Sex: MaleDate of Birth: 15 June, 1991 SaturdayTime of Birth (Hr.Min.Sec): 04:12:00 PM Standard TimeTime Zone (Hrs.Mins): 05:30 East of GreenwichTime Correction: Standard TimePlace of Birth: PatnaLongitude (Deg.Mins): 85.7 EastLatitude (Deg.Mins): 25.36 NorthAyanamsa: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 06:42 PMSunset (Hrs.Mins): 06:42 PMLocal Mean Time (LMT): Standard Time + 10 Min.	Name	: Sample Varshphal 2020
Time of Birth (Hr.Min.Sec): 04:12:00 PM Standard TimeTime Zone (Hrs.Mins): 05:30 East of GreenwichTime Correction: Standard TimePlace of Birth: PatnaLongitude (Deg.Mins): 85.7 EastLatitude (Deg.Mins): 25.36 NorthAyanamsa: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VaijaNithya Yoga: 04:58 AM Standard TimeSunrise (Hrs.Mins): 06:42 PMSunset (Hrs.Mins): 06:42 PMKarological Day of Birth: Saturday	Sex	: Male
Time Zone (Hrs.Mins): 05:30 East of GreenwichTime Correction: Standard TimePlace of Birth: PatnaLongitude (Deg.Mins): 85.7 EastLatitude (Deg.Mins): 25.36 NorthAyanamsa: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VyaghataSunrise (Hrs.Mins): 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PMSunset (Hrs.Mins): 06:42 PMKartological Day of Birth: Saturday	Date of Birth	: 15 June, 1991 Saturday
Time Correction: Standard TimePlace of Birth: PatnaLongitude (Deg.Mins): 85.7 EastLatitude (Deg.Mins): 25.36 NorthAyanamsa: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VyaghataSunrise (Hrs.Mins): 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PMSunset (Hrs.Mins): Saturday	Time of Birth (Hr.Min.Sec)	: 04:12:00 PM Standard Time
Place of Birth: PatnaLongitude (Deg.Mins): 85.7 EastLatitude (Deg.Mins): 25.36 NorthAyanamsa: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VyaghataSunrise (Hrs.Mins): 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PMAstrological Day of Birth: Saturday	Time Zone (Hrs.Mins)	: 05:30 East of Greenwich
Longitude (Deg.Mins): 85.7 EastLatitude (Deg.Mins): 25.36 NorthAyanamsa: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Time Correction	: Standard Time
Latitude (Deg.Mins): 25.36 NorthAyanamsa: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunset (Hrs.Mins): 06:42 PMSunset (Hrs.Mins): Saturday	Place of Birth	: Patna
Ayanamsa: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunset (Hrs.Mins): 06:42 PMAstrological Day of Birth: Saturday	Longitude (Deg.Mins)	: 85.7 East
Dasa System: Vimshottari, Years = 365.25 DaysBirth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 06:42 PMSunset (Hrs.Mins): Saturday	Latitude (Deg.Mins)	: 25.36 North
Birth Star: PushyaStar Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Ayanamsa	: Chitra Paksha = 23 Deg. 44 Min. 31 Sec.
Star Pada (Quarter): 3Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Dasa System	: Vimshottari, Years = 365.25 Days
Star Lord: SaniBirth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Birth Star	: Pushya
Birth Rasi: KarkataRasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Star Pada (Quarter)	: 3
Rasi Lord: ChandraLagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Star Lord	: Sani
Lagna (Ascendant): TulaLagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Birth Rasi	: Karkata
Lagna Lord: ShukraThidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Rasi Lord	: Chandra
Thidhi (Lunar Day): Chathurthy, SuklapakshaKaranam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Lagna (Ascendant)	: Tula
Karanam: VanijaNithya Yoga: VyaghataSunrise (Hrs.Mins): 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Lagna Lord	: Shukra
Nithya Yoga: VyaghataSunrise (Hrs.Mins): 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Thidhi (Lunar Day)	: Chathurthy, Suklapaksha
Sunrise (Hrs.Mins): 04:58 AM Standard TimeSunset (Hrs.Mins): 06:42 PM " "Astrological Day of Birth: Saturday	Karanam	: Vanija
Sunset (Hrs.Mins): 06:42 PMAstrological Day of Birth: Saturday	Nithya Yoga	: Vyaghata
Astrological Day of Birth : Saturday	Sunrise (Hrs.Mins)	: 04:58 AM Standard Time
	Sunset (Hrs.Mins)	: 06:42 PM " "
Local Mean Time (LMT) : Standard Time + 10 Min.	Astrological Day of Birth	: Saturday
	Local Mean Time (LMT)	: Standard Time + 10 Min.

