

ORACULAR

VEDIC ASTROLOGY

PERSONAL VEDIC REPORT

Jupiter Transit 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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Contents

16 CHAPTERS · 6 CHARTS & TABLES

01 Your Birth Details & Panchanga ♦

02 Your Birth Chart — Lagna (D1) ♦

03 Planetary Positions at Birth ♦

04 Where Jupiter Is Now — and What It
Opens for You

05 Jupiter Over the Next 24 Months

06 The Jupiter–Saturn Double Transit

07 Ashtakavarga — Your Transit Strength
Map ♦

08 Your Natal Jupiter: Placement,
Nakshatra & Lordship

09 Current Planetary Periods ♦

10 Vimshottari Dasha Timeline ♦

11 Your Dasha Meets Jupiter's Transit

12 Career & Wealth Under Jupiter

13 Marriage, Children & Family Under
Jupiter

14 Learning, Faith & Travel Under Jupiter

15 Remedies to Strengthen Jupiter

16 Closing Guidance & Blessing

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

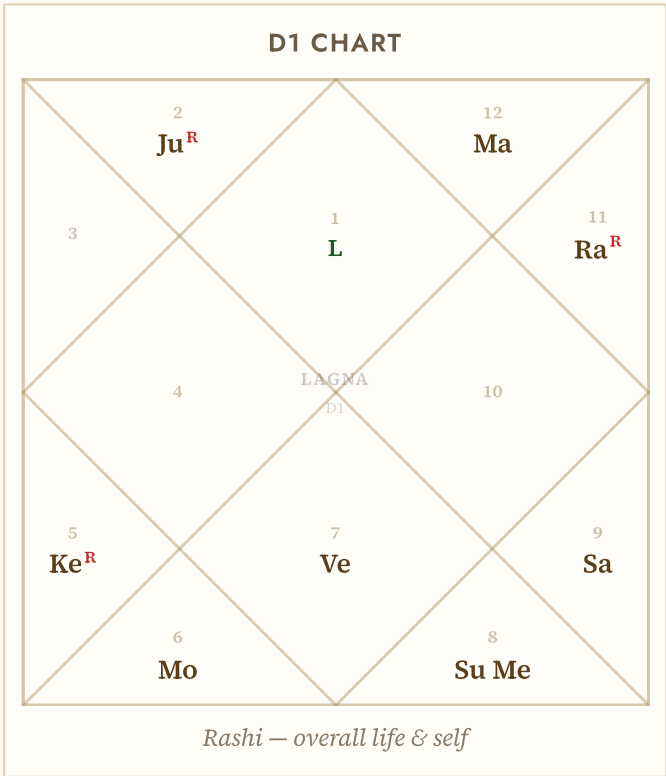
The exact moment your chart is cast from — every transit in this report is read against it.

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)

Your Rashi chart: the Lagna and the Moon sign are the two reference points every transit is counted from.



Planetary Positions at Birth

Where each graha sat at birth — a transiting planet that crosses one of these degrees activates it.

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.

Where Jupiter Is Now — and What It Opens for You

Hello, Karan.

Jupiter is currently opening gains, support and wider possibilities through Cancer, especially because it falls 11th from your Moon and is exalted. This helpful phase lasts until 31 October 2026, after which Jupiter's movement into Leo asks you to turn growth inward and proceed with greater discernment.

Jupiter is in **Cancer**, 4th from your Aries Lagna and 11th from your Virgo Moon, since **2 June 2026**; it moves to Leo on **31 October 2026**. From the Moon, the 11th house is classically favourable, making this a supportive period for fulfilment, helpful networks and gains. Jupiter's own support here is high, and Cancer has strong overall house support, so opportunities can develop with steadiness rather than through force.

From the Lagna, Jupiter occupies your 4th house: the foundations of life, home, emotional grounding, property and inner stability. It aspects your 8th, 10th and 12th houses, bringing its protective and expansive influence to transformation, career direction, expenditure, retreat and distant connections. As an exalted Jupiter, it can deepen wisdom and provide meaningful support, though the results are strongest when you build secure foundations instead of chasing quick visibility.

On 31 October 2026, Jupiter enters **Leo**, 5th from your Lagna and 12th from your Moon, over natal Ketu. It aspects your 9th, 11th and 1st houses. From the Moon this is classically demanding, so the period asks for effort and careful judgment; its own support is high, while Leo has average overall house support. The extended Leo transit includes the return on 26 June 2027 and continues through the later movement to Virgo on 26 November 2027, with a renewed Leo phase beginning on 28 February 2028.

