

Sample. Made from an invented birth (১৪ জানুয়ারি, ১৯৯২, 6:40 in the morning, Madurai). It is nobody's reading.

Your studies: what helps, what holds you back, and the right periods

Sample (invented birth)

Parts of this report are shown in English while the বাংলা translation is being reviewed.

Born 14 January 1992, 06:40

At 9.9190° N, 78.1195° E

34 years, 9 months and 16 days old today

Mesha (Aries) rasi · Ashwini pada 4 · Dhanus (Sagittarius) lagna · Chandra (Moon)–Ketu to 26 Mar 2027

Sample (invented birth), not in the coming twelve months.

Dates to keep

Now – 26 Mar 2027

Little changes for your studies.

26 Mar 2027 – 23 Nov 2028

Little changes for your studies. The stretch is more about loss through theft, being misled and setbacks.

23 Nov 2028 – 25 May 2029

Little changes for your studies. The stretch is more about prosperity shared with the family, good works and favour from people in authority.

In this report

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Your studies

This takes your chart for study.

In this report

3 Your recent years, to check against your memory

Before the years ahead, here is how your last few years went for your studies.

4 The kind of learning your chart points to

The learning your chart points to: writing work of your own, close interpretation of texts and the rules they set, logic and reasoned argument, music, the philosophy of the self (Vedanta), yoga and its philosophy (Sankhya), literature, singing, mathematics and learning handed down by a teacher or a family tradition.

5 The period you are in now

You are in a chapter of your life that lasts 10 years and ends in May 2029.

6 Your dasha periods

You are in a long chapter of your life that runs until May 2029.

7 Studying away from home

Your chart does not tie your studies to living away.

What to do next

- Find a good teacher and study with them regularly; what you learn now stays with you.

1 Your studies now, and what is coming

| Sample (invented birth), not in the coming twelve months.

The period the texts point to is November 2030 to October 2031, when you will be 38. (Why: November 2030 to October 2031 falls in Guru (Jupiter)'s sub-period in Sevvai (Mars)'s main period: knowledge gained and kept.) Build the groundwork now, and plan the big step in your studies for November 2030 to October 2031. These are periods, not a date. Good study can happen outside them, and nobody needs paying to fix the timing. Your birth time is within 5 minutes of a change in your rising sign, so what depends on it was set aside.

Nothing in the stretch you are in leans either way on study. This stretch runs until March 2027; after it, the period the texts point to for study is November 2030 to October 2031. (Why: the period you are in says nothing about study now.) Plan your studies on their own merits; nothing in this stretch asks you to hurry or to wait.

Study comes first: your next stretch for study opens in November 2030, and the next for work in October 2035. Take the course or the exam first, and plan the job search for after it.

Marriage comes first here: the period the texts point to is October 2026 to March 2027. Your next stretch for study opens in November 2030. Neither closes the other. Ask at home for the course to carry on afterwards, and agree that in writing before the wedding.

The work your chart points to most: fisheries, seafood and pearls; farming and the farm-produce trade; cattle and livestock farming. It points to these as well: pilgrimage tours and temple-town trade; the clothing and textile trade. Government service is not among the fields your chart gives for work. A government post is still open to you. If you compete for one, keep the fields your chart gives as your second road. Your stretch for competing runs from November 2028 to May 2029, from age 36 to 37. It covers recruitment and entrance exams, interviews, and posts others want too. It brings favour from

people in authority. Plan your main attempt for it. The next one after it runs from June 2035 to October 2035, from age 43. Recruitment exams set an upper age limit. Check the limit for the post you want against these dates. A later stretch still serves a departmental exam or a promotion inside the service. (Why: Surya (Sun) gives government service and is not one of the grahas of your work. Yet it runs your stretch for competing, well placed and ruling your ninth house.)

2 Your studies

This takes your chart for study. The fourth for schooling and the fifth for how you take things in. The ninth for your higher learning, and the second for your speech and what your mind keeps. What it describes is how learning comes to you and what it asks of you. Not a result, a course, or anyone's ability.

Your schooling leads on to higher learning and to the people who open it up: teachers matter unusually much for you. (Why: the fourth lord is in your house of teachers and fortune, a placement singled out for study.)

It is one of the better things that can happen to your mind: quickness with judgement behind it, not quickness alone. (Why: Jupiter aspects Mercury: wisdom on intelligence.)

Your feelings and your judgement sit close together. Your reading of a situation moves with your mood more than you would like. (Why: the Moon stands in the fifth.)

