

Sample. Made from an invented birth (14 ਜਨਵਰੀ 1992, 6:40 in the morning, Madurai). It is nobody's reading.

Peyarchi for you: what each change of sign brings, and when it eases

Sample (invented birth)

Parts of this report are shown in English while the ਪੰਜਾਬੀ 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), right now, and until May 2032, you are in the seven and a half years people call Ezharai Sani (Sade Sati). You will be 40 when it ends.

Dates to keep

Now – 31 Oct 2026

Take care in this stretch: trouble through relatives and slights to your standing. (Why: Guru (Jupiter) moves through a hard place for you.)

Stay patient with relatives, and keep disagreements private.

31 Oct 2026 – 25 Jan 2027

A good stretch for you: joy through children, or a child born into the family, friendships with good people and favour from people in authority. (Why: Guru (Jupiter) moves through a good place for you.)

Spend time with people you admire, and put your requests to those in authority.

Dates to keep

<div> <div>5 Dec 2026 – 24 Jun 2028</div> </div>	<p>Take care in this stretch: a position that is hard to hold, trouble through relatives and low spirits. (Why: Ketu moves through a hard place for you.)</p> <p>Hold your place at work steadily, and keep family disagreements small.</p>
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What to do next

- Stay patient with relatives, and keep disagreements private.
- Hold your place at work steadily, and keep family disagreements small.
- Spend time with people you admire, and put your requests to those in authority.

1 Saturn's move, and the dates it actually takes

Sample (invented birth), right now, and until May 2032, you are in the seven and a half years people call Ezharai Sani (Sade Sati). You will be 40 when it ends. Saturn moves into one of the demanding positions from your Moon. It stays in them across this whole window — no part of it counts as relief. The dates are below. What that table counts is a placement rather than a year of your life, and the last paragraph says so.

Every house number here starts from your Moon sign, Mesha (Aries), which counts as the first. Numbers taken from your rising sign would differ for the same sky.

Until June 2027, and again October 2027 to February 2028, when you are 34–36, asks for care, mostly at work, as Shani (Saturn) passes. What it can bring: at work, work that takes much and returns little; with money, money lost to theft or trickery. Your own chart gives it middling support here, so expect more worry than harm. Put no money into a venture you cannot check yourself, and keep valuables and papers secure. (Why: Shani (Saturn) moves through the twelfth from your Moon sign, in Meena (Pisces), a hard place for it, and your chart gives it 3 of 8 points there.)

June 2027 to October 2027, again February 2028 to August 2029 and again from October 2029, continuing past October 2029, when you are 35–37, asks for care, mostly at work, as Shani (Saturn) passes. What it can bring: at work, worry about opponents; with family and friends, time apart from your family; for you, travel. Your own chart gives it little support here, so money tends to go out. Keep commitments within what you can carry, and hold your routine steady — sleep, meals, the daily walk. (Why: Shani (Saturn) moves through the first from your Moon sign, in Mesha (Aries), a hard place for it, and your chart gives it 2 of 8 points there.)

August 2029 to October 2029, when you are 37, asks for care, mostly with money, as Shani (Saturn) passes. What it can bring: with money, strain on your finances; with family and friends, your children needing more of your care. Your own chart gives it middling support here, so expect more worry than harm. Keep a written budget, put off large loans, and give your children unhurried time each week. (Why: Shani (Saturn) moves through the second from your Moon sign, in Vrishabha (Taurus), a hard place for it, and your chart gives it 4 of 8 points there.)

