Astrometry
306, Satpura Apartments, Kaushambi Ghaziabad
+917838104104 • astrometrytalk@gmail.com

Past Life Karma Report

Past Life Report — Bhavya

Female · born 1990-12-11 at 04:40:00 (UTC+5.5) · New Delhi, Delhi, India (28.6214, 77.2148) · Ayanamsa 23°43'50" · Krishna (waning)

Birth Lagna	Present Jeeva Lagna (Jupiter)	Past-life Jeeva Lagna	Future-life Jeeva Lagna	Past-life varna
Libra 23°18'12"	**Cancer**	**Pisces**	**Scorpio**	**Brahmin**

Retrograde planets
Mars, Jupiter

At a glance

- In your past life you were a Pisces life-soul – devotional, compassionate and liberation-seeking.
- You belonged to the Brahmin class in your past life.
- You are living the same karma as in your past life.
- You were born into wealth, yet your livelihood involved real struggle.
- Some past-life deeds were harsh and are returning for correction.
- Unfinished karma is carried forward through Mars and Jupiter (retrograde).
- Current period: Jupiter Mahadasha / Mercury Antardasha (until 2027-10-20).
- Sade Sati is not running at present.
- Karmic yogas in your chart: Raja Yoga, Dhana Yoga, Guru-Chandal Yoga and Kemadruma Yoga.
- Special challenge areas this life: siblings & courage, mother, home & property and career & deeds.

Karma Theory — Why You Were Born With This Chart

> To bear the fruits of our past-life karma.

The soul does not die with the body; it carries its impressions forward from one birth to the next, and the exact moment of birth is chosen so that the planetary configuration mirrors the karmic account the soul brings with it. The fruits – sweet and bitter – are received in this life, and fresh seeds are sown for the next.

What is karma?

Karma is not merely action. Action + intent = Karma. Two people may perform the same act, but the intention behind it decides the karmic seed it plants. Every thought, word and deed carried out with desire or purpose leaves an impression (samskara) on the soul, and that impression must one day bear fruit.

Saturn – the planet of karma. Saturn is the planet denoting karma and is the most important planet in the horoscope. It is the judge who keeps the account: it delays, tests and disciplines, but never denies what has been earned. Where Saturn sits shows the field in which you must work out your karma through patience, duty and honest effort.

Types of karma

Sanchita Karma
Storage of karma – 4th house

The total store of karma accumulated over countless past lives – the entire karmic bank balance, good and bad. Only a portion of it is released in each birth.

Prarabdha Karma
Unavoidable karma – 6th house

The portion of Sanchita selected for this lifetime. It is the arrow already released from the bow and cannot be avoided – it shows up as debts, illness, enemies and the duties we are born to carry.

Agami Karma
Planned karma – 12th house

What you want to do – karma in the thought process. It is the plan, desire and intention forming in the mind before action, and it decides which seeds will later be sown.

Kriyamana Karma
Karma being done now – 10th house

The actions you perform in this birth that determine your next life. This is where free will operates: present deeds either add to the store or dissolve old debts.

> A farmer's granary is Sanchita; the grain taken out to be cooked this season is Prarabdha; the seed he plans to sow is Agami; the seed being sown today is Kriyamana. The meal cannot be refused, but what is sown next is entirely in our hands.

How karma gives its results

Dridha Karma
Seen through Dasha

Fixed karma – firm, fully ripened results that must be experienced. It manifests through the planetary periods (dasha).

Adridha Karma
Seen through Gochar (transits)

Non-fixed karma – results that can be changed or softened through effort, remedies and right conduct. It manifests through transits (gochar).

Dridha-Adridha Karma
Seen through Yoga

Partly fixed karma – results that can be modified only with strong, sustained effort. It manifests through the yogas (planetary combinations) in the chart.

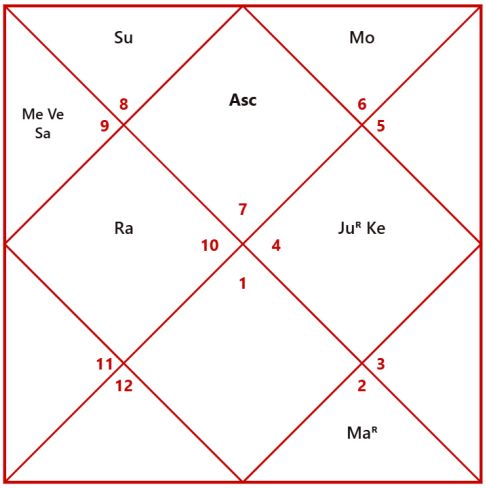
This report is a tool for self-understanding, not fatalism. Sanchita and Prarabdha explain why certain situations repeat; Agami and Kriyamana remind you that pure intention, righteous action and service can settle the old account and free the soul. Karma is dissolved only when it is accepted, not resented, and the required duty is performed wholeheartedly.