Your memory and speech are on solid ground. What goes in stays in, and it is there when you want it. (Why: the second lord sits in its own house.)

How you think shows in how you come across. You learn best in a subject you are willing to be known for. (Why: the fifth lord (buddhi, your judgement, and the merit called purva punya) is in your first house.)

What you were taught became part of who you are: you carry a teaching rather than just having received it. (Why: the ninth lord (higher learning, and your teacher) is in your first house.)

That means seriousness and delay, not failure: your education takes longer and holds better. People are often frightened by this placement, so the difference matters. (Why: saturn aspects your house of schooling.)

Learning and many crafts come to you.

You are learned, and you are good at training others in a practical skill. (Why: your Sun is in Sagittarius.)

Learning comes to you in fair measure — enough, and more wherever you put in the work. (Why: Sama yoga — your Moon stands in the house after an angle, counted from your Sun.)

3 Your recent years, to check against your memory

Before the years ahead, here is how your last few years went for your studies. Check each line against what you remember.

March 2017 to January 2018 (age 25–26): a good stretch for your studies. It tends to bring learning that comes easily and praise from teachers and learned people. (Why: Budha (Mercury) rules your seventh and tenth houses and is well placed in your chart. Budha (Mercury) is also one of the planets that stand for study in every chart.)

April 2022 to August 2023 (age 30–31): a good stretch for your studies. It tends to bring knowledge gained and kept. (Why: Guru (Jupiter) rules your first and fourth houses and is well placed in your chart. Guru (Jupiter) is also one of the planets that stand for study in every chart.)

March 2025 to August 2026 (age 33–34): a good stretch for your studies. (Why: Budha (Mercury) rules your seventh and tenth houses and is well placed in your chart. Budha (Mercury) is also one of the planets that stand for study in

every chart.)

Sample (invented birth), you may remember these years that way. This report dates the years ahead by the same rule.

4 The kind of learning your chart points to

The learning your chart points to: writing work of your own, close interpretation of texts and the rules they set, logic and reasoned argument, music, the philosophy of the self (Vedanta), yoga and its philosophy (Sankhya), literature, singing, mathematics and learning handed down by a teacher or a family tradition.

(Why: this comes from your Karakamsa, Dhanus (Sagittarius), the navamsa sign of your Atmakaraka, Surya (Sun), and from Mesha (Aries), the fifth sign from it.) (In those signs: Surya (Sun), Chandra (Moon), Sevvai (Mars), Budha (Mercury) and Rahu.) (Guru (Jupiter) aspects one or both of these signs.)

5 The period you are in now

You are in a chapter of your life that lasts 10 years and ends in May 2029. Until March 2027, little changes for your studies. No other good stretch for your studies starts before May 2029. (Why: Ketu runs this stretch inside the Chandra (Moon) period.)

Ten years under the Moon. A period governed by what you feel rather than what you decide. It turns you toward home, family and the people you are attached to, and toward an openness that makes this a good stretch for what needs care and a difficult one for what needs a firm edge.

Period lord	From	To	What it brings to your studies	For you	What it is made of
Chandra (Moon) (lived) (this reading)	25 May 2019	25 Mar 2020	A new chapter opens; plan around the stretches that follow, which carry what it brings.	Quiet	You get the larger period's themes at full strength. (Why: Chandra (Moon) runs this stretch as well as the larger period, so nothing from another planet is mixed in.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Sevai (Mars) (lived) (this reading)	25 Mar 2020	24 Oct 2020	Little changes for your studies. The stretch is more about a child born into the family, spending on good causes and respect	Quiet	(Why: Sevai (Mars) rules your fifth and twelfth houses and is well placed in your chart.) Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Sevai (Mars) is neutral to Chandra (Moon).) Luck comes through

Period lord	From	To	What it brings to your studies	For you	What it is made of
			and good times among relatives.		people: teachers, elders and those who can open a door for you. A fortunate stretch. (Why: Sevvai (Mars) stands ninth from Chandra (Moon), the strongest good distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Rahu (lived)	24 Oct 2020	25 Apr 2022	Plan by the last column: this stretch brings no matters of its own.	Quiet	Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Rahu is neutral to Chandra (Moon).) Luck comes through people: teachers, elders and those who can open a door for you. A fortunate stretch. (Why: Rahu stands ninth from Chandra (Moon), the strongest good distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Guru (Jupiter) (lived) (this reading)	25 Apr 2022	25 Aug 2023	Expect knowledge gained and kept. Find a good teacher and study with them regularly;	Good	(Why: Guru (Jupiter) rules your first and fourth houses and is well placed in your chart. Guru (Jupiter) is also one of the planets that stand for study in every chart.) Your own

