° 58' 12"	—	—	—	—
Sun	8	Scorpio	17° 48' 58"	Jyeshtha	1	Direct	Bhratri Karaka
Moon	6	Virgo	11° 20' 55"	Hasta	1	Direct	Putra Karaka
Mars	12	Pisces	13° 41' 7"	Uttara Bhadrapada	4	Direct	Pitri Karaka
Mercury	8	Scorpio	18° 58' 38"	Jyeshtha	1	Direct	Atma Karaka
Jupiter	2	Taurus	5° 57' 3"	Krittika	3	Rx — Retrograde	Dara Karaka
Venus	7	Libra	18° 32' 48"	Swati	4	Direct	Amatya Karaka
Saturn	9	Sagittarius	8° 33' 37"	Mula	3	Direct	Gnati Karaka
Rahu	11	Aquarius	15° 35' 42"	Shatabhisha	3	Rx — Retrograde	Matri Karaka
Ketu	5	Leo	15° 35' 42"	Purva Phalguni	1	Rx — Retrograde	

Rx (R) = Retrograde — the planet appears to move backward from Earth’s view, which traditionally intensifies or turns its themes inward. On charts, a small red R after a planet marks it retrograde. Key: L = Lagna, Su = Sun, Mo = Moon, Ma = Mars, Me = Mercury, Ju = Jupiter, Ve = Venus, Sa = Saturn, Ra = Rahu, Ke = Ketu.

Your Chart's Wealth Signature

AT A GLANCE

Karan Kapoor, your wealth signature is built for accumulation through knowledge, disciplined networks and purposeful partnerships. The chart shows two Dhana yogas, no Raja yogas, and two Vipareeta Raja yogas: Harsha and Sarala.

Your Lagna lord is Mars, linking initiative and personal drive with the ability to handle complex, behind-the-scenes or transformational environments. Your 2nd lord is Venus, placed in its own sign in the 7th house, giving wealth potential through clients, alliances, negotiation and refined commercial judgment. Your 11th lord is Saturn, placed in the 9th house, making long-term gains depend on structured effort, institutional connections, mentors and principled expansion.

The two Dhana yogas are **9th lord Jupiter placed in the 2nd house** and **11th lord Saturn placed in the 9th house**. Together, they connect fortune, learning and networks directly with savings and income. The two Vipareeta Raja yogas are **Harsha Vipareeta Raja yoga**, from the 6th lord Mercury in the 8th house, and **Sarala Vipareeta Raja yoga**, from the 8th lord Mars in the 12th house; these favour recovery, strategic problem-solving and gains that emerge after navigating complicated circumstances.

Your strongest planet is Saturn, followed by Jupiter, Mars, Mercury, Venus, Moon and Sun. This order supports a wealth path that rewards patience, planning and sustained execution more than impulsive speculation. The 2nd house is weak by Sarva Ashtakavarga, so preserving wealth deserves as much attention as creating it; meanwhile, the 10th and 11th houses are strong, supporting visible work and income-building capacity.

05

The Second House: Accumulated Wealth

The wealth foundation

AT A GLANCE

Your second house is a place where wealth can be accumulated, but it needs deliberate protection. The strongest promise comes from Jupiter occupying Taurus, supported by the ninth lord Jupiter in the second and the eleventh lord Saturn in the ninth.

Your second house is **Taurus**, and its lord is **Venus**, placed in the seventh house. Venus is in its own sign, giving the wealth lord dignity through relationships, agreements, clients and commercial exchange. The second house holds Jupiter, while Sun and Mercury cast their seventh aspects to it. This makes knowledge, judgment, visibility and articulate communication valuable assets in building income and preserving financial standing.

The second house has a **weak** Sarva Ashtakavarga grade. This does not remove the wealth promise; it advises discipline around retention. Money may accumulate through capable partnerships and sound opportunities, yet family obligations, generosity or changing commitments can make the holding phase more important than the earning phase. Your speech is a practical resource: measured, informed expression can attract trust, while hurried or overly direct words may affect financial cooperation.