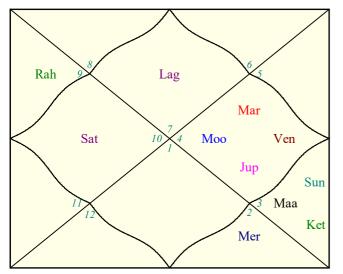
Based on Indian Predictive Astrology

## Nirayana Longitude of Planets

The Indian system of astrology is based on the nirayana longitude planets, which is obtained by subtracting the ayanamsa value from the sayana longitudes, calculated as per western system.

There are different basis for calculating ayanamsa. The method selected here is : Chitra Paksha = 23Deg.44 Min.31 Sec.

Planet	Longitude Deg:Min:Sec	Rasi	Long. in Rasi Deg:Min:Sec	Star	Pada
Lagnam	208:23:25	Tula	28:23:25	Vishakha	3
Chandra	101:29:53	Karkata	11:29:53	Pushya	3
Surya	60:6:26	Mithuna	0:6:26	Mrigasira	3
Budha	57:56:9	Vrishabha	27:56:9	Mrigasira	2
Shukra	105:27:7	Karkata	15:27:7	Pushya	4
Kuja	108:2:16	Karkata	18:2:16	Ashlesha	1
Guru	107:41:41	Karkata	17:41:41	Ashlesha	1
Sani	282:25:36	Makara	12:25:36Retro	Shravana	1
Rahu	266:37:53	Dhanu	26:37:53	Purvashada	4
Ketu	86:37:53	Mithuna	26:37:53	Punarvasu	2
Maandi	71:23:19	Mithuna	11:23:19	Ardra	2



Dasa balance at birth = Sani 7 Years, 4 Months, 11 Days

Moo	=	Chandra	Sun	=	Surya	Mer	=	Budha
Ven	=	Shukra	Mar	=	Kuja	Jup	=	Guru
Sat	=	Sani	Rah	=	Rahu	Ket	=	Ketu

The sun transits one circle of 360 degrees of the zodiac in a whole year. To analyse the results for a specific year of your life, a horocope is cast for the time when the Sun in transit reaches exactly where it was at the time of your birth. This horoscope is used to predict events and foretell your life for that particular year. The annual or progressed horoscope is similar to that of the Siderial Solar Return chart in Western Astrology.

Varshaphal is also known as the Tajaka or Tajik system of astrology. Of the many writers, Nilakanta and Kesava are the two great authors who have written elaborately on the Tajik system.

The annual horoscope analysis and predictions given here are based on the principles of the Tajik system. The point called Varshapravesh, is the entry into the new year and has great significance. This is calculated as per the elaborate methods suggested in the ancient texts. The day of the week of your birth, is also considered for Varshapravesh. Apart from the ascendant in the annual chart, called Varsha Lagna other important influences analysed are that of the Muntha, the Lord of Muntha and the Lord of the year.

There are wide differences in rules, for judging a horoscope under the Parasara system and the Varshaphal. The set of rules for aspects and combinations in the two systems are distinct. The strength of the planets are ascertained by Panchavargiya Bala rather than Shadbala, in the Parasara system.

In the foregoing analysis, you can see that the effects of various factors are sometimes contradictory and at times reinforcing. While some unfavourable influences are neutralised by favourable factors, often you will experience all these at least partially at sometime during the year. An overall judgement of the year ahead is given at the end of each annual forecast.

