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Financial Astrology Report

Astrometry

ASTROMETRY · FINANCIAL ASTROLOGY INTELLIGENCE

Bhavya

Interpretive financial report · VEDIC_LAHIRI_WHOLE_SIGN_KP_PLACIDUS_V1

Birth	1990-12-11 04:40:00 (Asia/Kolkata, UTC+05:30)
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How to read this report. Interpretive astrological index under a documented rule configuration. Not a measured probability of income, wealth, loan approval, investment return or loss, and not financial, investment or credit advice. Consider real-world facts independently. Every statement below is tied to rule IDs and sources; phrases such as “traditionally associated with” describe the configured rules, not promises.

Plain-English reading · Your timeline · Scores · Domains · Key findings · Charts · Wealth & pressure · Ashtakavarga · Earning pathways · KP · Jaimini & special lagnas · Timing · Debt & speculation · Annual & Western · Reliability

Your financial reading in plain English

The short, everyday-language version of everything in this report. Technical details follow further down.

Overall picture: **Exceptional potential**

Your rising sign (Lagna) is Libra. Traditionally this describes someone who earns through people and partnerships and enjoys comfort and beauty.

Overall, your chart shows exceptional potential for money. Taking all the astrological methods together, your combined wealth indicators are stronger than 96% of the 10,000 charts in our reference set (earning 95%, saving and holding on to wealth 76%). That is a genuinely encouraging foundation.

Your standout area is earning ability (exceptional, stronger than 95% of charts), followed by saving and building wealth. The area with the most room to grow is financial resilience, which is where focused effort pays off most.

Your chart contains 5 classical yogas linked with success and prosperity: Vasumati Yoga, Pancha Mahapurusha Yoga, Kahala Yoga, Amala Yoga and Raja Yoga Kendra Trikona.

For work and earning, the chart points most towards analytics & finance, information technology and trade & sales, with Mercury (business, numbers, communication and trade) as the classical "livelihood planet". Money tends to come through intelligence, trade, writing and analysis.

Right now you are in a Jupiter chapter (until Nov 2036) with a Mercury sub-chapter running until Oct 2027. An active period with plenty happening on both the earning and the spending side. Make the most of opportunities and keep a clear budget so gains stay with you.

In the next ten years, now to Oct 2027 and Jul 2033 to Jun 2034 are best used to strengthen foundations, setting up the growth that follows.

Your money profile at a glance

Earning ability
Exceptional
Stronger than 95% of charts. How readily money comes in through work and opportunities

Saving and building wealth
Exceptional
Stronger than 91% of charts. How well money tends to stay and grow

Career fit
Exceptional
Stronger than 90% of charts. How strongly the chart supports career and status

Business potential
Very strong
Stronger than 83% of charts. Support for trade, clients and partnerships

Property and assets
Developing

Financial resilience
Developing

Debt stability
Very strong

Current period
Build & prepare

Stronger than 28% of charts. Support for land, home and fixed assets	Stronger than 18% of charts. Ability to absorb shocks and expenses	Stronger than 75% of charts. Balance between borrowing and repaying	How supportive the present time is

Ratings compare your chart with 10,000 reference charts: Exceptional (top 10%), Very strong (top 30%), Strong (above the middle), Solid, Developing, and Growth area (where effort makes the biggest difference).

Your strengths

Vasumati Yoga

Your chart has Vasumati Yoga: all the helpful planets sit in growth houses, traditionally one of the classic signatures of steadily increasing wealth.

What you can do: A yoga shows natural potential. It flowers fully when you put it to work through skill, effort and good choices.

Pancha Mahapurusha Yoga

Your chart has a Mahapurusha Yoga (one of the five 'great person' combinations): a strong planet in an angle, traditionally linked with distinction in its field.

What you can do: A yoga shows natural potential. It flowers fully when you put it to work through skill, effort and good choices.

Kahala Yoga

Your chart has Kahala Yoga: traditionally linked with courage, initiative and the ability to lead ventures.

What you can do: A yoga shows natural potential. It flowers fully when you put it to work through skill, effort and good choices.

Amala Yoga

Your chart has Amala Yoga: a helpful planet in the career house, traditionally linked with a good reputation and ethical success.

What you can do: A yoga shows natural potential. It flowers fully when you put it to work through skill, effort and good choices.

Raja Yoga Kendra Trikona

Your chart has a Raja Yoga: the rulers of action houses and fortune houses combine, traditionally linked with achievement and status.

What you can do: A yoga shows natural potential. It flowers fully when you put it to work through skill, effort and good choices.

Income outweighs expenses in the points system

In the Ashtakavarga points system your income house scores 31 points against 26 for expenses and 30 for career, which is the classical prosperity pattern described in Phaladeepika.

What you can do: This favours building savings over time. Automate saving so the pattern works for you.

Helpful planet in your career

Jupiter sits in house 10 (career). This is traditionally a supportive influence on that area.

What you can do: Your public and work image works in your favour. Use it.

High gain points

Your income house has 31 Ashtakavarga points, above the typical 28: good support for gains.

What you can do: Direct part of every increase into savings or investments.

Where your effort pays off most

Protect your savings

Mars, ruler of your savings, sits in house 8 (sudden changes & joint money). Traditionally money in this area can get pulled towards sudden changes & joint money, so a little structure goes a long way.

What you can do: Keep an emergency fund and adequate insurance.

A classical reminder to keep finances simple

Brihat Parashara Hora Shastra (Chapter 42, verse 6 (SanskritDocuments edition)) lists a pattern your chart matches: lagna lord with difficult lord or saturn; no benefic aspect. Read it as a reminder to manage resources carefully, not as a prediction.

What you can do: Keep finances simple and documented, avoid guaranteeing loans for others, and hold an emergency fund.

Confirm your birth time for finer detail

When your birth time is moved by a few minutes, some fine details change: property chart (D4) rising sign, KP cusp details, Navamsa (D9) rising sign and career chart (D10) rising sign.

What you can do: The broad picture holds. For fine detail, check the exact time on a birth certificate or hospital record.

How you earn

Sun, the planet in charge of your income & gains (house 11), sits in house 2 (savings) and is comfortably placed. In simple terms, for your income, results tend to turn into savings and family resources.

Mars, the planet in charge of your savings (house 2), sits in house 8 (sudden changes & joint money) and is in an ordinary position. In simple terms, for your savings, results can be irregular, with sudden ups and downs, so insurance and careful joint finances matter.

The planets that show income in your chart point to earning through position, authority and recognition.

In the KP system, the income question is supported.

Practical tip: Lean into the activities your chart favours (below), build more than one income stream over time, and make sure your pay reflects your value; review it every year.

Career and work

Moon, the planet in charge of your career (house 10), sits in house 12 (expenses & foreign links) and is comfortably placed. In simple terms, for your career, foreign connections can play a part, but money also flows out easily, so planning matters.

Jupiter (growth, knowledge and advice) and Ketu (research and specialised skill) sit in your career house, colouring how you work and how others see you.

The classical text Phaladeepika picks Mercury as your livelihood planet. Traditionally that links you with writing, accounts, commerce, analytics, crafts and teaching. In modern terms, the best-matching fields in your chart are: Analytics & finance, Information technology, Trade & sales, Independent advisory and Research.

Job versus business: in the KP system, employment is supported and self-employment is supported. Both paths are open, so your skills and circumstances should decide.

Promotion and growth themes are supported in the KP system.

Practical tip: Choose roles where the favoured skills are central, and build a visible track record. The chart describes inclinations; your skills and experience decide what is practical.

Saving and building wealth

Your savings house is Scorpio, ruled by Mars. Mars, the planet in charge of your savings (house 2), sits in house 8 (sudden changes & joint money) and is in an ordinary position. In simple terms, for your savings, results can be irregular, with sudden ups and downs, so insurance and careful joint finances matter.

In the Ashtakavarga points system (28 is typical): savings 25, income 31, expenses 26. Income points exceed expense points, which traditionally favours accumulation.

None of the fourteen specific wealth combinations from the Parashara text is present. That is very common and is not a negative sign in itself; most people build wealth through steady habits.

Practical tip: Pay yourself first: move a fixed share of income to savings on payday, and keep 3 to 6 months of expenses as an emergency fund.

Property and assets

Saturn, the planet in charge of your home & property (house 4), sits in house 3 (own effort) and is in an ordinary position. In simple terms, for property matters, your own effort, communication and selling skills drive the results.

Rahu (ambition, technology and foreign links) sits in your property house.

Property-related points in Ashtakavarga: 22 (typical 28).

In the KP system, property purchase is supported.

Practical tip: For property, the chart only shows inclination. Decide on purchases based on affordability, location and legal checks.

