



Ratna Jyoti

An ISO Certified Company
GSTIN:19ADBPN659861Z1

OUR
EXPERIENCE
YOU CAN TRUST



Sample

13 Aug 1990

05:30 AM

Delhi

Model: Web-LalKitabRatna

SrNo: 101-111-105-1030 / 158

Phone: +91-341-2668022
Mobile : +91 -9732150484
Whatsapp : +91 -9732150484



RATNA JYOTI®

Website: <https://www.ratnajyoti.com/>
E-Mail: astrology@ratnajyoti.com

Bahula (Near Netaji Statue), Durgapur, West Burdwan ,W.B , India ,Zip-713322

Lal Kitab Horoscope

In this horoscope of LalKitab, your health and finance issues and your relations with your family members are described in detail along with your horoscope, planetary period, planetary positions, LalKitab natal horoscope and annular horoscope. Gemstone recommendation and other relevant remedies along with detailed results of planetary positions; planetary periods and yearly predictions are given in this horoscope of LalKitab. We have tried our best to provide detailed information as normally required by a native.

When you read LalKitab horoscope you will come to know about the incidences which are going to take place in your life. This LalKitab horoscope recommends what kind of worship is suitable for a native and what kind of worship a native lifelong. Adopt the things and habits which are mentioned benefic for you and try to leave the things and should not perform. You should follow the precautions mentioned for you in this LalKitab horoscope habits which are mentioned harmful or malefic for you.

It is also mentioned in detail about the profession, job and business in this LalKitab horoscope. What things are benefic for you and what things are harmful for you in this regard is mentioned in detail in this horoscope. Be specific and do the LalKitab remedies in the particular age or time mentioned in this horoscope to get success and gain in life.

LalKitab horoscope also describes the stressful and troublesome period in the life of the native in detail. Detailed remedies to avoid this period are also given. You will get manifold results of fortunate period and your stressful and troublesome period will pass smoothly if you follow LalKitab remedies regularly. Negativity, stress and troubles will be removed from life and you will become a successful person if you follow LalKitab remedies regularly.

We request all readers of LalKitab horoscope to follow this as a guide. We have analyzed various classical astrology books and texts before giving predictions and remedies and our predictions and remedies are based on these classical astrological texts. However, it cannot be guaranteed that these predictions are hundred percent correct due to various reasons. Only the native will be responsible for the results of the remedies mentioned in the LalKitab horoscope.



Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Sex _____: Male

Date of Birth _____: 12-13/08/1990

Day _____: Sun-Monday

Time of Birth _____: 05:30:00 Hour

Ishta _____: 59:13:56 Ghati

City _____: Delhi

Country _____: India

Latitude _____: 28:39:00 North

Longitude _____: 77:13:00 East

Zone _____: 82:30:00 East

Loc Time Corr _____: -00:21:08 Hour

War Time Corr _____: 00:00:00 Hour

Local Mean Time ____: 05:08:52 Hour

Equation of Time ____: -00:05:05 Hour

Siderial Time _____: 02:33:32 Hour

Sunrise _____: 05:48:25 Hour

Sunset _____: 19:03:29 Hour

Day Duration _____: 13:15:03 Hour

Sun Pos. (Ayan) _____: Dakshinayan

Sun Pos. (Gola) _____: Uttar

Season _____: Varsha

Sun Degree _____: 26:16:27 Cancer

Ascendent Degree ____: 21:23:23 Cancer

Avakahada Chakra

Ascendent-Lord ____: Cancer - Moon

Rasi-Lord _____: Aries - Mars

Naksh.-Charan _____: Bharani - 2

Nakshatra Lord ____: Venus

Yoga _____: Vradhi

Karan _____: Bava

Gana _____: Manushya

Yoni _____: Gaja

Nadi _____: Madhya

Varan _____: Kshatriya

Vashya _____: Chatuspad

Varga _____: Mrig

Yunja _____: Poorva

Hansak _____: Agni

Name Alphabet ____: Loo-Loonesh

Paya(Rasi-Nak) _____: Copper - Gold

SunSign(West) _____: Leo



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Panchang

Gr. Father's Name _____:
Father's Name _____:
Mother's Name _____:
Caste _____:
Gotra _____:

Calendar	Year	Mah	Tithi/Pravishte
National	Saka : 1912	Sravana	22
Punjabi	Samvat : 2047	Sravana	29
Bengali	San : 1397	Sravana	28
Tamil	Samvat : 2047	Adi	29
Kerala	Kollam : 1165	Karkadam	28
Nepali	Samvat : 2047	Sravana	29
Chaitradi	Samvat : 2047	Bhadra	Krishna 7
Kartikadi	Samvat : 2047	Sravana	Krishna 7

Panchang

Tithi at Sunrise _____: 6
Tithi Ending Time _____: 12:40:39
Tithi at Birth _____: 7
Nak. at Sunrise _____: Asvini
Nak. Ending Time _____: 22:25:25 Hour
Yoga at Birth _____: Bharani
Yoga at Sunrise _____: Shool
Yoga Ending Time _____: 07:34:00 Hour
Yoga at Birth _____: Vradhi
Karan at Sunrise _____: Vanij
Karan Ending Time _____: 12:40:39 Hour
Karan at Birth _____: Bava
Bhayat _____: 17:41:28
Bhabhog _____: 56:25:39
Balance of Dasa _____: Ven 13 Y 8 M 27 D

Ghatak

Month _____: Kartika
Tithi _____: 1-6-11
Day _____: Sunday
Nakshatra _____: Magha
Yoga _____: Vishkumb
Karan _____: Bava
Prahar _____: 1
Varga _____: Simha
Lagna _____: Aries
Sun _____: Cancer
Mon _____: Aries
Mar _____: Leo
Mer _____: Taurus
Jup _____: Virgo
Ven _____: Libra
Sat _____: Gemini
Rah _____: Scorpio



RATNA JYOTI®

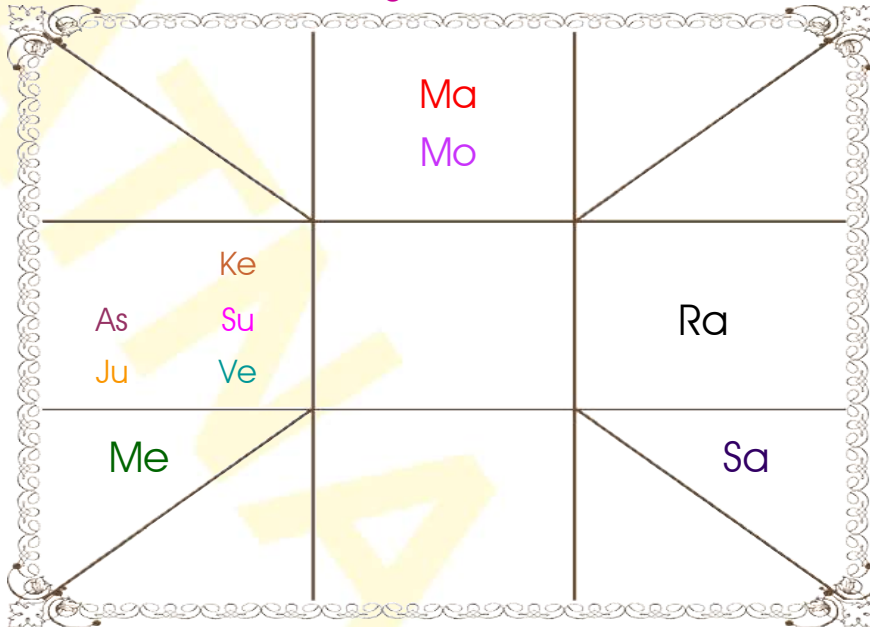
Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