Period lord	From	To	What it brings to your studies	For you	What it is made of
			what you learn now stays with you.		chart decides this stretch; the larger period neither helps nor hinders it. (Why: Guru (Jupiter) is neutral to Chandra (Moon).) What you set going earlier comes good now, without being forced. (Why: Guru (Jupiter) stands fifth from Chandra (Moon), the most favourable distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Shani (Saturn) (lived)	25 Aug 2023	25 Mar 2025	Expect missteps when you speak in public. Prepare presentations and interviews more thoroughly than you think you need to.	Take care	(Why: Shani (Saturn) rules your second and third houses and is not well placed: it is too close to the Sun.) Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Shani (Saturn) is neutral to Chandra (Moon).) It shows in what you do and in how others see you doing it. (Why: Shani (Saturn) stands tenth from Chandra (Moon), the distance of action.) A mixed stretch: gains and comfort at times, friction with those closest to you at others. (Why: Shani

Period lord	From	To	What it brings to your studies	For you	What it is made of
					(Saturn) under Chandra (Moon) is the exception at this distance.) Its tie to the larger period is mixed. (Why: that is the Chandra (Moon) period.)
Budha (Mercury) (lived)	25 Mar 2025	25 Aug 2026	Expect learning that comes easily and praise from teachers and learned people. Take the course, exam or application you have been weighing; study goes in easily now.	Good	(Why: Budha (Mercury) rules your seventh and tenth houses and is well placed in your chart. Budha (Mercury) is also one of the planets that stand for study in every chart.) What you start in this stretch tends to move without a fight: it works with the larger period, not against it. (Why: Budha (Mercury) is a natural friend of Chandra (Moon).) Luck comes through people: teachers, elders and those who can open a door for you. A fortunate stretch. (Why: Budha (Mercury) stands ninth from Chandra (Moon), the strongest good distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Ketu (now)	25 Aug 2026	26 Mar 2027	Plan by the last column: this stretch	Quiet	Your own chart decides this stretch; the larger period

Period lord	From	To	What it brings to your studies	For you	What it is made of
			brings no matters of its own.		neither helps nor hinders it. (Why: Ketu is neutral to Chandra (Moon).) Results come to whatever you actually work at. Take the first step yourself; waiting gets nothing here. (Why: Ketu stands third from Chandra (Moon), the distance of effort.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Shukra (Venus)	26 Mar 2027	23 Nov 2028	Little changes for your studies. The stretch is more about loss through theft, being misled and setbacks.	Quiet	(Why: Shukra (Venus) rules your sixth and eleventh houses and is not well placed: it stands in your twelfth house.) Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Shukra (Venus) is neutral to Chandra (Moon).) The stretch turns on something you cannot see at its start. It is demanding, and it leaves you changed and deeper. (Why: Shukra (Venus) stands eighth from Chandra (Moon), the hardest distance.) Its tie to the larger period

Period lord	From	To	What it brings to your studies	For you	What it is made of
					is strained. (Why: that is the Chandra (Moon) period.)
Surya (Sun) (this reading)	23 Nov 2028	25 May 2029	Little changes for your studies. The stretch is more about prosperity shared with the family, good works and favour from people in authority.	Quiet	(Why: Surya (Sun) rules your ninth house and is well placed in your chart.) What you start in this stretch tends to move without a fight: it works with the larger period, not against it. (Why: Surya (Sun) is a natural friend of Chandra (Moon).) Luck comes through people: teachers, elders and those who can open a door for you. A fortunate stretch. (Why: Surya (Sun) stands ninth from Chandra (Moon), the strongest good distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)

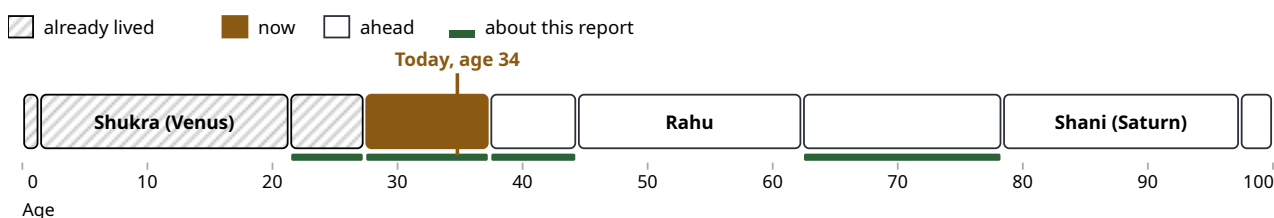
Each row is one stretch of years: what to expect in it, and what to do. Plan for the harder side of a stretch when its planet is badly placed in this chart. You see only what bears on this report's subject, and a hard stretch shows at most three items. (Why: each stretch is a bhukti within a mahadasha; a planet is badly placed in the sixth, eighth or twelfth house, in the sign where it is weakest, in an unfriendly sign, or too close to the Sun; Rahu and Ketu rule no house, and a planet's first stretch in its own period adds nothing of its own, so the last column carries those rows.)