Sign	From	To	House	Your chart's score	What the traditional table says
Meena (Pisces)	—	3 Jun 2027	12	3	Not favourable
Mesha (Aries)	3 Jun 2027	20 Oct 2027	1	2	Not favourable
Meena (Pisces)	20 Oct 2027	23 Feb 2028	12	3	Not favourable
Mesha (Aries)	23 Feb 2028	8 Aug 2029	1	2	Not favourable
Vrishabha (Taurus)	8 Aug 2029	5 Oct 2029	2	4	Not favourable
Mesha (Aries)	5 Oct 2029	—	1	2	Not favourable

Read this before anything is arranged around the date. Two ways of computing it are in daily use, and they do not agree. This document uses Thirukanitha, from the positions themselves. A great many temples and traditional practitioners follow Vakya, which works from older tabular rules. For Saturn the gap is usually a few days, and it is not always a few days. Where the crossing falls near a backward loop the two can count it into different months. They disagree about which pass of the boundary is the move. If a priest or a printed almanac gives you another date for this move, that is almost certainly why. Neither of you is wrong about the sky. Settle which of the two your family follows before a date is used for anything.

Saturn rarely changes sign just once. It crosses the boundary, turns back and returns, then crosses again months later. So the date in an almanac is where the move begins, not the whole of it. All three crossings are one passage. The effect belongs throughout to the sign Saturn was in before the backward loop began. Every crossing is dated in the table as part of one event. The return is not a second move with new predictions; it is the same passage.

2 Jupiter's move, and the dates it actually takes

The good months to fix a marriage, which families call guru balam, come from October 2026 to January 2027, from June 2027 to November 2027 and from February 2028 to July 2028. Jupiter's move is below with the dates it actually takes, and the passage divides rather than holding one way throughout. The boundaries are dates, and they are in the table.

Until October 2026, and again January 2027 to June 2027, when you are 34–35, asks for care, mostly at work, as Guru (Jupiter) passes. What it can bring: at work, slights to your standing; with family and friends, trouble through relatives. Your own chart gives it middling support here, so expect more worry than harm. Stay patient with relatives, and keep disagreements private. (Why: Guru (Jupiter) moves through the fourth from your Moon sign, in Karka (Cancer), a hard place for it, and your chart gives it 3 of 8 points there.)

October 2026 to January 2027, again June 2027 to November 2027 and again February 2028 to July 2028, when you are 34–36, is a good stretch, mostly at work, as Guru (Jupiter) passes. What it tends to bring: at work, favour from people in authority; with family and friends, joy through children, or a child born into the family and friendships with good people. It pauses from October 2026 to November 2026, while Sevvai (Mars) stands in your fourth from the Moon, from December 2026, while Ketu stands in your fourth from the Moon, from June 2027, while Ketu stands in your fourth from the Moon and from February 2028 to June 2028, while Ketu stands in your fourth from the Moon, and gives its good result on its other days in this sign. Your own chart backs it well here.

Spend time with people you admire, and put your requests to those in authority. (Why: Guru (Jupiter) moves through the fifth from your Moon sign, in Simha (Leo), a good place for it, and your chart gives it 6 of 8 points there.)

November 2027 to February 2028, again July 2028 to December 2028 and again March 2029 to August 2029, when you are 35–37, asks for care, mostly at work, as Guru (Jupiter) passes. What it can bring: at work, trouble from rivals and cousins. Your own chart backs it well here. Settle disputes early and in writing, and start no new rivalry. (Why: Guru (Jupiter) moves through the sixth from your Moon sign, in Kanya (Virgo), a hard place for it, and your chart gives it 6 of 8 points there.)

December 2028 to March 2029, and again from August 2029, continuing past October 2029, when you are 36–37, is a good stretch, mostly with the people around you, as Guru (Jupiter) passes. What it tends to bring: with family and friends, happiness with your spouse and joy through children, or a child born into the family; for you, travel for a happy purpose. It is held back from December 2028, while Ketu stands in your third from the Moon and from August 2029, while Ketu stands in your third from the Moon, so the good result waits until that clears. Your own chart backs it well here. Make the journey you have been putting off, and give your spouse your time. (Why: Guru (Jupiter) moves through the seventh from your Moon sign, in Tula (Libra), a good place for it, and your chart gives it 6 of 8 points there.)

