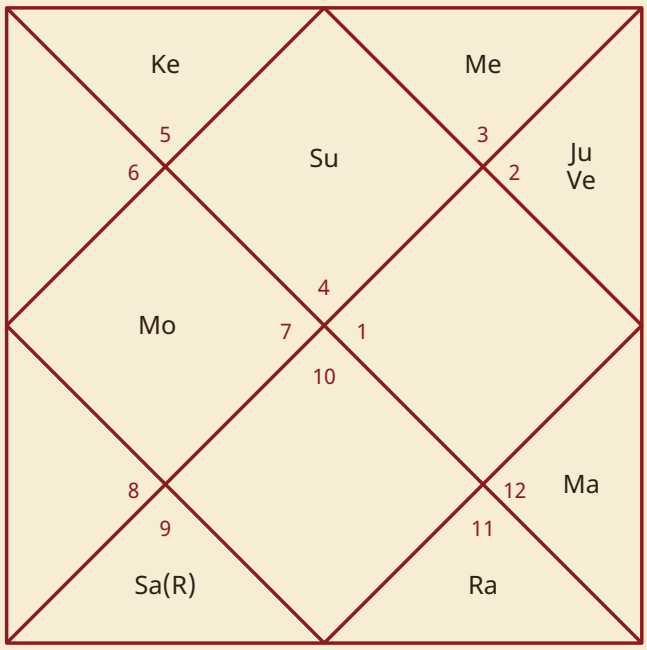
॥ शुभमस्तु ॥

# Janma Patrika

Meera

## The kundli and the birth particulars

Your birth chart, drawn the old way, with the particulars it was cast from.




Janma kundli

### Birth particulars

| | |
|---|---|
| Name | Meera |
| Date of birth | 22 July 1988 |
| Time of birth | 06:45 |
| Lagna | Karka |
| Rashi (Moon sign) | Tula |
| Nakshatra | Chitra, pada 4 |
| Running dasha | Saturn–Mercury, until December 2028 |

## A word from Panditji

Meera, this is your Jeevan Patri, read from your kundli: Karka lagna, with the Moon in Tula. In one sentence, you are a caring, home-rooted woman with real self-respect, and what you build comes slowly through steady work, and then it stays. You are now in the long Saturn mahadasha, which runs until April 2042. Inside it runs the Mercury antardasha until December 2028, a stretch that asks for care and patience. Read this slowly and keep what helps you. May the coming years find you steady, rested and at ease in your own home.

## Who you are

You are, first of all, a person of home and family: caring, protective and quick to sense what others feel. You notice how people feel, and you remember it long after they have forgotten. Your mind can shift with moods and surroundings, yet once you have decided, you dig in. The skill to build is keeping your own needs in view while you look after everyone else's.

The Sun is the strongest planet in your chart, and it sits right in your lagna. That gives you courage, pride and a presence people feel. You do your best with real responsibility, not a vague role, and you feel it at once when you are not taken seriously. The cost is a hot temper, little patience and a quick sting at small slights. Listen before you act, take the lead where it is offered, and let the rest pass.

Your Moon in Tula makes you seek fairness and harmony. You respect teachers and the wise, and you never covet what belongs to another. Your birth star, Chitra, gives you a good eye for colour, dress and design, and a gift for making things that look good and work well. Under the gracious surface your feelings run deep and private, and there is a hard, unforgiving streak in you that needs softening. The Moon, your mind, is the gentlest in strength of all your planets, so you can waver between choices. Set a time limit on decisions, and name the feeling first before you decide.

At work, people rely on you because you turn up, and your patient, disciplined effort outlasts the competition. You often see on the second look what others missed the first time. Speech, learning and the arts come easily to you. Even so, your quickness of mind works from the background and takes more effort before others see it. You may feel tongue-tied before a gathering, even on a subject you know well, so rehearse before an important talk. Your shadow is carrying worry longer than it needs carrying, and that is part of why the bank and the home together feel so heavy.

In love you give care and fairness, and you seek a calm home in return. Wealth comes to you by your own effort and through good friendships, and comfort follows it. By nature you are gentle and cautious and may hold back from a risk. Your courage grows best

through small steps.

## Doshas and yogas

Sade Sati is not running now. The next Saturn stretch to plan for is the Dhaiya, from August 2029 to May 2032, and Saturn steps back out for a while inside those dates. It is a phase of change and taking stock. In it, plan money carefully, look after your health, and keep shared money matters in order.