Patterns of accumulation

Jupiter in the second house forms a Dhana yoga through the ninth lord, linking fortune, learning and ethical guidance with stored wealth. The second-house Jupiter also supports a family pattern in which knowledge, counsel and principled decision-making can become financial resources. At the same time, the second house's weak grade suggests that prosperity benefits from clear reserves, written agreements and conservative handling of shared funds.

In the D2, Venus occupies the Taurus ascendant, while Sun and Mercury occupy Gemini in the second house. This reinforces the importance of refined judgment, communication and commercial intelligence in wealth management. Jupiter in Cancer in the third house of D2 adds value to self-directed learning and practical initiative.

WHAT TO DO

Treat every financial commitment as something to be preserved, not merely acquired. Build savings before expanding obligations, keep family and partnership finances transparent, and use your speech as a deliberate instrument of trust.

The Eleventh House: Income, Gains & Networks

Income and gains

AT A GLANCE

Your 11th house has a strong capacity to generate gains, especially through disciplined long-term connections, institutional circles and purposeful professional networks. Income grows best when ambition is matched with patience, structure and careful selection of associations.

The 11th house is Aquarius, and its lord Saturn is placed in the 9th house. This creates a Dhana yoga, linking gains with higher knowledge, mentors, international or large institutional environments, principled work and long-range vision. Saturn's placement supports earnings that mature gradually rather than arriving through quick, irregular opportunities.

Rahu occupies the 11th house, adding an unconventional, ambitious and wide-reaching quality to your networks. You may gain through technology, foreign links, mass platforms, specialised communities or circles outside traditional expectations. Rahu can enlarge opportunities, but it also makes discernment essential: not every attractive connection will be equally dependable.

The house receives Saturn's 3rd aspect and Ketu's 7th aspect. Saturn favours gains built through consistency, responsibility and durable alliances, while Ketu can make some friendships or group affiliations feel intermittent. Elder siblings and senior contacts may be experienced as capable yet somewhat distant, with practical value emerging over time.

The 11th house has a **strong** Sarva Ashtakavarga grade, giving your gains sector good resilience and capacity. In the D2 wealth chart, the Moon and Mars occupy the 11th house, supporting financial momentum through initiative, responsiveness and the ability to act when opportunities appear. Your strongest planet is Saturn, followed by Jupiter and Mars; this order reinforces the value of disciplined planning over speculation.

WHAT TO DO

Build a focused network rather than collecting contacts. Honour mentors, maintain professional consistency, document financial commitments and favour alliances that demonstrate reliability through repeated action.

07

The 9th & 5th Lords: Fortune Feeding Wealth

AT A GLANCE

Your fortune and intelligence feed wealth through a direct 2nd-house connection, with Jupiter carrying 9th-house luck into accumulated resources and the 5th lord Sun working through the 8th house. This favours wealth built through insight, research, transformation and the ability to handle complex financial matters.

Your 9th lord Jupiter sits in the 2nd house in Taurus, creating a direct Dhana yoga. Jupiter is retrograde, yet it remains the second-highest planet in your strength sequence, following Saturn; this supports mature judgment, learning from experience and a capacity to preserve value. Because Jupiter also rules the 12th house, fortune can develop through foreign links, institutional settings or disciplined management of expenditure, rather than through simple accumulation alone.

The 5th lord Sun sits in the 8th house in Scorpio with Mercury. The 5th house is average and contains Ketu, while the Sun is the weakest planet in your strength sequence. This makes intelligence less conventional: your best decisions arise when you investigate beneath appearances, study confidential information and remain composed during change. The 5th lord does not directly connect with the 2nd or 11th house in the foundation pattern, so its contribution to wealth is indirect—through specialised knowledge, strategy and transformation.

Jupiter's placement is the clear bridge from fortune to money: the 9th lord occupies the 2nd house, while the 11th lord Saturn sits in the 9th, forming another Dhana yoga. Your Hora chart reinforces the wealth theme through Venus in the

1st house and the Sun and Mercury in the 2nd, favouring practical financial intelligence and earnings supported by communication.

WHAT TO DO

Build wealth through research-led decisions, long-term learning and carefully structured reserves. Let insight become an asset rather than chasing quick speculation.

08

Classical Yogas in Your Chart

Special planetary combinations the classical texts recognize in your chart.