Horoscopes

Your present birth chart, your past-life horoscope (lagna Pisces) and your Jeeva charts. R marks a retrograde planet. Sign numbers: 1 Aries … 12 Pisces.

Present life

Present-life Birth Chart · North Indian

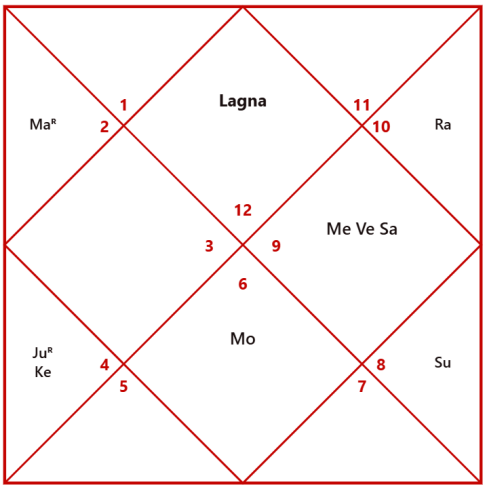


Present-life Birth Chart · South Indian

Pi	Ar	Ta MaR	Ge
Aq	Birth Chart Lagna: Libra		Cn JuR Ke
Cp Ra			Le
Sg Me Ve Sa	Sc Su	Li Asc	Vi Mo

Past life

Past-life Horoscope · North Indian

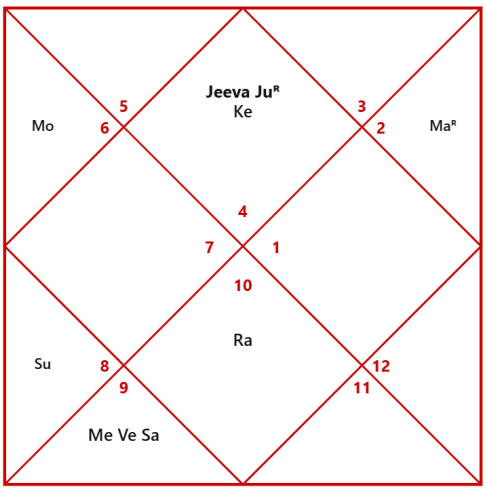


Past-life Horoscope · South Indian

Pi Lagna	Ar	Ta MaR	Ge
Aq	Past-life Horoscope Lagna: Pisces		Cn JuR Ke
Cp Ra			Le
Sg Me Ve Sa	Sc Su	Li	Vi Mo

Present Jeeva chart

Present-life Jeeva Chart · North Indian

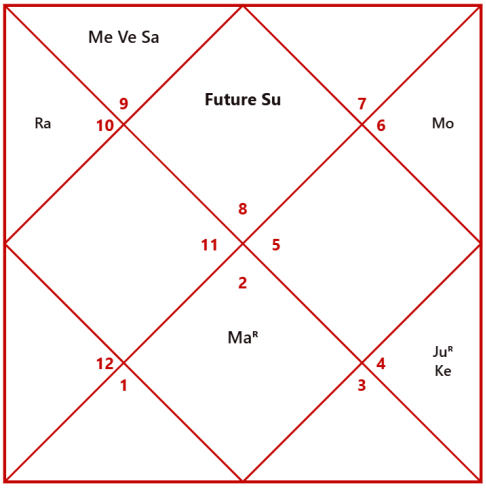


Present-life Jeeva Chart · South Indian

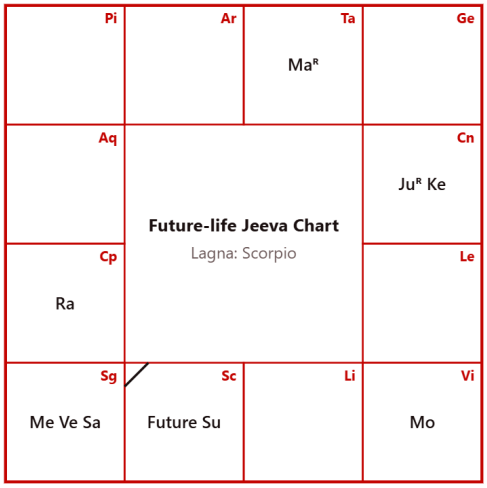
Pi	Ar	Ta MaR	Ge
Aq	Jeeva Chart Lagna: Cancer		Cn Jeeva JuR Ke
Cp Ra			Le
Sg Me Ve Sa	Sc Su	Li	Vi Mo

Future-life Jeeva chart

Future-life Jeeva Chart · North Indian



Future-life Jeeva Chart · South Indian



Ascendant degree: Libra 23°18'12".

