



ॐ Dhana Kāraka




SUN

- Source
- Su4H



MOON

- Society
- Mo10H



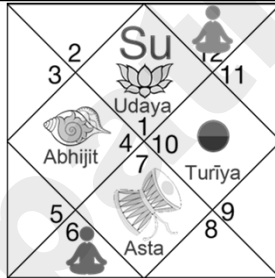
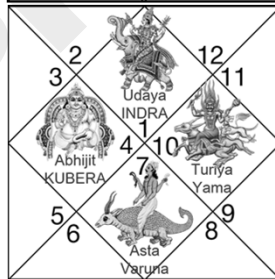
LAGNA

- Ability
- Lag10H

❖ Sun is Giver of Wealth
 ❖ Moon is Path to Wealth
 ❖ Mercury is Karma for Wealth
 ❖ Jupiter is Wealth itself (Kāraka)

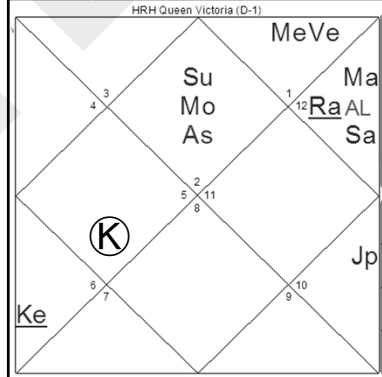
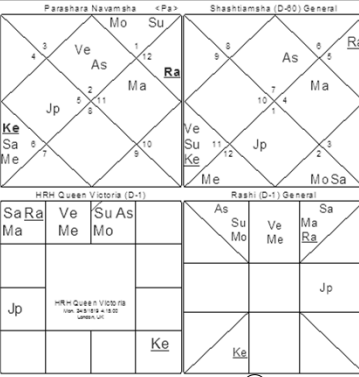
ॐ Four Gāyatrī

- ❖ Sun causes four kendra
- ❖ Kendra show desire of beings
- ❖ Sunrise fulfills desire for light, heat = Brahmā | Agni | Indra
- ❖ Midday is max heat, light = Viṣṇu | Abhijit | Pṛthvi | Kubera
- ❖ Sunset shows desire to rest, enjoy = Rudra | Vāyu | Varuṇa
- ❖ Midnight shows sleep, max cold = Saktī | Jala | Yama

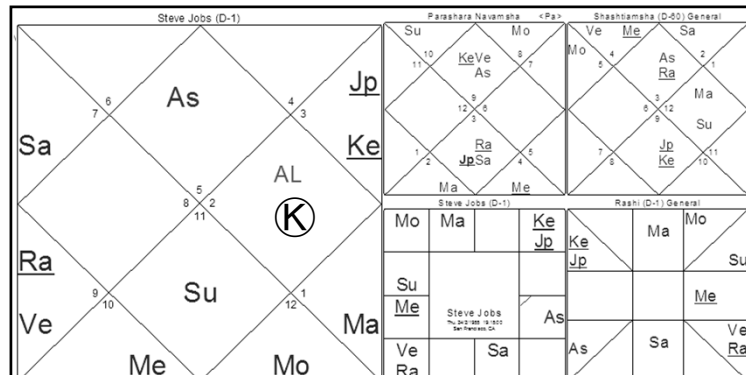
ॐ Kubera or Viṣṇu

- ❖ Sun 4H causes joys of life – fulfils needs
- ❖ Examine 4th Lord from Sun sign – its status, its yogas, bhāva to know the wealth of native
- ❖ Whether exalted or debilitated, it brings great wealth [Jaimini Upadeśa]
- ❖ But debility has danger of loss of wealth source
- ❖ Saturn dr̥ṣṭi shows ‘Servants’ = Kubera Wealth
- ❖ Su4 can be Viṣṇu (Abhijit, undefeated) or Kubera (slave to wealth, power)...
- ❖ Su4 Lord must be strong for high quantum
- ❖ Su4 Lord navāṁśa is bhāgya for wealth
- ❖ Su4 Lord must connect to ṣaṣṭiāṁśa lagna

HRH Queen Victoria (K) Kubera

Su4 Lord Sun conjoins (a) exalted Moon† dr̥ṣṭi Sat√, and
 (b) D9: Sun is exalted in 12H
 (c) D60: Sun conjoins ṣaṣṭiāṁśa lagnaśa Venus
 Golden era of prosperity and power



Steve Jobs
 Su4 Lord Ve in 5H (Knowledge) (a) +Ra↓ Dhana Yoga but lost Company for short time
 (b) D9: Ve vargottama conjoins Ke↑ (regains position)
 Saturn dr̥ṣṭi Ve in D1, D9✓ (c) D60: Lagneśa Me +Ve

ॐ Parivartana

- ❖ An exchange involving the Sun Sign Lord causes the position of Kubera to shift
- ❖ Consider the signs involved in the exchange and take the exchanged sign and temporary sun-sign
- ❖ Then consider the 4th house from this as the seat of Kubera and its lord as Vitteśvara

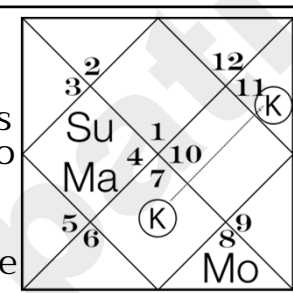
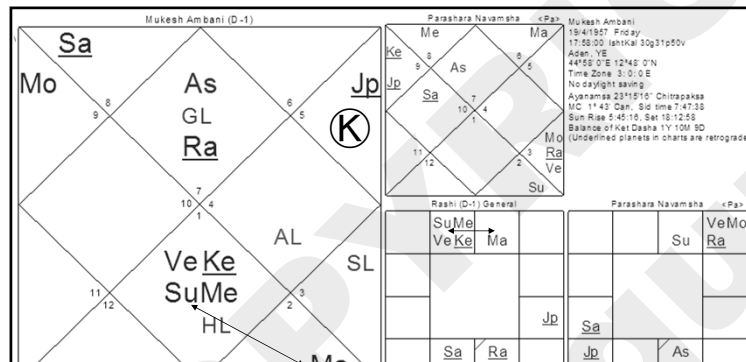