WHAT TO DO

Use the present Cancer phase to strengthen home, savings, professional foundations and trusted alliances. As Jupiter moves through Leo, give spiritual practice, thoughtful learning and purposeful rest more importance than outward applause.

05

Jupiter Over the Next 24 Months

- ♦ **31 October 2026:** Jupiter enters Leo, the 5th house from your Lagna and the 12th from your Moon; SAV is average. It crosses natal Ketu and carries 5/8 of its own bindus. This falls in Jupiter/Saturn, running until 29 July 2027.

- ♦ **25 January 2027:** Jupiter returns to Cancer, the 4th house from your Lagna and the 11th from your Moon; it is exalted, with strong SAV, and carries 6/8 of its own bindus. This falls in Jupiter/Saturn, running until 29 July 2027.
- ♦ **26 June 2027:** Jupiter re-enters Leo, the 5th house from your Lagna and the 12th from your Moon; SAV is average. It crosses natal Ketu and carries 5/8 of its own bindus. This falls in Jupiter/Saturn, running until 29 July 2027.
- ♦ **26 November 2027:** Jupiter enters Virgo, the 6th house from your Lagna and the 1st from your Moon; SAV is strong, and it crosses natal Moon with 4/8 of its own bindus. This falls in Jupiter/Mercury, from 29 July 2027 to 3 November 2029.
- ♦ **28 February 2028:** Jupiter returns to Leo, the 5th house from your Lagna and the 12th from your Moon; SAV is average. It crosses natal Ketu and carries 5/8 of its own bindus. This falls in Jupiter/Mercury, from 29 July 2027 to 3 November 2029.
- ♦ **24 July 2028:** Jupiter returns to Virgo, the 6th house from your Lagna and the 1st from your Moon; SAV is strong. It crosses natal Moon and carries 4/8 of its own bindus. This falls in Jupiter/Mercury, from 29 July 2027 to 3 November 2029.

AT A GLANCE

The most constructive opening is Jupiter's exalted return to Cancer from 25 January 2027 to 26 June 2027; use it to strengthen foundations, learning, emotional steadiness and long-term plans. The Leo passages offer reflection and creative refinement, while Virgo favours disciplined improvement.

From 31 October 2026, Jupiter enters Leo, returns to Cancer on 25 January 2027, and re-enters Leo on 26 June 2027. With natal Ketu there, simplify ambitions, protect rest and give spiritual or creative work room to mature. During 3 June 2027 to 20 October 2027, Ashtama Shani makes this a demanding period; patient pacing and careful commitments are especially valuable.

Jupiter's Virgo phase begins on **26 November 2027**, with a first touch, a return to Leo on **28 February 2028**, and a fuller arrival from **24 July 2028**. Use this extended pattern for health routines, service, analysis and practical skill-building, while allowing flexibility around changing priorities.

06

The Jupiter–Saturn Double Transit

How the Double Transit Works for You

AT A GLANCE

The most constructive double activation arrives through your 10th house from 3 June 2027 to 26 June 2027, linking professional responsibility with visible progress. The surrounding periods are more inward-looking and require disciplined choices.

From **8 October 2026 to 31 October 2026**, both Jupiter and Saturn activate your **12th house**. This falls in Jupiter/Saturn, with Jupiter in Cancer, 4th from your Lagna and 11th from your Moon, while Saturn is in Pisces, 12th from your Lagna and 7th from your Moon. The emphasis is on expenditure, retreat, foreign connections, sleep, and behind-the-scenes work. Saturn's demanding influence makes careful planning important.

From **31 October 2026 to 25 January 2027**, the double activation shifts to your **9th house**, still within Jupiter/Saturn. This supports higher learning, mentors, ethics, long-distance travel, and a clearer relationship with your principles. From **25 January 2027 to 3 June 2027**, the focus returns to the **12th house**, again highlighting consolidation, private preparation, and measured financial commitments.

From **3 June 2027 to 26 June 2027**, your **10th house** is activated in Jupiter/Saturn. Career direction, authority, accountability, and public contribution can move forward, though Saturn is debilitated in Aries, 1st from your Lagna and 8th from your Moon, so this progress comes with pressure. Ashtama Shani runs from **3 June 2027 to 20 October 2027**.

From **26 June 2027 to 20 October 2027**, your **1st house** is activated during Jupiter/Saturn, supporting a serious redefinition of identity and priorities. The same 1st-house activation returns from **28 February 2028 to 24 July 2028** in Jupiter/Mercury. From **20 October 2027 to 26 November 2027**, the emphasis returns to the **9th house**.