One old worry, that you would have to carry everything alone, is undone in your chart. Another combination that usually unsettles fortunes is also undone, so your fortunes keep a steadier line.

You have a Raj yoga, which means effort and fortune are joined in you. It brings status, responsibility and regard that build over time, and it shows most in the Venus and Jupiter periods. Other good combinations give you:

- boldness and the energy to lead a group;
- steadiness under pressure;
- thrift and independence;
- skill and learning, with a name that grows.

The steadiness and the thrift come with their own lesson. Sudden change, shared money and outgoings such as travel will keep coming back to you, and the gift lies in the care you take over them.

## The years gone by

You have named three turns of your life, and here is how they sit with the periods.

Your first job, 2010. It came in the Jupiter–Saturn stretch, and it matches in part. Both planets of that period point to daily work, and Jupiter also points to earnings, so a first job fits the period itself. What does not match is the sky that year. The slow-moving planets were not standing on the side of work, and Sade Sati was then in its rising phase.

Your marriage, 2015. I cannot place it with certainty. The sub-period changed in February 2015, from Jupiter–Ketu to Jupiter–Venus. With only the year, I cannot say on which side of that change the wedding fell.

Your home in Lucknow, 2020. This is the same kind of case. The sub-period changed in November 2020, from Jupiter–Mars to Jupiter–Rahu. The year alone does not tell me which side the purchase fell on.

So one of the three agrees in part, and the other two cannot be read from the year alone.

## Where you stand now

Since April 2023 you have been in the Saturn mahadasha, a long chapter that runs until April 2042. It asks you to separate the weight that is yours from the weight that is not: carry the first fully and set the second down. Its gifts come through work, service and patient effort. Some years bring slow rewards and others bring plain work. Its harder half is strain with those in authority, worry for family and a need to guard your health. The skill to build is asking for help before effort becomes strain.

Inside it, the Saturn–Mercury antardasha runs from April 2026 to December 2028, and it is a testing stretch. The two planets have to meet halfway. Learning and clear speech support your discipline, but gains may show early, while strain and setbacks gather in the middle and later part. What helps is practical skills, careful planning and clear records.

The shortest layer running now is the Venus pratyantar, until April 2027. It brings comfort, good company and learning, with some money worry, so spend on comfort without overreaching.

Sade Sati is not running, and the Dhaiya I spoke of begins in August 2029. For money, this whole antardasha is a careful stretch. Costs tend to run ahead of income until December 2028, so set a limit before you spend. Two windows stay open until December 2028: one for travel, which always needs planning in your case, and one for your quiet inner life, if you protect time for it.

You have written that the bank and the home together feel heavy. This stretch does lean that way. It is a time of work and responsibility, and it asks you to set down what is not yours rather than carry more. Each Saturday, write down what you are responsible for this month and what you are not.

Upaay for now

*For Mercury, the lord of your antardasha*

- Read or learn something for ten minutes each day, and write your plans down instead of holding them in your head. Speak a little slower, say what you mean once and plainly, and answer messages at set times.
- If it feels natural to you, keep Wednesday with a lamp or a prayer to Vishnu or Ganesha, and say "Om Budhaya Namah" 108 times, or 11 when short of time. A four-faced rudraksha is optional, never needed.
- If you wish to give, offer whole green moong or green vegetables on a Wednesday to a student or a young learner. Give what you can spare, and keep it quiet.

- Lal Kitab adds: if it feels natural to you, read or listen to the Durga path, and give some whole moong to someone who needs a meal, any day between sunrise and sunset.
- No stone is needed for this one.

*For Saturn, the lord of your mahadasha*

- Be on time, and do the slow, plain task first. Keep a steady routine, pay anyone who works for you promptly and politely, and spend a little time each week with someone older or less fortunate.
- If it feels natural to you, on Saturday offer a lamp or a prayer to Shani Dev, or visit a Shani or Hanuman temple, and say "Om Shanaishcharaya Namah" 108 times, or 11. A seven-faced rudraksha is optional, never needed.
- If you wish to give, offer black sesame, mustard oil or a blanket on a Saturday to a labourer, a cleaner or a helper who works with their hands. Give what you can spare.
- Lal Kitab adds: give some whole urad to someone who needs a meal, and put out a piece of roti from your own meal for the crows.
- No stone is needed for this one.