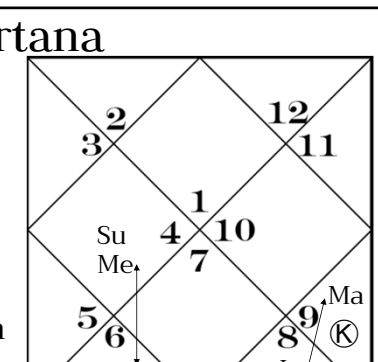
ILLUSTRATION
 Sun in Cn, Lord Moon
 Sc Moon \neq Mars Cn
 Temp Sun Sign = Sc
 4th from Sc = Aquarius
 Kubera is in Aquarius
 Lord Saturn (or Rāhu)
 is Vitteśvara



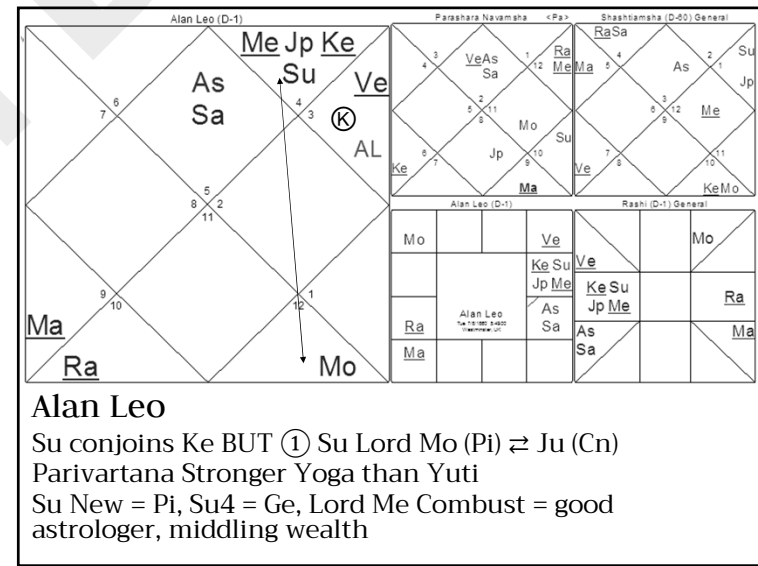
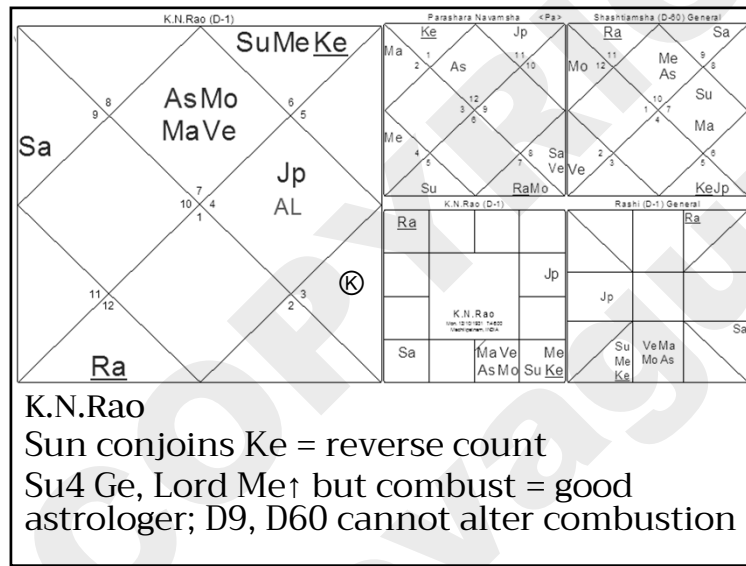
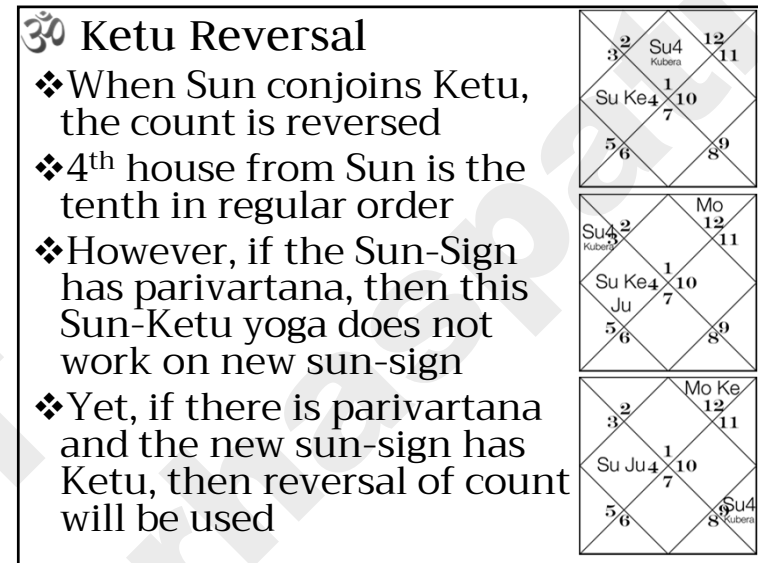
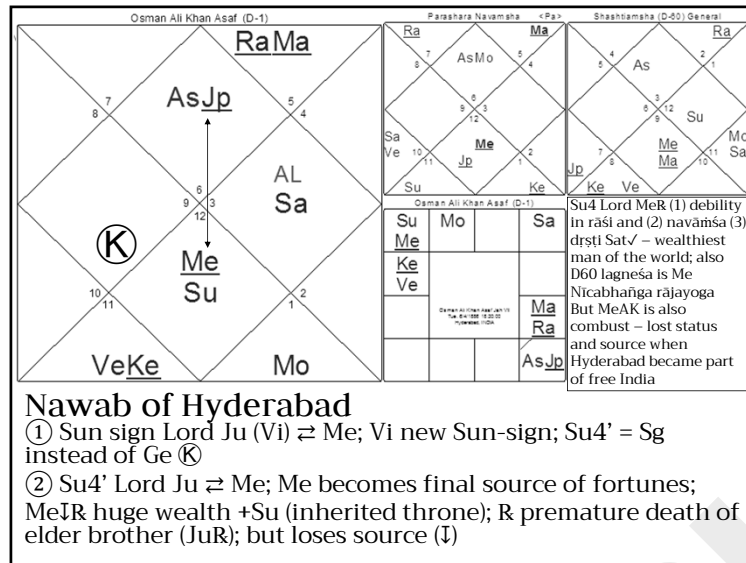
Mukesh Ambani
 Su in Ar, Lord Ma (Ta) \neq Ve (Ar); Use Vṛṣabha as Sun Sign; Kubera = 4H from Ta = Leo
 Su4 Leo, Lord Sun Exalted; Does Sun indicate father as major source?