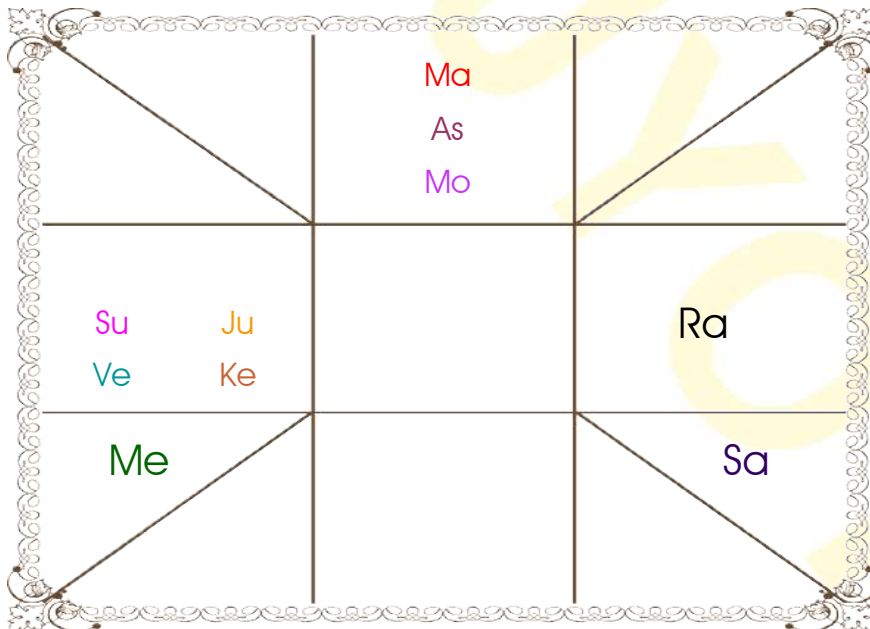
E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Birth Charts

Lagna Chart



Moon Chart



RATNA JYOTI[®]

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Lagna Charts and Dasha

Lagna Chart

	Ma Mo		
		Ve As Su	Ke Ju
Ra			Me
Sa			

Lagna Chart

		Ma Mo	
	Ke		
As Ju	Su Ve		Ra
Me			Sa

Vimshottari

Venus 13Y 8M 27D

Venus

13/08/1990

11/05/2104

Venus	10/05/2004
Sun	10/05/2010
Moon	10/05/2020
Mars	11/05/2027
Rahu	10/05/2045
Jupiter	10/05/2061
Saturn	10/05/2080
Mercury	10/05/2097
Ketu	11/05/2104

Yogini

Bhadrika 3Y 5M 6D

Dhanya

19/01/2018

18/01/2021

Dhanya	20/04/2018
Bhramri	20/08/2018
Bhadrika	19/01/2019
Ulka	20/07/2019
Sidha	18/02/2020
Sankta	19/10/2020
Mangla	18/11/2020
Pingla	18/01/2021



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

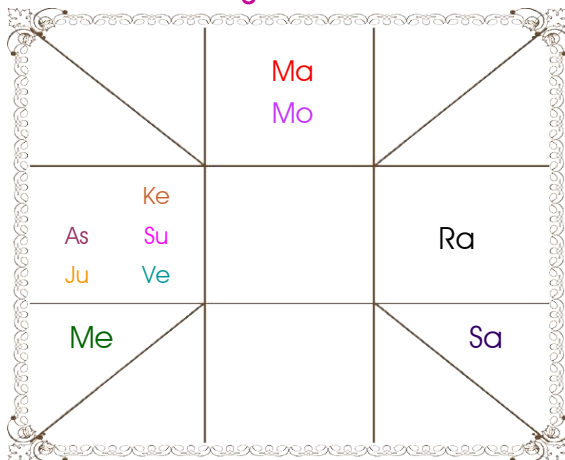
Planetary Degrees and their Positions

Planet	Sign	Degree	Position	Andha	Soya	Dharmi	Nek/Manda
Ascendent	Cancer	21:23:23	---	--	--	--	Nek
Sun	Cancer	26:16:27	FrSign	--	--	--	Manda
Moon	Aries	17:30:20	NuSign	--	--	--	Manda
Mars	Aries	26:12:12	OwnSign	--	--	--	Nek
Mercury	Leo	23:36:00	FrSign	--	--	--	Nek
Jupiter	Cancer	05:07:53	Exalted	--	--	--	Manda
Venus	Cancer	05:08:52	EnSign	--	--	--	Manda
Saturn	R Sagittarius	26:16:31	NuSign	--	Yes	--	Manda
Rahu	R Capricorn	13:29:45	FrSign	--	--	--	Manda
Ketu	R Cancer	13:29:45	FrSign	--	--	--	Nek

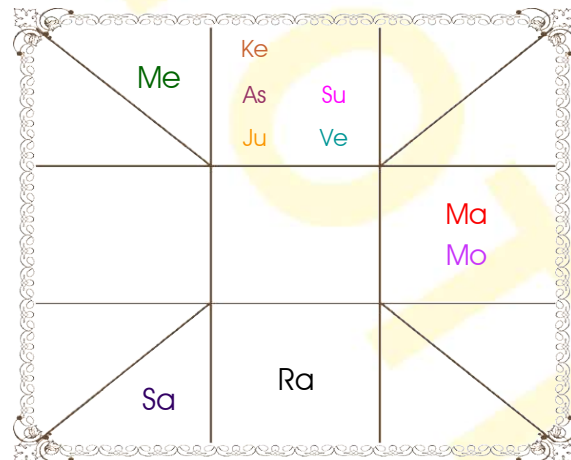
House Position

Khana No.	Maalik	Pakka Ghar	Kismat Jagaanewala	Soya	Exalt.	Deblt.
1	Mar	Sun	Mar	--	Sun	Sat
2	Ven	Jup	Mon	--	Mon	--
3	Mer	Mar	Mer	Yes	Rah	Ket
4	Mon	Mon	Mon	Yes	Jup	Mar
5	Sun	Jup	Sun	Yes	--	--
6	Mer	Mer,Ket	Ket	--	Mer,Rah	Ven,Ket
7	Ven	Ven,Mer	Ven	--	Sat	Sun
8	Mar	Mar,Sat	Mon	Yes	--	Mon
9	Jup	Jup	Sat	Yes	Ket	Rah
10	Sat	Sat	Sat	--	Mar	Jup
11	Sat	Sat	Jup	Yes	--	--
12	Jup	Jup,Rah	Rah	Yes	Ven,Ket	Mer,Rah

Lagna Chart



LalKitab Chart



RATNA JYOTI[®]

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

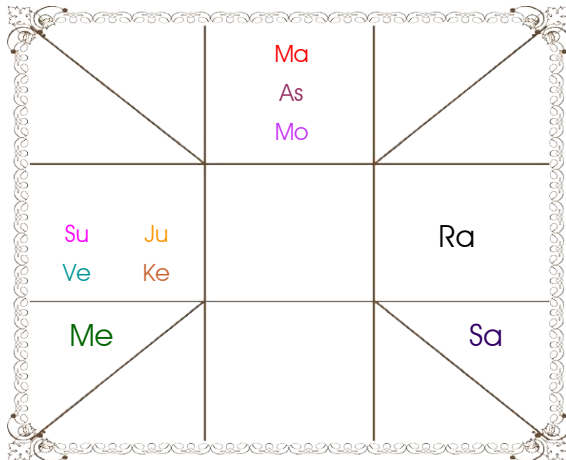
Friendship Table

Pl	Sun	Mon	Mar	Mer	Jup	Ven	Sat	Rah	Ket
Sun	---	Friend	Friend	Enemy	Friend	Neutral	Neutral	Neutral	Enemy
Mon	Friend	---	Enemy	Friend	Enemy	Enemy	Enemy	Enemy	Neutral
Mar	Friend	Friend	---	Neutral	Friend	Enemy	Enemy	Enemy	Neutral
Mer	Friend	Neutral	Enemy	---	Enemy	Friend	Enemy	Friend	Enemy
Jup	Friend	Friend	Friend	Neutral	---	Neutral	Enemy	Enemy	Enemy
Ven	Neutral	Neutral	Enemy	Friend	Enemy	---	Friend	Neutral	Friend
Sat	Neutral	Neutral	Neutral	Friend	Enemy	Friend	---	Friend	Enemy
Rah	Neutral	Enemy	Neutral	Friend	Enemy	Neutral	Friend	---	Friend
Ket	Enemy	Neutral	Neutral	Enemy	Enemy	Friend	Enemy	Friend	---