Loans and debts

Jupiter, the planet in charge of your work, loans & competition (house 6), sits in house 10 (career) and is at its very strongest. In simple terms, for work obligations and loans, results come through your career and public standing.

In the KP system, receiving a loan is supported and repaying is supported. This describes traditional borrowing themes only. It says nothing about whether a

bank will approve you, and it does not mean borrowing is safe for you.

A strong 6th house is not read as "more debt". In tradition it often shows the ability to handle competition, service and obligations.

Practical tip: Borrow only against real, steady income, and keep total loan repayments to a comfortable share of take-home pay.

Risk, investing and speculation

Saturn, the planet in charge of your creativity & risk (house 5), sits in house 3 (own effort) and is in an ordinary position. In simple terms, for risk-taking and creative ventures, your own effort, communication and selling skills drive the results.

Speculative indication in this chart: strong. This only measures how prominent risk-related astrological themes are. It is not advice on whether to invest, trade or gamble, and it says nothing about returns.

Practical tip: Make investment decisions on facts: your goals, time horizon and a qualified adviser. No chart should be used as a buy or sell signal.

Your timeline: where you are now

Indian astrology divides life into chapters called Dashas, each "ruled" by a planet whose themes colour that time. You are currently in the Jupiter chapter, which runs until Nov 2036. Jupiter stands for growth, knowledge, advice, teaching and wealth.

In your chart, Jupiter is connected with houses 3, 6 and 10 (own effort, work, loans & competition and career), so this chapter is traditionally tied to those areas of life.

Inside it, the Mercury sub-chapter (until Oct 2027) adds themes of business, numbers, communication and trade.

The next ten years, period by period

Now – Oct 2027 Jupiter / Mercury period	**Strengthen foundations**	Mercury sub-period (business, numbers and communication). A period for strengthening foundations: tidy up finances, reduce unnecessary costs and avoid new debt without a clear plan. Discipline now sets up the next growth phase. Change is in the air: a new role, new plans or a fresh direction can open up.
Oct 2027 – Sep 2028 Jupiter / Ketu period	**Steady progress**	Ketu sub-period (research and specialised skill). An active period with plenty happening on both the earning and the spending side. Make the most of opportunities and keep a clear budget so gains stay with you.
Sep 2028 – May 2031 Jupiter / Venus period	**Build & prepare**	Venus sub-period (creativity, comfort and partnerships). An active period with plenty happening on both the earning and the spending side. Make the most of opportunities and keep a clear budget so gains stay with you.
May 2031 – Mar 2032 Jupiter / Sun period	**Steady progress**	Sun sub-period (authority and leadership). An active period with plenty happening on both the earning and the spending side. Make the most of opportunities and keep a clear budget so gains stay with you.
Mar 2032 – Jul 2033 Jupiter / Moon period	**Build & prepare**	Moon sub-period (public dealings and care). An active period with plenty happening on both the earning and the spending side. Make the most of opportunities and keep a clear budget so gains stay with you.
Jul 2033 – Jun 2034 Jupiter / Mars period	**Strengthen foundations**	Mars sub-period (energy, property and technical work). An active period with plenty happening on both the earning and the spending side. Make the most of opportunities and keep a clear budget so gains stay with you.
Jun 2034 – Nov 2036 Jupiter / Rahu period	**Build & prepare**	Rahu sub-period (ambition, technology and foreign links). A period for strengthening foundations: tidy up finances, reduce unnecessary costs and avoid new debt without a clear plan. Discipline now sets up the next growth phase.
Nov 2036 – Nov 2039 Saturn / Saturn period	**Steady progress**	Saturn sub-period (hard work and long-term results). A calmer period for money. Ideal for learning, upskilling, planning and steady work, preparing for the next push.

The next twelve months

Over the next 12 months, the months with the most momentum for money matters are Jul 2027, Aug 2027 and Sep 2027: good for launching, negotiating and asking. Mar 2027, Apr 2027 and May 2027 suit planning, reviewing and consolidating. Differences between months are small, so treat this as a gentle guide, not a calendar for decisions.

Relatively better: Jul 2027 Aug 2027 Sep 2027

Be more careful: Mar 2027 Apr 2027 May 2027

Your life in chapters

1990–1995 age 0–5	**Moon**	Moon chapter (public dealings and care), linked in your chart with career and expenses & foreign links. A balanced chapter, with opportunities and responsibilities side by side.
1995–2002 age 5–12	**Mars**	Mars chapter (energy, property and technical work), linked in your chart with savings, partners & clients and sudden changes & joint money. A balanced chapter, with opportunities and responsibilities side by side.
2002–2020 age 12–30	**Rahu**	Rahu chapter (ambition, technology and foreign links), linked in your chart with home & property and creativity & risk. A growth chapter: traditionally leans towards gains and expansion.
2020–2036 age 30–46	**Jupiter**	Jupiter chapter (growth, knowledge and advice), linked in your chart with own effort, work, loans & competition and career. A balanced chapter, with opportunities and responsibilities side by side.
2036–2055 age 46–65	**Saturn**	Saturn chapter (hard work and long-term results), linked in your chart with own effort, home & property and creativity & risk. A growth chapter: traditionally leans towards gains and expansion.
2055–2072 age 65–82	**Mercury**	Mercury chapter (business, numbers and communication), linked in your chart with own effort, luck & mentors and expenses & foreign links. A balanced chapter, with opportunities and responsibilities side by side.
2072–2079 age 82–89	**Ketu**	Ketu chapter (research and specialised skill), linked in your chart with career. A growth chapter: traditionally leans towards gains and expansion.
2079–2099 age 89–109	**Venus**	Venus chapter (creativity, comfort and partnerships), linked in your chart with self, own effort and sudden changes & joint money. A foundation-building chapter: responsibilities and restructuring that set up later growth.

Your action plan

Build on your strongest area, earning ability: ask for what your work is worth and add a second income stream over time.

Explore work in analytics & finance, information technology and trade & sales; the key skills are quantitative skills, accounting / finance credentials and spreadsheets & data tools.

Keep an emergency fund and adequate insurance.

Keep finances simple and documented, avoid guaranteeing loans for others, and hold an emergency fund.

Review your finances once a year with real numbers (income, savings, debts), and use this reading for reflection alongside them.

Astrology describes tendencies, not limits. Every chart has strengths, and yours include Vasumati Yoga, Pancha Mahapurusha Yoga and Kahala Yoga. People with all kinds of charts build real wealth through skill, consistency and good decisions. The areas marked for growth are simply where your effort counts the most.

How much to trust this reading

We re-calculated the chart with the birth time moved 5 and 10 minutes earlier and later. 50% of the key results stayed the same. The main reading is stable; only fine technical details vary.

What can change inside that window: property chart (D4) rising sign, KP cusp details, Navamsa (D9) rising sign, career chart (D10) rising sign and Sree Lagna. Everything else, including your rising sign, the main planetary positions and your Dasha chapters, is stable.

This report describes traditional astrological indications under a fixed, documented rule set. It is not a measured probability of income, wealth or loan approval, and it is not financial advice. Use it for reflection alongside real-world facts.

▼ **Glossary of terms used in this report**

Lagna (rising sign)
The zodiac sign rising on the eastern horizon at birth. It sets which area of life each house represents.

House
One of 12 areas of life (income, savings, career and so on). Each house has a ruling planet.

Ruler / lord
The planet that owns the sign on a house. Where it sits shows where that area of life gets its results.

Dasha (Mahadasha / Antardasha)
Planetary chapters of life (Vimshottari system, 120 years in total). The main chapter lasts 6 to 20 years; sub-chapters last months to years.

Nakshatra

One of 27 lunar star-segments. The Moon's nakshatra at birth sets the Dasha sequence.

Navamsa (D9) / Dasamsa (D10)

Divisional charts that zoom into strength (D9) and career (D10).

Ashtakavarga

A points system (0 to 8 per planet, 337 in total) showing how supported each house is. 28 per house is about average.

KP (Krishnamurti Paddhati)

A precise system that judges specific questions (such as income, a job or a loan) from house cusps and sub-lords.

Dhana Yoga

A classical wealth combination, a specific arrangement of planets named in the old texts.

Ranking (stronger than X% of charts)

Your scores compared with 10,000 reference birth charts (1940 to 2009, worldwide cities). 50% means exactly typical; 90% means stronger than nine out of ten charts.

Expert, preview and strict modes

Expert mode (the default) combines all methods, including named yogas, Jaimini, divisional charts and KP, using Astrometry expert definitions. Preview uses only the rulebook's provisional rules. Strict uses only rules checked against classical sources.

Ratings use expert mode and are ranked against 10,000 reference charts. Built automatically from the chart facts and rule results in this report, using fixed templates (no AI-generated text). Each statement can be traced to the detailed sections below.