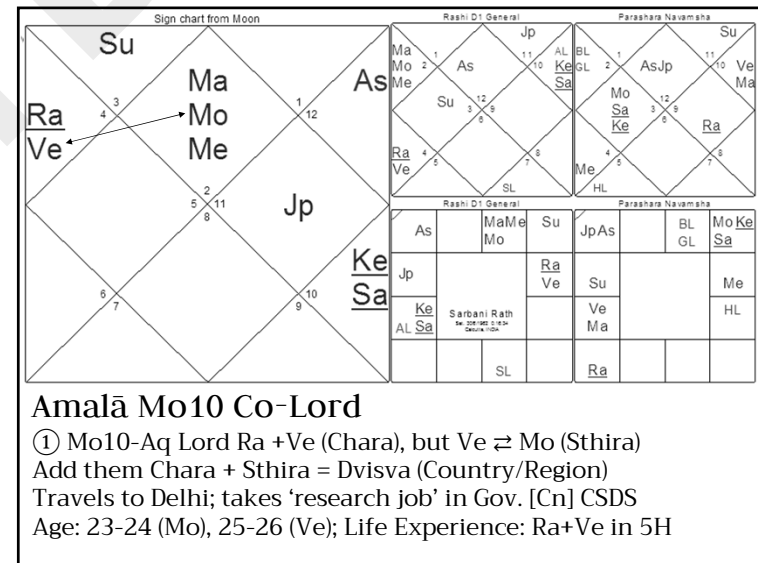
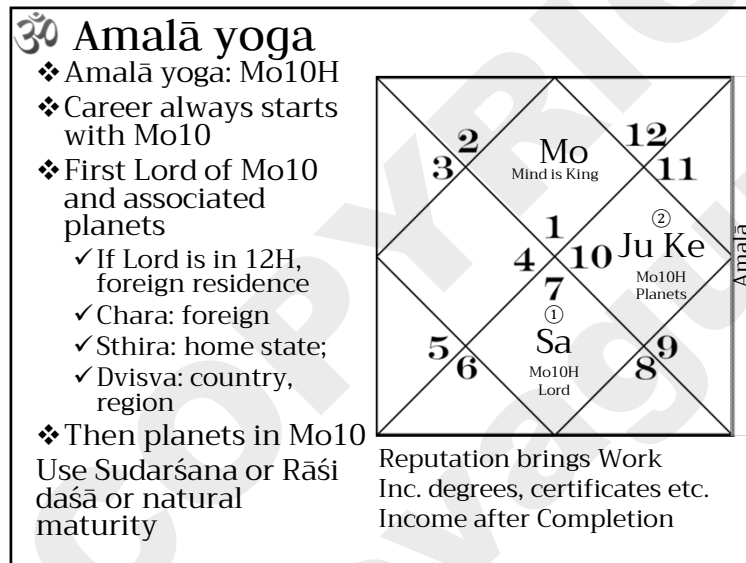
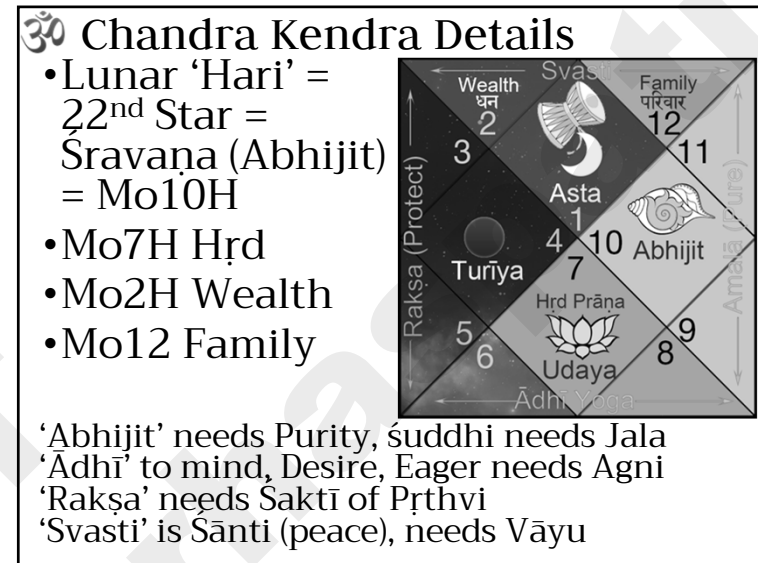
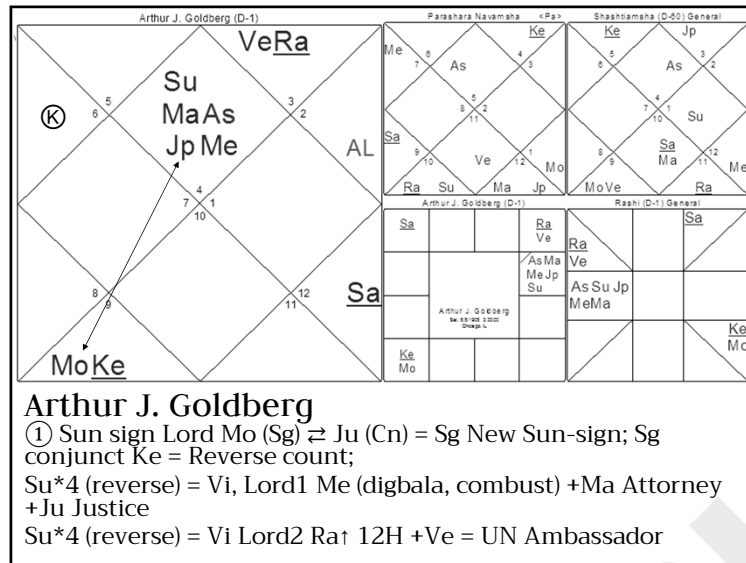
ॐ Double Parivartana

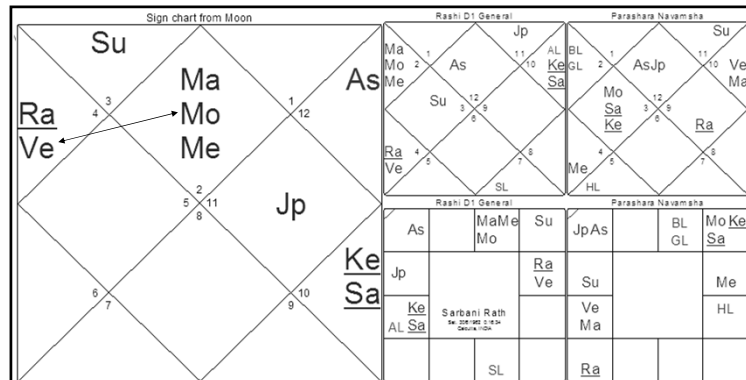
- ❖ Sometimes first parivartana involving the sun sign
- ❖ Then take temporary sun-sign in the exchanged sign, we find the new 4H and mark Kubera
- ❖ Once again there is an exchange involving the lord of this 4th house
- ❖ ... ensure that the exchanged 4th Lord is taken into account