Budha (Mercury) and Guru (Jupiter) stand for study in every chart. So their own stretches count for your studies whatever houses they rule, when they are well placed. Badly placed, they bring nothing of their own to your studies.

6 Your dasha periods

You are in a long chapter of your life that runs until May 2029. Use the table below to see what each chapter brings you. (Why: this is your Chandra (Moon) mahadasha.)

The shortest stretch running now lasts until November 2026. (Why: it is the Chandra (Moon) antaram, inside the Ketu bhukti.)



The nine periods of the 120-year cycle at a glance, from birth. Every date is in the table below.

Period lord	From	To	What it is about
Ketu (lived)	25 May 1986	25 May 1993	marriage, partnership, and dealings with others
Shukra (Venus) (lived)	25 May 1993	25 May 2013	Little for your studies; leans to loss through theft, being misled and setbacks.
Surya (Sun) (lived) (this reading)	25 May 2013	25 May 2019	Little for your studies; leans to prosperity shared with the family, good works and favour from people in authority.
Chandra (Moon) (now) (this reading)	25 May 2019	25 May 2029	Little for your studies; leans to debts cleared, a rise in position and disputes coming to an end.
Sevvai (Mars) (this reading)	25 May 2029	25 May 2036	Little for your studies; leans to a child born into the family, spending on good causes and respect and good times among relatives.
Rahu	25 May 2036	25 May 2054	the self, the body and health, and how things begin

Period lord	From	To	What it is about
Guru (Jupiter) (this reading)	25 May 2054	25 May 2070	Tends to bring you knowledge gained and kept.
Shani (Saturn)	25 May 2070	25 May 2089	Tends to bring you missteps when you speak in public.
Budha (Mercury)	25 May 2089	26 May 2106	Tends to bring you learning that comes easily and praise from teachers and learned people.

Rows that end before today are years you have already lived. Check them against what happened: a period that does not match is worth noting.

7 Studying away from home

Your chart does not tie your studies to living away. None of the placements that link learning with distance is in it: your fourth and ninth lords stand outside your twelfth house, and your twelfth lord stands outside your ninth.

Study abroad stays open to you; the chart simply does not push you towards it. Where to study can be decided on the course and the cost, and nothing here weighs against going.

The report “Going abroad: what your chart leans to, and when” says how long a stay abroad lasts, and which periods the texts point to for it.

Sample (invented birth), this is yours to keep. Come back to it whenever you need it.

8 How this chart was cast

Check the birth time first: 06:40, on **ভারতীয় মানক সময়**, UTC+05:30. If an older horoscope shows 06:22, keep it: that is local time at the birth place, 18 min behind the clock.

Do not be thrown by a Western chart of this birth: every position here sits 23°45' behind it. (Why: that gap is the Lahiri (Chitrapaksha) ayanamsa.)

Check the houses against an older horoscope: they are counted by whole signs, each sign one house, starting from the rising sign. Check Rahu next: this chart takes it at its mean position, 15°22' Dhanus (Sagittarius), in Purva Ashadha. A horoscope on the true position puts it 39 minutes of arc away, in the same star: you can ignore the difference.

On 14 জানুয়ারী 1992, at the birth place, the Sun rose at 06:38 and set at 18:14.

Check for 0 nazhigai 4 vinadi beside the birth time on a Tamil horoscope. That udayadi nazhigai is 0 h 1 min after that sunrise. (Why: two and a half nazhigai make an hour.)

If you doubt the recorded time, note that anyone born between 04:36 and 06:44 that day has Dhanus (Sagittarius) rising. A birth 124 minutes earlier would give Vrischika (Scorpio) rising. One 5 minutes later would give Makara (Capricorn) rising. Ask the family only if the time could be that far out.

The Moon changed star on 14 জানুয়ারী 1992: from Ashwini into Bharani at 11:20. Use Ashwini as the birth star, for matching and at the temple: the Moon stood there at the birth.