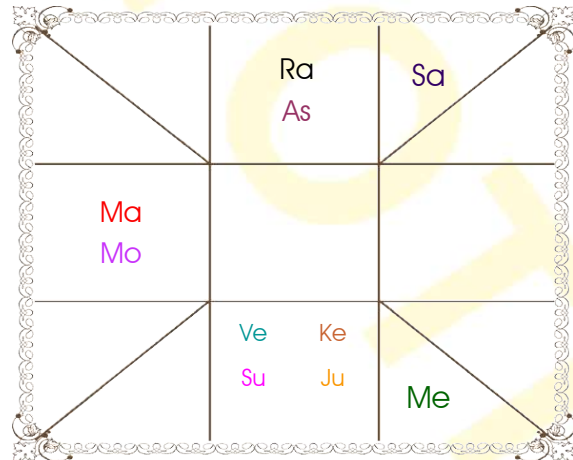
Graha/Rasi Phal

Pln	Description	Phal
Sun	King of the golden age, administrator.	--
Mon	Swallow wort's milk, poisonous water.	--
Mar	King as a god in ants's den	--
Mer	Saintly King.	--
Jup	Highly placed or a saint.	--
Ven	Colourful illusion.	--
Sat	Ink of writing, bad one time more.	Rasi
Rah	Wished, Extravagant.	Rasi
Ket	Worries about all the children of the city.	--

Moon Chart



Moon LalKitab



RATNA JYOTI[®]

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Lal Kitab Dasa

Sat 6 Years 13/08/1990 12/08/1996	Rah 6 Years 12/08/1996 13/08/2002	Ket 3 Years 13/08/2002 12/08/2005	Jup 6 Years 12/08/2005 13/08/2011	Sun 2 Years 13/08/2011 12/08/2013
Rah 12/08/1992 Mer 13/08/1994 Sat 12/08/1996	Mar 13/08/1998 Ket 12/08/2000 Rah 13/08/2002	Sat 13/08/2003 Rah 12/08/2004 Ket 12/08/2005	Ket 13/08/2007 Jup 12/08/2009 Sun 13/08/2011	Sun 12/04/2012 Mon 12/12/2012 Mar 12/08/2013
Mon 1 Years 12/08/2013 13/08/2014	Ven 3 Years 13/08/2014 12/08/2017	Mar 6 Years 12/08/2017 13/08/2023	Mer 2 Years 13/08/2023 12/08/2025	Sat 6 Years 12/08/2025 13/08/2031
Jup 12/12/2013 Sun 13/04/2014 Mon 13/08/2014	Mar 13/08/2015 Ven 12/08/2016 Mer 12/08/2017	Mar 13/08/2019 Sat 12/08/2021 Ven 13/08/2023	Mon 12/04/2024 Mar 12/12/2024 Jup 12/08/2025	Rah 13/08/2027 Mer 12/08/2029 Sat 13/08/2031
Rah 6 Years 13/08/2031 12/08/2037	Ket 3 Years 12/08/2037 12/08/2040	Jup 6 Years 12/08/2040 13/08/2046	Sun 2 Years 13/08/2046 12/08/2048	Mon 1 Years 12/08/2048 12/08/2049
Mar 12/08/2033 Ket 13/08/2035 Rah 12/08/2037	Sat 13/08/2038 Rah 13/08/2039 Ket 12/08/2040	Ket 13/08/2042 Jup 12/08/2044 Sun 13/08/2046	Sun 13/04/2047 Mon 13/12/2047 Mar 12/08/2048	Jup 12/12/2048 Sun 13/04/2049 Mon 12/08/2049
Ven 3 Years 12/08/2049 12/08/2052	Mar 6 Years 12/08/2052 13/08/2058	Mer 2 Years 13/08/2058 12/08/2060	Sat 6 Years 12/08/2060 13/08/2066	Rah 6 Years 13/08/2066 12/08/2072
Mar 13/08/2050 Ven 13/08/2051 Mer 12/08/2052	Mar 13/08/2054 Sat 12/08/2056 Ven 13/08/2058	Mon 13/04/2059 Mar 13/12/2059 Jup 12/08/2060	Rah 13/08/2062 Mer 12/08/2064 Sat 13/08/2066	Mar 12/08/2068 Ket 13/08/2070 Rah 12/08/2072
Ket 3 Years 12/08/2072 13/08/2075	Jup 6 Years 13/08/2075 12/08/2081	Sun 2 Years 12/08/2081 13/08/2083	Mon 1 Years 13/08/2083 12/08/2084	Ven 3 Years 12/08/2084 13/08/2087
Sat 12/08/2073 Rah 13/08/2074 Ket 13/08/2075	Ket 12/08/2077 Jup 13/08/2079 Sun 12/08/2081	Sun 13/04/2082 Mon 12/12/2082 Mar 13/08/2083	Jup 13/12/2083 Sun 12/04/2084 Mon 12/08/2084	Mar 12/08/2085 Ven 13/08/2086 Mer 13/08/2087
Mar 6 Years 13/08/2087 12/08/2093	Mer 2 Years 12/08/2093 13/08/2095	Mer 2 Years 12/08/2093 13/08/2095	Mer 2 Years 12/08/2093 13/08/2095	Mer 2 Years 12/08/2093 13/08/2095
Mar 12/08/2089 Sat 13/08/2091 Ven 12/08/2093	Mon 13/04/2094 Mar 12/12/2094 Jup 13/08/2095	Mon 13/04/2094 Mar 12/12/2094 Jup 13/08/2095	Mon 13/04/2094 Mar 12/12/2094 Jup 13/08/2095	Mon 13/04/2094 Mar 12/12/2094 Jup 13/08/2095

Note: Lal Kitab dasa has been given here for almost three cycles of 35 years each.

The Dates given for Dasa periods show their endings.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Kind Of Horoscope

Horoscope having blind planets

As per Lal Kitab, the planets that are blind during nights are also called NAHORATRA planets. These planets can see during daytime only but become blind during nights. These planets are called half blind. Thus, if Sun is situated in the 4th house and Saturn is situated in the 7th house then the horoscope is called Half Blind horoscope.

The horoscope of this kind can influence to a great extent in native's professional life, mental peace, and domestic happiness. Saturn in the 7th house becomes very strong. As per astrology Saturn in the 7th house gets directional strength. With his 10th aspect, Saturn in this house can influence the planets in the 4th house. Because of the inimical aspect of Saturn, the benefic results of Sun become malefic. The 7th aspect of Sun situated in 4th house will fall on the house profession and turns the results of house of profession adverse. Thus causes losses to all kinds of pleasures and happiness by destroying comforts and minimizing mental peace to a great extent. Saturn and his aspects are responsible for the bad influence on the horoscope. Hence it is not proper to perform remedial measures for Sun but the remedial measures are to be performed for Saturn to mitigate his malefic nature.

Conclusion

Your horoscope is free from planets, which are blind during nights.

Righteous Horoscope

As per Lal Kitab there are certain Righteous horoscopes. In these types of horoscopes the influence of malefic planets reduces to maximum extent. In any horoscope, if Saturn is situated in any good house along with Jupiter, then the horoscope becomes Righteous horoscope. The native who is having righteous horoscope, will be helped by God Himself while facing obstructions formed on the way during difficult situations.

As per Lal kitab, Saturn is the significator of our difficulties as well as luck. If Saturn is situated along with Jupiter or in Jupiter's rasi, then beneficence will come in the nature of Saturn. The relationship of Saturn and Jupiter removes many blemish qualities in the horoscope. The conjunction of Saturn and Jupiter in 6th, 9th, 11th or 12th houses mitigates many problems and controls the ups and downs in the life. Because of this influence all kinds of malefics and calamities will be put



RATNA JYOTI[®]

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

to an end.