Detailed astrological workings

For astrologers and anyone who wants to check the evidence behind the plain-English reading above.

Scores summary

Headline indexes in **Expert** mode (all methods, including named yogas, Jaimini, divisional charts and KP, using Astrometry expert definitions). Raw scores sit on a 0–100 scale centred on 50, so each one is also **ranked against 10,000 reference charts**: “stronger than 70%” means stronger than 7 in 10 charts. The small line shows the other modes for comparison.

Lifetime Earning Capacity
interpretive, natal

95%

stronger than 95% of charts · score 67

preview: 50 · strict: n/c

Accumulation & Retention
interpretive, natal

76%

stronger than 76% of charts · score 59

preview: 52 · strict: 51

Lifetime Financial Potential
excludes time-variable features

96%

stronger than 96% of charts · score 60

preview: 51 · strict: n/c

Financial Period Index
selected date

48/100

preview: 48 · strict: 53

Current Composite Index
not a probability

60/100

preview: 51 · strict: n/c

Speculative Indication
never investment suitability

67%

stronger than 67% of charts · score 51

preview: 50 · strict: n/c

Method Agreement (Expert)
how consistently the method families point the same way

53

supportive · parashari natal -0.04, ashtakavarga +0.56, vimshottari period -0.23, named yogas +1.00, jaimini +0.92, divisional charts +0.97, kp +0.98, bnn +0.16

Method Agreement (Strict)
how consistently the method families point the same way

36

supportive · parashari natal -0.36, ashtakavarga +1.00, vimshottari period +1.00

Calculation Reliability
stability across ±5/±10 min

50%

low · unstable: D4_asc, kp_cusp1_sublord, kp_cusp2_sublord, kp_cusp6_sublord, kp_cusp10_sublord, kp_cusp11_sublord, D9_asc, D10_asc, sree_lagna

Financial domains

Composite weights follow rulebook §11. Points = direction × base × strength × source factor × uniqueness, capped per family and per domain. Expert mode uses the settings in expert_profile.json.

DOMAIN	WEIGHT	RANK VS REFERENCE (EXPERT)	EXPERT	PREVIEW	STRICT	CONTRIBUTING RULES (EXPERT)
Earning capacity	0.20	stronger than 95%	67	50	n/c	YOGA-VASUMATI-YOGA@earning_capacity (+2.00), KP-FIN-001 (+1.60), JAI-BENEFIC-11-FROM-AL (+1.60), JAI-MALEFIC-11-FROM-AL (+1.60), YOGA-PANCHA-MAHAPURUSHA-YOGA@earning_capacity (+1.60), YOGA-RAJA-YOGA-KENDRA-TRIKONA@earning_capacity (+1.60), JAI-A11-AL-CONNECTION (+1.20), ASHTA-SAV-11-HIGH (+1.20), YOGA-AMALA-YOGA@earning_capacity (+1.20), JAI-A2-A11-CONNECTION (+0.90)
Wealth accumulation	0.20	stronger than 91%	64	55	54	ASHTA-PHALA-23-38 (+4.00), YOGA-VASUMATI-YOGA (+4.00), VARGA-D2-LORD-STRONG (+1.20), VARGA-D2-CROSS-CHART-SUPPORT (+1.20), PAR-LINK-0211-MUT (+0.96), PAR-LINK-0509-CON (+0.90), JAI-A2-AL-CONNECTION (+0.90), VARGA-D2-RELEVANT-PLANET-ANGULAR (+0.60), VARGA-D2-RELEVANT-PLANET-TRINAL (+0.60)
Professional alignment	0.15	stronger than 90%	68	50	n/c	YOGA-PANCHA-MAHAPURUSHA-YOGA (+3.20), YOGA-RAJA-YOGA-KENDRA-TRIKONA (+3.20), YOGA-KAHALA-YOGA (+2.40), YOGA-AMALA-YOGA (+2.40), VARGA-D10-LORD-STRONG (+1.20), VARGA-D10-CROSS-CHART-SUPPORT (+1.20), EXP-BENEFIC-IN-10 (+1.20), KP-FIN-004 (+0.90), KP-FIN-023 (+0.90), JAI-AMATYAKARAKA-AL (+0.90)
Business potential	0.10	stronger than 83%	55	51	n/c	KP-FIN-006 (+1.20), PAR-LINK-0711-MUT (+0.96), BNN-12-CON (+0.80), LIFE-BUSINESS-PARTNERSHIP (+0.60), KP-FIN-018 (+0.60), KP-FIN-022 (+0.60)
Asset building	0.10	stronger than 28%	53	50	n/c	VARGA-D4-LORD-STRONG (+1.20), VARGA-D4-CROSS-CHART-SUPPORT (+1.20), KP-FIN-013 (+0.90), ASHTA-SAV-04-LOW (-0.90), LIFE-RENTALS (+0.45)
Financial resilience	0.10	stronger than 18%	50	47	47	PAR-PRESSURE-06 (-3.00), VARGA-D9-LORD-STRONG (+1.20), LIFE-EXPENSE-PRESSURE (-0.60), KP-FIN-012 (+0.60), ASHTA-SAV-01-HIGH (+0.60), ASHTA-SAV-08-HIGH (+0.60), VARGA-D9-RELEVANT-PLANET-TRINAL (+0.60), LIFE-INHERITANCE (+0.45), LIFE-FINANCIAL-DEPENDENCE (-0.45)
Debt stability	0.10	stronger than 75%	52	n/c	n/c	KP-FIN-009 (+0.90), KP-FIN-011 (+0.80)
Current financial timing	0.05	—	48	48	53	Preview index = 50 + BPHS 41.16 points + 0.4 x (opportunity - pressure); axes are Astrometry H heuristics.
Speculative indication (outside composite)	0.00	stronger than 67%	51	50	n/c	ASHTA-SAV-05-HIGH (+0.60)

n/c = score_unavailable_insufficient_coverage (fewer than two evaluable approved scoring rules).

Key findings

None of the fourteen verse-specific BPHS 41 wealth combinations (verses 2-15) is present in this chart. That is common and is not a negative indication by itself.
CLM-001 · wealth_accumulation · sources BPHS-41 · reliability low

A traditional pressure indicator is present: Lagna lord with difficult lord or Saturn; no benefic aspect (Chapter 42, verse 6 (SanskritDocuments edition)). It is rendered as a call for careful resource management, not as an inevitable outcome.
CLM-002 · financial_resilience · sources BPHS-42 · rules counter: PAR-PRESSURE-06 · reliability low

All three Phaladeepika 23.38 Ashtakavarga comparisons hold (SAV 11th > 10th, 11th > 12th, 1st > 12th), the classical prosperity pattern.
CLM-003 · wealth_accumulation · sources PHALA-23 · rules ASHTA-PHALA-23-38 · reliability low

As of 2026-11-22 the running Vimshottari periods are Jupiter Mahadasha / Mercury Antardasha / Rahu Pratyantardasha; a 5th or 9th lord is operating, which BPHS 41.16 associates with wealth-generating periods.
CLM-004 · financial_timing · sources BPHS-41, DASHA · rules PAR-QUALIFIED-LORD-9 · reliability low

Earning capacity reads as mixed under this interpretive model (provisional preview 50/100).
CLM-005 · earning_capacity · sources · reliability low

Wealth accumulation reads as mixed under this interpretive model (provisional preview 55/100).
CLM-006 · wealth_accumulation · sources Astrometry, PHALA-23 · rules ASHTA-PHALA-23-38, PAR-LINK-0211-MUT, PAR-LINK-0509-CON · reliability low

Professional alignment reads as mixed under this interpretive model (provisional preview 50/100).
CLM-007 · professional_alignment · sources · reliability low

Business potential reads as mixed under this interpretive model (provisional preview 51/100).
CLM-008 · business_potential · sources Astrometry · rules PAR-LINK-0711-MUT · reliability low

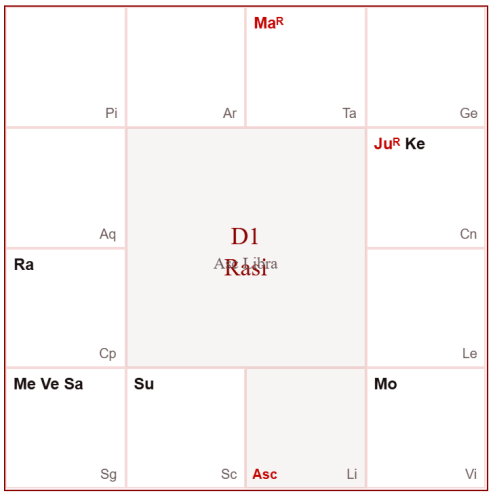
Asset building reads as mixed under this interpretive model (provisional preview 50/100).
CLM-009 · asset_building · sources · reliability low