Sign	From	To	House	Your chart's score	What the traditional table says
Karka (Cancer)	—	31 Oct 2026	4	3	Not favourable
Simha (Leo)	31 Oct 2026	25 Jan 2027	5	6	Favourable
Karka (Cancer)	25 Jan 2027	26 Jun 2027	4	3	Not favourable
Simha (Leo)	26 Jun 2027	26 Nov 2027	5	6	Favourable

Sign	From	To	House	Your chart's score	What the traditional table says
Kanya (Virgo)	26 Nov 2027	28 Feb 2028	6	6	Not favourable
Simha (Leo)	28 Feb 2028	24 Jul 2028	5	6	Favourable
Kanya (Virgo)	24 Jul 2028	26 Dec 2028	6	6	Not favourable
Tula (Libra)	26 Dec 2028	29 Mar 2029	7	6	Favourable
Kanya (Virgo)	29 Mar 2029	25 Aug 2029	6	6	Not favourable
Tula (Libra)	25 Aug 2029	—	7	6	Favourable

Read this before anything is arranged around the date. Two ways of computing it are in daily use, and they do not agree. This document uses Thirukanitha, from the positions themselves. A great deal of temple practice follows Vakya, which works from older tabular rules. For Jupiter the two have fallen about a week apart on a recent move. That is enough to put a ceremony on the wrong side of the change. If a priest or a printed almanac gives you another date, that is almost certainly why. Neither of you is wrong about the sky.

Jupiter's move is rarely one date. It crosses the boundary, turns back into the sign it came from, and crosses again months later. It can spend more of the year in the sign it supposedly left than in the one it moved to. So read the year from the spans rather than from the first date. The table above gives every span, with the date it begins and the date it ends.

3 Rahu's move, and the dates it actually takes

Rahu's passage helps in some months and asks care in others. The table gives the date each part begins and ends.

Sample (invented birth), until December 2026, when you are 34, is a good stretch, mostly in how you feel, as Rahu passes. What it tends to bring: for you, happier days. Use the easier months to settle matters left open. (Why: Rahu moves through the eleventh from your Moon sign, in Kumbha (Aquarius), a good place for it.)

December 2026 to June 2028, when you are 34–36, is a good stretch, mostly with money, as Rahu passes. What it tends to bring: with money, gains. Put your effort into your work; it pays now. (Why: Rahu moves through the tenth from your Moon sign, in Makara (Capricorn), a good place for it.)

From June 2028, continuing past October 2029, when you are 36–37, asks for care, mostly with money, as Rahu passes. What it can bring: with money, losses. Check twice before you commit money. (Why: Rahu moves through the ninth from your Moon sign, in Dhanus (Sagittarius), a hard place for it.)

Sign	From	To	House	Your chart's score	What the traditional table says
Kumbha (Aquarius)	—	5 Dec 2026	11	not scored	Favourable
Makara (Capricorn)	5 Dec 2026	24 Jun 2028	10	not scored	Favourable
Dhanus (Sagittarius)	24 Jun 2028	—	9	not scored	Not favourable

The two tables carry the same dates on purpose. The two shadow planets move together, six signs apart, and change sign on the same day. What differs is the part of your life each one touches, seen from your Moon. (Why: the two shadow planets are Rahu and Ketu, one axis, always exactly opposite, moving backwards through the zodiac.)

4 Ketu's move, the other end of the same axis

Ketu's passage helps in some months and asks care in others.

Until December 2026, when you are 34, asks for care, mostly at work, as Ketu passes. What it can bring: at work, trouble from rivals and cousins; for you, a short temper and anxiety. Keep your temper, and give rivals nothing to use against you. (Why: Ketu moves through the fifth from your Moon sign, in Simha (Leo), a hard place for it.)