21 classical yogas present in your chart.

Vesai Yoga
D1

Sunaphaa Yoga
D1

Maalavya Yoga
D1

Sareera Soukhya Yoga
D1

Sumukha Yoga
D1

Nishkapata Yoga
D1

Parakrama Yoga
D1

Bandhu Puja Yoga
D1

Bahu Puthra Yoga
D1

Bhratruvridhi Yoga
D1

Vosi Yoga
D1

Ubhayachara Yoga
D1

Anaphaa Yoga
D1

Daama Yoga
D1

Vrana Yoga
D1

Grihansa Yoga
D1

Nipuna Yoga
D1

Sankha Yoga
D1

Harihara Brahma Yoga
D1

Hara Yoga
D1

Duradhara Yoga
D1

09

Raja, Dhana & Vipareeta Yogas

Combinations formed by your house lords, computed from your chart.

YOGA	FORMED BY
Dhana yoga	9th lord Jupiter placed in the 2nd house
Dhana yoga	11th lord Saturn placed in the 9th house
Harsha Vipareeta Raja yoga	6th lord Mercury in the 8th house
Sarala Vipareeta Raja yoga	8th lord Mars in the 12th house

Dhana Yogas — Your Wealth-Forming Combinations

AT A GLANCE

Your chart carries a clear wealth promise through the 2nd, 9th and 11th houses, with the strongest results emerging when Jupiter, Saturn, Venus or Mercury periods activate their financial themes. Wealth is best built through disciplined accumulation, professional networks and intelligent management of shared or complex resources.

Dhana yoga: 9th lord Jupiter placed in the 2nd house

This links fortune, higher guidance and prosperity directly with accumulated wealth, family resources, speech and values. Jupiter's period is especially productive for building financial reserves, while the periods of Jupiter's connected wealth lords, Venus and Saturn, can also help convert opportunity into tangible assets.

Dhana yoga: 11th lord Saturn placed in the 9th house

Gains arise through long-term effort supported by mentors, institutions, international links, structured learning and principled professional relationships. Saturn's periods favour durable income systems and mature financial planning; Jupiter and Saturn periods together are particularly relevant to this combination.

Harsha Vipareeta Raja yoga

The 6th lord Mercury in the 8th house supports gains through problem-solving, investigation, analytics, compliance, research, insurance, taxation or other fields involving complexity. Mercury periods can reward your ability to turn difficult situations into practical advantage, especially when your work requires technical judgment.

Sarala Vipareeta Raja yoga

The 8th lord Mars in the 12th house can create resilience around hidden resources, foreign connections, institutional work and transformation through changing financial circumstances. Mars periods, supported by Jupiter, may be

useful for strategic restructuring, though disciplined control of expenditure remains important.

Maalavya Yoga

Venus in its own sign in the 7th house highlights prosperity through partnerships, clients, negotiation, public dealings, design, comforts and refined commercial presentation. Venus periods are especially favourable for collaborative ventures and value-based businesses. Venus is your wealth-signifying 2nd and 7th lord, making relationship management financially significant.