## The years ahead, and their upaay

### The next three years

- November 2026 to January 2027: Jupiter and Saturn both stand well for you, bringing gains, honour and a new position, and obstacles overcome through steady work; do: put your work forward and ask for what you have earned; avoid: spending past the limit you set.
- January 2027 to June 2027: Saturn still rewards steady work, and from February 2027 the body itself asks for care as Ketu passes over your lagna; do: keep routine and rest steady and book a routine check-up; avoid: overloading your days.
- June 2027 to November 2027: Jupiter returns to its very supportive place, with gains and wishes coming together, while Saturn moves into Mesha until October 2027 and then steps back; do: use these months for the step you have prepared; avoid: a speculative bet not decided in writing.
- November 2027 to December 2028: Saturn is back in its helpful place until February 2028 and then settles in Mesha; the travel window stays open, and costs still tend to run ahead of income; do: plan any travel well ahead; avoid: lending or borrowing on impulse.
- December 2028 to August 2029: a gentler money window opens, though money still comes and goes unevenly; do: keep simple records and a buffer; avoid: acting on a

tempting offer before someone you trust has checked it.

- August 2029 to November 2029: the Dhaiya begins, a stretch of strain that asks for patience; do: keep routine and rest steady and book a routine check-up; avoid: crowding your days.

### Saturn–Ketu: December 2028 to January 2030

This is a mixed stretch. It adds detachment and inner search to Saturn's discipline. The two planets pull together here, yet the pairing is still read as hard. Early in it, there can be some gain and a pilgrimage. The gentler money window falls here, and in August 2029 the Dhaiya begins inside this stretch. Use it to simplify and to let go of what no longer serves you.

Upaay

- Take ten minutes of silence each day, clear one drawer or shelf each week, and finish old tasks you left half-done.
- If it feels natural to you, keep Tuesday with a lamp or a prayer to Ganesha, and say "Om Ketave Namah" 108 times, or 11. A nine-faced rudraksha is optional, never needed.
- If you wish to give, offer horse gram, sesame or a blanket on a Tuesday to someone in need, or food to street dogs. Give what you can spare.
- Lal Kitab adds: give a plain roti to a street dog, and a little sesame to someone who needs it.
- No stone is needed for this one.

### Saturn–Venus: January 2030 to April 2033

This is a mixed stretch. Venus brings home and gains, but it pulls apart from Saturn, so what comes costs more effort or money than usual. Venus is one of the two planets of your Raj yoga, so the regard you have built tends to show more in these years. It is your first window ahead for marriage, and a gentler one for home and for study. The Dhaiya runs on until May 2032, so keep your rest steady.

Upaay

- Keep your home and workspace clean and pleasant, and give time each week to something you enjoy making or hearing. Say the kind thing you usually leave unsaid.
- If it feels natural to you, keep Friday with a lamp or a prayer to Lakshmi, or visit a Lakshmi temple, and say "Om Shukraya Namah" 108 times, or 11. A six-faced rudraksha is optional, never needed.
- If you wish to give, offer rice, sugar, curd or a white cloth on a Friday to a woman in need or a household helper. Give what you can spare.
- Lal Kitab adds: share a meal with someone who needs one. Set aside a share of your food for a cow, if one is kept near you and its keeper is happy for you to.

- No stone is needed for this one.

### Saturn–Sun: April 2033 to March 2034

This is a testing stretch. The Sun and Saturn pull apart, so what comes costs more effort or money than usual. Keep matters of self and money simple and steady, and take big decisions slowly. Patient work done here tends to hold, and the later months often ease.

Upaay

- Get up at about the same time each day, and give the first ten minutes to daylight, away from your phone. Keep one small promise to yourself each day, and thank someone who helped you.
- If it feels natural to you, keep Sunday with a lamp or a prayer to Surya, or offer water to the rising Sun, and say "Om Suryaya Namah" 108 times, or 11. A twelve-faced or one-faced rudraksha is optional, never needed.
- If you wish to give, offer wheat, jaggery or a red cloth on a Sunday to someone in need or to a temple kitchen. Give what you can spare.
- Lal Kitab adds: read or listen to a part of the Harivansh katha, and give some wheat or atta to someone who needs a meal.
- No stone is needed for this one.