① Me \neq Mo shifts Sun Sign to Kanyā (temporary, this life)
 Su4 = Kanya-4H = Dhanus (Kubera)
 ② Kubera Lord Ju \neq Ma ...Mars becomes final source of wealth

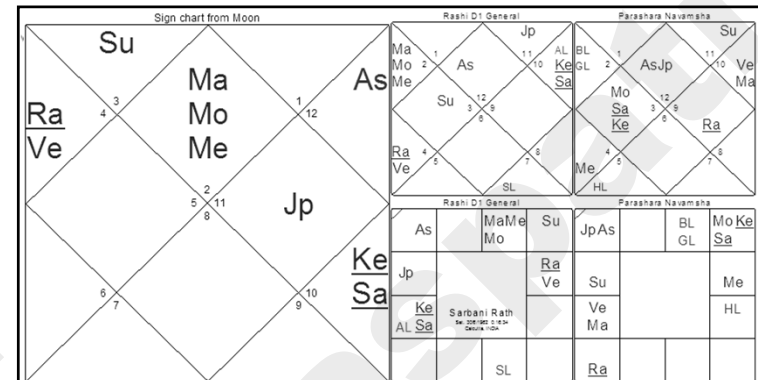






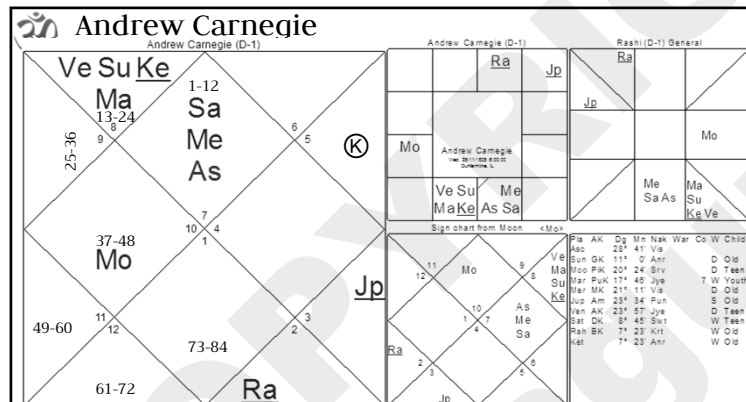
Amalā Mo10-Lord

② Mo10-Aq Lord Sa +Ke, movable sign but change of place unlikely. Shifts 180° Cn→Cp i.e. Gov → NGO; Save crocodile (Cp)! Save tribal (Ke) WWF protect tigers! Experience: Sa+Ke in Cp (śrāddha yoga)

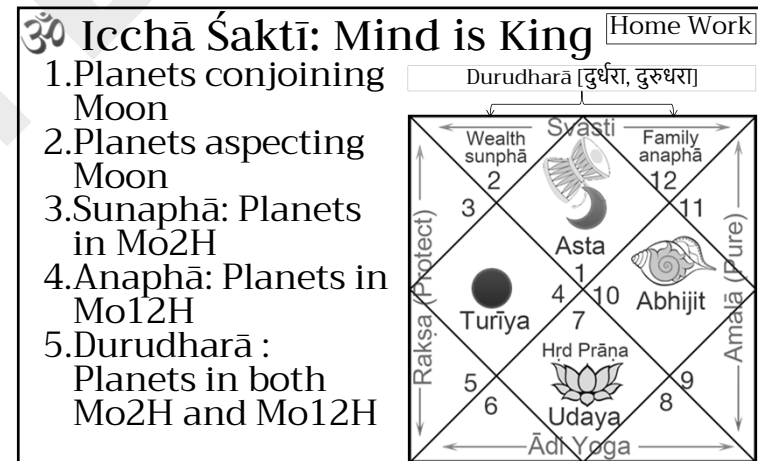


Amalā Mo10H

Mo10-Aq Planet Ju in H12, Continues in Delhi; completely leaves wild life and research and starts scriptures, jyotiṣa



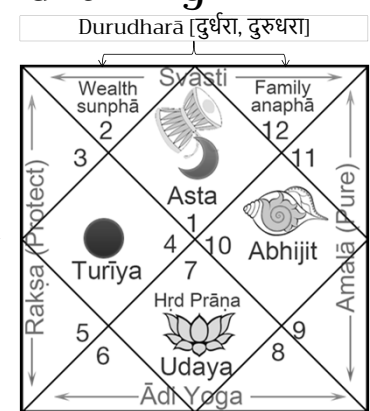
Mo-10L Ve +Ke: First job @age 13 bobbin boy in a cotton mill
Mo10L Ve +Ma: Promoted to Operator
Mo10L Ve +Su: Series of railroad jobs ①
Mo10H Me: Investments in steel and oil companies, huge returns
Mo10H Sa1: Steel manufacturing; King of Steel