9 The words and checks behind this reading

The words used above, defined — so you can check the reading against them, or hand these pages to the astrologer your family asks.

Each finding follows a classical rule. A dated period describes the kind of time those rules give; it does not fix an event to its dates.

The Tamil edition of this document prints the Tamil month and day beside each dated period as printed Tamil calendars give them: a month begins on the day the Sun enters its sign, by the calendar's own Sun, if it has entered by sunset at the place of birth, and on the next day if not. The chart itself, and every date it reads, is reckoned by Thirukanitha.

For your family astrologer

The charts, planetary positions and settings behind this report. These pages are for your jothidar, who can check every finding in this report against them.

10 Chaturvimsamsa (D24) — learning

Meena Mo 10°	Mesha	Vrishabha	Mithuna Ke^R 15°	Meena	Mesha	Vrishabha Sa	Mithuna Ma
Kumbha	Rasi (D1) your birth chart			Kumbha Ke^R	Navamsa (D9) where each planet's strength is checked		
Makara Sa 13°				Makara Ve			
Dhanus Su 29° Ma 9° Me 11° Ra^R 15°	Vrischika Ve 22°	Tula	Kanya	Dhanus Su	Vrischika	Tula Ju^R	Kanya

Rasi (D1) — your birth chart

Navamsa (D9) — where each planet's strength is checked

How to read these charts: each square is a sign and never moves. Mesha is always second in the top row. The square with a slanting line across its corner is your rising sign ("La" in a hand-written jathagam). Count the houses clockwise from it. The short names are the planets in that sign. (Why: that square is your lagna, the first house.)

Ma Meena	Mo Mesha	Me Sa Vrishabha	Mithuna
Kumbha	Chaturvimsamsa (D24) learning		Su Karka
Ve Makara			Ra ^R Ke ^R Simha
Ju ^R Dhanus	Vrischika	Tula	Kanya

Chaturvimsamsa (D24) — learning

Chaturvimsamsa (D24) — learning. The birth chart makes a promise about this part of life. The divisional chart says whether it is delivered, and it stands on its own terms with its own rising sign. Here Karka (Cancer) rises. Your fourth ruler Guru (Jupiter) falls in Dhanus (Sagittarius) — the sixth from that rising sign.

That is the sixth, eighth or twelfth of the divisional chart, the difficult positions. What your birth chart promises here meets friction on the way: obstruction, delay, or a less obvious route. It is harder, not denied.

11 Where the planets stand

Planet	Sign	Degree	House	Star	Strength
Surya (Sun)	Dhanus (Sagittarius)	29°22'	1	Uttara Ashadha 1	Friendly sign
Chandra (Moon)	Mesha (Aries)	10°44'	5	Ashwini 4	Neutral
Sevvai (Mars)	Dhanus (Sagittarius)	9°42'	1	Mula 3	Friendly sign
Budha (Mercury)	Dhanus (Sagittarius)	11°56'	1	Mula 4	Neutral
Guru (Jupiter)	Simha (Leo)	20°33' R	9	Purva Phalguni 3	Friendly sign

Planet	Sign	Degree	House	Star	Strength
Shukra (Venus)	Vrischika (Scorpio)	22°30'	12	Jyeshtha 2	Neutral
Shani (Saturn)	Makara (Capricorn)	13°36'	2	Shravana 2	Own sign
Rahu	Dhanus (Sagittarius)	15°22' R	1	Purva Ashadha 1	—
Ketu	Mithuna (Gemini)	15°22' R	7	Ardra 3	—

Your Sun stands in Dhanus (Sagittarius). Western astrology would call it Makara (Capricorn). Both are measuring the same sky from different starting points. This document counts from the fixed stars, the Western one from the spring equinox. The two have drifted 23° 45′ apart, which is the whole difference. That gap is why the sign you may already know is usually the one after this. Everything in this document uses the sidereal position.

Ayanamsa	Lahiri (Chitrapaksha)
Ayanamsa value	23° 45′ 3″
House system	Whole sign (rasi)
Rahu and Ketu	Mean nodes — the smoothed node, which is what every printed almanac uses
Dasha year	Julian year (365.25 days)

These four choices decide the numbers above. An astrologer working from a different setting will get a chart that disagrees with this one. The disagreement is in the convention rather than in the arithmetic. That is the first thing to check when this chart and one you already have disagree. (Why: a different ayanaamsa or a different node gives different numbers.)

Copy of 30 অক্টোবর 2026