December 2026 to June 2028, when you are 34–36, asks for care, mostly at work, as Ketu passes. What it can bring: at work, a position that is hard to hold; with family and friends, trouble through relatives; for you, low spirits. Hold your place at work steadily, and keep family disagreements small. (Why: Ketu moves through the fourth from your Moon sign, in Karka (Cancer), a hard place for it.)

From June 2028, continuing past October 2029, when you are 36–37, is a good stretch, mostly at work, as Ketu passes. What it tends to bring: at work, a new post or position, honour and recognition and success in what you take up; with money, money coming in; with family and friends, joy through children, or a child born into the family; for you, good health and happier days. Put yourself forward for the post or the task you want; this stretch backs you. (Why: Ketu moves through the third from your Moon sign, in Mithuna (Gemini), a good place for it.)

Sign	From	To	House	Your chart's score	What the traditional table says
Simha (Leo)	—	5 Dec 2026	5	not scored	Not favourable
Karka (Cancer)	5 Dec 2026	24 Jun 2028	4	not scored	Not favourable
Mithuna (Gemini)	24 Jun 2028	—	3	not scored	Favourable

These are the same dates as the table above. The two shadow planets always change sign on the same day. What differs is the part of your life this one touches, six houses on from the other, seen from your Moon. (Why: the two

shadow planets, Rahu and Ketu, are one axis.)

5 What is crossing your chart

This stretch runs until 31 Oct 2026. Your chart holds 3 of eight there. (Why: Guru (Jupiter) is crossing Karka (Cancer), the fourth from your Moon.) Shani (Saturn), Rahu, Ketu are moving through this window too, and the table below gives each one's dates.

Planet	Sign	From	To	Your chart's score	What it is made of
Guru (Jupiter) (now)	Karka (Cancer)	2 Jun 2026	31 Oct 2026	3/8	Home and peace of mind are where this shows. It asks you to give home life attention; it does not damage it. (Why: Guru (Jupiter) is crossing Karka (Cancer), the fourth from your moon sign.) This crossing does not count as favourable here. (Why: the classical transit tables do not count this house favourable for Guru (Jupiter).)
Shani (Saturn) (now)	Meena (Pisces)	29 Mar 2025	3 Jun 2027	3/8	Spending, distance and retreat mark this one. It pulls toward solitude and toward what you let go on purpose. (Why: Shani (Saturn) is crossing Meena (Pisces), the twelfth from your moon sign.) This crossing does not count as favourable here. (Why: the classical transit tables do not

Planet	Sign	From	To	Your chart's score	What it is made of
					count this house favourable for Shani (Saturn).)
Rahu (now)	Kumbha (Aquarius)	18 May 2025	5 Dec 2026	not scored	Gains hold here. Even the heavy planets build something for you in this stretch. (Why: Rahu is crossing Kumbha (Aquarius), the eleventh from your moon sign — the house of gains, the best transit place in the classical tables for every graha, and the one stretch where even the heavy grahas are read as building something.) This crossing counts as favourable here. (Why: the classical transit tables count this house favourable for Rahu.)
Ketu (now)	Simha (Leo)	18 May 2025	5 Dec 2026	not scored	Judgement, learning and what you make come forward. Take care here with the heavier planets. The points your own chart gives weigh more than the place does. (Why: Ketu is crossing Simha (Leo), the fifth from your moon sign — a trine, but the classical transit tables treat the fifth cautiously for the heavier grahas, which is why the bindu count matters more than the