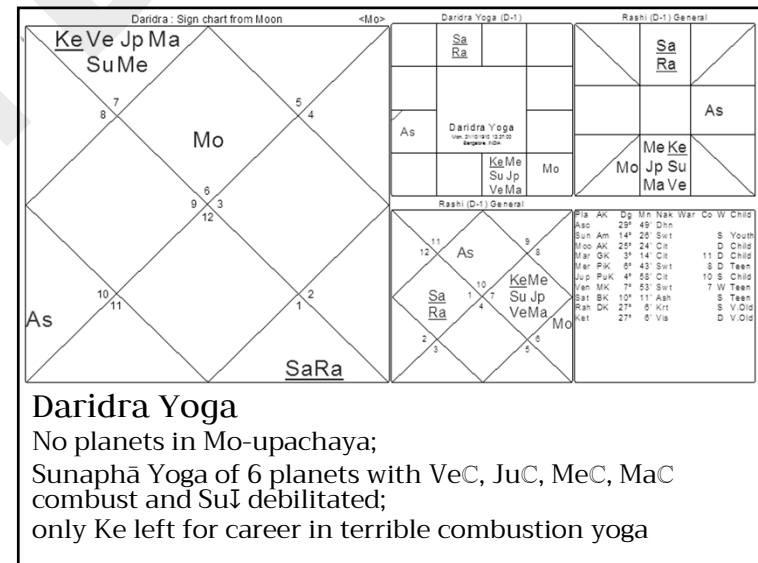
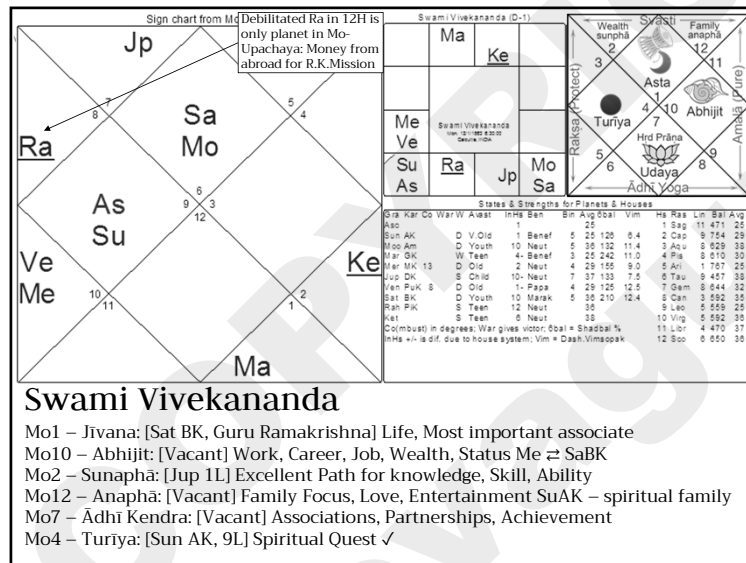
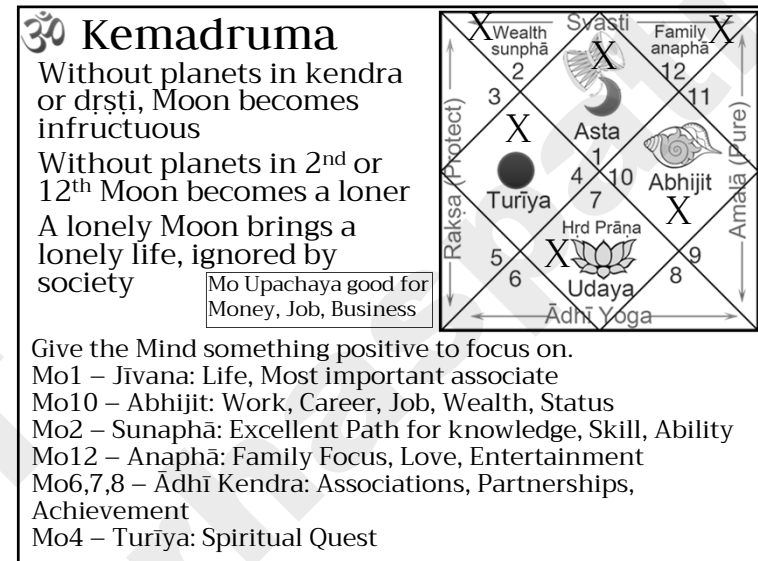
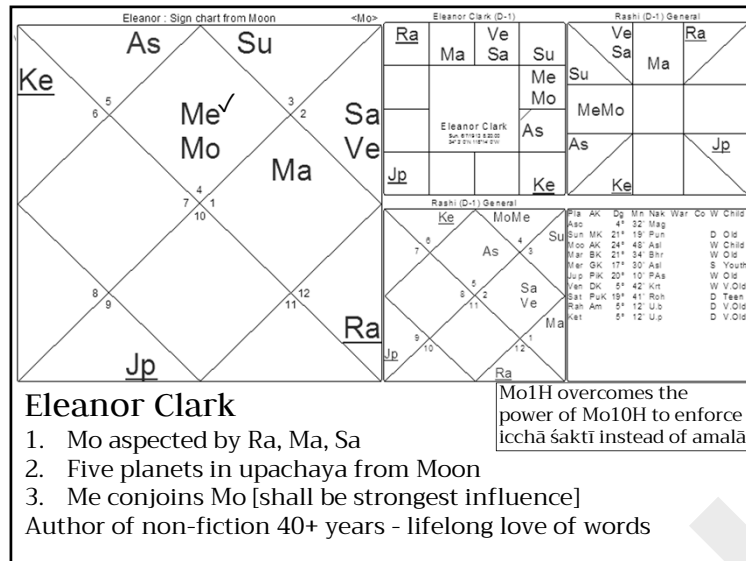
ॐ Icchā Śakti: Mind is King

Home Work


1. Planets conjoining Moon
2. Planets aspecting Moon
3. Sunaphā: Planets in Mo2H
4. Anaphā: Planets in Mo12H
5. Durudharā : Planets in both Mo2H and Mo12H



Rāja (Moon) can override Amalā and enforce Karma even if wealth/income is lesser
Chandra Upachaya Yoga, Adhi Yoga alter quantum and timing of success



ॐ परमेश्वर-गुरुवे नमः
om paramēṣṭhi-gurave namaḥ



Devaguru Bṛhaspati

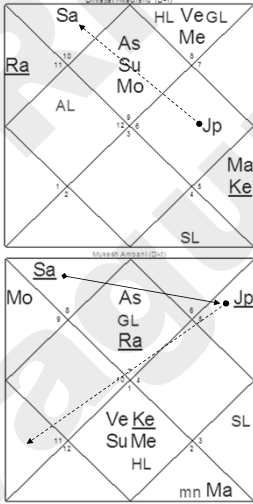
- ❖ Bṛhaspati Yoga
- ❖ Kāraka Bhāva Yogas
- ❖ Benediction (guru kripā)