Financial resilience reads as mixed under this interpretive model (provisional preview 47/100).
CLM-010 · financial_resilience · sources BPHS-42 · rules counter: PAR-PRESSURE-06 · reliability low

Phaladeepika ch.5 livelihood symbolism (pending strongest-reference approval): the 10th from the Lagna is Cancer, its lord Moon sits in Gemini navamsa, giving Mercury themes: writing, accounts, commerce, analytics, crafts and teaching.
CLM-011 · earning_pathways · sources PHALA-05 · rules PHALA-05-LIVELIHOOD-MERCURY · reliability low

Birth charts

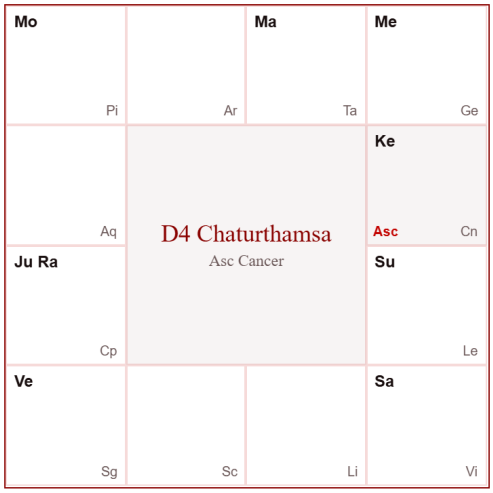
Ascendant **23°18'12" Libra** (Vishakha pada 1). Ayanamsa LAHIRI 23°44'04". Moon waning. Chart checksum 7225bf54d6475b00…











Varga methods
D2: D2_CLASSICAL_CANCER_LEO
D4: D4_PARASHARI_1_4_7_10
D9: D9_PARASHARI_MOVABLE_FIXED_DUAL
D10: D10_PARASHARI_ODD_SAME_EVEN_9TH

D2 classical Hora uses only Cancer/Leo. Varga house positions are not interchangeable with D1 houses. Retrograde planets are marked R.

Planetary positions (sidereal)

PLANET	POSITION	HOUSE	NAKSHATRA	STAR LORD	DIGNITY	STATE	OWNS	D9	D10
Sun	24°54'09" Scorpio	2	Jyeshtha 3	Mercury	friend	—	11	Aquarius	Pisces
Moon	16°45'54" Virgo	12	Hasta 3	Moon	friend	—	10	Gemini	Libra
Mars	07°09'22" Taurus	8	Krittika 4	Sun	neutral	retrograde	2, 7	Pisces	Pisces
Mercury	15°02'46" Sagittarius	3	Purva Ashadha 1	Venus	neutral	—	9, 12	Leo	Taurus
Jupiter	19°40'16" Cancer	10	Ashlesha 1	Mercury	exalted	retrograde	3, 6	Sagittarius	Virgo
Venus	04°35'02" Sagittarius	3	Mula 2	Ketu	neutral	combust	1, 8	Taurus	Capricorn
Saturn	29°35'29" Sagittarius	3	Uttara Ashadha 1	Sun	neutral	—	4, 5	Sagittarius	Virgo
Rahu	06°30'34" Capricorn	4	Uttara Ashadha 3	Sun	n/a	—	—	Aquarius	Scorpio
Ketu	06°30'34" Cancer	10	Pushya 1	Saturn	n/a	—	—	Leo	Taurus

Houses (whole sign)

HOUSE	SIGN	LORD → HOUSE	OCCUPANTS	ASPECTED BY	FINANCIAL ROLE
1	Libra	Venus → 3	—	—	agency, health and self-direction
2	Scorpio	Mars → 8	Sun	Mars, Jupiter	accumulated resources, savings, family assets
3	Sagittarius	Jupiter → 10	Mercury, Venus, Saturn	Mars	initiative, selling, independent effort
4	Capricorn	Saturn → 3	Rahu	Jupiter	property and fixed assets
5	Aquarius	Saturn → 3	—	Saturn	intellect, creativity, ventures and speculative pursuits
6	Pisces	Jupiter → 10	—	Moon, Jupiter	service, obligations, debt, competition
7	Aries	Mars → 8	—	—	business, trade, clients, partners
8	Taurus	Venus → 3	Mars	Sun	shared assets, inheritance, sudden reversals
9	Gemini	Mercury → 3	—	Mercury, Venus, Saturn	fortune, mentors, high-level support
10	Cancer	Moon → 12	Jupiter, Ketu	—	professional activity and standing
11	Leo	Sun → 2	—	Mars	gains, inflows, networks
12	Virgo	Mercury → 3	Moon	Saturn	expenditure, foreign connection, withdrawal

Classical wealth and pressure combinations

Exact verse tests from BPHS ch. 41 (wealth) and ch. 42 (pressure), SanskritDocuments rendering. Harsh classical wording is rendered as “traditional pressure indicator”. Named yogas outside these verses stay blocked until their definitions are reviewed.

RULE	CONDITION	SOURCE	RESULT	GATE	TRACE
PAR-DHANA-02	Venus own sign as 5th and Mars 11th	Chapter 41, verse 2 (SanskritDocuments edition)	false	active	House 5 sign Aquarius owned by Saturn; Venus in house 3 (needs 5); Mars in house 8 (needs 11)
PAR-DHANA-03	Mercury own sign as 5th; Moon Mars Jupiter in 11th	Chapter 41, verse 3 (SanskritDocuments edition)	false	active	House 5 sign Aquarius owned by Saturn; Mercury in house 3 (needs 5); Moon in house 12 (needs 11); Mars in house 8 (needs 11)
PAR-DHANA-04	Leo 5th with Sun; Saturn Moon Jupiter in 11th	Chapter 41, verse 4 (SanskritDocuments edition)	false	active	House 5 is Aquarius; Sun in house 2 (needs 5); Saturn in house 3 (needs 11); Moon in house 12 (needs 11)
PAR-DHANA-05	Sun Moon 11th; Saturn own sign in 5th	Chapter 41, verse 5 (SanskritDocuments edition)	false	active	Sun in house 2 (needs 11); Moon in house 12 (needs 11); Saturn in house 3 (needs 5); House 5 sign Aquarius owned by Saturn
PAR-DHANA-06	Jupiter own sign in 5th; Mercury 11th	Chapter 41, verse 6 (SanskritDocuments edition)	false	active	Jupiter in house 10 (needs 5); House 5 sign Aquarius owned by Saturn; Mercury in house 3 (needs 11)
PAR-DHANA-07	Mars own sign in 5th; Venus 11th	Chapter 41, verse 7 (SanskritDocuments edition)	false	active	Mars in house 8 (needs 5); House 5 sign Aquarius owned by Saturn; Venus in house 3 (needs 11)
PAR-DHANA-08	Moon own sign (Cancer) in 5th; Saturn 11th	Chapter 41, verse 8 (SanskritDocuments edition)	false	active	House 5 is Aquarius; Moon in house 12 (needs 5); Saturn in house 3 (needs 11)
PAR-DHANA-09	Sun own sign (Leo) rising; Mars and Jupiter associate	Chapter 41, verse 9 (SanskritDocuments edition)	false	active	House 1 is Libra; Sun in house 2 (needs 1); Mars joins/aspects Sun; Jupiter joins/aspects Sun
PAR-DHANA-10	Moon own sign (Cancer) rising; Mercury Jupiter associate	Chapter 41, verse 10 (SanskritDocuments edition)	false	active	House 1 is Libra; Moon in house 12 (needs 1); Mercury does not join/aspect Moon; Jupiter does not join/aspect Moon
PAR-DHANA-11	Mars own sign rising; Mercury Venus Saturn associate	Chapter 41, verse 11 (SanskritDocuments edition)	false	active	Mars in house 8 (needs 1); House 1 sign Libra owned by Venus; Mercury does not join/aspect Mars; Venus does not join/aspect Mars
PAR-DHANA-12	Mercury own sign rising; Saturn Jupiter associate	Chapter 41, verse 12 (SanskritDocuments edition)	false	active	Mercury in house 3 (needs 1); House 1 sign Libra owned by Venus; Saturn joins/aspects Mercury; Jupiter does not join/aspect Mercury
PAR-DHANA-13	Jupiter own sign rising; Mercury Mars associate	Chapter 41, verse 13 (SanskritDocuments edition)	false	active	Jupiter in house 10 (needs 1); House 1 sign Libra owned by Venus; Mercury does not join/aspect Jupiter; Mars does not join/aspect Jupiter
PAR-DHANA-14	Venus own sign rising; Saturn Mercury associate	Chapter 41, verse 14 (SanskritDocuments edition)	false	active	Venus in house 3 (needs 1); House 1 sign Libra owned by Venus; Saturn joins/aspects Venus; Mercury joins/aspects Venus
PAR-DHANA-15	Saturn own sign rising; Mars Jupiter associate	Chapter 41, verse 15 (SanskritDocuments edition)	false	active	Saturn in house 3 (needs 1); House 1 sign Libra owned by Venus; Mars joins/aspects Saturn; Jupiter does not join/aspect Saturn
PAR-PRESSURE-02	Lagna and 12th lord exchange with maraka condition	Chapter 42, verse 2 (SanskritDocuments edition)	false	active	Lord 1 (Venus) in house 3; Lord 12 (Mercury) in house 3; Maraka lords [Mars] associate/aspect [Mercury]: true
PAR-PRESSURE-03	Lagna and 6th lord exchange with maraka condition	Chapter 42, verse 3 (SanskritDocuments edition)	false	active	Lord 1 (Venus) in house 3; Lord 6 (Jupiter) in house 10; Maraka lords [Mars] associate/aspect [Jupiter]: false
PAR-PRESSURE-04	Lagna or Moon connected Ketu; Lagna lord 8th	Chapter 42, verse 4 (SanskritDocuments edition)	false	active	Ketu in house 10 (needs 1); Moon-Ketu conjunction: false; Lord 1 (Venus) in house 3
PAR-PRESSURE-05	Lagna lord with malefic in 6/8/12; 2nd lord weak	Chapter 42, verse 5 (SanskritDocuments edition)	false	active	Lord 1 (Venus) in house 3; Lord 2 (Mars) dignity neutral
PAR-PRESSURE-06	Lagna lord with difficult lord or Saturn; no benefic aspect	Chapter 42, verse 6 (SanskritDocuments edition)	true	active	Houses 1/8 share lord Venus: not two planets
PAR-PRESSURE-07	5th lord 6th, 9th lord 12th, maraka aspects	Chapter 42, verse 7 (SanskritDocuments edition)	false	active	Lord 5 (Saturn) in house 3; Lord 9 (Mercury) in house 3
PAR-PRESSURE-08	Qualified malefics in Lagna with maraka involvement	Chapter 42, verse 8 (SanskritDocuments edition)	false	active	Non-exception malefics in Lagna: none
PAR-PRESSURE-13	Difficult-house lord association without trikona aspect, during Dasha	Chapter 42, verse 13 (SanskritDocuments edition)	unknown	requires-approved-variant	
PAR-PRESSURE-15	12th from Atmakaraka receives dispositor aspect	Chapter 42, verse 15 (SanskritDocuments edition)	true	requires-approved-variant	
PAR-PRESSURE-16	Mars Saturn jointly second house, without Mercury relief	Chapter 42, verse 16 (SanskritDocuments edition)	false	active	Mars in house 8 (needs 2); Saturn in house 3 (needs 2); Mercury aspects Mars: false; Mercury aspects Saturn: false
PAR-PRESSURE-17	Sun second with Saturn aspect	Chapter 42, verse 17 (SanskritDocuments edition)	false	active	Sun in house 2 (needs 2); Saturn aspects Sun: false