Please remember that the Varshaphal period covers an entire year from the day of Varshapravesh, which is approximately from one birthday to another.

The predictions given here are indications of the fortunes ahead and you can surely surmount any hard times, by your diligence, will-power and the grace of God.

Forecast from 1-January-2020 to 15-June-2020 Year :: 29

## Varshapravesh

Date : 15-June-2019 Time : 08.28.32 PM

Annual forecast is applicable for one year starting from the date of Varshapravesh. The longitude of planets and the annual chart for the time of varshapravesh are given below.

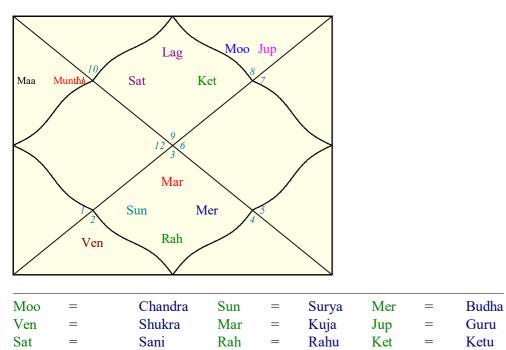
## Nirayana Longitude of Planets

The Indian system of astrology is based on the nirayana longitude planets, which is obtained by subtracting the ayanamsa value from the sayana longitudes, calculated as per western system.

There are different basis for calculating ayanamsa. The method selected here is : Chitra Paksha = 24Deg.7 Min.26 Sec.

Planet	Longitude Deg:Min:Sec	Rasi	Long. in Rasi Deg:Min:Sec	Star	Pada
Lagnam	266:28:15	Dhanu	26:28:15	Purvashada	4
Chandra	219:9:46	Vrischika	9:9:46	Anuradha	2
Surya	60:6:46	Mithuna	0:6:46	Mrigasira	3
Budha	83:25:2	Mithuna	23:25:2	Punarvasu	2
Shukra	43:52:4	Vrishabha	13:52:4	Rohini	2
Kuja	85:27:28	Mithuna	25:27:28	Punarvasu	2
Guru	234:43:17	Vrischika	24:43:17Retro	Jyeshta	3
Sani	264:46:53	Dhanu	24:46:53Retro	Purvashada	4
Rahu	84:40:22	Mithuna	24:40:22	Punarvasu	2
Ketu	264:40:22	Dhanu	24:40:22	Purvashada	4
Maandi	320:28:12	Kumbha	20:28:12	Purvabhadra	1

## Muntha Kumbha Annual Chart



## Harsha Bala

	Moo	Sun	Mer	Ven	Mar	Jup	Sat
First Strength	0	0	0	0	0	0	0
Second Strength	0	0	5	5	0	0	0
Third Strength	0	0	5	0	0	5	5
Fourth Strength	5	0	5	5	0	0	5
Total	5	0	15	10	0	5	10
strength	Weak	nil	full	med	nil	Weak	med

## Pancha-Vargiya Bala

	Moo	Sun	Mer	Ven	Mar	Jup	Sat
Kshetra	15.0	7.5	30.0	30.0	7.5	15.0	15.0
Uccha	0.685	14.432	10.935	14.792	3.616	4.475	12.802
Hadda	3.75	3.75	3.75	7.5	3.75	7.5	3.75
Drekkana	5.0	5.0	2.5	2.5	2.5	2.5	10.0
Navamsa	2.5	2.5	2.5	5.0	2.5	2.5	1.25
Total	26.935	33.182	49.685	59.792	19.866	31.975	42.802
Vimsopaka	6.734	8.296	12.421	14.948	4.967	7.994	10.701
strength	med	med	full	full	Weak	med	full

## Varsheshwara Candidates

Office	Planet	Vimsopaka Strength	Aspect on Lagna	Eligible or not
Muntha Lord	Sani	10.701	Inimical	Yes
Birth Lagna Lord		14.948	No Aspect	No
Varsha Lagna Lord	Guru	7.994	No Aspect	No
Tri-Rasi Lord	Sani	10.701	Inimical	Yes
Din-Ratri Lord	Kuja	4.967	Inimical	Yes

Among the eligible planets, Sani has the highest strength. Sani is selected as **Varsheshwara ( Lord of The Year )** 

## **Effect of Muntha**

Muntha is a sensitive point in the annual horoscope. Muntha moves by one rasi per year from the birth ascendant. The position of Muntha in the annual chart has a significant effect on the results one can expect during the year.