Planetary Positions

Planet	Sign	Degree	Nakshatra (pada)	Dignity	House (present)	House (past life)
Ascendant	Libra	23°18'12"	Vishakha	—	1	—
Sun	Scorpio	24°54'09"	Jyeshtha (3)	friendly	2	9
Moon	Virgo	16°45'54"	Hasta (3)	friendly	12	7
Mars (R)	Taurus	7°09'22"	Krittika (4)	neutral	8	3
Mercury	Sagittarius	15°02'46"	Purva Ashadha (1)	neutral	3	10
Jupiter (R)	Cancer	19°40'16"	Ashlesha (1)	exalted	10	5
Venus	Sagittarius	4°35'02"	Mula (2)	neutral	3	10
Saturn	Sagittarius	29°35'29"	Uttara Ashadha (1)	neutral	3	10
Rahu	Capricorn	6°30'48"	Uttara Ashadha (3)	neutral	4	11
Ketu	Cancer	6°30'48"	Pushya (1)	neutral	10	5

Your Past Life — Key Predictions

Who you were

In your past life you were a Pisces life-soul – devotional, compassionate and liberation-seeking. In terms of occupation you belonged to the Brahmin class. Priest, teacher, scholar, astrologer or spiritual guide – your past-life duty was knowledge and dharma.

Past and present karma

Your past-life karma revolved around dharma, teaching, religion, philosophy. Your present-life duty centres on initiative, courage, leadership, independence. You are living the same karma as in your past life. Your present work, duties and life pattern are a direct continuation of what you did before – you have come back to complete it. Situations will feel familiar, and you have natural talent in the same field you followed in that life.

Deeds

Some of your past-life deeds were harsh, selfish or hurtful to others. This life brings situations – enemies, disputes, debts or illness – that return those actions so they can be consciously corrected. Service without ego is the remedy.

Wealth

You were born into wealth and comfort in your past life, yet your own livelihood involved real struggle – fortunes rose and fell, and periods of hardship alternated with prosperity.

Repeating themes

The past-life significations of Jupiter are being repeated in this life: wisdom, dharma, guru, children, wealth, the Jeeva (life-soul).

Where the soul is heading

Your soul is moving toward becoming a Scorpio life-soul – intense, researching and transformative in its next birth.

Your Karma Account

Saturn — Lord of Your Karma in Sagittarius, 3rd house

Saturn is the planet denoting karma and is the most important planet in the horoscope. It is the judge who keeps the account: it delays, tests and disciplines, but never denies what has been earned. Where Saturn sits shows the field in which you must work out your karma through patience, duty and honest effort. Saturn in your 3rd house places your karma in effort and courage. Nothing comes without persistent self-effort; relations with siblings require patience, but tenacity makes you successful. Saturn is neutral in its sign – karma unfolds according to your effort. Because this energy sits in a fire sign, you feel a strong urge to create and lead through duty, labour and responsibility. Saturn moves forward in your chart: your karma unfolds steadily and is mostly of this life rather than a heavy carried-over burden.

Sanchita Karma Mixed Storage of karma – 4th house · Capricorn

Your karmic store holds both merit and debt. Some inherited blessings (home, mother, inner security) come easily while others must be earned again. The presence of Rahu here ties this karma closely to unfulfilled desire and illusion. This karma ripens through siblings & courage in your life.

Prarabdha Karma Supported Unavoidable karma – 6th house · Pisces

The unavoidable karma of this life is largely manageable. You have the strength to defeat enemies, clear debts and recover from illness – fate tests you but gives you the means to win. This karma ripens through career & deeds in your life.

Agami Karma Strained Planned karma – 12th house · Virgo

Your thought process is pulled toward losses, escapism or desires that drain you. Disciplined intention, meditation and charity are needed so that fresh karma is not added to the debt. The presence of Moon here ties this karma closely to the mind, mother and emotions. This karma ripens through siblings & courage in your life.

Kriyamana Karma Strained Karma being done now – 10th house · Cancer

Your present actions meet obstacles and delays. Work done with ego or shortcuts adds new debt; work done honestly and selflessly, even when unrewarded, dissolves old karma and protects your next life. The presence of Jupiter and Ketu here ties this karma closely to wisdom, dharma, guru and children and detachment and past-life endings. This karma ripens through losses, foreign & liberation in your life. What you do here decides the shape of your next birth – a Scorpio life-soul – intense, researching and transformative.