### Saturn–Moon: March 2034 to October 2035

This is a strong stretch, and steady effort between the Moon and Saturn pays. Use it for home and for yourself: start what you have been putting off. Keep a little time and money in reserve for the less easy months at either end. It is also your second window for marriage and partnership.

Upaay

- Give your days a rhythm: meals and sleep at fairly fixed times, and ten quiet minutes in the evening with no screen. Talk honestly with one person you trust each week.
- If it feels natural to you, keep Monday with a lamp or a prayer to Shiva or Chandra, or visit a Shiva temple, and say "Om Chandraya Namah" 108 times, or 11. A two-faced rudraksha is optional, never needed.
- If you wish to give, offer rice, milk or a white cloth on a Monday to someone in need. Give what you can spare.
- Lal Kitab adds: pray in your own way to the deity you hold dear, and give some rice or milk to someone who needs it.
- Stone: pearl, if you wish to wear one; never needed.

### Mercury mahadasha: April 2042 to April 2059

After Saturn comes the long Mercury mahadasha. It is a mixed chapter that asks you to sort signal from chatter: ideas will come faster than you can use them, so pick two and finish those. It gives many small openings and a few muddles. Read half an hour a day on something outside your work, and keep Wednesday for papers and accounts. It opens with Mercury–Mercury until September 2044, a testing stretch in which money needs care, and then Mercury–Ketu until September 2045, a mixed one. Travel and your inner life come forward again at its start.

The same upaay as for Mercury above.

#### The mahadashas of this life

| Mahadasha | From | To | Age |
|---|---|---|---|
| Mars | July 1988 | April 1989 | 0–0 |
| Rahu | April 1989 | April 2007 | 0–18 |
| Jupiter | April 2007 | April 2023 | 18–34 |
| Saturn (running) | April 2023 | April 2042 | 34–53 |
| Mercury | April 2042 | April 2059 | 53–70 |
| Ketu | April 2059 | April 2066 | 70–77 |
| Venus | April 2066 | April 2086 | 77–97 |

## Work, marriage, money and home

Work. Your career rests on one strong pillar, and the wise thing is to build around it. Your chart gives you a high standing, a position that feels like a leader's, and a pull towards public service. Work is especially in focus from June 2027 to October 2027. The strongest window ahead is the Saturn–Mars period, from October 2035 to November 2036, when both slow planets bear on your work together.

Marriage. Partnership comes easily to you and brings out your best. It also asks patience. Your partner's health needs looking after, and anger can harden into friction. Keep disputes from becoming a habit, and make room for rest and shared quiet. The Saturn–Venus and Saturn–Moon years I spoke of are its best windows: January 2030 to April 2033, and March 2034 to October 2035.

Money. Your money strength is in what you keep and build. Gains come in what you undertake and grow with time, through good friends, mentors and social life. Two habits guard those gains:

- Quick or unusual money pulls at you, so keep any speculative bet small and decided in writing.
- Money comes and goes unevenly for you, so keep simple records and a buffer.

The careful stretch runs until December 2028, and the gentler window follows from December 2028 to January 2030.

Home. Home is a source of comfort and strength for you, as your own home in Lucknow shows. You are devoted to your home and your mother, with vehicles and a good name. Your contentment can swing with your mood, so carry the calm of home with you. The gentler home window comes in the Saturn–Venus years, January 2030 to April 2033.

Children. With children, learning and care for others are your strong suits, with Mars leading them. Writing and teaching suit you too, and learning tends to lift your fortune.

Studies. Your base for learning is strong, and focus brings it out, so finish one line of study before you start the next. The windows are the Saturn–Venus years, then September 2045 to July 2048, and most strongly May 2049 to October 2050.

Travel. Your roots hold you strongly, and distance takes planning. The window is open now, until December 2028, and comes again from April 2042 to September 2044.

## Health

Your inner reserves are deep, and quiet time refills them. The part of the body your chart asks you to look after is the hips and thighs. Keep walking, stretch your hips each day, and keep an eye on weight around the waist.

Two stretches ask for extra care. The first runs from February 2027 to August 2027. In it, keep a steady routine and rest, and do not overload your days. The second is the Dhaiya, from August 2029 to May 2032, a stretch of strain that asks for patience and steady rest. Keep a regular check-up with your doctor, and let the doctor lead on anything that concerns you.