ॐ **Guru Yoga**

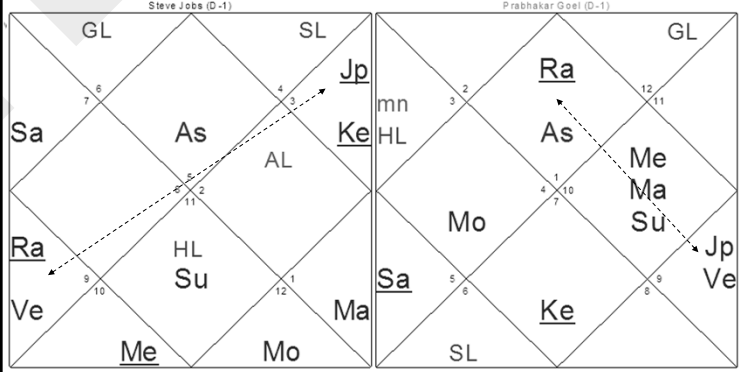
1. Jupiter is dhana kāraka and wherever it is placed brings benediction of intelligence
 - ✓ dhī (ākāśa) – buddhi (agni), śuddhi (jala), vṛddhi (vāyu) and siddhi (pṛthvi)
2. If Jupiter conjoins or aspects any graha, or a graha aspects Jupiter, its signification brings skill, success, income, wealth and honour
 - ✓ Sun – royal assignments
 - ✓ Moon – mind, melody, songs, social success, fame
 - ✓ Mars – strength, victory, courage, leadership
 - ✓ Mercury – speech, recitation of mantras like priest
 - ✓ Venus – eyes, like drawings, charts, astrologer
 - ✓ Saturn – servants, theft, oil, iron, gambling, shares
 - ✓ Rāhu – research, espionage, butcher
 - ✓ Ketu – mokṣa, meditation – paramparā yoga
3. Look at significations

ॐ **Saturn in Dhana Bhāva**

- ❖ Misnomer: Causes Poverty
- ❖ One website teaches “Sun's arch rival Saturn should not be in the 2nd house or aspect 2nd or associate with the 2nd lord from the lagna and the Moon.” ... causes poverty!
- ❖ Why wrong? First is the “reasoning” and second is its incomplete structure
- ❖ Both charts have Saturn in 2nd bhāva either aspected by or aspecting Jupiter in
 - A. Jup koṇa dr̥ṣṭi Sat [creates]
 - B. Sat upachaya dr̥ṣṭi Jup [inherit]
 Billionaire through Petroleum (Saturn rules oils)



Steve Jobs (D-1) Prabhakar Goel (D-1)



Computer Technology

Put TV box (Ve) with Electronic Ke or Tech Ra and bring a Jup association to make money from Computers ... how big depends on yogas but the graha should be happy to give (11H association)

ॐ Dhana Bhāva Upadeśa

- ❖ Planets in dhana bhāva give wealth from their significations
 - ✓ Planets aspecting 2nd house
 - ✓ Planets having any of four sambandha with 2nd bhava
 - ✓ Provided we have some association with dhana kāraka bṛhaspati
- ❖ If none in 2H, try Lagna and 3rd bhāva as well
- ❖ Check all dṛṣṭi carefully

(A) Bhoga 2H		Ma ^{2P}	
©	Ⓑ	Ma ^{4P}	
		Ma ^{3P}	
Ma ^{2P}	Ma ^{4P}	Ma ^{1P}	
Ma ^{3P}			
u ka ca kā Graha			
4	1	2	3
3	4	1	2
2	3	4	1
1	2	3	4
Pada Dṛṣṭi			
उ(u) – Upachaya			
क(ka) – Koṇa			
च(ca) – Chaturāśra			
का(kā) – Kāma			

ॐ Saturn - Gambling

- ❖ Saturn rules gambling of every kind, high risk ventures, stocks, shares etc.
- ❖ Natural 2H Sat = Sg-2HCp (bull), Cp-2HAq (bear)
- ❖ 10H, 2H ✕ from Saturn = danger due to gambling – check charakāraka also

Sa		HL Ve GL	
Ra	As	Su	Me
AL	Su	Mo	
			Jp
			Ma
			Ke
			SL

Sa		Ve	
As		Su	Mo
Ma		Me	Jp
Ra		Ke	

← Harshad Mehta Sa-10H: Su, Mo = lost everything, jail, life destroyed

→ Yudhiṣṭhira Mahārāja lost wife (Sa-2H Ve), kingdom (Sa-10H Ju+Ma) and was exiled (Sa-2H MoI-12H)

↗ Dhirubhai was fortunate

Mo		Ve	
As		Sa	
Ke		Su	Me
			Ra
			Ma
			Jp

ॐ Saturn More

Sat MKS also dṛṣṭi 10H
Su – professional stock

As		Ve	
Sa		Su	Me
Mo		Jp	Ma
Ra			

As Jp		Sa	
Su	Me	Ma	
Mo			
Ra			

Jp		As	
Ma		Sa	Su
Ra		Ve	

Ma		Su	
As		Me	Ve
Ra		Sa	Ke

Saturn rules muscles and gives beautiful body to exhibit ...

← Jayne Marie model for Playboy magazine became a stock broker after 42 (Sa conjoins Ke); sarpa yoga, lagneśa MKS shows hard life. See Sa2H gambles

Sa		As	
Mo		GL	Ra
		Ve	Ke
		Su	Me
		HL	
			SL
			Ma

ॐ

ॐ परमेश्वर-गुरुवे नमः
om paramēṣṭhi-gurave namaḥ



Guru Dṛṣṭi

- ❖ Guru dṛṣṭi is good-fortune
- ❖ Functional benefics or strong planets in guru dṛṣṭi give great fortune
- ❖ If Jup is retrograde, compare Ju1H vs. Ju7H - guru kripā flows from stronger

Rashi D1 General				Rashi D1 General			
Sa ★	MeVe	AL					
Ra	As Su Mo	Ra				SL	
	Jp	★	Dhirajlal Hirachand Ambani Wed. 28/12/1932 6:57:00 Chorvad, INDIA			Ke Ma	
	Ma Ke	Sa		Su MoAs	Me Ve		Jp

Dhirubhai Ambani
Look for planets in 5th, 2nd, 12th or 9th [strict order]
Ju5H -2L Sa (svakṣetra): all articles and professions of Saturn; King of petro products and refinery business; Reliance Group

Rashi D1 General				Rashi D1 General			
Jp		AL		Ra As	Jp		
Me	Ra As	Sa Mo					
Su	2	Sa	Mo			Me Su SL	
Ke	10						
Ve Ma ★		Ke	Ma Ve★				

Gautam Singhania
Look for planets in 5th, 2nd, 12th or 9th [order]
Ju5H -1L Ve (mūlatrikona): all articles and professions of Venus; king of garment manufacturing in Asia; Raymonds Group

Rashi D1 General				Rashi D1 General			
Ve Su Ke Ma	Sa Me★ As			Ra	Jp		
Mo		Jupiter Retrograde Compare Ju1H (Ge) vs. Ju					
	Jp	Andrew Carnegie Wed. 25/11/1835 6:00:00 Dunfermline, IL	SL				
	Ra	AL	Ve Su Ma Ke	★ Me As Sa			