Conclusion

Your horoscope is not a Righteous horoscope.

Under Aged Horoscope

As per the principles of Lal Kitab, there will be under aged horoscopes unto the age of 12 years of native. The influence of the horoscope will not be on the native up to 12 years but there will be influence of results of fortune belonging to previous birth. If houses 1,4,7 & 10, i.e., centers are either vacant or only malefic planets like Saturn, Rahu & Ketu are situated or Mercury alone is situated, then the horoscope is called under aged horoscope.

The native's condition of luck and fate will be suspicious up to the age of 12 years.

As per Lal kitab, in the under aged horoscope, there will be influence of single particular planet during every particular year as mentioned below. The remedial measures are to be performed to the planets situated in the below mentioned houses to mitigate the adverse effects on life and making them favorable.

1. There will be influence of planet situated in 7th house during the 1st year of age.
2. There will be influence of planet situated in 4th house during the 2nd year of age.
3. There will be influence of planet situated in 9th house during the 3rd year of age.
4. There will be influence of planet situated in 10th house during the 4th year of age.
5. There will be influence of planet situated in 11th house during the 5th year of age.
6. There will be influence of planet situated in 3rd house during the 6th year of age.
7. There will be influence of planet situated in 2nd house during the 7th year of age.
8. There will be influence of planet situated in 5th house during the 8th year of age.
9. There will be influence of planet situated in 6th house during the 9th year of age.
10. There will be influence of planet situated in 12th house during the 10th year of age.
11. There will be influence of planet situated in 1st house during the 11th year of age.
12. There will be influence of planet situated in 8th house during the 12th year of age.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

age.

Conclusion

Your horoscope is not an Under Aged horoscope.



RATNA JYOTI[®]

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Debts of previous birth as per Lal Kitab

Because of the inflicted planets present in the Horoscope, the native has various kinds of debts of his previous birth which he has to pay in this life. That means various types of burdens of debts will be prevailing upon the native because of which the progress in the life of the native will be hindered.

Because of the malefic effect of the inflicted planets, benefic planets also stop giving favourable results. So, native should get rid of the burden of debts, thereby in the later part of the life good and benefic planet's beneficence will be exhibited and favours can be obtained as shown in the horoscope.

One has to observe the circumstances when the invisible debts, as mentioned below, influence the native's life and accordingly steps to be taken for remedial measures.

Self Debts

PLANETARY POSITION:

If Venus, Saturn or Rahu or two of these three or all of three are situated in the 5th house of horoscope, then the native will have self debts.

INDICATIONS:

Fear from King, punishment or payment of penalty in legal suits even though you are faultless; heart diseases, pain in shoulders, physical weakness, difficulty in eyes, spoiling life.

EVENTS:

The native will become an atheist, do not care dharma/religion, Health will not be favourable; the native will not follow the customs of ancestors.

Conclusion

Your horoscope is free from SELF DEBTS.

Mother Debts

PLANETARY POSITION:

If ketu is situated in the 4th house of horoscope, then the native will have burden of debts to mother.

INDICATIONS:

There will not be any helping persons to the native. All his efforts will become futile. He has to face punishment or pay penalty to Government. Life will



Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

not be peaceful. They expose others dignity or play with it, steal foot wear, they will not get the gain out of their education, waste money for the treatment for the sickness of their relatives, etc.

EVENTS:

The native influenced by debts to mother will have bad or strained relations with mother. The native will not care for the happiness of mother. The native will be away from mother or she will be sent out of house.

Dirty and impurities will be thrown in the well situated in the house or nearby house or impurities will be thrown in the pond situated nearby. There is a possibility of flowing a river nearby the residence of the native and he throws dirty/impure material in it.

Conclusion

Your horoscope is free from MOTHER DEBTS.

Debts to Relatives

PLANETARY POSITION:

If Mercury or Ketu or both are situated in 1st or 8th house in the horoscope, then the native will have debts to relatives.

INDICATIONS:

Killing or getting killed a she buffalo which is going to deliver a calf, performing black magic at the time of construction of a house or laying foundation stone by others, hating those people who mingle with the relatives of the native, keeping away in the functions like birth days of children or family festivals.

EVENTS:

The native cheats his friends, spoils the work done by others or burns the ripe crops in the agricultural fields of others.

Conclusion

UPAY:

Collect adequate amount of money that can be affordable from blood relations (native's grandfather - grandmother, father - mother, sister, daughter - father's sister, brother, father's brother, etc.) and donate for the improvement of the services of artists and doctors working in the center of the village.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Debts to Girl Child/Sister

PLANETARY POSITION:

If Moon situated in the 3rd or 6th house of the horoscope of the native, it indicates Debts to Girl Child/Sisters.

INDICATIONS:

Cheating girls while in youth, murdering or outraging sisters/ daughters, selling or exchanging innocent kids out of greediness, or performing secret deeds which will never come out.

EVENTS:

The bad words hurt the others more severely than that caused by a sword. There will be bad and adverse results to wealth and life of the native who is blessed with a son. Mother wantonly feels irresponsible. Mourning with happiness, bad/ adverse results to in-laws and maternal grandfather, loss of entire yearly income at the end of the year.

Conclusion

Your horoscope is free from DEBTS TO GIRL CHILD/SISTER.

Father Debts

PLANETARY POSITION:

Either Venus or mercury or Rahu or any two of these three or all these three planets are situated in 2nd or 5th or 9th or 12th house of the horoscope of the native, then there will be burden of debts to father.

INDICATIONS:

Changing or defaming of family priest, districting the shrine constructed along with residence, cutting or having holy long pepper tree.

EVENTS:

The hair of the any one of the elder's persons in the family will become white. After turning to white, the hair colour starts becoming pale. Complaining of cough, or events like keeping the stigma of the bad actions of all other people on his head, etc., will happen.

Conclusion

UPAY:

Collect adequate amount of money (one or five or ten rupees that can be affordable to maximum extent) from blood relations (native's grandfather -



RATNA JYOTI[®]

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

grandmother, father - mother, sister, daughter - father's sister, brother, father's brother, etc.) and on the same day donate in a temple.

Debts to Female

PLANETARY POSITION:

If Sun or Moon or Rahu or any two out of these three or all these three planets are situated in the 7th house of the horoscope then the native will have debts to females.

INDICATIONS:

Spoiling the livelihood of the relatives/family members, killing a female at the time of delivery out of greediness, taming and keeping animals having teeth, causing hatredness in the family, the main gate of the house will be on South direction, killing of living beings, possessing house or machinery by cheating, illegally possessing anything and using completely, etc.

EVENTS:

Benefic results of the progeny will be mild, holes in the skin, diseases in secret organs, Cremation of dead body at the time of marriage of anybody, commencement of contacts with another female while the matrimonial contacts are being disconnected, that means, having second marriage.

Conclusion

UPAY:

Collect adequate amount of money from blood relations (native's grandfather - grandmother, father - mother, sister, daughter - father's sister, brother, father's brother, etc.) and donate to a cow shed to feed 100 cows, which are not physically crippled.

Debts to Evil Persons

PLANETARY POSITION:

If Sun or moon or Mars or two out of these three or all these three are situated in 10th or 11th house in the horoscope, then the native is having Debts to evil person.

INDICATIONS:

Not purchasing machinery or houses even after giving advance, sending out of examination hall without any reason, disputes or legal cases against elder people without any reason etc.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

EVENTS:

Untimely death of progeny or in-laws, godowns of oil or coconut or wood or any other commodity of trade getting fired, no fate of residing in the house purchased, if house is purchased repairing stair case or demolishing stair case and again constructing, incidents like drinking poisons, death out of weapons.

Conclusion

UPAY:

Collect adequate amount of money from blood relations (native's grandfather - grandmother, father - mother, sister, daughter - father's sister, brother, father's brother, etc.) and feed fish.

Debts During Entire Life Time

PLANETARY POSITION:

If Sun or Venus or both are situated in 12th house in the horoscope, then the native will have debts during his entire lifetime.