From **26 November 2027 to 23 February 2028**, Jupiter/Mercury activates your **2nd, 6th, and 12th houses**: finances and speech, work and health routines, and expenditure or retreat. From **23 February 2028 to 28 February**

2028, the **10th house** is activated again, followed by another **1st-house** period from **28 February 2028 to 24 July 2028**. Finally, from **24 July 2028 to 8 October 2028**, the **10th house** is reactivated in Jupiter/Mercury. These professional windows favour sustained effort, practical skill, and a willingness to refine your role rather than seek instant results.

WHAT TO DO

Treat the 12th-house phases as preparation, the 9th-house phases as periods for guidance and learning, and the 10th-house phases as times to act visibly. Keep commitments realistic during the Saturn-pressure periods, and let steady competence become the foundation for advancement.

Ashtakavarga — Your Transit Strength Map

Benefic points per house: a slow planet transiting a high-scoring house tends to deliver more easily.

PLANET	H1 ARIES	H2 TAURUS	H3 GEMINI	H4 CANCER	H5 LEO	H6 VIRGO	H7 LIBRA	H8 SCORPIO	H9 SAGITTARIUS	H10 CAPRICORN	H11 AQUARIUS	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 Natal Jupiter: Placement, Nakshatra & Lordship

AT A GLANCE

Your natal Jupiter is a strong source of wealth, learning and principled growth, with its results expressed through speech, family values and accumulated resources. Because it is retrograde and placed in Taurus, your wisdom develops through reflection and practical experience rather than quick conclusions.

Jupiter occupies your 2nd house in Taurus, in Krittika nakshatra, pada 3, and is retrograde. It rules your 9th and 12th houses, making it both a trikona lord and a dusthana lord for Aries Lagna. This gives Jupiter an important dual role: it supports fortune, higher knowledge, teachers and dharma, while also connecting growth with foreign links, retreat, spiritual practice and expenditure.

Your natal Jupiter aspects the 6th, 8th and 10th houses. These aspects connect your learning and resources with service, health routines, transformation, research and professional development. Jupiter is among the stronger planets in

your chart, while the 2nd house itself has weak Sarva Ashtakavarga support; therefore, prosperity grows best through careful stewardship, consistent values and disciplined financial choices.

The chart specifically gives Jupiter a **Dhana Yoga** because the 9th lord Jupiter is placed in the 2nd house. Jupiter is also your Dara Karaka, so wisdom, ethics and shared values are central themes in partnership. The broader chart contains several auspicious yogas, including Sankha Yoga and Harihara Brahma Yoga, which reinforce learning, refinement and the constructive use of knowledge.

Every Jupiter transit will therefore activate more than opportunity alone: it will test how wisely you use money, speech, knowledge and faith. When Jupiter moves through supportive areas, its promise can bring meaningful expansion; during demanding phases, the same natal strength asks you to simplify, study deeply and align growth with long-term principles.

09

Current Planetary Periods

The Mahadasha, Antardasha and finer periods running now — the dasha promises, the transit times it.

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

10

Vimshottari Dasha Timeline

Your 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

PERIOD	STARTS	ENDS
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
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

PERIOD	STARTS	ENDS
Venus Mahadasha	2081-11-26	2101-11-27
Sun Mahadasha	2101-11-27	2107-11-27

11

Your Dasha Meets Jupiter's Transit

AT A GLANCE

Your Jupiter Mahadasha runs until 28 November 2038, giving the next twelve years a broad theme of growth through wisdom, resources and purposeful expansion. The most constructive results come when you pair Jupiter's opportunities with disciplined planning, especially during the Saturn and Mercury sub-periods.

You are running **Jupiter/Saturn until 29 July 2027**. Jupiter is the 9th and 12th lord placed in your 2nd house, while Saturn is the 10th and 11th lord placed in your 9th house. This combines learning, guidance and long-term fortune with career responsibility and gains. From 8 October 2026 to 31 October 2026, Jupiter in Cancer occupies your 4th house from Lagna and 11th from Moon, supporting foundations and helpful networks. From 31 October 2026 to 25 January 2027, Jupiter in Leo shifts to your 5th house from Lagna and 12th from Moon, asking for discernment around speculation, creativity and expenditure. Jupiter returns to Cancer from 25 January 2027 to 26 June 2027, restoring the stronger foundation-building tone.

Saturn's Ashtama Shani runs from **3 June 2027 to 20 October 2027**, a demanding period. Within the final part of Jupiter/Saturn, Jupiter enters Leo from 26 June 2027 to 29 July 2027, activating your 5th house from Lagna and 12th from Moon. Consolidate rather than force outcomes.