Planet	Sign	From	To	Your chart's score	What it is made of
					house.) This crossing does not count as favourable here. (Why: the classical transit tables do not count this house favourable for Ketu.)
Guru (Jupiter)	Simha (Leo)	31 Oct 2026	25 Jan 2027	6/8	Judgement, learning and what you make come forward. Take care here with the heavier planets. The points your own chart gives weigh more than the place does. (Why: Guru (Jupiter) is crossing Simha (Leo), the fifth from your moon sign — a trine, but the classical transit tables treat the fifth cautiously for the heavier grahas, which is why the bindu count matters more than the house.) This crossing counts as favourable here. (Why: the classical transit tables count this house favourable for Guru (Jupiter).)
Rahu	Makara (Capricorn)	5 Dec 2026	continues past 30 Oct 2027	not scored	This shows in what you do and in how other people see you doing it. It is the most externally visible of the twelve. (Why: Rahu is crossing Makara (Capricorn), the tenth from your moon sign — action and standing.) This crossing counts as favourable here. (Why: the classical

Planet	Sign	From	To	Your chart's score	What it is made of
					transit tables count this house favourable for Rahu.)
Ketu	Karka (Cancer)	5 Dec 2026	continues past 30 Oct 2027	not scored	Home and peace of mind are where this shows. It asks you to give home life attention; it does not damage it. (Why: Ketu is crossing Karka (Cancer), the fourth from your moon sign.) This crossing does not count as favourable here. (Why: the classical transit tables do not count this house favourable for Ketu.)
Guru (Jupiter)	Karka (Cancer)	25 Jan 2027	26 Jun 2027	3/8	Home and peace of mind are where this shows. It asks you to give home life attention; it does not damage it. (Why: Guru (Jupiter) is crossing Karka (Cancer), the fourth from your moon sign.) This crossing does not count as favourable here. (Why: the classical transit tables do not count this house favourable for Guru (Jupiter).)
Shani (Saturn)	Mesha (Aries)	3 Jun 2027	20 Oct 2027	2/8	This one touches you directly. Whatever the planet is about becomes personal while it lasts, and it is not something you can hold at a distance. (Why: Shani (Saturn) is crossing Mesha (Aries), your own moon sign.) This crossing does not count as

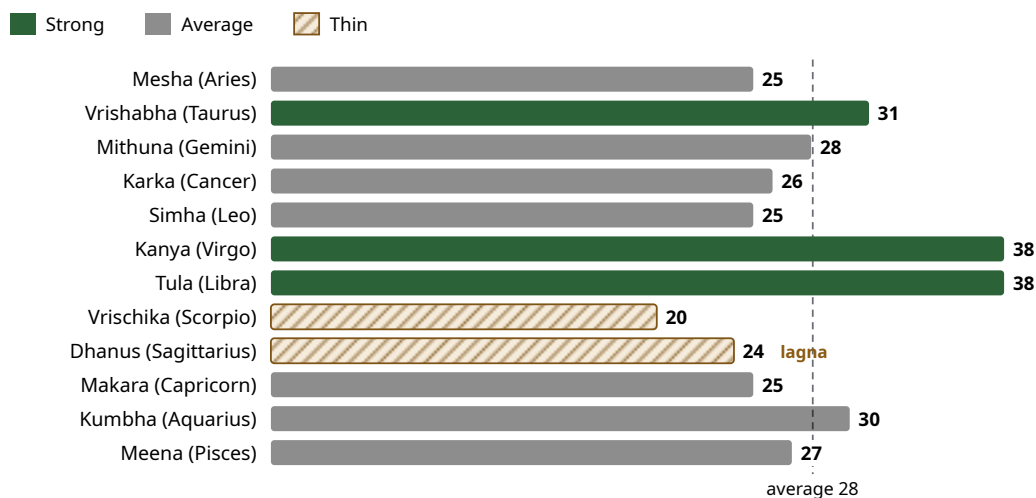
Planet	Sign	From	To	Your chart's score	What it is made of
					favourable here. (Why: the classical transit tables do not count this house favourable for Shani (Saturn).)
Guru (Jupiter)	Simha (Leo)	26 Jun 2027	continues past 30 Oct 2027	6/8	Judgement, learning and what you make come forward. Take care here with the heavier planets. The points your own chart gives weigh more than the place does. (Why: Guru (Jupiter) is crossing Simha (Leo), the fifth from your moon sign — a trine, but the classical transit tables treat the fifth cautiously for the heavier grahas, which is why the bindu count matters more than the house.) This crossing counts as favourable here. (Why: the classical transit tables count this house favourable for Guru (Jupiter).)
Shani (Saturn)	Meena (Pisces)	20 Oct 2027	continues past 30 Oct 2027	3/8	Spending, distance and retreat mark this one. It pulls toward solitude and toward what you let go on purpose. (Why: Shani (Saturn) is crossing Meena (Pisces), the twelfth from your moon sign.) This crossing does not count as favourable here. (Why: the classical transit tables do not