Andrew Carnegie
Look for planets in 5th, 2nd, 12th or 9th [order]
Ju5H –yogakāraka Sa (exalted) + 9L Me digbala: all articles and professions of Sat, Mer; initial Railroad contracts (Me), Steel king of world;

Rashi D1 General				Rashi D1 General			
Ju	2	Sa Mo					
Me							
		L	Ju				
Sa Mo							

ॐ Kāraka Bhāva - I
❖ Dhana Kāraka Jupiter. Jupiter kāraka of ① 2H, 11H ② 5H, 9H
A. Count dhaneśa (2L) to Jupiter; If Jup is 2nd Lord (Sc, Aq) then count to Moon. If count is -
✓ Koṇa (5, 9) is best followed by kendra (1, 4, 7, 10)
✓ Duṣṭhāna is bad - foolish financial decisions
✓ Triṣaḍāya is evil as per Parāśara
B. Similarly examine Lords of 11H (income), 5H (trades) and 9H (fortune)
Wealth & Trades: 2L, 5L=Me: Me-Ju = 11
Income, 11L-Ju, Count to Mo: Ju-Mo = 9 ✓
Fortune 9L Sa: Ju-Sa = 9✓
Rider: If lagneśa is smashed everything flops

Rashi (D-1) General				Rashi (D-1) General			
<div> <div>11</div> <div>As</div> <div>9</div> <div>8</div> </div> <div> <div>12</div> <div>1</div> <div>10</div> <div>7</div> <div>4</div> </div> <div> <div>2</div> <div>3</div> </div>	<div> <div>11</div> <div>12</div> </div>	<div> <div>9</div> <div>8</div> </div>	<div> <div>1</div> <div>10</div> <div>7</div> <div>4</div> </div>	<div> <div>2</div> <div>3</div> </div>	<div> <div>11</div> <div>12</div> </div>	<div> <div>9</div> <div>8</div> </div>	<div> <div>1</div> <div>10</div> <div>7</div> <div>4</div> </div>

Astāṅgata

2L Sat↓, Ra kendra Jup; 11L MaC; 9L MerC; 5L VenC; dhana kāraṅga JupC [C = Combust]
 Lagneśa Saturn nīcabhaṅga fails ...all combust

Rashi D1 General				Rashi D1 General			
<div> <div>3</div> <div>2</div> </div> <div> <div>12</div> <div>11</div> </div> <div> <div>5</div> <div>6</div> </div>	<div> <div>3</div> <div>2</div> </div>	<div> <div>12</div> <div>11</div> </div>	<div> <div>1</div> <div>10</div> <div>7</div> </div>	<div> <div>5</div> <div>6</div> </div>	<div> <div>12</div> <div>11</div> </div>	<div> <div>1</div> <div>10</div> <div>7</div> </div>	<div> <div>5</div> <div>6</div> </div>

Speculative Investment Loss

11L Sa, Ra Count = 5, 9 ✓ Huge income, start-ups
 2L Ve Count = 1 ✓ Accumulates fortune
 9L Ju to Mo = 8 Fortune in Foreign Land
 5L Su Count = 12 Losses in items of Su, Ma, Me

Rashi D1 General				Rashi D1 General			
<div> <div>7</div> <div>6</div> </div> <div> <div>4</div> <div>3</div> </div> <div> <div>9</div> <div>10</div> </div>	<div> <div>7</div> <div>6</div> </div>	<div> <div>4</div> <div>3</div> </div>	<div> <div>5</div> <div>6</div> </div>	<div> <div>9</div> <div>10</div> </div>	<div> <div>7</div> <div>6</div> </div>	<div> <div>4</div> <div>3</div> </div>	<div> <div>5</div> <div>6</div> </div>



Investment Banker

2L, 11L Me MKS Pārijāta Yoga; Count = 2
 5L JuC Count to Moon = 10 ✓;
 9L Ma (Rucaka), Count to Jup = 2 ? Is "2" good or bad

Rashi D1 General				Rashi D1 General			
<div> <div>11</div> <div>10</div> </div> <div> <div>8</div> <div>7</div> </div> <div> <div>1</div> <div>2</div> </div>	<div> <div>11</div> <div>10</div> </div>	<div> <div>8</div> <div>7</div> </div>	<div> <div>9</div> <div>6</div> </div>	<div> <div>1</div> <div>2</div> </div>	<div> <div>8</div> <div>7</div> </div>	<div> <div>9</div> <div>6</div> </div>	<div> <div>1</div> <div>2</div> </div>

Dhirubhai Ambani

11L Ve Count = 11 ✓ Fabrics (Ve), Export (12H)
 2L Sa vāyu = 9 ✓ Accumulates Wealth
 9L Su to Ju = 10 Fortune from Gov. etc.
 5L Ma Count = 2 Fights (Ma) Stock battle and wins

Rashi D1 General				Rashi D1 General				
<div><div>Jp</div><div></div><div>5</div></div>		<div><div>Sa</div><div>3</div></div>		Su		<div><div>Me</div><div>Ra</div></div>	<div><div>Ve</div><div>Ma</div></div>	Sa
<div><div>As</div><div>2</div></div>		<div><div>Ma</div><div>Ve</div></div>						As
<div><div>Ke</div><div>7</div><div>4</div><div>1</div><div>10</div></div>		<div><div>Ra</div><div>Me</div></div>				Ahaan Vadera Thu, 8/4/2004 12:47:00 New Delhi, INDIA		<div><div>Jp</div><div></div></div>
<div><div>Mo</div><div>8</div><div>9</div></div>		<div><div>Su</div><div>11</div><div>12</div></div>				Mo	<div>Ke</div>	

Ahaan Vadera

JupR in 2H drṣṭi 3 pāpa Sa, Ma, Ra = viśeṣa dhana
+2L Su-9H⇌Ju (Lakṣmī Yoga);
+Jup not conjoined Moon

Rashi D1 General				Rashi D1 General			
<u>Jp</u> 7 8		<u>Ke</u> 5 4		Su		Me Sa Ve Ma	
As 9 12		6 3		Mo <u>Ra</u>			
Su 10 11		1 2				<u>Ke</u>	
Ra Mo		Sa Me Ve Ma				<u>Jp</u> As	


P.V.Narasimha Rao

JupR in 2H dr̥ṣṭi 3 pāpa Sa, Ma^{1P}, Ra = viśeṣa dhana
 × 2L Ve-8H + 8L Ma × + 1L Me ✓ + 5L Sa ↓ ×
 Viśeṣa dhana yoga broken, yet will earn well in foreign
 lands (8H)