Next comes **Jupiter/Mercury, from 29 July 2027 to 3 November 2029**. Mercury, lord of your 3rd and 6th houses in the 8th, favours research, problem-solving and careful handling of shared matters. Jupiter's Virgo phases—6th from Lagna and 1st from Moon—run from 26 November 2027 to 28 February 2028 and from 24 July

2028 to 26 December 2028, then again from 29 March 2029 to 25 August 2029. Jupiter in Libra, 7th from Lagna and 2nd from Moon, from 26 December 2028 to 29 March 2029 and 25 August 2029 to 3 November 2029, is more supportive for collaboration.

WHAT TO DO

Build steadily, document agreements and let practical service turn Jupiter's promise into durable progress.

12

Career & Wealth Under Jupiter

Career and financial direction

AT A GLANCE

Your strongest career-and-income window is 25 January 2027 to 26 June 2027, when Jupiter's favourable-from-the-Moon phase returns to Cancer and supports the 10th house of profession through its aspect. Use this period to seek visibility, negotiate value and build durable savings.

From 8 October 2026 to 31 October 2026, Jupiter in Cancer occupies your 4th house from the Lagna and the 11th from the Moon, while its aspects reach the 8th, 10th and 12th houses. This favours work stability, professional support and gains connected with organisational backing. Jupiter's return to Cancer from 25 January 2027 to 26 June 2027 renews that career emphasis, and its aspect to the 10th house can bring recognition for competence and sustained effort.

- ♦ **25 January 2027 to 26 June 2027:** make your strongest push for promotion, a higher-value role or a visible project. With Jupiter favourably placed from the Moon and activating the 10th house by aspect, present measurable results rather than relying on informal goodwill.
- ♦ **31 October 2026 to 25 January 2027:** Jupiter in Leo moves through the 5th house from the Lagna and the 12th from the Moon, aspecting the 9th, 11th and

1st houses. Keep speculative spending controlled, but invest in skills, strategic networking and ideas that can later expand your income.

- ♦ **26 June 2027 to 26 November 2027:** Jupiter returns to Leo, again aspecting the 11th house of gains. Because this phase is demanding from the Moon, prioritise dependable clients, documented agreements and liquidity over rapid expansion.

Saturn's Ashtama Shani runs from **3 June 2027 to 20 October 2027**, making that stretch demanding for major financial commitments. Your strong 10th- and 11th-house foundations support achievement, but the weak 2nd-house pattern calls for disciplined budgeting and careful protection of accumulated wealth.

WHAT TO DO

- ♦ Prepare a promotion or compensation case before 25 January 2027.
- ♦ Build an emergency reserve before 3 June 2027.
- ♦ During 26 June 2027 to 26 November 2027, accept growth only when the cash flow and terms are clear.

13

Marriage, Children & Family Under Jupiter

AT A GLANCE

Jupiter's strongest family and partnership openings come through Cancer and Libra. The most supportive relationship phase is from 26 December 2028 to 29 March 2029, with a renewed opening from 25 August 2029 to 25 January 2030 and again from 1 May to 23 September 2030.

Until 31 October 2026, Jupiter in Cancer, the 4th house from your Aries Lagna and 11th from your Virgo Moon, supports home, family comfort and emotional belonging. Its aspects to your 8th, 10th and 12th houses favour shared responsibili-

ties and a more settled private life. The Cancer return from 25 January to 26 June 2027 again supports domestic peace, though the ongoing Jupiter/Saturn period asks you to build stability patiently.

Jupiter's movement through Leo, your 5th house, from 26 June to 26 November 2027 and again from 28 February to 24 July 2028 brings children, creativity and the wish to give more heart to family life. However, it is 12th from your Moon and over natal Ketu, so this is better for reflection, planning and meaningful bonding than for forcing outcomes. Jupiter aspects your 9th, 11th and 1st houses during these Leo phases.

Marriage and partnership: Jupiter in Libra, your 7th house and 2nd from your Moon, directly activates natal Venus in its own sign. From 26 December 2028 to 29 March 2029, and from 25 August 2029 to 25 January 2030, it aspects your 11th, 1st and 3rd houses, favouring companionship, mutual support and family expansion. The same Libra emphasis returns from 1 May to 23 September 2030, making Jupiter/Ketu a useful period for clarifying shared values and renewing harmony in an established marriage.