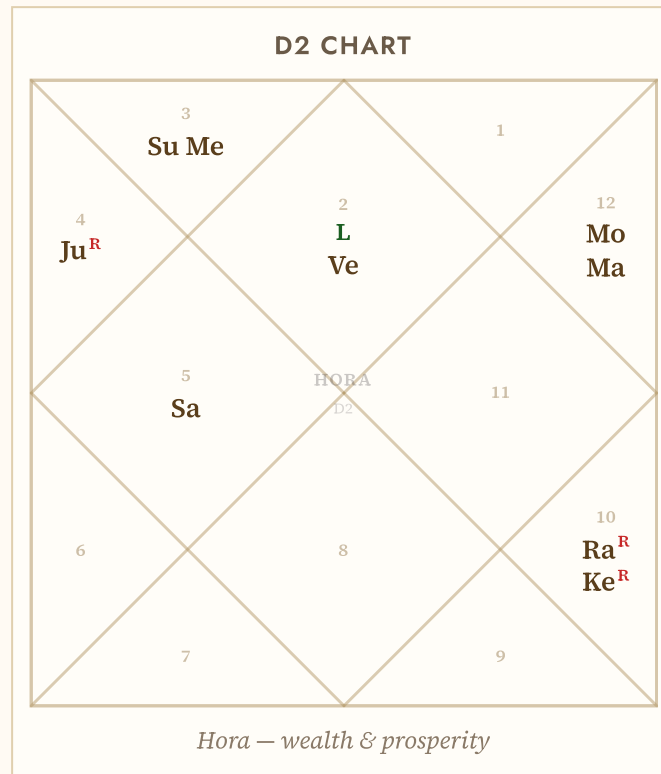
Sunaphaa Yoga

This yoga supports self-generated resources through initiative, competence and the ability to build a distinct professional identity. It complements the chart's lordship-based wealth combinations by encouraging you to rely on developed skill rather than passive expectation. The periods of Jupiter, Saturn and Venus can bring its financial potential into visible form.

Vesai Yoga, Vosi Yoga, Ubhayachara Yoga and Nipuna Yoga add capability, practical intelligence and professional adaptability; together, they reinforce the central promise created by Jupiter in the 2nd house and Saturn in the 9th.

Wealth Chart — Hora (D2)

The divisional chart traditionally read for wealth and material resources.



What Your Hora Chart Reveals

Hora Chart: Wealth Foundation

AT A GLANCE

Your Hora chart reinforces the promise of accumulated wealth, with a stable Taurus foundation and a strong emphasis on the 2nd and 11th houses. It adds the potential for income through communication, initiative, networks and multiple channels rather than through one narrow source.

Taurus rising in the D2 gives wealth-building a practical, steady orientation. Venus in the 1st house supports financial taste, negotiation, asset management and the ability to attract material support. The 2nd house contains the Sun and

Mercury in Gemini, highlighting earnings through speech, analysis, commerce, writing, technology or business activity. This strengthens the D1 wealth picture by making financial intelligence and communication central to your prosperity.

The 11th house holds the Moon and Mars in Pisces, adding gains through adaptable networks, enterprise, initiative and work connected with broad or changing markets. The Moon brings fluctuation, while Mars adds drive; together they favour active participation rather than passive reliance on fixed income. Jupiter in the 3rd house further supports self-made progress through learning, skills, planning and repeated effort.

Overall, the D2 confirms the D1’s wealth combinations involving the 2nd and 11th houses, while adding a clear message: your strongest financial results come when refined judgment is joined with communication, initiative and disciplined networking. Wealth is better sustained when gains are diversified and decisions remain practical rather than impulsive.

13

Ashtakavarga — Your Strength Map

A house-by-house benefic-point map showing where life flows most easily.

PLANET	H1 ARIES	H2 TAURUS	H3 GEMINI	H4 CANCE R	H5 LEO	H6 VIRGO	H7 LIBRA	H8 SCORPI O	H9 SAGITT ARIUS	H10 CAPRIC ORN	H11 AQUARI US	H12 PISCES	TOTAL
Sun	3	1	5	5	3	7	4	3	3	5	3	6	48
Moon	4	6	6	3	5	4	1	3	3	5	6	3	49
Mars	5	1	3	2	3	6	3	1	2	4	3	6	39
Mercury	6	2	4	5	3	5	7	4	5	5	3	5	54
Jupiter	4	5	4	6	5	4	3	5	5	4	6	5	56
Venus	4	4	4	5	5	5	4	4	4	5	5	3	52
Saturn	4	3	3	4	4	5	3	2	2	2	5	2	39
Lagna	2	4	5	1	5	5	4	4	4	5	7	3	49
Sarva	30	22	29	30	28	36	25	22	24	30	31	30	337

Strong house (Sarva ≥ 30) Moderate Softer house (Sarva ≤ 25) Planet score high (≥ 5) Planet score low (≤ 2)