PAR-PRESSURE-18	Saturn second with Sun aspect	Chapter 42, verse 18 (SanskritDocuments edition)	false	active	Saturn in house 3 (needs 2); Sun aspects Saturn: false
PAR-PRESSURE-16-RELIEF	Mercury aspect mitigates second-house Mars–Saturn pattern	Chapter 42, verse 16: Mercury aspect exception	false	active	Mars in house 8 (needs 2); Saturn in house 3 (needs 2); Mercury aspects Mars: false; Mercury aspects Saturn: false
PAR-QUALIFIED-LORD-5	5th lord wealth-period contributor	Chapter 41, verse 16	false	active	House 5 lord Saturn; running MD Jupiter/AD Mercury
PAR-QUALIFIED-LORD-9	9th lord wealth-period contributor	Chapter 41, verse 16	true	active	House 9 lord Mercury; running MD Jupiter/AD Mercury

▼ Named yogas (15) — unavailable pending method review

Lakshmi Yoga, Gajakesari Yoga, Chandra Mangala Yoga, Budha Aditya Yoga, Vasumati Yoga, Adhi Yoga, Vipareeta Raja Yoga, Neecha Bhanga Raja Yoga, Pancha Mahapurusha Yoga, Kahala Yoga, Saraswati Yoga, Parijata Yoga, Amala Yoga, Dhana Parivartana, Raja Yoga Kendra Trikona. A simple planetary configuration is not enough to assert a full named yoga; these return `unavailable_pending_method_review` rather than a guessed result.

Named yogas under expert definitions

Expert mode evaluates the 15 named yogas with the standard textbook definitions below (Astrometry expert mode V1, pending practitioner review).

YOGA	RESULT	DEFINITION USED	YOUR CHART
Lakshmi Yoga	false	9th lord in own/moolatrikona/exalted sign placed in a kendra or trikona, and Lagna lord not debilitated and placed in a kendra or trikona	9th lord Mercury neutral in house 3; Lagna lord Venus neutral in house 3
Gajakesari Yoga	false	Jupiter in a kendra (1/4/7/10) from the Moon; Jupiter neither debilitated nor combust	Jupiter is 11th from the Moon (exalted)
Chandra Mangala Yoga	false	Moon and Mars in the same sign, or in mutual 7th aspect	Moon and Mars not connected
Budha Aditya Yoga	false	Sun and Mercury in the same sign with Mercury not combust	Sun-Mercury not conjunct
Vasumati Yoga	true	Jupiter, Venus and Mercury all in upachaya houses (3/6/10/11) from Lagna or all from the Moon	Benefics from Lagna: 10/3/3; from Moon: 11/4/4
Adhi Yoga	false	Each of Jupiter, Venus and Mercury in the 6th, 7th or 8th from the Moon, none debilitated	Jupiter/Venus/Mercury from Moon: 11/4/4
Vipareeta Raja Yoga	false	A lord of the 6th, 8th or 12th placed in the 6th, 8th or 12th and not joined by the Lagna, 9th or 10th lord	No dusthana lord in a dusthana
Neecha Bhanga Raja Yoga	false	A debilitated planet whose debilitation-sign lord or exaltation-sign lord is in a kendra from Lagna or Moon	No cancelled debilitation
Pancha Mahapurusha Yoga	true	Mars, Mercury, Jupiter, Venus or Saturn in own or exaltation sign in a kendra from Lagna (Ruchaka, Bhadra, Hamsa, Malavya, Sasa)	Hamsa (Jupiter exalted in house 10)
Kahala Yoga	true	4th and 9th lords in kendras from each other, Lagna lord not debilitated	4th lord Saturn and 9th lord Mercury are 1 signs apart
Saraswati Yoga	false	Jupiter, Venus and Mercury all in kendra, trikona or the 2nd house, Jupiter not debilitated	Jupiter/Venus/Mercury in houses 10/3/3
Parijata Yoga	false	Dispositor of the Lagna lord's dispositor in a kendra or trikona and in own/exaltation sign	Lagna lord Venus → dispositor Jupiter → dispositor Moon (friend, house 12)
Amala Yoga	true	A natural benefic (Jupiter, Venus, benefic Mercury or waxing Moon) in the 10th from Lagna or Moon	Jupiter in the 10th from Lagna/Moon
Dhana Parivartana	false	Sign exchange between the lords of any two of houses 1, 2, 5, 9, 11 (two different planets)	No exchange among lords of 1, 2, 5, 9, 11
Raja Yoga Kendra Trikona	true	Lord of a kendra (4/7/10) and lord of a trikona (5/9) joined, in mutual aspect or exchange (different planets)	Saturn rules both the 4th and 5th (yogakaraka); 4th lord Saturn and 9th lord Mercury conjunct

House-lord placements and links (class H heuristics, preview only)

RULE	TITLE	DOMAIN	RESULT	STRENGTH	TRACE
PAR-HOUSE-LORD-KENDRA-06	Lord 6 in kendra	debt_stability	true	1.00	Lord 6 (Jupiter) in house 10
PAR-LINK-0211-MUT	2–11 lord link by mutual_aspect	wealth_accumulation	true	0.80	Lords Mars (H2) & Sun (H11) mutual_aspect: true
PAR-LINK-0509-CON	5–9 lord link by conjunction	wealth_accumulation	true	0.75	Lords Saturn (H5) & Mercury (H9) conjunction: true
PAR-LINK-0711-MUT	7–11 lord link by mutual_aspect	business_potential	true	0.80	Lords Mars (H7) & Sun (H11) mutual_aspect: true

Only satisfied heuristics are listed; all evaluated rules are in the audit section.