Muntha is in the third house. As a young man, this is the right time to win legal battles or overcome some problems. You will have an advantageous edge over your rivals. Health will not be a major cause for worry this year. Go out and create new relationships. Friends and relatives will reach out to you more than you imagined. The hard work you put in will fetch you success.

## Lord of Muntha

The lord of the house where Muntha is placed is called Munthesh, the Lord of Muntha. The effect of Munthesh is only secondary to that of Muntha.

In this case, while Muntha is placed well, the Lord of Muntha also is in a good position. This reinforces the good effects.

The lord of Muntha is in the first house. This indicates that, this year, you will enjoy the benevolence of good health. Regular walks and light exercise will keep your body fit. This period is one of prosperity. You will do well at any project or endeavour you seriously take up. You could gain some money or wealth and happiness will overwhelm you at certain times, during this year.

## Lord of the year

Varsheswara, the lord of the year is selected based on various factors as shown above. The lord of the year has a significant influence on the events that unfold during the year. The strength of the planet is also an important consideration.

Saturn is the lord of the year and is strong. This year, you have a chance to acquire some land or property. You could get money from foreign sources. However, watch out if you make new acquintances among vicious people. Avoid the temptation to make money through illegal means. This is not a period you can depend too much on others. Try doing more things on your own. There could be an enhancement of your status at work or in society. You will have victory over your adverseries. And prosperity is sure to be yours through the hard work you put in.

## **Birth Lagna**

The position of birth lagna in relation to varsha lagna has special significance.

Birth lagna is the annual eleventh house. Over the next few months you could enjoy financial prosperity. Its a good time to gain from speculations, lottery and the share market. You will be a prominent man in society.

## **Planets in houses**

The effects due to the position of planets in different houses of the annual chart are outlined below. These influences modify the intensity of good and bad results forecast based on the parameters analysed earlier.

Moon is in the twelfth house. This indicates unexpected difficulties, phlegmatic complaints, spleen problems, tendancy to tell lies and donations to causes.

The Sun is in the seventh house. This cautions of the risk of beig waylaid while travelling, disputes and trouble in the feet or arms. Health problems in the family is indicated.

Mercury is in the seventh house. This points to joy of intimacy with woman, improvement in status, success in undertakings.

Venus occupies the sixth house. This points to unexpected disputes with the public, persecution by enemies, severe head ache and mental worry, digestive complications.

Mars is in the seventh house. This cautions of trouble while travelling, venereal complaints, problems in love life, emotional disturbances and monetary losses.

Jupiter is in the twelfth house. This points to increase in expenses and distress to a family member.

Saturn is in the first house. This points to health problems, trouble through government, distress due to spouse or lover, obstacles and dejection.

Rahu is seen in the seventh house. This points to breathing problems, piles, risk of poisoning. Keep away from snakes.

Ketu is in the first house. This points to disappointments, complications in chronic health complaints, loss of happiness, untrustworthy friends and disputes with all sorts of persons.

# Summary of effects of planets in houses

Planet	Effect
Chandra	Unfavourable
Surya	Unfavourable
Budha	Favourable
Shukra	Unfavourable
Kuja	Unfavourable
Guru	Unfavourable
Sani	Unfavourable
Rahu	Unfavourable
Ketu	Unfavourable

Overall effect of planets in houses: Unfavourable

#### Combined effect of factors analysed

Factor	Effect
Muntha	Favourable
Muntha Lord	Favourable
Varsheshwara	Favourable
Birth Lagna	Favourable
Planets in Houses	Unfavourable

### Combined astrological rating for the year: 80 %

#### 

Forecast from 15-June-2020 to 31-December-2020 Year : : 30

## Varshapravesh

Date : 15-June-2020 Time : 02.37.42 AM

Annual forecast is applicable for one year starting from the date of Varshapravesh. The longitude of planets and the annual chart for the time of varshapravesh are given below.