Your Financial Temperament

AT A GLANCE

You sit closer to a disciplined saver than a spontaneous spender, with a measured appetite for risk. Your chart supports building wealth through patience, structure and deliberate decisions rather than frequent speculation. Your strongest planet is Saturn, followed by Jupiter and Mars. This ranking gives you endurance, strategic judgment and the ability to act decisively when your principles are clear. Mercury, Venus, Moon and Sun follow in that order, so analysis and relationship awareness are useful, while emotional or ego-driven choices should not lead financial decisions. The 2nd house has a weak Ashtakavarga grade, while the 11th house is strong. This contrast makes you more capable of generating opportunities and gains than of automatically retaining everything that comes in. Jupiter occupying the 2nd house supports a thoughtful, values-based approach to resources, while the 11th house's Rahu can make results feel uneven unless you maintain firm boundaries. The 2nd lord Venus is in its own sign in the 7th house, giving refinement and balance in financial judgment, especially when decisions involve trusted cooperation. The 11th lord Saturn in the 9th house favors long-range thinking, learning and principled planning. Together, these indications place you between cautious and bold: conservative about foundations, but willing to take a considered chance when the reasoning is sound.

- ◆ Set written rules for saving, spending and discretionary decisions.
- ◆ Review progress at fixed intervals instead of reacting to short-term changes.
- ◆ Separate essential reserves from money intended for growth or experimentation.
- ◆ Use knowledgeable, trustworthy advisers while retaining final responsibility.

WHAT TO DO

Build consistency first, then permit calculated flexibility. Your temperament is best served by steady accumulation, clear limits and decisions made after reflection rather than urgency.

15

Wealth Leaks & Safeguards

AT A GLANCE

Your main leakage pattern is not a lack of earning potential; it is the tendency for money to be diverted through hidden obligations, reactive decisions, and weak retention. A written system that separates commitments from discretionary spending will protect accumulation.

- ♦ **Unplanned outflows and problem-solving costs:** The 6th lord Mercury occupies the 8th house, while the 8th house is weak. This can make expenses arise through complications, disputes, repairs, or matters that were not fully anticipated. Your approach is intelligent and investigative, but you may act only after an issue becomes urgent. *Safeguard:* maintain a dedicated contingency reserve and review recurring obligations monthly before they become pressing.
- ♦ **Difficulty retaining what enters:** The 2nd house is weak and receives the 7th aspects of Sun and Mercury. This can connect financial leakage with agreements, communication, shared decisions, or an overconfident assumption that details will work themselves out. *Safeguard:* put every significant commitment in writing, allow a cooling-off period, and have an impartial person review the terms.
- ♦ **Outflows driven by urgency or generosity:** The 8th lord Mars is in the 12th house, and the 12th house receives the 7th aspect of Moon. You may spend decisively when protecting others, resolving pressure, or restoring peace, even when the cost is larger than intended. *Safeguard:* set a fixed ceiling for help and emergency spending, and do not exceed it without a later review.

Your strongest planet is Saturn, followed by Jupiter and Mars. This supports disciplined correction: when rules are simple, visible, and consistently followed, you are much more capable of preserving wealth than your leakage patterns initially suggest.

16

Current Planetary Periods

The Mahadasha, Antardasha and finer periods running for you right now.

MAHADASHA	ANTARDASHA	PRATYANTAR	SOOKSHMA
Jupiter	Saturn	Mars	Saturn
till 2038-11-28	till 2027-07-29	till 2026-11-11	till 2026-10-15

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Vimshottari Dasha Timeline

Your full 120-year sequence of planetary periods, with the current period highlighted.

PERIOD	STARTS	ENDS
Moon Mahadasha	1987-11-30	1997-11-29
Mars Mahadasha	1997-11-29	2004-11-28
Rahu Mahadasha	2004-11-28	2022-11-28
► Jupiter Mahadasha	2022-11-28	2038-11-28
Jupiter	2022-11-28	2025-01-15
► Saturn	2025-01-15	2027-07-29
Mercury	2027-07-29	2029-11-03
Ketu	2029-11-03	2030-10-10
Venus	2030-10-10	2033-06-10
Sun	2033-06-10	2034-03-29
Moon	2034-03-29	2035-07-29
Mars	2035-07-29	2036-07-04
Rahu	2036-07-04	2038-11-28
Saturn Mahadasha	2038-11-28	2057-11-27