The interval from 3 June to 20 October 2027 is an Ashtama Shani period, demanding greater patience in communication and partnership matters. **What to do:** prioritise steady conversations, practical home planning and shared financial clarity; these choices help Jupiter's more generous relationship windows bear lasting fruit.

14

Learning, Faith & Travel Under Jupiter

AT A GLANCE

Your strongest near-term learning and travel opening is Jupiter in Cancer, from 25 January to 26 June 2027. It supports inner preparation, pilgrimage and retreat, while Jupiter's aspects your 8th, 10th and 12th houses favour deeper study, spiritual research and journeys with a transformative purpose.

Jupiter's brief return to Cancer from 25 January to 26 June 2027 is especially helpful for finding a mentor, studying sacred subjects and creating a disciplined devotional routine. The 12th-house emphasis is excellent for pilgrimage, meditation, charitable service and travel away from familiar surroundings. The earlier Cancer phase, from 8 October to 31 October 2026, is useful for beginning this preparation.

From 31 October 2026 to 25 January 2027, and again from 26 June 2027 to 26 November 2027, Jupiter in Leo activates your 5th house from the Lagna and 12th from the Moon. Jupiter aspects your 9th, 11th and 1st houses, making this a meaningful period for inspiration, spiritual teachers and long-distance travel, though plans may require quiet reflection and practical budgeting.

Jupiter returns to Leo from 28 February to 24 July 2028. This is favourable for retreat-based learning and renewing faith, but select teachers and destinations carefully. The Jupiter/Saturn period ends on 29 July 2027; from then, Jupiter/Mercury runs until 3 November 2029, favouring structured reading, writing and analytical study.

WHAT TO DO

Use October 2026 to choose a course, teacher or pilgrimage plan. Give priority to the Cancer windows for retreat and spiritual practice, and keep a steady study schedule through the Leo phases.

15

Remedies to Strengthen Jupiter

AT A GLANCE

Strengthen Jupiter through steady teaching, prayer, generosity and ethical speech. Begin on 8 October 2026 and maintain these practices throughout the Jupiter mahadasha, especially while Jupiter/Saturn continues until 29 July 2027.

Mantra

- ♦ From 8 October 2026, recite *Om Gram Grim Graum Sah Gurave Namah* 108 times each Thursday. Continue through the Jupiter mahadasha, 28 November 2038, to support your strong natal Jupiter in the 2nd house and its role as 9th lord.

Charity and Service

- ♦ From 8 October 2026, offer yellow lentils, turmeric, books or educational support every Thursday. Continue until 29 July 2027, while Jupiter/Saturn is active and Jupiter moves through Cancer, the 4th house from your Lagna and 11th from your Moon, until 31 October 2026, with a return from 25 January to 26 June 2027. This honours Jupiter's 4th-house support for learning, guidance and inner stability.

Discipline

- ♦ From 8 October 2026, keep Thursdays free from harsh speech, unnecessary indulgence and avoidable arguments; read or teach one meaningful principle each week. Continue until 29 July 2027, including the demanding Ashtama Shani period from 3 June to 20 October 2027, when Saturn occupies Aries, the 1st house from your Lagna and 8th from your Moon.
- ♦ From 31 October 2026, maintain a simple study-and-prayer routine during Jupiter's Leo passage, the 5th house from your Lagna and 12th from your Moon, extending through its return phases until 26 November 2027. This supports discernment while Jupiter is over natal Ketu.

Gemstones

A yellow sapphire may be considered for Jupiter, but wear it only after consultation with a qualified astrologer who can assess suitability, stone quality and the appropriate finger and metal.

Closing Guidance & Blessing

Closing Guidance

AT A GLANCE

Karan, Jupiter Mahadasha remains your guiding influence until 28 November 2038, while Jupiter/Saturn continues until 29 July 2027. Jupiter is currently in Cancer, occupying your 4th house from the Lagna and 11th from the Moon, bringing an exalted emphasis to inner stability, support and constructive growth. The next important turning point is 31 October 2026, when Jupiter enters Leo, your 5th house from the Lagna and 12th from the Moon.

Use the present Cancer period to strengthen foundations, care for your emotional wellbeing and make wise preparations rather than rushing outcomes. After 31 October 2026, Jupiter's Leo transit calls for thoughtful handling of creativity, learning, expenses and personal priorities; the Jupiter/Saturn period rewards patience, structure and mature judgment. Keep your faith practical, and let steady effort give Jupiter's promise a durable form.

May wisdom guide your choices, stability support your path, and Jupiter's blessings bring meaningful growth, protection and peace, Karan.

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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