When Your Karma Ripens

Dridha Karma – Dasha

Fixed karma – firm, fully ripened results that must be experienced. It manifests through the planetary periods (dasha).

Now: Jupiter Mahadasha (2020-11-13 to 2036-11-13). The Jupiter Mahadasha is a period when karma connected with dharma, guru, children and wisdom ripens – merit from past lives comes forward. It works through profession, deeds, status, authority, public reputation in your life, and brings back the fruit of this past-life pattern: you were blessed with good children, deep intelligence and devotion; purva punya was very high. Because Jupiter is retrograde, pending karma of self (Jupiter is the Jeeva itself) is especially active now.

Mercury Antardasha (2025-07-14 to 2027-10-20). Within it, the Mercury sub-period is a period when karma connected with education, speech, trade and intellect ripens. It works through younger siblings, courage, effort, skills, short journeys, communication in your life.

At birth: Moon Mahadasha, 4.93 years remaining at birth.

Mahadasha	From	To	Karma that ripens
Moon	1985-11-13	1995-11-14	a period when karma connected with the mind, mother, home and emotional life ripens
Mars	1995-11-14	2002-11-13	a period when karma connected with land, siblings, courage and conflict ripens
Rahu	2002-11-13	2020-11-13	a period when unfulfilled past-life desires surface – sudden opportunities, ambition and illusion
Jupiter (now)	**2020-11-13**	**2036-11-13**	**a period when karma connected with dharma, guru, children and wisdom ripens – merit from past lives comes forward**
Saturn	2036-11-13	2055-11-13	a period when the karmic account itself is settled – hard work, discipline and the repayment of old debts
Mercury	2055-11-13	2072-11-12	a period when karma connected with education, speech, trade and intellect ripens
Ketu	2072-11-12	2079-11-13	a period when past-life endings repeat – detachment, spiritual awakening and the release of old ties
Venus	2079-11-13	2099-11-13	a period when karma connected with love, marriage, comfort and the arts ripens
Sun	2099-11-13	2105-11-13	a period when karma connected with authority, father, government and self-esteem ripens
Moon	2105-11-13	2115-11-14	a period when karma connected with the mind, mother, home and emotional life ripens

Adridha Karma – Gochar (transits) as of 2026-11-20

Non-fixed karma – results that can be changed or softened through effort, remedies and right conduct. It manifests through transits (gochar).

You are not in Sade Sati at present.

- **Saturn in Pisces:** Saturn in the 7th from your Moon: tests in marriage and partnerships; responsibilities to others increase.
- **Jupiter in Leo:** Jupiter in the 12th from your Moon: expenses, pilgrimage and spiritual growth.
- **Rahu in Aquarius:** Rahu in the 6th from your Moon: a favourable transit for defeating opponents.
- **Ketu in Leo:** Ketu brings detachment and karmic release around losses, expenses, foreign lands, isolation, bed pleasures, moksha.

These are Adridha (non-fixed) results: effort, remedies and right conduct can soften or improve them.

Dridha-Adridha Karma – Yoga

Partly fixed karma – results that can be modified only with strong, sustained effort. It manifests through the yogas (planetary combinations) in the chart.

Raja Yoga (Lords of a kendra and a trikona connected (Venus & Saturn, Venus & Mercury, Saturn & Mercury))
Past-life merit (punya) rises as authority, status and success in this life.

Dhana Yoga (2nd and 11th lords connected)
Past-life wealth karma returns as the capacity to earn and save.

Guru-Chandal Yoga (Jupiter with Rahu)
Past-life karma connected with the guru or dharma is disturbed – doubts in faith, unconventional beliefs, or misuse of knowledge must be corrected.

Kemadruma Yoga (No planet on either side of the Moon)
The mind feels alone and unsupported at times – a karmic lesson in self-reliance and inner faith.

Special Challenge Areas in This Life

Saturn, Rahu and Ketu are the three great karmic planets. Where they stood in your past-life horoscope shows the karma that was left heavy, unfinished or broken – and where they fall in your present chart shows the area of this life where that karma comes back as a special challenge.

Saturn – the planet of karmic debt and duty siblings & courage

Past-life karma

In your past life you worked hard in thankless, heavy jobs with slow recognition.

Challenge now

This karma returns now as a special challenge: career rises slowly with obstacles from authority; you are judged strictly, and success comes later in life through relentless discipline.

In this life it is felt most in younger siblings, courage, effort, skills, short journeys, communication – as delay, pressure and heavy responsibility.