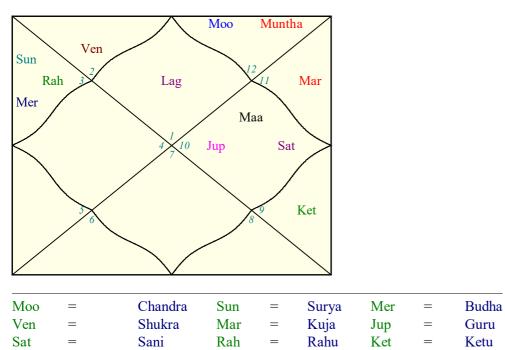
### Nirayana Longitude of Planets

The Indian system of astrology is based on the nirayana longitude planets, which is obtained by subtracting the ayanamsa value from the sayana longitudes, calculated as per western system.

There are different basis for calculating ayanamsa. The method selected here is : Chitra Paksha = 24Deg.8 Min.15 Sec.

Planet	Longitude Deg:Min:Sec	Rasi	Long. in Rasi Deg:Min:Sec	Star	Pada
Lomom	22:16:26	Mesha	22:16:26	Bharani	3
Lagnam				211111111	5
Chandra	347:47:28	Meena	17:47:28	Revati	1
Surya	60:6:32	Mithuna	0:6:32	Mrigasira	3
Budha	80:12:24	Mithuna	20:12:24	Punarvasu	1
Shukra	43:19:23	Vrishabha	13:19:23Retro	Rohini	1
Kuja	327:37:26	Kumbha	27:37:26	Purvabhadra	3
Guru	271:36:43	Makara	1:36:43Retro	Uttarashada	2
Sani	276:53:13	Makara	6:53:13Retro	Uttarashada	4
Rahu	65:19:1	Mithuna	5:19:1	Mrigasira	4
Ketu	245:19:1	Dhanu	5:19:1	Moola	2
Maandi	293:41:39	Makara	23:41:39	Dhanishta	1

## Muntha Meena Annual Chart



# Harsha Bala

	Moo	Sun	Mer	Ven	Mar	Jup	Sat
First Strength	0	0	0	0	0	0	0
Second Strength	0	0	5	5	0	0	5
Third Strength	0	0	5	5	5	5	0
Fourth Strength	5	0	5	5	0	0	5
Total	5	0	15	15	5	5	10
strength	Weak	nil	full	full	Weak	Weak	med

## Pancha-Vargiya Bala

	Moo	Sun	Mer	Ven	Mar	Jup	Sat
Kshetra	22.5	7.5	30.0	30.0	15.0	7.5	30.0
Uccha	14.977	14.432	10.579	14.853	16.708	0.376	11.457
Hadda	3.75	3.75	11.25	7.5	7.5	7.5	7.5
Drekkana	7.5	5.0	2.5	7.5	5.0	10.0	2.5
Navamsa	3.75	2.5	3.75	1.25	3.75	1.25	1.25
Total	52.477	33.182	58.079	61.103	47.958	26.626	52.707
Vimsopaka	13.119	8.296	14.52	15.276	11.99	6.657	13.177
strength	full	med	full	extra	full	med	full

### Varsheshwara Candidates

Office	Planet	Vimsopaka Strength	Aspect on Lagna	Eligible or not	
Muntha Lord	Guru	6.657	Inimical	Yes	
Birth Lagna Lord	Shukra	15.276	No Aspect	No	
Varsha Lagna Lord	Kuja	11.99	Friendly	Yes	
Tri-Rasi Lord	Guru	6.657	Inimical	Yes	
Din-Ratri Lord	Guru	6.657	Inimical	Yes	

Among the eligible planets, Kuja has the highest strength. Kuja is selected as **Varsheshwara ( Lord of The Year )** 

## **Effect of Muntha**

Muntha is a sensitive point in the annual horoscope. Muntha moves by one rasi per year from the birth ascendant. The position of Muntha in the annual chart has a significant effect on the results one can expect during the year.