Planet	Sign	From	To	Your chart's score	What it is made of
					count this house favourable for Shani (Saturn).)

The table covers the twelve months from today: where each slow graha stands now, and the date it next changes sign.

6 Where your chart is supported, and where it is thin

Your chart supports Kanya (Virgo) most, with 38 of the 56 points a sign can hold.



Each sign's total of points, in zodiac order. The full grid is in the table below.

Graha	Vrisha Mithu				Vrischi Dhanu Makar Kumb							
	Mesha (Aries)	(Taurus)	(Gemini)	(Cancer)	Simha (Leo)	Kanya (Virgo)	Tula (Libra)	(Scorpio)	(Sagittarius)	(Capricorn)	(Aquarius)	(Pisces)
Surya (Sun)	4	3	4	3	4	6	6	3	3	5	4	3
Chandra (Moon)	3	6	5	4	3	6	5	2	1	3	7	4
Sevvai (Mars)	4	4	4	3	1	6	6	1	2	3	4	1
Budha (Mercury)	3	4	3	6	4	6	5	5	4	6	4	4
Guru (Jupiter)	3	5	5	3	6	6	6	1	7	4	3	7
Shukra (Venus)	6	5	3	4	6	2	5	5	4	2	5	5
Shani (Saturn)	2	4	4	3	1	6	5	3	3	2	3	3
All seven	25	31	28	26	25	38	38	20	24	25	30	27

Your chart carries the most support in Kanya (Virgo), Tula (Libra), Vrishabha (Taurus), with 38 points in the first of them. When a slow planet crosses these signs, what it brings you tends to come without a struggle. Plan bigger moves for those crossings: whatever else is going on, they stay workable. (Why: those points are bindus — the marks counted in the grid.)

The thinnest support is in Makara (Capricorn), Dhanus (Sagittarius), Vrischika (Scorpio), the signs your chart backs least. This is not a warning and it is not a bad part of your chart. When a slow planet crosses one of those signs it has less to give you. The same transit you would not notice elsewhere is the one you are likely to feel there. You will find the next such crossing below, if there is one.

Neither Saturn nor Jupiter enters one of those signs in the next 3 years. So there is no difficult crossing to plan around.

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

7 How these numbers are made

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

A transit is where a graha stands in the sky now, read against where it stood at birth. The dasha sequence is fixed at birth and runs on its own clock regardless of the sky; a transit is the sky itself and is the same for everybody alive on a given day. What makes a transit personal is the birth chart it is measured against — the same crossing falls on a different house, and on a different number of bindus, for two people born a month apart. The slow grahas are the ones read this way, because Saturn takes about two and a half years to cross a sign and Jupiter about one, while the Moon crosses one in two and a quarter days. Every transit in this report is counted from the sign the Moon held at birth, not from the lagna. Both are classical and gochara is the branch that uses the Moon,

which is why a reading taken from your lagna will name different houses for the very same sky. If one you have been given elsewhere disagrees with this table, that is usually the reason, and neither reading is a mistake.