How to resolve it: Accept the slowness without complaint, keep discipline, serve workers and the elderly.

Rahu – the planet of unfulfilled desire mother, home & property

Past-life karma

In your past life you gathered gains and networks greedily.

Challenge now

This karma returns now as a special challenge: insatiable desires, unreliable friends and gains that come and go; contentment is the lesson.

In this life it is felt most in mother, home, land, vehicles, inner peace, education base – as restlessness, obsession and confusion.

How to resolve it: Choose truth over shortcuts, keep the mind clear through meditation, serve the needy.

Ketu – the planet of past-life endings and detachment career & deeds

Past-life karma

In your past life children brought sorrow and your intelligence was otherworldly.

Challenge now

This karma returns now as a special challenge: worry around children, disappointment in romance, and interruptions in education.

In this life it is felt most in profession, deeds, status, authority, public reputation – as detachment, sudden loss and a sense of emptiness.

How to resolve it: Let go of what is no longer needed, practise spiritual discipline, and stay present in worldly duties.

Your Past-Life Horoscope, House by House

Houses counted from the past-life lagna Pisces.

1st house
Tanu Bhava · Pisces

In your past life, matters of self, body, personality, health, overall direction of life was well supported – these matters flowed with ease and blessing. These matters were closely bound up with children, love & intellect.

2nd house
Dhana Bhava · Aries

In your past life, matters of wealth, family, speech, food, accumulated resources gave mixed results – there were both blessings and struggles. These matters were closely bound up with siblings & courage.

3rd house
Sahaja Bhava · Taurus

In your past life, matters of younger siblings, courage, effort, skills, short journeys, communication gave mixed results – there were both blessings and struggles. These matters were closely bound up with career & deeds.

• Mars: You were brave, enterprising and competitive with siblings. Physical courage and initiative brought success.

4th house
Sukha Bhava · Gemini

In your past life, matters of mother, home, land, vehicles, inner peace, education base was well supported – these matters flowed with ease and blessing. These matters were closely bound up with career & deeds.

5th house
Putra Bhava · Cancer

In your past life, matters of children, romance, intelligence, mantra, past merit (purva punya) was well supported – these matters flowed with ease and blessing. These matters were closely bound up with spouse & marriage.

• Jupiter: You were blessed with good children, deep intelligence and devotion; purva punya was very high.

• Ketu: Your intelligence was intuitive and mystical, but children brought sorrow or were denied.

6th house
Ari Bhava · Leo

In your past life, matters of enemies, disease, debts, service, competition, daily work gave mixed results – there were both blessings and struggles. These matters were closely bound up with father, dharma & fortune.

7th house
Kalatra Bhava · Virgo

In your past life, matters of spouse, marriage, partnerships, trade, public dealings gave mixed results – there were both blessings and struggles. These matters were closely bound up with career & deeds.

• Moon: Your spouse was gentle, beautiful and emotionally needy; you dealt with the public and depended on partnership for happiness.

8th house
Ayu Bhava · Libra

In your past life, matters of longevity, death, sudden events, secrets, inheritance, occult was well supported – these matters flowed with ease and blessing. These matters were closely bound up with career & deeds.

9th house
Dharma Bhava · Scorpio

In your past life, matters of father, guru, religion, fortune, higher learning, pilgrimage gave mixed results – there were both blessings and struggles. These matters were closely bound up with siblings & courage.

• Sun: You were religious, respected and close to a guru or a dharmic father. Fortune came through righteousness, teaching or pilgrimage.

10th house
Karma Bhava · Sagittarius

In your past life, matters of profession, deeds, status, authority, public reputation was well supported – these matters flowed with ease and blessing. These matters were closely bound up with children, love & intellect.

• Mercury: Your career was in trade, writing, accounts, teaching or communication – a career of the intellect.

• Venus: You worked in the arts, fashion, jewellery, hospitality or luxury trade; you were admired professionally.

• Saturn: You worked hard in labour, administration, mining, agriculture or service – the career was slow but steady.

11th house
Labha Bhava · Capricorn

In your past life, matters of gains, income, elder siblings, friends, fulfilment of desires gave mixed results – there were both blessings and struggles. These matters were closely bound up with career & deeds.

• Rahu: Huge gains came through networks, foreign contacts or technology; desires were insatiable.

12th house Vyaya Bhava · Aquarius	In your past life, matters of losses, expenses, foreign lands, isolation, bed pleasures, moksha gave mixed results – there were both blessings and struggles. These matters were closely bound up with career & deeds.

Each Planet: Past Life → Present Life

Sun
Scorpio · friendly
Past: 9th · Now: 2nd

In the past life: You were religious, respected and close to a guru or a dharmic father. Fortune came through righteousness, teaching or pilgrimage.

