



Money Karma Report



Dear ABC,

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We have been providing Astrology Consultation and advice on true Vedic principles since the year 2000. Over two million customers have benefited with our free and premium services till date. We have prepared **Money Karma Report**:

- **Suitable Area of Activity:**
- [This applies to next one year.]

- **For Service:**
- [Given in decreasing order of preference]:
- Position in the following areas in decreasing order of preference or a suitable combination of them.
- Leadership roles.
- Advisory roles.
- Executive positions.
- Administration.
- Accountancy.
- Banking.
- Production industry.
- Medicine and allied areas.
- Hospital management.
- Health Care services industry.
- Pharmaceutical industry.
- Chemicals industry.
- Martian services.

- **For Business:**
- None.

- **For Self-employment:**
- None.

- **Suitable Method of Work:**
- [For next one year.]
- Service or business or self-employment:

- **Service:**
- SUITABLE.

- **Business:**
- NOT SUITABLE.

- **Self-Employment:**
- NOT SUITABLE.

- **Recommendation:**
- [For next one year]
- [Given in order of preference]:
- ONLY SERVICE.

- **Investment suitable in:**
- [For next one year]

- **Savings/Bonds:**
- Most suitable.
- Covers deposits in major banks, government bonds and securities.
- Should invest throughout to the maximum extent possible.

- **Real Estate.**
- NOT suitable for gain through investment.
- Suitable for own use.

- **Debt Instruments.**
- Suitable.

- **Equity [direct investment].**
- Not suitable.

- **Mutual Funds:**
- Suitable in a limited way but only in MF-s offering capital appreciation guarantee or at least capital safety guarantee.

- **Own business.**
- Not suitable.

- **Any Combination holding back Monetary Success:**
- There are combinations present to obstruct generation of wealth or cause unplanned or wrong expenses.
- Some of these are as below:
- Ascendant gets the adverse aspect of Saturn who is a functional malefic for your ascendant.
- Jupiter, the lord of ascendant, the lord of property house from ascendant and the planet for financial growth, is weak and also highly inauspicious [only 16.4 units out of 60 units].
- Jupiter is opposed by Saturn [planet of contraction] in your D_9 chart.
- Moon, the planet of financial stability, is also the lord of 8th house.
- Moon has practically no digit strength.
- Moon, the lord of property house from moon is aspected by two malefic planets, Saturn and Mars.
- Mercury, the lord of career house from ascendant, is quite weak and highly inauspicious and afflicted by malefic planets, Mars and Saturn.
- Mercury is placed with Moon, the lord of 8th house.

- Saturn, the lord of career house from Moon, is strong and auspicious per se but he is afflicted by conjunction with Mars, the lord of 8th house from moon and lord of loss house from ascendant.
- Saturn is also the lord of wealth house from ascendant and lord of gain house from Moon but afflicted by Mars.
- Mars, the lord of investment house from ascendant, is also the lord of loss house and is afflicted by Saturn.
- Venus, the lord of house of gain from ascendant is 100% combust.
- Sun, the lord of fortune house from ascendant and the lord of investment house from Moon, is totally eclipsed by Rahu.

• **Financial Overview of next one year [till 31 Mar 2015]:**

- Rise in income will occur during the second half of the year.
 - The quantum of increase of income will depend on how you handle you career.
 - Good control over funds is NOT AT ALL expected.
 - Encouraging finance will NOT be possible without strict control and avoidance of wasteful or unreasonable expenses.
 - Medical expenses and many major and unexpected expenses cannot be avoided.
 - Financial stringency is possible despite increase in income.
- Strict discipline and continuity in maintaining liquidity of fund will be very important.

Year wise Forecast:

The results given below are based on the understanding that the guidelines for earning and investments given above are followed.

Otherwise THEY RESULTS CAN VARY WIDELY IN DEGREE, TYPE AND TIMING.