## Your questions

Is it wise to start my own work in the next two years?

My lean is this: use these two years to build it slowly and on a small scale, rather than leaving steady work to leap in.

The reason is the stretch you are in. The Saturn–Mercury antardasha, which runs until December 2028, is a testing one for money. Costs tend to run ahead of income, and strain gathers in its middle and later part. Your own nature also grows courage through small steps, not big jumps.

There is a good side too. The years until August 2029 favour learning and building, as long as you keep your commitments to what you can carry. Two stretches support gains and a

new position: November 2026 to January 2027, and again June 2027 to November 2027. Work is especially in focus from June 2027 to October 2027.

Use these months to learn the practical skills, write the plan, and keep clear records. Check any tempting offer with someone you trust before you act. Your strongest window for career lies further ahead, in the Saturn–Mars period from October 2035 to November 2036.

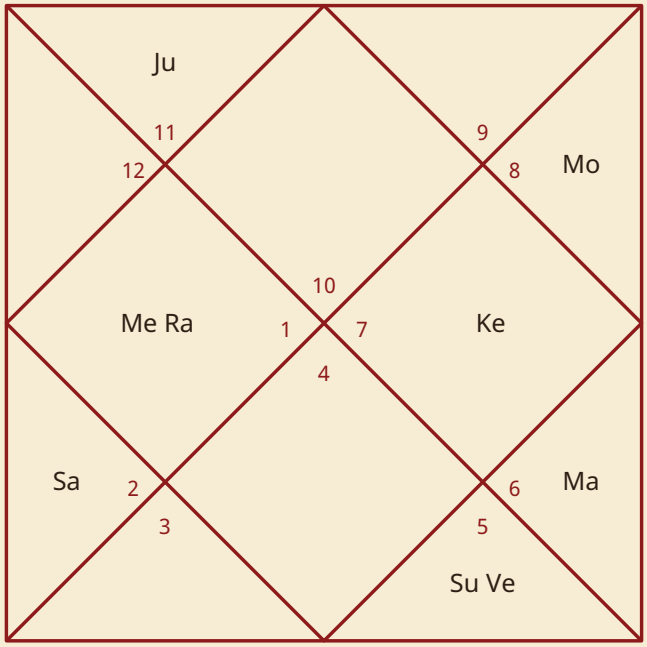
## Three things to keep

1. Write it down: your plans, your spending limit before you spend, and each small step towards your own work.
2. Each Saturday, write what you are responsible for this month and what you are not, and ask for help before effort becomes strain.
3. Name the feeling first, then decide, and give your days a fixed rhythm of meals, sleep and ten quiet minutes.

May your home stay calm, your work stay steady, and may each year leave you a little lighter than the last.

# Appendix: the planets and the periods

For those who like to see the workings. The reading above does not need them.




Navamsa kundli (D9)

## Graha spasht: where each planet stood

| Planet | Rashi | Degree | Nakshatra | Retrograde |
|---|---|---|---|---|
| Sun | Karka | 5°46' | Pushya, 1 | |
| Moon | Tula | 5°18' | Chitra, 4 | |
| Mars | Meena | 9°52' | Uttara Bhadrapada, 2 | |
| Mercury | Mithuna | 22°25' | Punarvasu, 1 | |
| Jupiter | Vrishabha | 6°19' | Krittika, 3 | |
| Venus | Vrishabha | 25°22' | Mrigashira, 1 | |
| Saturn | Dhanu | 3°24' | Mula, 2 | yes |
| Rahu | Kumbha | 22°43' | Purva Bhadrapada, 1 | |
| Ketu | Simha | 22°43' | Purva Phalguni, 3 | |

## Every antardasha, birth to the end of the table

| Dasha | From | To | Age | How it reads |
|---|---|---|---|---|
| Mars–Sun | July 1988 | September 1988 | 0 | strong |
| Mars–Moon | September 1988 | April 1989 | 0 | strong |
| Rahu–Rahu | April 1989 | December 1991 | 0 | testing |
| Rahu–Jupiter | December 1991 | May 1994 | 3 | mixed |
| Rahu–Saturn | May 1994 | March 1997 | 5 | mixed |
| Rahu–Mercury | March 1997 | October 1999 | 8 | mixed |
| Rahu–Ketu | October 1999 | October 2000 | 11 | mixed |