Connection to now: The karma of your sense of self, authority and relationship with the father from that life now plays out through money, family, food and the way you speak.

Moon
Virgo · friendly
Past: 7th · Now: 12th

In the past life: Your spouse was gentle, beautiful and emotionally needy; you dealt with the public and depended on partnership for happiness.

Connection to now: The karma of your emotional nature, mother-bond and peace of mind from that life now plays out through expenses, foreign connections, sleep, solitude and spiritual liberation.

Mars (R)
Taurus · neutral
Past: 3rd · Now: 8th

In the past life: You were brave, enterprising and competitive with siblings. Physical courage and initiative brought success.

Connection to now: The karma of your energy, courage, land matters and sibling ties from that life now plays out through sudden events, hidden matters, in-laws, research and inner transformation.

Mercury
Sagittarius · neutral
Past: 10th · Now: 3rd

In the past life: Your career was in trade, writing, accounts, teaching or communication – a career of the intellect.

Connection to now: The karma of your intellect, education, speech and trade skills from that life now plays out through effort, courage, siblings, communication and skills you develop.

Jupiter (R)
Cancer · exalted
Past: 5th · Now: 10th

In the past life: You were blessed with good children, deep intelligence and devotion; purva punya was very high.

Connection to now: The karma of your wisdom, dharma, faith, children and good fortune from that life now plays out through career, reputation and the responsibilities you carry in society.

Venus
Sagittarius · neutral
Past: 10th · Now: 3rd

In the past life: You worked in the arts, fashion, jewellery, hospitality or luxury trade; you were admired professionally.

Connection to now: The karma of your love life, marriage, comforts and artistic gifts from that life now plays out through effort, courage, siblings, communication and skills you develop.

Saturn
Sagittarius · neutral
Past: 10th · Now: 3rd

In the past life: You worked hard in labour, administration, mining, agriculture or service – the career was slow but steady.

Connection to now: The karma of your duties, discipline, work burden and karmic debts from that life now plays out through effort, courage, siblings, communication and skills you develop.

Rahu
Capricorn · neutral
Past: 11th · Now: 4th

In the past life: Huge gains came through networks, foreign contacts or technology; desires were insatiable.

Connection to now: The karma of your unfulfilled desires and worldly ambitions from that life now plays out at home – through mother, property, vehicles and your inner peace.

Ketu
Cancer · neutral
Past: 5th · Now: 10th

In the past life: Your intelligence was intuitive and mystical, but children brought sorrow or were denied.

Connection to now: The karma of your past mastery, detachment and spiritual memory from that life now plays out through career, reputation and the responsibilities you carry in society.

Areas of Life — Then and Now

Personality, Body & Health (houses 1, 6, 8)

Past life Supported

The 1st house shows who you were; the 6th and 8th show disease, struggle and the way that life ended. In your past life this area was well supported – these matters flowed with ease and blessing. Matters of self, body, personality were tied up with children, love & intellect. Matters of enemies, disease, debts were tied up with father, dharma & fortune. Matters of longevity, death, sudden events were tied up with career & deeds. Health in the past life gave mixed results – there were both blessings and struggles; a constitutional weakness of that life tends to reappear as a sensitive area of the body now.

Present life Mixed

In this life the same area gave mixed results – there were both blessings and struggles.

> **How it connects:** You carry good merit here from the past, but this life adds tests. Old blessings will help you through the challenges.

Wealth & Family (houses 2, 11)

Past life Mixed

The 2nd house shows family, savings and speech; the 11th shows income and fulfilled desires. In your past life this area gave mixed results – there were both blessings and struggles. Matters of wealth, family, speech were tied up with siblings & courage. Huge gains came through networks, foreign contacts or technology; desires were insatiable. Matters of gains, income, elder siblings were tied up with career & deeds. Jupiter, the natural ruler of these matters, was strong in your past life, adding blessing and protection here. You were born into wealth and comfort in your past life, yet your own livelihood involved real struggle – fortunes rose and fell, and periods of hardship alternated with prosperity.

Present life Mixed

In this life the same area gave mixed results – there were both blessings and struggles.

> **How it connects:** The same pattern of give-and-take continues from your past life. Conscious, balanced action now tips the scale in your favour.

Siblings & Courage (houses 3)

Past life Mixed

The 3rd house shows brothers, sisters, courage and self-effort. In your past life this area gave mixed results – there were both blessings and struggles. You were brave, enterprising and competitive with siblings. Physical courage and initiative brought success. Matters of younger siblings, courage, effort were tied up with career & deeds. Property and brother-related karma remains pending from the past life.