• **Year 2014-2015 [till 31 Mar 2015]:**

- Main period lord Moon will offer basically negative effects.
- Sub period of Moon till 24 May will also offer the same effect.
- The sub period of Mars may offer somewhat better results till 24 Dec 2014 but thereafter the sub period of Rahu will not support financial growth.
- But the transit chart will offer better results on the whole.
- Saturn, the lord of career and gain house from Moon and the wealth house from ascendant, is exalted in transit and placed with Rahu in gain house from ascendant.
- Transit Jupiter is very well placed in Gemini till 20 Jun 14 and very favorably aspects the ascendant and also transit Saturn and transit Rahu.
- Even after 20 Jun 14, transit Jupiter remain highly auspicious in exaltation and aspects the wealth and property house from ascendant and the fortune house from Moon.
- Transit Saturn will help to increase your income during the year.
- Transit Jupiter will support this growth and retention of finance throughout the year.
- Income can grow well.
- But your handling of money will not be right or proper.
- You will fail to conserve money as you will not take enough care of your funds.
- Dissolute expenses would be always present as you will spend much on various avoidable enjoyments.
- Your savings would not be regular and investments not well chosen.
- Medical expenses will continue to rise and you may not find any way to bring this down.
- Also there will be many major unexpected and unavoidable expenses, especially from after 02 Nov 2014.
- Financial stringency will develop at this stage.
- You will not get any support from any one or any source.
- Even your own money kept under the custody of others [FD in bank or Pf in office etc] will not be available to you
- Overall financial status may become undependable and discouraging.

- Since you know the handicaps in advance, you should try your best to avoid needless expenses, too much of enjoyments and investments in risky areas.
- Determined and continuous thrift alone will be the only way out.
- It is better to avoid all forms of investments till 27 Oct 2017 and only focus on savings and liquidity of money.
- **Karma:**
 - All our actions, good or bad, are our Karma.
 - These relate to our actions in the past, present or future.
 - Reactions resulting from our actions are our Karma Phala.
 - These results can occur in any area of our life, depending on the nature and propriety of our actions.
 - The area, nature and timing of good or bad results are visible from our birth horoscopes but we will focus on the money part.
 - Money and its growth are closely related to one's actions [karma] and thus it is possible to improve financial welfare through careful handling of life events.
 - Your charts do not indicate possibility of holding much wealth despite your being quite enthusiastic about money matters.
 - There can be times when you may act in highly obstinate and impulsive manners and squander away your energies.
 - Such actions will adversely affect your vocation and also your income from it, in significant degrees, by bringing in instability at work and lack of popularity as a professional or by affecting your health.
 - Your judgment and decisions may be afflicted or may become faulty or untimely.
 - This in turn may reduce or even take away your options for larger income or good savings or gain from intelligent investments.
 - Expenses in the matters of children will be quite high but these may not bring in the desired results.
 - Desire for all kinds and forms of pleasures will increase steadily with time and will cost you a lot of money.
 - Some inherited assets can be spent away without any real benefit.
 - All these losses can be reduced, if not eliminated, by simple control over yourself and some timely discretion.
- **Actions to improve monetary status:**
 - A.
 - **Suggestions for improvement through own actions:**
 - Ensure career growth and income through it by maintaining appropriate relation with all at work.
 - Take care to perform better with enhanced team spirit.
 - Regularly set aside definite sums of money for savings, and investments in safe and fruitful areas.
 - Cut down on various pleasures and enjoyments.
 - Try to maintain normal health through disciplined living and thus avoid expenses on medications.
 - B.
 - **Astrological Remedies:**
 - Worship Goddess Laxmi daily.
 - Chant "Om Durgai Namah" as frequently as possible, the more the better.
 - Even silent chanting will do.

Best Regards,

Pt. Punarvasu

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Please Note: All predictions and opinion provided are based on the birth data provided by the querist. Any discrepancy or doubt about the birth details can render the entire opinion unreliable.

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