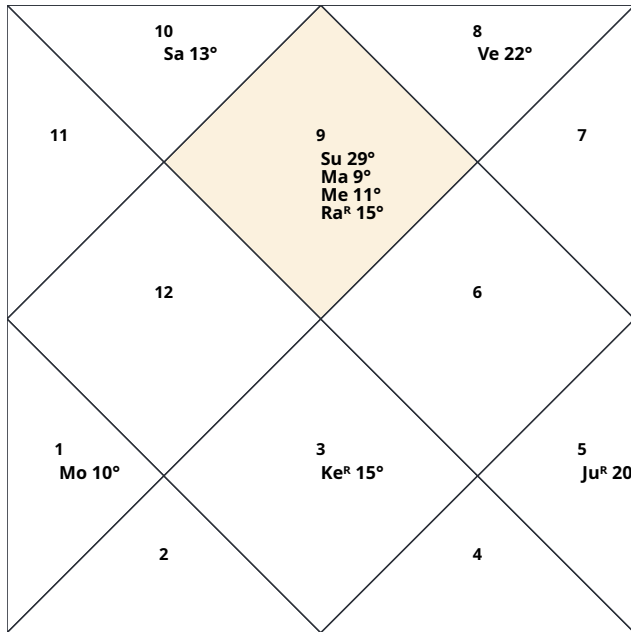
Each of the seven grahas is scored from eight reference points — the seven grahas and the ascendant — and each reference contributes one point, a bindu, in the signs the classical table names benefic for that pairing. A graha's own grid therefore runs nought to eight in each sign, and the Sarvashtakavarga adds the seven grids together, which is why its totals run nought to fifty-six and sum to 337 across the twelve signs. The 337 is a property of the tables rather than a coincidence, and it is one of the few checks available on a transcription of them.

The grids above are unreduced. Traditional practice narrows the figures further before some judgements, in several steps, but the order of the steps changes the result, so they are left out rather than guessed. If you compare these numbers with an astrologer's, that is why they may differ.

For your family astrologer

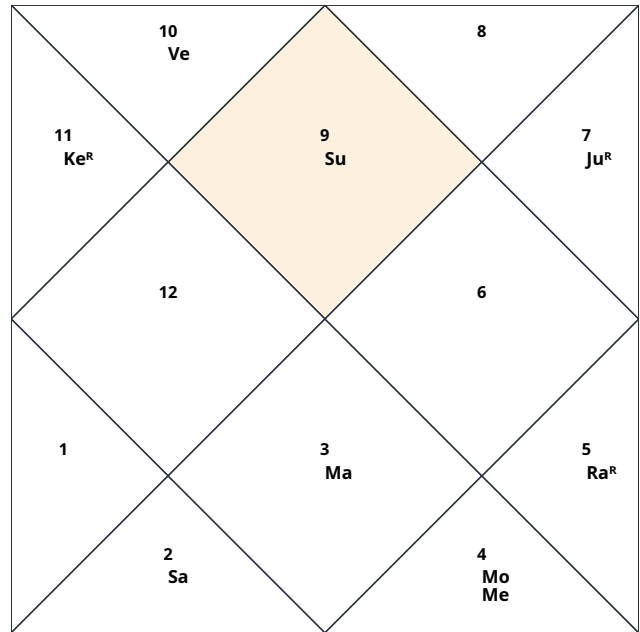
The charts, planetary positions and settings behind this report. These pages are for your jothidar, who can check every finding in this report against them.

8 Your charts



Rasi (D1) — your birth chart

Rasi (D1) — your birth chart



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

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

How to read these charts: the diamond at the top centre is your rising sign, and it never moves. Count the houses anticlockwise from it. The number in each house is its sign, 1 for Mesha to 12 for Meena. The short names are the planets in it. (Why: that diamond is your lagna, the first house.)

9 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

Planet	Sign	Degree	House	Star	Strength
Budha (Mercury)	Dhanus (Sagittarius)	11°56'	1	Mula 4	Neutral
Guru (Jupiter)	Simha (Leo)	20°33' R	9	Purva Phalguni 3	Friendly sign
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 ਅਕਤੂਬਰ 2026