Present life Supported

In this life the same area was well supported – these matters flowed with ease and blessing. Saturn now falls here, so this is one of your special challenge areas – see the challenges section.

> **How it connects:** Past struggles here have been largely paid off – this life brings improvement and the chance to enjoy what you worked for.

Mother, Home & Property (houses 4)

Past life Supported

The 4th house shows the mother, the home, land and inner peace. In your past life this area was well supported – these matters flowed with ease and blessing. Matters of mother, home, land were tied up with career & deeds.

Present life Strained

In this life the same area was under strain – these matters brought difficulty, delay or sorrow. Rahu now falls here, so this is one of your special challenge areas – see the challenges section.

How it connects: This area was easy in your past life but is tested now. The ease of the past may have created complacency; this life asks you to earn it again through effort.

Love, Children & Childbirth (houses 5)

Past life Supported

The 5th house shows romance, intelligence, children and the merit earned in earlier lives. In your past life this area was well supported – these matters flowed with ease and blessing. You were blessed with good children, deep intelligence and devotion; purva punya was very high. Your intelligence was intuitive and mystical, but children brought sorrow or were denied. Matters of children, romance, intelligence were tied up with spouse & marriage. Jupiter, the natural ruler of these matters, was strong in your past life, adding blessing and protection here. Childbirth in the past life involved delay, complication or the sorrow of loss. Karma connected with children and the guru is still pending from the past and returns in this life.

Present life Mixed

In this life the same area gave mixed results – there were both blessings and struggles.

How it connects: You carry good merit here from the past, but this life adds tests. Old blessings will help you through the challenges.

Spouse, Love & Marriage (houses 7)

Past life Mixed

This area covers your spouse, love life and the quality of marriage. In your past life this area gave mixed results – there were both blessings and struggles. Your spouse was gentle, beautiful and emotionally needy; you dealt with the public and depended on partnership for happiness. Matters of spouse, marriage, partnerships were tied up with career & deeds. Jupiter, the natural ruler of these matters, was strong in your past life, adding blessing and protection here. Your romantic nature then: You were blessed with good children, deep intelligence and devotion; purva punya was very high. Your intelligence was intuitive and mystical, but children brought sorrow or were denied.

Present life Strained

In this life the same area was under strain – these matters brought difficulty, delay or sorrow.

How it connects: Unresolved issues from the past life weigh more heavily here now. Patience, remedies and right action are needed.

Father, Guru & Fortune (houses 9)

Past life Mixed

The 9th house shows the father, the guru, religion and fortune. In your past life this area gave mixed results – there were both blessings and struggles. You were religious, respected and close to a guru or a dharmic father. Fortune came through righteousness, teaching or pilgrimage. Matters of father, guru, religion were tied up with siblings & courage. Jupiter, the natural ruler of these matters, was strong in your past life, adding blessing and protection here.

Present life Mixed

In this life the same area gave mixed results – there were both blessings and struggles.

How it connects: The same pattern of give-and-take continues from your past life. Conscious, balanced action now tips the scale in your favour.

Career & Deeds (houses 10)

Past life Supported

Present life Strained

This area covers your work, deeds and the status you held. In your past life this area was well supported – these matters flowed with ease and blessing. Your career was in trade, writing, accounts, teaching or communication – a career of the intellect. You worked in the arts, fashion, jewellery, hospitality or luxury trade; you were admired professionally. You worked hard in labour, administration, mining, agriculture or service – the career was slow but steady. Matters of profession, deeds, status were tied up with children, love & intellect. In your past life you belonged to the Brahmin class. Priest, teacher, scholar, astrologer or spiritual guide – your past-life duty was knowledge and dharma. Some of your past-life deeds were harsh, selfish or hurtful to others. This life brings situations – enemies, disputes, debts or illness – that return those actions so they can be consciously corrected. Service without ego is the remedy. You are living the same karma as in your past life. Your present work, duties and life pattern are a direct continuation of what you did before – you have come back to complete it. Situations will feel familiar, and you have natural talent in the same field you followed in that life.

In this life the same area was under strain – these matters brought difficulty, delay or sorrow. Ketu now falls here, so this is one of your special challenge areas – see the challenges section.

> **How it connects:** This area was easy in your past life but is tested now. The ease of the past may have created complacency; this life asks you to earn it again through effort.

Losses, Foreign Lands & Spirituality (houses 12)

Past life Mixed

The 12th house shows expenses, foreign residence, bed pleasures, isolation and liberation. In your past life this area gave mixed results – there were both blessings and struggles. Matters of losses, expenses, foreign lands were tied up with career & deeds.