Ashtakavarga

Phaladeepika 23.38 prosperity pattern: true SAV H11=31 > SAV H10=30; SAV H11=31 > SAV H12=26; SAV H1=34 > SAV H12=26

HOUSE	1	2	3	4	5	6	7	8	9	10	11	12
Sign	Lib	Sco	Sag	Cap	Aqu	Pis	Ari	Tau	Gem	Can	Leo	Vir
Sun BAV	2	6	5	3	4	4	1	5	5	4	5	4
Moon BAV	5	1	2	3	6	5	5	3	6	5	3	5
Mars BAV	4	3	4	1	3	4	3	4	3	4	4	2
Mercury BAV	6	3	6	4	5	5	4	4	4	5	5	3
Jupiter BAV	5	4	3	6	5	4	5	7	3	4	6	4
Venus BAV	7	3	3	4	5	4	6	4	2	4	5	5
Saturn BAV	5	5	3	1	4	2	2	5	2	4	3	3
SAV	**34**	**25**	**26**	**22**	**32**	**28**	**26**	**32**	**25**	**30**	**31**	**26**

SAV total 337 (must be 337). Unreduced SAV (not Shodhya Pinda). High/low bands are Astrometry heuristics. Green ≥30, red ≤24 (Astrometry bands, descriptive only).

Occupation and earning sources

A. Classical livelihood (Phaladeepika ch. 5)

Strongest reference: **Lagna** (comparator strengths: Lagna 0.75 · Moon 0.65 · Sun 0.65). 10th from it: **Cancer**, lord **Moon** in **Gemini** navamsa → livelihood significator **Mercury**.

writing, accounts, commerce, analytics, crafts and teaching.

ASTROMETRY_STRONGEST_REF_V0 (pending approval: requires-strongest-vantage-definition). Traditional livelihood symbolism under Phaladeepika ch.5; not a predestined occupation.

B. Modern earning pathways

raw_p = 0.30 D1 + 0.20 D10 + 0.15 Phaladeepika + 0.15 KP + 0.10 Jaimini + 0.10 BNN (rulebook §6). All six families are still gated, so every pathway is an **exploratory** suggestion; "multi-family" means at least two method families and two chart facts agree.

No chart should ever say "quit your job" or "buy this stock". Skills and experience decide feasibility.

RANK	PATHWAY	EARNING MODE	PLANET	INDEX	CHART FACTORS	SKILL PREREQUISITES	STRONGER WINDOWS (NEXT 10 Y)
1	**Analytics & finance** multi-family exploratory	professional services	Mercury	43	D10: in house 1; Phaladeepika: navamsa lord of selected 10th lord; KP: signifies houses [2, 11]; BNN: linked to Saturn (karma karaka)	quantitative skills, accounting / finance credentials, spreadsheets & data tools	Jupiter/2025-07–2027-10
2	**Information technology** multi-family exploratory	salary / contracting	Mercury	43	D10: in house 1; Phaladeepika: navamsa lord of selected 10th lord; KP: signifies houses [2, 11]; BNN: linked to Saturn (karma karaka)	programming, systems thinking, continuous learning	Jupiter/2025-07–2027-10
3	**Trade & sales** multi-family exploratory	commission / trading business	Mercury	43	D10: in house 1; Phaladeepika: navamsa lord of selected 10th lord; KP: signifies houses [2, 11]; BNN: linked to Saturn (karma karaka)	negotiation, product knowledge, networking	Jupiter/2025-07–2027-10
4	**Independent advisory** multi-family exploratory	independent practice	Ketu	36	D1: placed in 10th; D10: in house 1; KP: signifies houses [10, 11]	credibility, niche expertise, self-management	Jupiter/2027-10–2028-09
5	**Research** multi-family exploratory	grants / institutional salary	Ketu	36	D1: placed in 10th; D10: in house 1; KP: signifies houses [10, 11]	research methods, writing, persistence	Jupiter/2027-10–2028-09
6	**Technical specialism** multi-family exploratory	specialist fees / salary	Ketu	36	D1: placed in 10th; D10: in house 1; KP: signifies houses [10, 11]	deep expertise, certification, precision	Jupiter/2027-10–2028-09
7	**Care services** multi-family exploratory	service employment	Moon	26	D1: 10th lord; KP: signifies houses [10, 11]	empathy, certification, client management	Jupiter/2032-03–2033-07
8	**Food & consumer goods** multi-family exploratory	trade / retail	Moon	26	D1: 10th lord; KP: signifies houses [10, 11]	supply chain, quality control, retail sales	Jupiter/2032-03–2033-07

▼ Planet professional sub-scores

PLANET	SCORE	D1 PROFESSION	D10 PROFESSION	PHALADEEPIKA MATCH	KP SUPPORT	JAIMINI SUPPORT	BNN SUPPORT
Mercury	43	0	50	100	50	0	100
Ketu	36	35	50	0	100	0	0
Moon	26	35	0	0	100	0	0
Venus	20	0	50	0	0	0	100
Saturn	20	0	50	0	0	50	50
Jupiter	18	35	0	0	50	0	0
Sun	18	0	0	0	50	100	0
Mars	0	0	0	0	0	0	0
Rahu	0	0	0	0	0	0	0

KP: cusps, sub-lords and financial events

Sidereal Placidus cusps, KRISHNAMURTI ayanamsa 23.6376°. Cusp sub-lords come from actual cusp longitudes, never from whole-sign houses.

CUSP	POSITION	SIGN L	STAR L	SUB L
1	23°24'00" Libra	Venus	Jupiter	**Saturn**
2	22°50'17" Scorpio	Mars	Mercury	**Moon**
3	24°40'56" Sagittarius	Jupiter	Venus	**Mercury**
4	28°07'13" Capricorn	Saturn	Mars	**Saturn**
5	00°26'07" Pisces	Jupiter	Jupiter	**Moon**
6	28°57'45" Pisces	Jupiter	Mercury	**Saturn**
7	23°24'00" Aries	Mars	Venus	**Saturn**
8	22°50'17" Taurus	Venus	Moon	**Sun**
9	24°40'56" Gemini	Mercury	Jupiter	**Mercury**
10	28°07'13" Cancer	Moon	Mercury	**Saturn**
11	00°26'07" Virgo	Mercury	Sun	**Rahu**
12	28°57'45" Virgo	Mercury	Mars	**Saturn**

PLANET	CUSP HOUSE	STAR L	SUB L	HOUSES SIGNIFIED
Sun	2	Mercury	Rahu	2, 9, 11, 12
Moon	11	Moon	Saturn	10, 11
Mars	7	Sun	Ketu	2, 7
Mercury	2	Venus	Venus	1, 2, 8, 9, 11, 12
Jupiter	9	Mercury	Venus	2, 3, 5, 6, 9, 11, 12
Venus	2	Ketu	Moon	1, 2, 8, 9
Saturn	3	Sun	Rahu	2, 3, 4
Rahu	3	Sun	Mercury	2, 3, 4
Ketu	9	Saturn	Mercury	3, 4, 9, 10, 11

Event descriptors (gate: requires-kp-policy — descriptive, not scored)

EVENT	CUSP	SUB-LORD (STAR LORD)	HOUSES SIGNIFIED	SUPPORT HOUSES	DESCRIPTOR
income receipt	11	Rahu (Sun)	2, 3, 4, 9, 11, 12	2, 11	supportive
employment	6	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 6, 10, 11	supportive
career change	10	Saturn (Sun)	2, 3, 4, 9, 11, 12	3, 6, 10, 12	supportive
professional growth	10	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 9, 10, 11	supportive
business sale	7	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 7, 10, 11	supportive
business profit	7	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 7, 11	supportive
loan receipt	6	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 6, 11	supportive
loan denial	6	Saturn (Sun)	2, 3, 4, 9, 11, 12	5, 8, 12	mixed
loan repayment	6	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 6, 11, 12	supportive
debt rescheduling	6	Saturn (Sun)	2, 3, 4, 9, 11, 12	6, 8, 12	mixed
money recovery	11	Rahu (Sun)	2, 3, 4, 9, 11, 12	2, 6, 11	supportive
inheritance receipt	8	Sun (Mercury)	1, 2, 8, 9, 11, 12	2, 8, 11	supportive
property purchase	4	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 4, 11, 12	supportive
asset sale	4	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 4, 7, 11	supportive
foreign income	12	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 9, 11, 12	supportive
speculative receipt	5	Moon (Moon)	10, 11	2, 5, 11	mixed
investment loss theme	5	Moon (Moon)	10, 11	5, 8, 12	not_indicated
partnership gain	7	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 7, 11	supportive
professional contract	7	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 7, 10, 11	supportive
revenue delay	11	Rahu (Sun)	2, 3, 4, 9, 11, 12	6, 8, 12	mixed
bonus receipt	11	Rahu (Sun)	2, 3, 4, 9, 11, 12	2, 10, 11	supportive
self employment	7	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 3, 7, 10, 11	supportive
promotion	10	Saturn (Sun)	2, 3, 4, 9, 11, 12	2, 9, 10, 11	supportive
debt dispute	6	Saturn (Sun)	2, 3, 4, 9, 11, 12	6, 7, 8, 12	mixed
contract completion	7	Saturn (Sun)	2, 3, 4, 9, 11, 12	7, 10, 11	mixed

A loan-receipt reading is not a statement that borrowing is safe or that any lender will approve credit.