INDICATIONS:

Leakage of electricity wires, burning of houses, lakhs-crore of people ruined in short period of time, incidents like missing or theft, swindling, misappropriation of gold, injury on head or diseases related to head, starting from the childhood to old age proved to be worthless, becoming poor and helpless even after performing any work after thinking and planning thoroughly, asthma-epilepsy, cough, difficulties of cough, unexpected death, flow of dirty and impure water below the corridor, accumulation of heaps of dust and waste material or filth in front and backside of the residence.

EVENTS:

Penalty or imprisonment as punishment in court judgments, cheating in-laws or others in the society or performing such type of cheatings by which others family or employment or business get loss.

Conclusion

Your horoscope is free from DEBTS DURING ENTIRE LIFE TIME.

Godly Debts

PLANETARY POSITION:

If moon is situated in 6th house in horoscope then the native is having Debts to God.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

INDICATIONS:

Dog bites, children falling from upstairs or kids run over by vehicles, pain in ears, pain in the back - bone, not getting progeny or death of progeny after birth, difficulties in the happiness of progeny, urinary problems, loss to maternal grandfather, accidents and harmful events during journeys.

EVENTS:

Cheated by people who are considered to be confident, killing or getting killed dogs, receiving adverse blessings from poor or saints, bad character, wondering with other boys and spoiling them, bad intentions, causing loss to others out of greediness.

Conclusion

Your horoscope is free from GODLY DEBTS.



RATNA JYOTI[®]

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Lal Kitab Planetary Predictions

Sun

The first house of your horoscope has Sun. Due to this you will be calm and quiet from outside but inside you will be a ball of fire. Your character is good. You will be brilliant, glorious and destroyer of enemies. You will attain knowledge and will be thoughtful. You will be attached with administration, indulged in accountancy and well educated. You will be firm in your beliefs, away from addiction, always ahead, aggressive and hardworking.

You will get rich by your hard work and will help others. You will shine by rubbing with stones. Your tormentors will be destroyed. Your renown will increase; charity will give progress.

At the age of 24, you may be married, blessed with son or have bliss of spouse. You will remain ahead in noble deals. You will help poor but will believe anything only by seeing it. In second half of your life you will get rich. You will have independent views and will benefit through journeys. You will have good relations with senior government officers and will gain due to them. You will work for people's welfare.

If you misbehave with ordinary people or create hurdles in projects of family planning or convert the last room of your home from dark to well lighted, then Sun may become weak for you. If this happens then a debilitated Sun will cause diseases such as bone or heart problems. Anger and acidic tongue may cause high blood pressure.

If you feel that you are facing above problems then following restrictions and remedies are recommended.

Restrictions:

1. Don't take meat and alcohol.
2. Don't establish physical relation during daytime.

Remedies:

1. Add sugar in water and offer it to rising sun.
2. Keep one room dark at the end of home.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Moon

The Moon is placed in 10th house of your horoscope. Due to this reason your family will get rid of all problems by virtue of your efforts. You will earn by trading in surgical goods. You should not work as a doctor even if you have undertaken training for it. If you practice as a doctor then don't give medicine from your clinic. You will get full bliss of your parents. You will benefit from your house and in laws. Business will be profitable.

If you indulge in antisocial acts, insult your elders or being a doctor give liquid medicines to patients, install foundation of your house in nighttime then the Moon may become weak for you. A weak moon may make you waste money on your beloved or widows. You will indulge in cheating or may drown a person struggling for life in water. You may have an accident. Illicit relations with persons of opposite sex may destroy you. You may not behave well with your mother. You may lose in business of medicine. You may also suffer due to thieves or dacoits or drunkards. Your job or business may keep changing. Your mother may fall ill for 10 years.

If you feel that you are facing above problems then following restrictions and remedies are recommended.

Restrictions :

1. Don't keep contacts with thieves or cheats.
2. Don't take milk after sunset.

Remedies :

1. When ill, take water of milk after fermenting it.
2. Don't take milk after sunset.

Mars

The Mars is situated in the 10th house of your horoscope. Due to this reason you may not be very lucky in matters related to children. The period up to 45 years of age is medium for children. Your status will be maintained. If you join government service then you may get a senior position in army or police. You will be a well-known social worker. You will definitely be rich. You will become owner of large properties by earning money through fair or foul means. Money will come in abundance between 32 to 64 years of age. You will lead a royal life. You will witness the bliss of grand and great grand sons. You father may become financially well off after your birth. You will construct many properties for yourself and will be it's



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

owner. You will generate wealth by hard work. Your health will be good. The family life will pass comfortably. You will be courageous and your morale will remain high. There will be many auspicious celebrations at your home. Overall your life will be lucky.

If you quarrel with persons of police or army, indulge in antisocial activities; quarrel with family members, use more salt then Mars may become weak for you. Due to weak Mars the 22nd year of life may be difficult for you. You may assist in breaking your family. If you sell gold then it may harm your children. Your reputation may fall. You may be accused of theft or you may have to go to jail. You may take a job in jail. Living with your maternal relations will be harmful for you.

If you feel that you are facing above problems then following restrictions and remedies are recommended.

Restrictions :

1. Don't sell gold.
2. The milk after boiling should not fall on burner of stove, nor it should get burnt.

Remedies :

1. Breed a deer.
2. Serve a one eyed or bald person.

Mercury

The Mercury is situated in 2nd house of your horoscope. Due to this reason you will become rich by earning with the help of hard work. You are devoted to your spouse, selfish, devoid of bliss of son and a lover of music. Your in-laws will be weak financially. You may have rajyog in your life. Your ideas are unstable and you change your views soon.

You may benefit more due to daughters. You can become a preacher. You or your father/grandfather must be very rich. You are builder of your fortune. You are a proud person but weak in matters of children. You may benefit from government. Your income will be good. You will reside at a place away from home. You are a selfish person. You are witty and skilled in conversation. Your nature is a blend of a saint and king. Persons coming in your contact will be beneficial.

If there are more females in your family, you keep contacts with selfish saints; take part in gambling then Mercury may become weak for you. A weak Mercury may reduce bliss of father. Your reputation may be affected. If you are



non-vegetarian then you will travel a lot. Benefits from journeys may be less.

If you feel that you are facing above problems then go for following restrictions and remedies.

Restrictions:

1. Don't keep parrot, goats and sheep.
2. Keep away from talismans (tabeez), bhabhoot etc.

Remedies:

1. Donate milk and rice to religious places.
2. Clean your teeth with alum.

Jupiter

The Jupiter is situated in 1st house of your horoscope. Due to this reason you could be well educated or a preacher or saint. You are learned, you have intelligent children, have received honors from government and you are a person of high status. You will earn your livelihood by your education. The ancestral wealth will also keep you rich. Even if you are less educated still you will continue to get money. Your esteem will be there not because of your money but due to talent. You will get honor due to company of high society, your brains and due to connections with rulers. Your financial position will improve after marriage and your luck will shine. You will construct a house by your earnings. You will get abundant property. You will be healthy and cheerful. Your comforts will increase with passage of time.

Your wife will be obedient to you. If you leave studies halfway, criticize people unreasonably, pass life with unearned money or charity, take alcohol at an early age then Jupiter may become weak for you. You should be alert against unexpected events or disorder caused by weak Jupiter. Your studies may be hampered. Your father may die due to asthma, heart disease or mental disorder. You will suffer from asthma or chest disease. Birth of first child as son may give bad luck.

If you feel that you are facing above problems then go for following restrictions and remedies.

Restrictions:

1. Don't take free gifts or charity.
2. Trust your luck.

Remedies:



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

1. Do tilak by saffron/turmeric on your forehead.
2. Study at least up to graduation.

Venus

The Venus is placed in 1st house of your horoscope. Due to this reason your health will be good. Your body is vigorous. You are handsome, take good food and like beautiful women. You have a good gait, romantic nature and cheerful mood. You like to groom like women and worship beauty. You have good sexual power. You are rich and hardworking. You are chief of people of your age. In spite of being religious you are romantic, you will have own house and a good vehicle. You can get good guidance by seeking others' advice and your luck will shine.