PERIOD	STARTS	ENDS
Saturn	2038-11-28	2041-11-30
Mercury	2041-11-30	2044-08-09
Ketu	2044-08-09	2045-09-18
Venus	2045-09-18	2048-11-18
Sun	2048-11-18	2049-10-31
Moon	2049-10-31	2051-06-01
Mars	2051-06-01	2052-07-10
Rahu	2052-07-10	2055-05-17
Jupiter	2055-05-17	2057-11-27
Mercury Mahadasha	2057-11-27	2074-11-27
Mercury	2057-11-27	2060-04-24
Ketu	2060-04-24	2061-04-21
Venus	2061-04-21	2064-02-20
Sun	2064-02-20	2064-12-27
Moon	2064-12-27	2066-05-28
Mars	2066-05-28	2067-05-25
Rahu	2067-05-25	2069-12-12
Jupiter	2069-12-12	2072-03-19
Saturn	2072-03-19	2074-11-27
Ketu Mahadasha	2074-11-27	2081-11-26
Venus Mahadasha	2081-11-26	2101-11-27
Sun Mahadasha	2101-11-27	2107-11-27

Favorable Periods for Wealth Growth

AT A GLANCE

Your clearest wealth-development phase within this 15-year view is 2028-12-26 to 2029-03-29, during Jupiter/Mercury, when Jupiter is favourable from the Moon and aspects the 11th house from Lagna. Your natal Dhana yogas—Jupiter, the 9th lord, in the 2nd house and Saturn, the 11th lord, in the 9th—give the dashas a strong financial foundation, while the weak 2nd-house Ashtakavarga advises disciplined retention.

- ♦ **Jupiter/Mercury — 2028-12-26 to 2029-03-29:** Mercury's connection with the 2nd house and Jupiter's 9th-lord Dhana yoga favour analytical work, commercial decisions and carefully structured financial growth; Jupiter is favourable from the Moon and aspects the 11th house from Lagna.
- ♦ **Jupiter/Mercury — 2029-08-25 to 2029-11-03:** Jupiter again occupies Libra, 2nd from the Moon, and aspects the 11th from Lagna, supporting gains through partnerships while Mercury activates practical strategy and detailed execution.
- ♦ **Jupiter/Ketu — 2029-11-03 to 2030-01-25:** Jupiter remains favourable from the Moon and aspects the 11th from Lagna, so the 9th-lord Dhana yoga can support selective opportunities, provided commitments remain measured.
- ♦ **Jupiter/Ketu — 2030-05-01 to 2030-09-23:** Jupiter's return to Libra again supports the 11th house from Lagna and the 2nd from the Moon; Ketu calls for simplicity, clean documentation and avoidance of speculative complexity.
- ♦ **Jupiter/Venus — 2032-03-05 to 2032-05-31:** Jupiter in Capricorn favourably influences the 2nd house from Lagna, while Venus owns the 2nd and 7th houses and is strong in its own sign, supporting wealth through alliances and professional presentation.
- ♦ **Jupiter/Venus — 2032-08-12 to 2032-10-08:** The Venus sub-period continues to draw on the 2nd-house lord's strength, though Jupiter is demanding from the Moon; consolidate gains rather than stretching resources.

Caution: Jupiter/Mercury from 2027-07-29 to 2028-12-26 is mixed, with Jupiter repeatedly demanding from the Moon and Saturn placing pressure on financial consolidation. Jupiter/Ketu from 2030-01-25 to 2030-05-01 and 2030-09-23 to 2030-10-10 calls for restraint as Jupiter is demanding and Saturn occupies the 2nd from Lagna. Jupiter/Venus from 2030-10-10 to 2032-03-05 also favours preservation over aggressive expansion.

Transit support

Jupiter supports wealth when it enters Libra on 2028-12-26 and again on 2029-08-25, occupying the 2nd from the Moon and aspecting the 11th from Lagna; each span runs to the next Jupiter sign change. It returns to Libra on 2030-05-01 and supports the 11th from Lagna until 2030-09-23.

Saturn enters Taurus, the 2nd from Lagna, on 2030-04-17 and leaves it on 2032-05-31.