Position of Muntha in the twelfth house indicates an increase in your expenditure. At this stage of your life, be prudent about spending and its time you budgeted your expenses too !! Choose your company thoughtfully. There is the chance to get mixed up with people of doubtful repute. Remember that vices once picked up are hard to shirk off. Do not despair if you are not rewarded enough for your efforts. Through patience and diligence, you will acheive the goals you have set for yourself. There could be a change in your position or place of work or stay .Try and avoid postings at faraway places.

## Lord of Muntha

The lord of the house where Muntha is placed is called Munthesh, the Lord of Muntha. The effect of Munthesh is only secondary to that of Muntha.

In this case, while Muntha is placed unfavourably, the Lord of Muntha is in a good position. This minimises some of the bad effects given by Muntha. Also, there will be progress in some areas during the year.

The lord of Muntha is in the tenth house. For you, this year indicates better prospects at your career. You could get a promotion or a hike in your pay salary at work. There could be the acquisition of assets and success will follow your every earnest effort.

## Lord of the year

Varsheswara, the lord of the year is selected based on various factors as shown above. The lord of the year has a significant influence on the events that unfold during the year. The strength of the planet is also an important consideration.

Mars is the lord of the year and is strong. This year will bring with it success for you in whatever you take up earnestly. You will be a popular man among your friends and relatives. There could be an increase to your wealth or assets. You will overcome your enemies and even turn them into friends. If you are an army man, then military honours can be expected. This year will be a generally happy one for you, considering the strong influence of the lord of the year.

## **Birth Lagna**

The position of birth lagna in relation to varsha lagna has special significance.

Birth lagna is the annual seventh house. This year, you could be part of some auspicious celebrations. Its a good time for romance or even marriage. You will develop new associations which will prove helpful.

## **Planets in houses**

The effects due to the position of planets in different houses of the annual chart are outlined below. These influences modify the intensity of good and bad results forecast based on the parameters analysed earlier.

Moon is in the twelfth house. This indicates unexpected difficulties, phlegmatic complaints, spleen problems, tendancy to tell lies and donations to causes.

Sun happens to be in the third house. This points to affliction to siblings in the middle of the year.

Mercury happens to be in the third house. This points to improvement in reputation and happiness.

Venus is in the second house. This indicates achievement of objectives, acquisition of assets, financial prosperity and happiness.

Mars occupies the eleventh house. This points to securing a good position and financial benefits, buying precious metals and surprise gains.

Jupiter is in the tenth house. This points to purchase of precious metals, favours from superiors and enjoyment of comforts.

Saturn is in the tenth house. This points to loss of land, destruction of crops and ill health to close relatives.

Rahu happens to be in the third house. This indicates getting cattle and vehicles, friendship with rulers, but affliction to brothers.

Ketu is positioned in the ninth house. This points to contacts with respected and religious persons, attending religious functions, meeting with dignitaries and taking active interest in community services.

Summary of effects of planets in houses

Planet	Effect			
Chandra	Unfavourable			
Surya	Unfavourable			
Budha	Favourable			
Shukra	Favourable			
Kuja	Favourable			
Guru	Favourable			
Sani	Unfavourable			
Rahu	Favourable			
Ketu	Favourable			

Overall effect of planets in houses: Favourable

## Combined effect of factors analysed

Factor	Effect	
Muntha	Unfavourable	
Muntha Lord	Favourable	
Varsheshwara	Favourable	
Birth Lagna	Favourable	
Planets in Houses	Favourable	

Combined astrological rating for the year: 80 %

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With best wishes : Smt Radha Prasad, Jyotish Visharad, Life Member ICAS Consultant Astrologer, www.biharandjharkhandastro.com

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Note:

This report is based on the data provided by you and the best possible research support we have received so far. We do not assume any responsibility for the accuracy or the effect of any decision that may be taken on the basis of this report.