If you earn money through women or keep illicit relations or you become a chief of family then Venus may become weak for you. Due to a weak Venus you may quarrel with your father resulting in loss of money and destruction of wealth. Marriage in 24th or 25th years of age is harmful. Illicit relations with persons of opposite sex will cause loss. If you are irreligious, benefits from brothers are unlikely. Your business will slow down. Some parts of your house should remain non-constructed. Your spouse and wealth will be affected adversely.

If you feel that you are facing above problems then go for following restrictions and remedies.

Restrictions:

1. Keep good character.
2. Don't be an atheist.

Remedies:

1. Donate barley or mustard or animal fodder.
2. Give part of your food to crows, dog or cow.

Saturn

The Saturn is placed in 6th house of your horoscope. Due to this reason marriage is beneficial for you in 28th year of age or after it. Otherwise bliss of mother, spouse and children will be poor. You could be interested in sports or a good sportsman. Your spouse will remain comfortable. If you are blessed with a child during your 34th to 41st year of age then your life and home may undergo a transformation. You will benefit by travels. Your character is good. Your family will be happy. The wealth will continue to come. You may be habituated to secret work.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Your children will be very lucky for you.

If your house is situated in a closed lane, if you change shoes at a religious place, start work on a full moon, take leather and iron goods free of cost then Saturn may become weak for you. Due to a weak Saturn your younger brother could be your enemy, but ultimately he will become loyal to you. Taking alcohol, meat and eggs may cause you loss. Quarrels may put you in trouble. The elder brother of your father, your elder brother or maternal uncle may suffer from eye problems. Your spouse or mother may suffer due to illness. Due to your interest in alcohol, meat and women you may face problems of court cases, police or money. You may suffer from disease of kidneys or stones. You may die in an accident. There could be sudden hurdles in your jobs or business.

If you feel that you are facing above problems then following restrictions and remedies are recommended.

Restrictions :

1. Take care that shoes are not stolen at a religious place.
2. Don't buy new things of steel.

Remedies:

1. Serve a black dog.
2. Feed snakes with milk.

Rahu

The Rahu is placed in 7th house of your horoscope. Due to this reason marriage before the age of 21 years or during 29th year could be unlucky. You may have relations with politicians. If you are working in government department then promotions and awards are likely. You will get money and esteem. You may earn your livelihood by employment in police or jail or by electrical work. You may become insolvent due to lottery or gambling. You may be blessed with a daughter soon after marriage but birth of a son may be delayed. You will be happy only by living at a place other than your birth town. You can go abroad. If you do not keep vigil on your money then near relations will not lag behind in harming your interests.

If you keep son of your daughter with you or breed a dog, do unethical acts in society, fight with your spouse then Rahu may become weak for you. Due to weak Rahu your brothers will swallow your wealth; your brother may misuse your money. You may suffer loss in partnership business or trading of electrical goods. If you cheat in your job your life span will be reduced. You may have differences with your spouse particularly due to your suspicious nature. There could be separation or



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

legal suit with your spouse. You will not have any problem in your dealings with government. Your image may be tarnished. Life will be full of struggles. Your family life will not be good. Money and bliss of spouse may be less than desired. Abortion is possible. Your spouse may suffer from migraine.

If you feel that you are facing above problems then go for following restrictions and remedies.

Restrictions:

1. Don't keep a dog at home.
2. Don't work in police. Do not jail or do electrical work.

Remedies:

1. Keep 2 silver bricks at home.
2. Donate coconuts.
3. Keep a square piece of silver in a small size box made of silver and fill it with Ganges water.

Ketu

The Ketu is placed in 1st house of your horoscope. Due to this reason you are lucky, wealthy and hard working. You will have more progress and less transfers. You will be a blessing to your father. You will serve your father. If you work in a government department you can become a senior officer. You will not be able to proceed on journey in spite of instructions for it. Your employment will continue uninterruptedly. You might have been born in a hospital or at the house of your maternal relations. You will get power. You will have good luck. The health of your spouse will be good. Your mother will also have good life but this is not compulsory. You will handle big transactions but money may not be accumulated. You will serve your guru and father.

If you remain away from your father, try to harm your relations, sell your house without any reason then Ketu may become weak for you. Due to weak Ketu relatives of family of your birth will be miserable. You may develop imaginary worries. Your son may suffer. You too may suffer. Your married life may also be affected. You may have disease in parts below your navel or any sexual disorder. You may have to come back in the middle from your journey to a foreign country or from a long travel. You may have worries of birth of a child. Your health may suffer after birth of your grandson.

If you feel that you are facing above problems then go for following restrictions and remedies.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Restrictions:

1. Don't breed or serve a goat.
2. Don't reside in last house of the lane.

Remedies:

1. Keep red handkerchief with you.
2. Serve a black and white dog.



RATNA JYOTI®

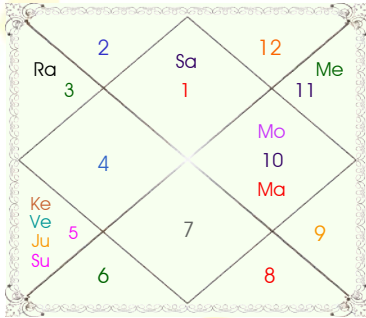
Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

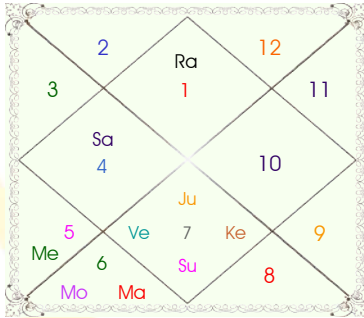
E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Lal Kitab VarshCharts