WHAT TO DO

Use the supportive Jupiter periods for structured negotiations, long-term investments and strengthening income systems, while treating the weak 2nd-house score as a reminder to protect liquidity and review every major commitment carefully.

19

Remedies to Strengthen Your Wealth Yogas

AT A GLANCE

Strengthen the Jupiter–Saturn wealth pathway through disciplined saving, ethical expansion and steady service. Your 2nd lord Venus is strong in its own sign, while Saturn benefits most from patient, structured practice.

Mantras

- ♦ For the 9th lord Jupiter placed in the 2nd house, recite *Om Gram Greem Graum Sah Gurave Namah* 108 times on Thursdays. This supports wise financial

judgment, learning and principled wealth-building.

- ♦ For the 11th lord Saturn placed in the 9th house, recite *Om Sham Shanicharaya Namah* 108 times on Saturdays. Let the practice reinforce patience, responsibility and consistency in long-term gains.

Charity

- ♦ On Saturdays, offer practical help to elderly, labouring or economically vulnerable people. This is traditionally aligned with Saturn in the 9th house and supports humility in the pursuit of gains.
- ♦ On Thursdays, donate yellow foods, books or educational support, honouring Jupiter in the 2nd house and its connection with knowledge, nourishment and ethical prosperity.

Lakshmi practice

- ♦ On Friday evening, keep your entrance and prayer space clean, light a ghee lamp and recite *Om Shreem Mahalakshmyai Namah* 108 times. Venus, your 2nd lord, occupies its own sign in the 7th house, so cultivate beauty, fairness and gracious cooperation in every financial partnership.

Weekly discipline

- ♦ Review income, savings and commitments every Saturday, then set one realistic financial priority for the coming week. This directly supports Saturn, the 11th lord in the 9th house, while respecting the weak 2nd-house Ashtakavarga grade through careful stewardship.

Gemstones

- ♦ A yellow sapphire for Jupiter may be considered because Jupiter is the 9th lord placed in the 2nd house. Consult a qualified astrologer for suitability, quality and wearing method before using any gemstone.

Your 3-Step Daily Routine

Current Focus: Jupiter Mahadasha & Saturn Antardasha. Build wealth through Jupiter's wisdom, ethical expansion, and financial judgment, while Saturn asks you to create disciplined systems, honour commitments, and turn long-term plans into steady results.

- ♦ **Plan for 10 minutes:** Write your three highest-value financial or professional tasks for the day, then complete the most important one before checking distractions. This channels Jupiter's growth through Saturn's prioritisation.
- ♦ **Review money for 15 minutes:** Record yesterday's spending, check one account or investment, and move a defined amount toward savings or debt reduction. Keep the process consistent rather than chasing quick gains.
- ♦ **Study and apply for 20 minutes:** Read a trusted lesson on finance, leadership, or your professional field, then note one action to use today. Jupiter develops understanding; Saturn makes learning practical through repetition.

Cultivating Abundance Consciously

AT A GLANCE

Your strongest financial pattern comes from the Dhana yoga of the 9th lord Jupiter placed in the 2nd house, supported by the Dhana yoga of the 11th lord Saturn placed in the 9th house. Wealth grows best when you combine knowledge, sound judgment and long-term financial discipline.

The 2nd house is the clearest wealth foundation in your chart, although its Ashtakavarga strength is weak, so earning potential must be matched by careful retention. Build reserves, review agreements closely and separate essen-

tial savings from discretionary spending. Your strong 10th and 11th houses support purposeful work and gains, while the strong 6th house favours steady effort, practical problem-solving and consistent routines.

The most supportive window named for you is **Jupiter/Mercury**. Use this period to apply analysis, communication and commercial intelligence to financial decisions. The D2 chart further supports a practical approach: develop more than one reliable income channel, protect liquidity and let measured progress take priority over speculation.

WHAT TO DO

Keep written financial targets, automate saving, assess risk before committing capital and invest in skills that strengthen your professional value. Karan, your chart rewards disciplined learning and patient execution; by turning these qualities into daily habits, you can cultivate abundance with confidence and lasting purpose.

Oracular

This report is generated using traditional Vedic astrology principles for guidance and self-reflection. It is not a substitute for professional medical, legal, or financial advice.

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