Present life Strained

In this life the same area was under strain – these matters brought difficulty, delay or sorrow.

> **How it connects:** Unresolved issues from the past life weigh more heavily here now. Patience, remedies and right action are needed.

Retrograde Planets & Pending Karma

Retrograde planets in your chart are red marks from the universe – unfinished karma carried forward from past lives. Life repeatedly brings you back to their significations to test whether you have grown or are still walking the old path.

Mars Retrograde in Taurus 7°09'22"

Mars retrograde shows pending karma related to brothers, land or property – and in a female horoscope, the husband. Health issues and fortune-related problems may arise through this planet.

What repeats: You will meet repeated situations involving stability, wealth, family, comfort, values; love, marriage, wife, luxury, arts, vehicles, bed pleasures; and gains, income, elder siblings, friends, fulfilment of desires. These are the areas where old karma must be completed.

Because this energy sits in an earth sign, you must show patience, stability and the capacity to carry heavy loads in energy, courage, land, property, brothers, conflict, surgery.

How many lifetimes: This karma comes from a few past lives; it settles with sustained effort.

Relations affected (jeeva tattva): brother; husband (female chart)

The same pending karma also touches gains & friends, wealth & family and siblings & courage in this life.

> **Work to be done:** Settle property matters fairly, support brothers, control anger and channel energy constructively.

Jupiter Retrograde in Cancer 19°40'16"

Jupiter retrograde shows pending karma of religious work, public activity, social obligation, religious duties or guru-related karma.

What repeats: You will meet repeated situations involving home, mother, nurturing, emotion; mind, mother, emotions, home, public; and self, body, personality, health, overall direction of life. These are the areas where old karma must be completed.

Because this energy sits in a water sign, you are deeply and emotionally attached to wisdom, dharma, guru, children, wealth, the Jeeva (life-soul).

How many lifetimes: This karma comes from your immediate past life, and you can settle it in this life.

Relations affected (jeeva tattva): self (Jupiter is the Jeeva itself)

The same pending karma also touches wealth & family, mother, home & property and health, enemies & service in this life.

Moving away from your birthplace will be beneficial for you.

> **Work to be done:** Do religious and social service, teach, and honour the guru. Living away from your birthplace brings growth and blessings.

> Karma is negated only if the native accepts it, does not regret or oppose it, and performs it wholeheartedly without complaining.

Rahu–Ketu: The Karmic Axis

Ketu shows what your soul has already mastered in past lives and must now release; Rahu shows the unfinished desire your soul has come to experience in this life.

Ketu in Cancer · 10th house

Ketu in your 10th house: you held power, status or public duty in past lives. Now the soul seeks emotional roots and home (Rahu in 4th).

Pending karma in: profession, deeds, status, authority, public reputation.

Rahu in Capricorn · 4th house

Rahu in your 4th house: the soul hungers for a home, property, comforts and emotional security.

Pending karma in: mother, home, land, vehicles, inner peace, education base.

Toward the Future Life

Your soul is moving toward becoming a Scorpio life-soul – intense, researching and transformative in its next birth. The qualities of Scorpio – secrets, research, transformation, occult – are what this life is preparing you for, and the way you handle longevity, death, sudden events, secrets, inheritance, occult now shapes that birth. Every conscious act of this life (Agami karma) writes the next chapter.

Guidance for Settling Past-Life Karma

Planet	Guidance
Mars	Help brothers, settle property matters fairly, practise physical discipline and recite Hanuman Chalisa on Tuesdays.
Jupiter	Serve teachers and elders, donate to religious and educational causes, and live by dharma; worship on Thursdays.
Saturn	Serve workers, the poor and the elderly, accept responsibilities without complaint, and recite Shani mantras on Saturdays.
Rahu	Avoid deception and shortcuts, serve outcasts and the needy, and keep the mind clear through meditation.
Ketu	Practise spiritual discipline, serve stray dogs and ascetics, and let go of what is no longer needed.

Closing reflection

> Your birth chart is the record of what you brought with you; the past-life chart shows where that record began. Whatever repeats in your life – in relationships, money, health or work – is not punishment but an opportunity to complete what was left unfinished. Retrograde planets mark the accounts that need special attention; Rahu shows where your soul is hungry to grow; Ketu shows what you already know and must release. Meet each situation with acceptance, honesty and service, and Prarabdha is exhausted while Agami becomes light. That is the purpose of this birth.

This report is based on traditional Jyotish wisdom, for spiritual reflection and self-understanding. It is not a substitute for medical, legal, psychological or financial advice.