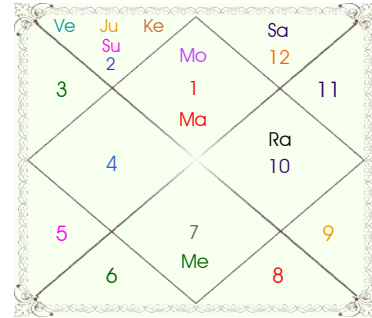
2019



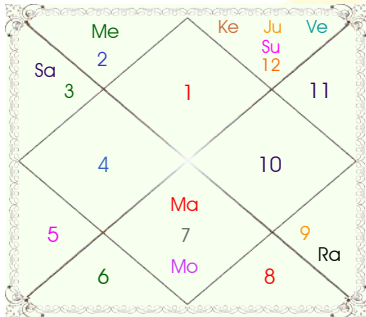
2020



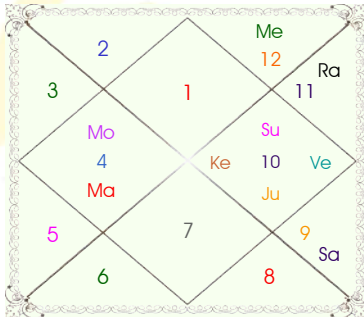
2021



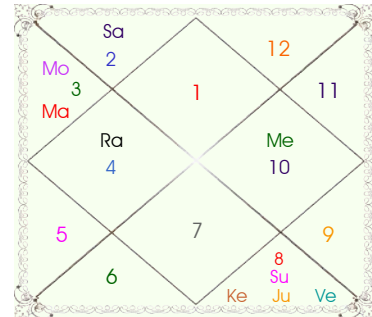
2022



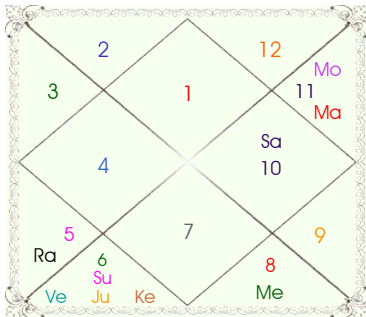
2023



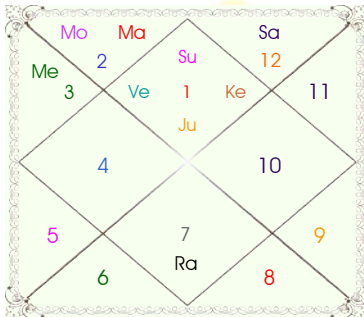
2024



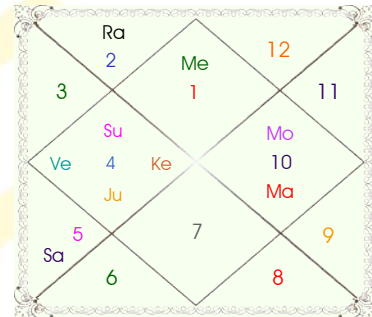
2025



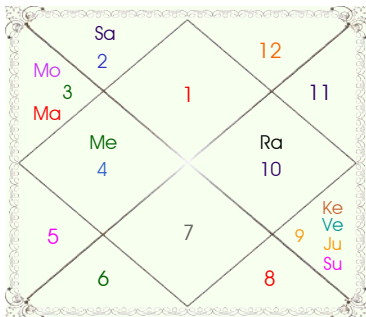
2026



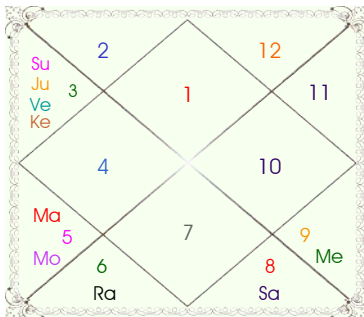
2027



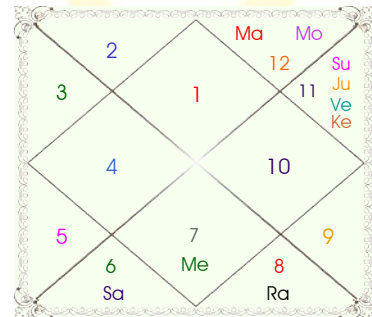
2028



2029



2030



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Lal Kitab Varshphal 2019-2020

Current Age - 30
Current Dasha - Mars

Pln	Andha	Soya	Dharmi	Nek/Manda
Sun	--	Yes	--	Manda
Mon	--	--	--	Manda
Mar	--	--	--	Nek
Mer	--	--	--	Nek
Jup	--	Yes	--	Manda
Ven	--	Yes	--	Nek
Sat	--	Yes	--	Nek
Rah	--	--	--	Nek
Ket	--	Yes	--	Nek

House Position

Khana	1	2	3	4	5	6	7	8	9	10	11	12
Soya	--	Yes	--	Yes	--	Yes	--	Yes	--	--	--	Yes

Varsh Kundli 2019 - 2020

Ra	Sa As	Me
		Ma Mo
Ju Ve Ke		

Varsh Moon Kundli 2019 - 2020

Me	Ma As Mo	
Sa		
Ra		Su Ju Ve Ke



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Lal Kitab Varshphal 2019-2020

Sun

The Sun is in the 5th House of your Varshakundali. This is malefic. Dishonestly earned money will be annihilated spending over illness in family this year. You will have some defect in your leg. You shall have to pay special attention to your child (children) and to your economic condition. Your wife will cause you tension. You should work in a concerted manner. Keep your relations cordial with king and a saint.

To reduce the maligned effect of the lackluster Sun the following remedies are recommended.

Remedies:

1. Must follow traditional customs.
2. Serve your brother-in-law, elder sister's husband (Jeeja), grandson (Daughter's son) and sister's son (Bhanja).

Moon

The Moon is present in the 10th House of your Varshakundali, which is inauspicious. Taking medicine syrup during your illness or at night will be detrimental. You may have trouble in educational activities. Thieves, gamblers and drunkards will cause you loss. Your wealth and dignity may be spoiled by the ill advice of a woman or a beloved of yours --be alert.

To reduce the maligned influence of the Moon you should adopt the following remedies.

Remedies:

1. Take water extracted from curdled milk.
2. Take raw cheese in morning breakfast for 10 days.
3. Don't take milk at night (from sunset to sunrise).

Mars

Mars, situated in the 10th House of your Varshakundali, is auspicious. As a result you will be reckoned with high and dignified persons. Your dignity will grow further. Someone in your, working in government or in police or army, will be promoted. He will get a higher post soon. You will live like a king. You will earn money by any means--good or evil. You will have pleasure of property and vehicle.



Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Abide by the following restraints to enhance benign influence of Mars.

Restraints:

1. Don't sell or pawn gold.
2. See that the boiling milk does not spill over the gas stove, grate or oven.

Mercury

Mercury is situated in the 11th House of your Varshakundali, which is auspicious. As a result every Wednesday and noon of it (period between 3 to 5) will be auspicious this year. This year you will have an advent of good luck stay away from laziness. You will earn much gain by your intelligence. Your dignity and honour will grow further. You will get gain from your paternal property. Your friendship will be fruitful to others.

The following restraints are advised to augment the benign influence of Mercury.

Restraints:

1. Don't plant wide leafed plants like money and rubber plants.
2. Don't keep empty brass pots closed or inverted at home.

Jupiter

Jupiter is situated in the 5th House of your Varshakundali, which is malefic. It will be harmful for you this year to have meal fire in a Langer or to take anything in alms-this may corrupt your wisdom. It will be harmful for you to abuse your teacher or a saint. Consuming meat or fish will cause harm to your children. Laziness will put hindrances in the way of your progress. Don't cross over a river or a sea by a boat-this may cause you distress.

Adopt the following remedies to reduce the maligned influence of Jupiter.

Remedies:

1. Serve saints and hermits.
2. Clean a worship of place.

Venus

Venus is situated in the 5th House of your Varshakundali, which is favorable. As a result you will have much fancy for white things this year. You will love your country and your cast. You will stay away from worldly (mundane) affairs despite being in the world. Your wife will be loyal to you. You will keep relations cordial with your wife and won't have death of anything. There will be no



hindrances in your business.

Stand by the following restraints to augment the benignity of Venus.

Restraints:

1. Don't hanker after women.
2. Don't go for a love marriage or intercast marriage or don't marry against the will of your parents.

Saturn

Saturn is situated in the 1st House of your Varshakundali, which is favorable. As a result you may have gain if you work as a doctor, an engineer or a chemist this year. Dealing in iron, timber and rock salt will be fruitful. Property of your parents will grow further. Your own property will not grow further. You will get gain from government department and your relations with high official will be amicable.

The following restraints are advised to augment the benign influence of Saturn.

Restraints:

1. Don't play musical instruments on a festivity in your family.
2. Stay away from consuming liquor, meat and fish and from falling frequently in love.

Rahu

Rahu is situated in the 3rd House of your Varshakundali, which is favorable. Your enemies may not dominate you this year. You will know earlier what is going to happen in future. Your writing will be more powerful than a sword. You will get a high post or will have overwhelming honor. You will be promoted in service or your business will prosper much. But you will be worried about your progeny.

Abide by the following restraints to augment the benign influence Rahu.

Restraints:

1. Don't keep ivory with you.
2. Don't keep three toy elephants at your home.

Ketu

Ketu is situated in the 5th House of your Varshakundali, which is favorable. As a result you will have interest in serving your Guru (teacher). Your conduct will be firm. You will be firm in religion and faith--this auspicious aspect will cause you bliss



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

of progeny. Your son will bring you an advent of good luck and your economic condition will improve. You will be promoted if you go on a trip. You will have plenty of wealth and affluence.

Abide by the following restraints to augment the benign influence of Ketu.

Restraints:

1. Don't keep company with people of easy virtue.
2. Don't keep chest, trunk and almirah locked. Keep on opening the locks occasionally.

Special remedies to be used in the beginning of the year to make the year auspicious.

Give Gur, gram or banana to monkeys to eat.

(Start above remedy on your birthday or within 40 days of your birthday.)