Jaimini, Arudhas and special lagnas

PADA	SIGN	HOUSE FROM LAGNA
AL (A1)	**Aquarius**	**5**
A2 Dhana Pada	**Aquarius**	**5**
A3	Aquarius	5
A4	Scorpio	2
A5	Libra	1
A6	Scorpio	2
A7	Gemini	9
A8	Cancer	10
A9	Virgo	12
A10	Scorpio	2
A11 Labha Pada	**Aquarius**	**5**
A12	Pisces	6

Chara karakas

Atmakaraka: **Saturn**
Amatyakaraka: **Sun**
Bhratrikaraka: **Jupiter**
Matrikaraka: **Moon**
Putrakaraka: **Mercury**
Gnatikaraka: **Mars**
Darakaraka: **Venus**

Special lagnas

Indu Lagna: **Aries** (9th lords Mercury + Venus, kalas 20 → count 8 from Moon)
Sree Lagna: **25°57'31" Aries**
Hora Lagna: **12°39'28" Virgo** · Ghati Lagna: **25°39'50" Taurus**
Sunrise 1990-12-10T01:32:39 UTC; 21.62 h before birth.

2nd from AL: Pisces · 11th from AL: Sagittarius (Sutra 1.3.2 context). Chara Dasha: unavailable_pending_method_review.

Gated descriptive features (Jaimini, Varga, BNN)

Computed so practitioners can inspect them; none affects any score until its school policy is signed off.

RULE	FEATURE	RESULT	GATE
JAI-BENEFIC-11-FROM-AL	Benefic 11 From AI	true	requires-jaimini-policy
JAI-MALEFIC-11-FROM-AL	Malefic 11 From AI	true	requires-jaimini-policy
JAI-BENEFIC-12-FROM-AL	Benefic 12 From AI	false	requires-jaimini-policy
JAI-A2-AL-CONNECTION	A2 AI Connection	true	requires-jaimini-policy
JAI-A11-AL-CONNECTION	A11 AI Connection	true	requires-jaimini-policy
JAI-A2-A11-CONNECTION	A2 A11 Connection	true	requires-jaimini-policy
JAI-AMATYAKARAKA-10	Amatyakaraka 10	false	requires-jaimini-policy
JAI-AMATYAKARAKA-AL	Amatyakaraka AI	true	requires-jaimini-policy
JAI-ATMAKARAKA-AMATYAKARAKA	Atmakaraka Amatyakaraka	false	requires-jaimini-policy
JAI-9-FROM-AL	9 From AI	false	requires-jaimini-policy
JAI-STRONG-INDU-LAGNA	Strong Indu Lagna	false	requires-jaimini-policy
JAI-STRONG-SREE-LAGNA	Strong Sree Lagna	false	requires-jaimini-policy
JAI-STRONG-HORA-LAGNA	Strong Hora Lagna	true	requires-jaimini-policy
BNN-01-CON	BNN Saturn–Mercury conjunction	true	requires-bnn-policy
BNN-02-CON	BNN Saturn–Venus conjunction	true	requires-bnn-policy
BNN-12-CON	BNN Venus–Mercury conjunction	true	requires-bnn-policy
VARGA-D2-LORD-STRONG	D2 lord strong	true	requires-varga-interpretation-policy
VARGA-D2-RELEVANT-PLANET-ANGULAR	D2 relevant planet angular	true	requires-varga-interpretation-policy
VARGA-D2-RELEVANT-PLANET-TRINAL	D2 relevant planet trinal	true	requires-varga-interpretation-policy
VARGA-D2-CROSS-CHART-SUPPORT	D2 cross chart support	true	requires-varga-interpretation-policy
VARGA-D4-LORD-STRONG	D4 lord strong	true	requires-varga-interpretation-policy
VARGA-D4-RELEVANT-PLANET-ANGULAR	D4 relevant planet angular	false	requires-varga-interpretation-policy
VARGA-D4-RELEVANT-PLANET-TRINAL	D4 relevant planet trinal	false	requires-varga-interpretation-policy
VARGA-D4-CROSS-CHART-SUPPORT	D4 cross chart support	true	requires-varga-interpretation-policy
VARGA-D9-LORD-STRONG	D9 lord strong	true	requires-varga-interpretation-policy
VARGA-D9-RELEVANT-PLANET-ANGULAR	D9 relevant planet angular	false	requires-varga-interpretation-policy
VARGA-D9-RELEVANT-PLANET-TRINAL	D9 relevant planet trinal	true	requires-varga-interpretation-policy
VARGA-D9-CROSS-CHART-SUPPORT	D9 cross chart support	false	requires-varga-interpretation-policy
VARGA-D10-LORD-STRONG	D10 lord strong	true	requires-varga-interpretation-policy
VARGA-D10-RELEVANT-PLANET-ANGULAR	D10 relevant planet angular	false	requires-varga-interpretation-policy
VARGA-D10-RELEVANT-PLANET-TRINAL	D10 relevant planet trinal	false	requires-varga-interpretation-policy
VARGA-D10-CROSS-CHART-SUPPORT	D10 cross chart support	true	requires-varga-interpretation-policy

Financial timing

Moon nakshatra lord at birth: **Moon**; balance 4.93 years (year = 365.2425 days). Running on 2026-11-22: **Jupiter** MD (to 2036-11-13) / **Mercury** AD (to 2027-10-20) / **Rahu** PD (to 2027-02-21).



Mahadasha sequence 1990–2099.

Lifetime phases

MAHADASHA	DATES	AGE	CONNECTED HOUSES	CHARACTER
Moon	1990-12-10 – 1995-11-14	0–5	10, 12	mixed activation
Mars	1995-11-14 – 2002-11-13	5–12	2, 7, 8	mixed activation
Rahu	2002-11-13 – 2020-11-13	12–30	4, 5	gain-oriented activation
Jupiter	2020-11-13 – 2036-11-13	30–46	3, 6, 10	mixed activation
Saturn	2036-11-13 – 2055-11-13	46–65	3, 4, 5	gain-oriented activation
Mercury	2055-11-13 – 2072-11-12	65–82	3, 9, 12	mixed activation
Ketu	2072-11-12 – 2079-11-13	82–89	10	gain-oriented activation
Venus	2079-11-13 – 2099-11-13	89–109	1, 3, 8	obligation/restructuring activation

Current transits

PLANET	SU	MO	MA	ME	JU	VE	SA	RA	KE
Sign	Sco	Ari	Leo	Lib	Leo	Lib	Pis	Aqu	Leo
House from Lagna	2	7	11	1	11	1	6	5	11
House from Moon	3	8	12	2	12	2	7	6	12

Next ten years (segmented at Antardasha boundaries)

Three axes on 0–100 interpretive scales. Opportunity and pressure can both be high; transition intensity is neither good nor bad. Period index (preview) = 50 + BPHS 41.16 points + 0.4 × (opportunity − pressure).