| Dasha | From | To | Age | How it reads |
|---|---|---|---|---|
| Rahu–Venus | October 2000 | October 2003 | 12 | mixed |
| Rahu–Sun | October 2003 | September 2004 | 15 | mixed |
| Rahu–Moon | September 2004 | March 2006 | 16 | strong |
| Rahu–Mars | March 2006 | April 2007 | 17 | strong |
| Jupiter–Jupiter | April 2007 | May 2009 | 18 | mixed |
| Jupiter–Saturn | May 2009 | December 2011 | 20 | testing |
| Jupiter–Mercury | December 2011 | March 2014 | 23 | testing |
| Jupiter–Ketu | March 2014 | February 2015 | 25 | mixed |
| Jupiter–Venus | February 2015 | October 2017 | 26 | strong |
| Jupiter–Sun | October 2017 | August 2018 | 29 | strong |
| Jupiter–Moon | August 2018 | December 2019 | 30 | strong |
| Jupiter–Mars | December 2019 | November 2020 | 31 | strong |
| Jupiter–Rahu | November 2020 | April 2023 | 32 | testing |
| Saturn–Saturn | April 2023 | April 2026 | 34 | testing |
| Saturn–Mercury (running) | April 2026 | December 2028 | 37 | testing |
| Saturn–Ketu | December 2028 | January 2030 | 40 | mixed |
| Saturn–Venus | January 2030 | April 2033 | 41 | mixed |
| Saturn–Sun | April 2033 | March 2034 | 44 | testing |
| Saturn–Moon | March 2034 | October 2035 | 45 | strong |
| Saturn–Mars | October 2035 | November 2036 | 47 | strong |
| Saturn–Rahu | November 2036 | September 2039 | 48 | testing |
| Saturn–Jupiter | September 2039 | April 2042 | 51 | testing |
| Mercury–Mercury | April 2042 | September 2044 | 53 | testing |
| Mercury–Ketu | September 2044 | September 2045 | 56 | mixed |
| Mercury–Venus | September 2045 | July 2048 | 57 | mixed |
| Mercury–Sun | July 2048 | May 2049 | 59 | mixed |
| Mercury–Moon | May 2049 | October 2050 | 60 | strong |
| Mercury–Mars | October 2050 | October 2051 | 62 | strong |
| Mercury–Rahu | October 2051 | April 2054 | 63 | testing |
| Mercury–Jupiter | April 2054 | August 2056 | 65 | testing |
| Mercury–Saturn | August 2056 | April 2059 | 68 | mixed |
| Ketu–Ketu | April 2059 | September 2059 | 70 | mixed |
| Ketu–Venus | September 2059 | November 2060 | 71 | strong |
| Ketu–Sun | November 2060 | March 2061 | 72 | mixed |
| Ketu–Moon | March 2061 | October 2061 | 72 | strong |
| Ketu–Mars | October 2061 | March 2062 | 73 | strong |
| Ketu–Rahu | March 2062 | March 2063 | 73 | testing |
| Ketu–Jupiter | March 2063 | March 2064 | 74 | strong |
| Ketu–Saturn | March 2064 | April 2065 | 75 | mixed |
| Ketu–Mercury | April 2065 | April 2066 | 76 | testing |
| Venus–Venus | April 2066 | August 2069 | 77 | mixed |
| Venus–Sun | August 2069 | August 2070 | 81 | mixed |
| Venus–Moon | August 2070 | April 2072 | 82 | mixed |

| Dasha | From | To | Age | How it reads |
|---|---|---|---|---|
| Venus–Mars | April 2072 | June 2073 | 83 | strong |
| Venus–Rahu | June 2073 | June 2076 | 84 | testing |
| Venus–Jupiter | June 2076 | February 2079 | 87 | mixed |
| Venus–Saturn | February 2079 | April 2082 | 90 | testing |
| Venus–Mercury | April 2082 | February 2085 | 93 | testing |
| Venus–Ketu | February 2085 | April 2086 | 96 | mixed |

सर्वे भवन्तु सुखिनः सर्वे सन्तु निरामयाः ।

सर्वे भद्राणि पश्यन्तु मा कश्चिद् दुःखभाग्भवेत् ॥

May all be happy, may all be free from illness, may all see what is good, and may no one suffer.

॥ इति शुभम् ॥