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Lal Kitab Varshphal 2020-2021

Current Age - 31
Current Dasha - Mars

Pln	Andha	Soya	Dharmi	Nek/Manda
Sun	--	--	--	Manda
Mon	--	Yes	--	Manda
Mar	--	Yes	--	Nek
Mer	--	Yes	--	Nek
Jup	--	--	--	Manda
Ven	--	--	--	Nek
Sat	--	Yes	--	Nek
Rah	--	--	--	Nek
Ket	--	--	--	Nek

House Position

Khana	1	2	3	4	5	6	7	8	9	10	11	12
Soya	--	Yes	Yes	--	--	--	--	Yes	--	--	Yes	Yes

Varsh Kundli 2020 - 2021

	Ra As	
Sa		
Me Mo Ma	Ve Su	Ke Ju

Varsh Moon Kundli 2020 - 2021

Ke	Ve Ju Su	Ma As Mo	Me Sa
			Ra



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Lal Kitab Varshphal 2020-2021

Sun

The Sun is situated in the 7th House of your Varshakundali. This is malefic. You may have some trouble from government department this year. You will have some frictions in your family as well. To be hot-tempered, selfish and to have sycophants around you may be the reason behind your downfall. Conflict or dispute is possible in partnership venture. Keep your temper cool if you are a shopkeeper and keep it firm if you are a government official.

To lessen the portentous influence of the Sun you should adopt the following remedies.

Remedies:

1. After having cooked in night extinguish the fire of oven by sprinkling milk over it.
2. Take sugar and water before going on work.

Moon

You have Moon in the 6th House of your Varshakundali. This is malefic and will cause physical problems to your mother this year. Your family will be worried about your mother. Education-related problem is also possible. Providing means of water for the public will cause you problems and agony to you and your children. You will have to face problems if you do anything without thinking over it--be alert.

To lessen the malignity of the Moon you should adopt the following remedies.

Remedies:

1. Offer 4 ripe coconuts (with water inside) to a river in the mid of a lunar eclipse.
2. Bring up a rabbit if your mother is in trouble.
3. Take cheese in your breakfast. Don't take milk in night (from sunset to sunrise).

Mars

Mars, situated in the 6th House of your Varshakundali, is auspicious. As a result you will have a happy family life this year. You will help your younger brother. The number of your enemies will decrease or your enemies will lie subdued. Money lending business will be profitable. You will remain happy and will keep others happy too. You will lead a simple life like saints and sages and will serve the people. Your dignity will grow more in your family and society.



Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

The following restraints are advised to enhance the benignity of Mars.

Restraints:

1. Don't quarrel with your brother.
2. Don't distribute Jaggery (Gur) or sweetmeat on the occasion of birth of your son. If you have to distribute it, distribute salty things also with it.

Mercury

Mercury is situated in the 5th House of your Varshakundali, which is auspicious. As a result you will have sudden gain of wealth and luxuries this year. You will have interest in Astrology, religion and spiritual contemplation. What all you say may become true, that is every word of yours may be considered to be an indelible mark (invariable truth). You will run into happy days.

The following restraints are advised to enhance the benign influence of Mercury.

1. Don't reside in a Gaumukha shaped (cow shaped) house.
2. Don't keep physical relations with another man's wife.

Jupiter

Jupiter is situated in the 7th House of your Varshakundali, which is malefic. It will not be favorable for your wealth and for your family this year to get a temple built at your home and perform worship in it. You can worship pictures of God sticking them over walls of your house. Your luck will become adverse if you keep company with of a loitering saint and there will be many ups and downs in your life. Your maternal uncle will be worried about his progeny. Stay away from the people of easy virtue in society.

Adopt the following remedies to reduce the maligned influence of Jupiter.

Remedies:

1. Keep pure gold and Ratties (weights approximately equivalent to 2 ¼ gains) tied in a yellow piece of cloth.
2. Keep on taking something from your in-laws if you are married.

Venus

Venus is situated in the 7th House of your Varshakundali, which is auspicious. As a result you will have bliss of building and vehicle this year. Company of a black woman will prove to be helpful in the advent of your good luck and for your progress. You will love gain in business of marriage related materials. You may have to go away from your ancestral house. Relation between



your mother and wife will be like that of a mother and a daughter. Your wife will be gentle and dedicated to you.

The following restraints are advised to augment the benign influence of Venus.

Restraints:

1. Don't bring up or serve a white cow.
2. Don't keep Jer of a cat in a leather purse.

Saturn

Saturn is situated in the 4th House of your Varshakundali, which is favourable. As a result you shall have gains out of education or in business being away from your house this year. Overseas trade or trip is also possible. You will stay away from women other than your wife and will keep your conduct firm. Alcohol will prove to be useful for you during your fallen health. But it will be harmful if taken while your health is strong.

To augment the benign influence of Saturn, the following restraints are advised.

Restraints:

1. Green color is harmful.
2. Don't wear black clothes.

Rahu

Rahu is in the 1st House of your Varshakundali and is favorable. Government or government department may benefit you this year. Time for your Nanihal (mother's paternal home) will be normal. You may start a new project too. You may develop a motive of taking bribe or of corruption. Be alert--you may grow a habit of speaking (blah-blah) all the time.

To enhance the benign influence of Rahu (Dooagon's Head) the following restraints are advised.

Restraints:

1. Don't make fumes in your courtyard.
2. See specially that your stomach may not put on fat.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Ketu

Ketu is situated in the 7th House of your Varshakundali, which is favorable. As a result, your wealth and affluence may grow by leaps and bounds this year. You may have some new means of livelihood. You will be assiduous. Your progeny will help you. You will come off with flying colours and will leave the big wigs of the society behind you. Your progeny will win over your enemies in your gloomy days.

Abide by the following restraints to enhance the benign influence of Ketu.

Restraints:

1. Don't keep physical relations with another man's wife.
2. Don't write with a fountain pen.

Special remedies to be used in the beginning of the year to make the year auspicious.

Take uncooked cheese in breakfast for 6 days.

(Start above remedy on your birthday or within 40 days of your birthday.)



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>

Remedies of Lal Kitab

How and when the remedies described in the Lal Kitab should be performed?

1. Remedies should be performed during the day--in between sunrise to sunset. They might cause evil effects if performed in night. Only for the lunar eclipse, they might be performed in night.
2. No certain day such as Monday or Tuesday etc. Sankranti, Amavasya or Poornima is considered to start the remedies.
3. Any of your blood relations as brother, sister, parents, grandfather, grandmother, son or daughter etc. can perform the remedies. This will be fruitful.
4. A remedy a day is advised. Crossing one mark will not be fruitful and even the things done earlier may fall flat.
5. Pay special attention to the restraints advised, i.e. you should not consume meat, fish and liquor. Keep your conduct firm. Don't speak lies; don't take or feed leftover food and don't keep your intention mala fide. For a man, it is advised not to establish relations with another man's wife and likewise a woman should not establish relations with a person other than her husband.
6. A remedy should be performed up to the point of time it is fixed for.
7. If you have to stop performing the remedies for some unavoidable reason, wash some rice grains with milk and keep them with you tied in a piece of white cloth a day before you stop performing the same. Offer the grains to a place of worship or drop the same into flowing water or in a garden if you restart. If done so, the remedies will be supposed to be complete and will yield good results in all respects.
8. A remedy has to be performed for 43 days or 43 weeks or 43 months or 43 years. If it is discontinued even on 39th day, all the things done earlier will prove to be futile or you may not get good results.
9. Make it a point to perform the remedies, according to your Varshakundali to weaken the malignity of the inauspicious planets in your horoscope, within 40 to 43 days from your birthday.
10. Don't break ancestral customs and abide by the Sanskaras.



RATNA JYOTI®

Bahula (Near Netaji Statue), Durgapur, West Burdwan, W.B., India, Zip-713322

Phone: +91-341-2668022, Mobile: +91-9732150484, Whatsapp: +91-9732150484

E-Mail: astrology@ratnajyoti.com, Website: <https://www.ratnajyoti.com/>