MD / AD	DATES	OPPORTUNITY	PRESSURE	TRANSITION	INDEX	SUPPORTING / COUNTER EVIDENCE
Jupiter / Mercury	2025-07-14 – 2027-10-20	44	95	77	**33**	+ PAR-QUALIFIED-LORD-9, TRANSIT-JUPITER-INCOME − ASHTA-BAV-JUPITER-10, ASHTA-BAV-MARS-11, TIME-EXPENSE-PRESSURE-MD
Jupiter / Ketu	2027-10-20 – 2028-09-25	63	46	35	**57**	+ ASHTA-BAV-JUPITER-11, TRANSIT-JUPITER-INCOME, TRANSIT-JUPITER-WEALTH-BUILDING − TIME-EXPENSE-PRESSURE-MD
Jupiter / Venus	2028-09-25 – 2031-05-27	57	74	5	**43**	+ TRANSIT-JUPITER-INCOME, TRANSIT-JUPITER-WEALTH-BUILDING, TRANSIT-JUPITER-ASSETS − ASHTA-BAV-JUPITER-02, TIME-EXPENSE-PRESSURE-MD, TIME-EXPENSE-PRESSURE-AD
Jupiter / Sun	2031-05-27 – 2032-03-14	55	45	39	**54**	+ ASHTA-BAV-VENUS-11 − TIME-EXPENSE-PRESSURE-MD, TRANSIT-SATURN-EXPENSE-PRESSURE
Jupiter / Moon	2032-03-14 – 2033-07-14	45	56	7	**46**	+ TRANSIT-JUPITER-ASSETS − TIME-EXPENSE-PRESSURE-MD, TIME-EXPENSE-PRESSURE-AD
Jupiter / Mars	2033-07-14 – 2034-06-20	52	90	41	**35**	+ TRANSIT-JUPITER-WEALTH-BUILDING − TIME-EXPENSE-PRESSURE-MD, TIME-EXPENSE-PRESSURE-AD, TIME-EXPENSE-PRESSURE-PD
Jupiter / Rahu	2034-06-20 – 2036-11-13	38	57	7	**42**	+ ASHTA-BAV-VENUS-11 − ASHTA-BAV-SATURN-10, TIME-EXPENSE-PRESSURE-MD, TIME-EXPENSE-PRESSURE-PD
Saturn / Saturn	2036-11-13 – 2039-11-16	30	20	7	**57**	+ PAR-QUALIFIED-LORD-5 − ASHTA-BAV-SATURN-11, ASHTA-BAV-MERCURY-02, TRANSIT-JUPITER-EXPENSE-PRESSURE

Next twelve months

MONTH	MD/AD/PD	OPPORTUNITY	PRESSURE	TRANSITION	INDEX	JU / SA / RA / KE HOUSE
2026-11	Jupiter/Mercury/Rahu	60	74	27	**48**	11 / 6 / 5 / 11
2026-12	Jupiter/Mercury/Rahu	60	81	7	**45**	11 / 6 / 4 / 10
2027-01	Jupiter/Mercury/Rahu	60	81	27	**45**	11 / 6 / 4 / 10
2027-02	Jupiter/Mercury/Rahu	40	81	7	**37**	10 / 6 / 4 / 10
2027-03	Jupiter/Mercury/Jupiter	44	95	7	**33**	10 / 6 / 4 / 10
2027-04	Jupiter/Mercury/Jupiter	44	95	7	**33**	10 / 6 / 4 / 10
2027-05	Jupiter/Mercury/Jupiter	44	95	27	**33**	10 / 6 / 4 / 10
2027-06	Jupiter/Mercury/Saturn	42	71	27	**41**	10 / 7 / 4 / 10
2027-07	Jupiter/Mercury/Saturn	62	56	7	**55**	11 / 7 / 4 / 10
2027-08	Jupiter/Mercury/Saturn	62	64	37	**52**	11 / 7 / 4 / 10
2027-09	Jupiter/Mercury/Saturn	62	56	37	**55**	11 / 7 / 4 / 10
2027-10	Jupiter/Mercury/Saturn	62	64	57	**52**	11 / 7 / 4 / 10

Monthly resolution is a presentation grid, not a claim of monthly predictive precision.

Debt, loans, inheritance and speculation

Two-axis debt view

Debt Stability (symbolic): insufficient coverage — every 6th-house rule in the registry is descriptive (direction 0), so this stays unscored by design. A strong 6th house is never read as “more debt”.

Debt Event Indication: see the KP loan descriptors and LIFE-DEBT themes below.

Real borrowing affordability needs actual income and obligations, not a chart.

Speculative Indication: 50

Kept separate from every savings or security index. It is **not** a suitability, expected-return or risk-tolerance score and gives no buy/sell signal, leverage suggestion, trading amount or profit expectation.

THEME RULE	TOPIC	LORD-NETWORK TRACE	RESULT	GATE
LIFE-JOB-STABILITY	job stability	Lord network connectivity 33%	false	requires-domain-model
LIFE-JOB-CHANGE	job change	Lord network connectivity 83%	true	requires-domain-model
LIFE-PROMOTION	promotion	Lord network connectivity 0%	false	requires-domain-model
LIFE-ENTREPRENEURSHIP	entrepreneurship	Lord network connectivity 33%	false	requires-domain-model
LIFE-BUSINESS-PARTNERSHIP	business partnership	Lord network connectivity 50%	true	requires-domain-model
LIFE-CONSULTANCY	consultancy	Lord network connectivity 17%	false	requires-domain-model
LIFE-SECONDARY-INCOME	secondary income	Lord network connectivity 33%	false	requires-domain-model
LIFE-FOREIGN-INCOME	foreign income	Lord network connectivity 33%	false	requires-domain-model
LIFE-PROPERTY-INCOME	property income	Lord network connectivity 33%	false	requires-domain-model
LIFE-RENTALS	rentals	Lord network connectivity 50%	true	requires-domain-model
LIFE-INHERITANCE	inheritance	Lord network connectivity 67%	true	requires-domain-model
LIFE-RECEIVABLES	receivables	Lord network connectivity 33%	false	requires-domain-model
LIFE-DEBT-ORIGIN	debt origin	Lord network connectivity 33%	false	requires-domain-model
LIFE-DEBT-REPAYMENT	debt repayment	Lord network connectivity 17%	false	requires-domain-model
LIFE-CASH-FLOW-PRESSURE	cash flow pressure	Lord network connectivity 33%	false	requires-domain-model
LIFE-EXPENSE-PRESSURE	expense pressure	Lord network connectivity 67%	true	requires-domain-model
LIFE-CAPITAL-PRESERVATION	capital preservation	Lord network connectivity 33%	false	requires-domain-model
LIFE-SPECULATION	speculation	Lord network connectivity 50%	true	requires-domain-model
LIFE-FINANCIAL-DEPENDENCE	financial dependence	Lord network connectivity 100%	true	requires-domain-model
LIFE-RETIREMENT-RESOURCES	retirement resources	Lord network connectivity 33%	false	requires-domain-model

Annual chart and Western overlay

Varshaphal (Tajika)

Year 35 solar return: **2025-12-10T22:31:30** UTC. Varsha ascendant 15°00'49" Libra. Muntha in Virgo (house 12 of the annual chart, natal house 12).

Varshesha, Sahams, Tajika aspects and Mudda Dasha need an approved Tajika policy (gate requires-tajika-policy); annual rules are not scored.

Western (tropical, Placidus)

Ascendant 17°02'16" Scorpio · MC 21°45'28" Leo

House 2 (16°28'32" Sagittarius, ruler Jupiter): earned income and personal resources
House 5 (24°04'22" Pisces, ruler Jupiter): risk, creativity, speculation themes
House 6 (22°36'00" Aries, ruler Mars): daily work and service
House 8 (16°28'32" Gemini, ruler Mercury): shared assets, debt, other people's money
House 10 (21°45'28" Leo, ruler Sun): career and public standing
House 11 (24°04'22" Virgo, ruler Mercury): networks, income from career, goals

Western rules are gated (requires-western-policy): descriptive only, not scored.

BODY	TROPICAL POSITION	HOUSE	RX
Sun	18°38'13" Sagittarius	2	
Moon	10°29'58" Libra	11	
Mars	00°53'26" Gemini	7	R
Mercury	08°46'50" Capricorn	2	
Jupiter	13°24'20" Leo	9	R
Venus	28°19'07" Sagittarius	2	
Saturn	23°19'33" Capricorn	3	
Uranus	08°29'10" Capricorn	2	
Neptune	13°20'34" Capricorn	2	
Pluto	18°54'07" Scorpio	1	
North Node (mean)	00°14'38" Aquarius	3	R

Calculation reliability and birth-time sensitivity

Reliability **50%** (low) across 18 critical outputs, recomputed at birth time ±5 and ±10 minutes. Share of critical outputs stable across birth-time perturbations; not prediction accuracy.

Ascendant sign changes in ≈31.4 min · D9 ascendant boundary ≈0.1 min · D10 ascendant boundary ≈3.3 min · Moon nakshatra change ≈763.6 min.

OUTPUT THAT CHANGES	NOMINAL	ALTERNATIVES INSIDE THE WINDOW
D4_asc	Cancer	Aries
kp_cusp1_sublord	Saturn	Jupiter, Mercury
kp_cusp2_sublord	Moon	Mars, Rahu, Sun, Venus
kp_cusp6_sublord	Saturn	Jupiter, Ketu, Venus
kp_cusp10_sublord	Saturn	Jupiter, Ketu, Rahu
kp_cusp11_sublord	Rahu	Jupiter, Mars, Moon
D9_asc	Aries	Taurus
D10_asc	Taurus	Gemini
sree_lagna	Aries	Taurus

Treat results that depend on these outputs (KP cusp sub-lords, divisional ascendants) as ranges, or rectify the birth time before relying on them.