Rashi D1 General				Rashi D1 General			
<u>Jp</u> Mo <div> <div>12</div> <div>1</div> </div> <div> <div>As</div> <div><u>Ra</u></div> </div> <div> <div>10</div> <div>9</div> </div>				Mo <u>Jp</u>			
		<div> <div>11</div> <div>2</div> <div>5</div> <div>8</div> </div>		<u>Ra</u> As			
<div> <div>3</div> <div>4</div> </div> <div> <div>Me</div> <div>Su</div> <div><u>Ve</u></div> <div><u>Ke</u></div> </div> <div> <div>7</div> <div>6</div> </div>		Ma Sa				Ma <u>Ve</u> <u>Ke</u> <u>Me</u> <u>Su</u>	
						Sa	

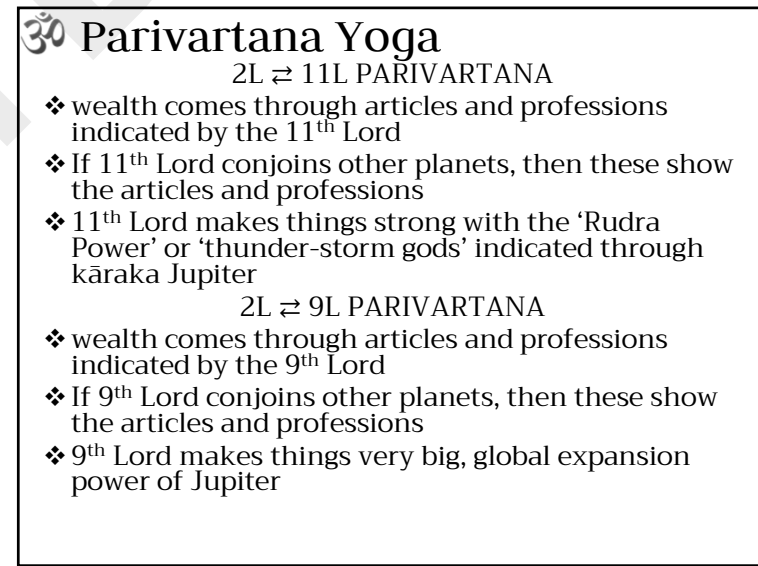
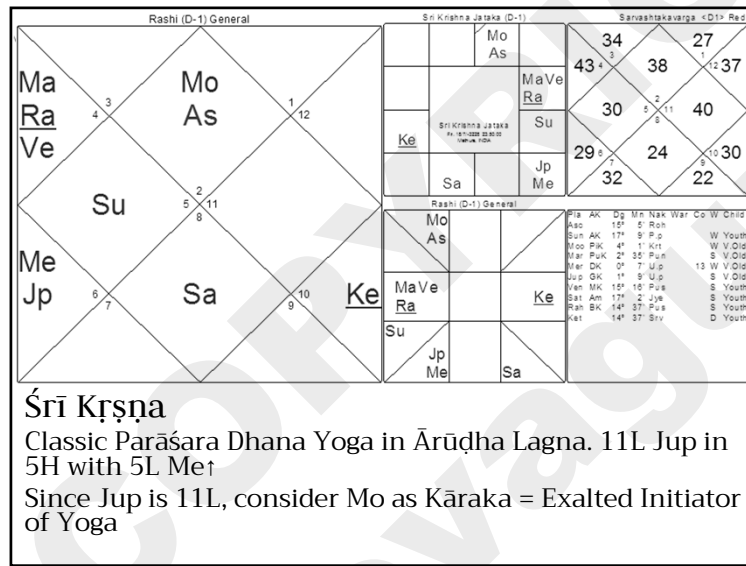
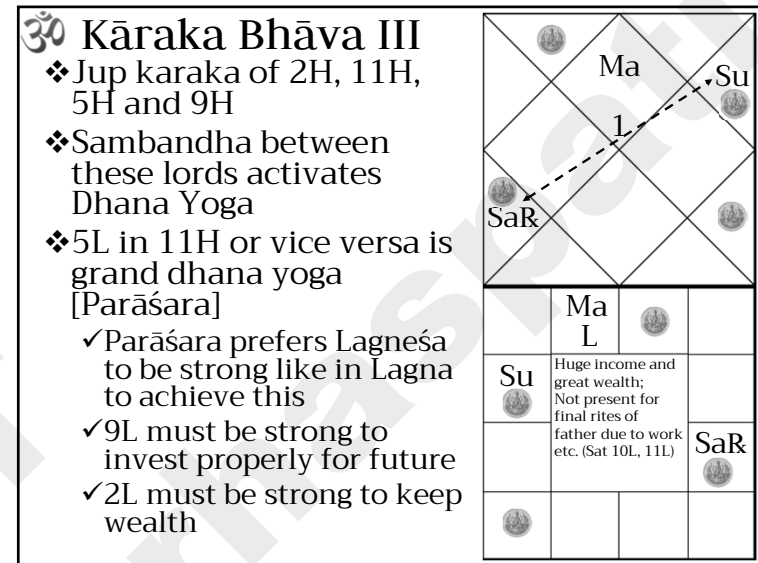
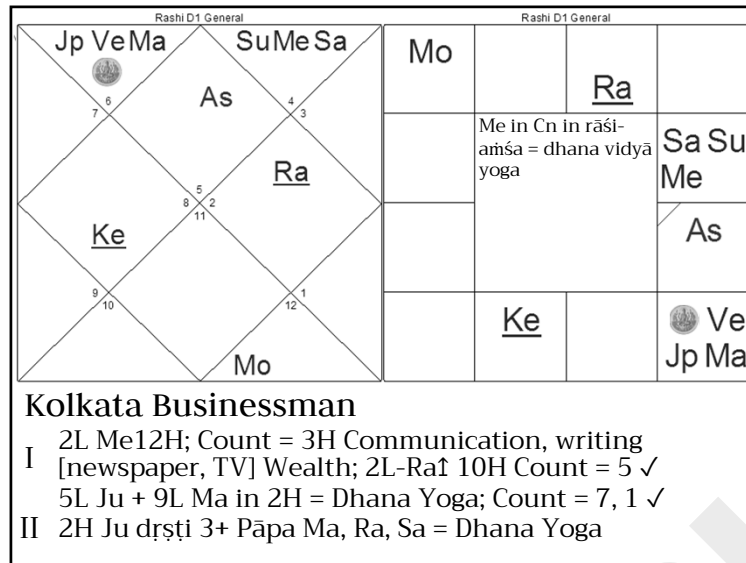
Gajakesari Yoga

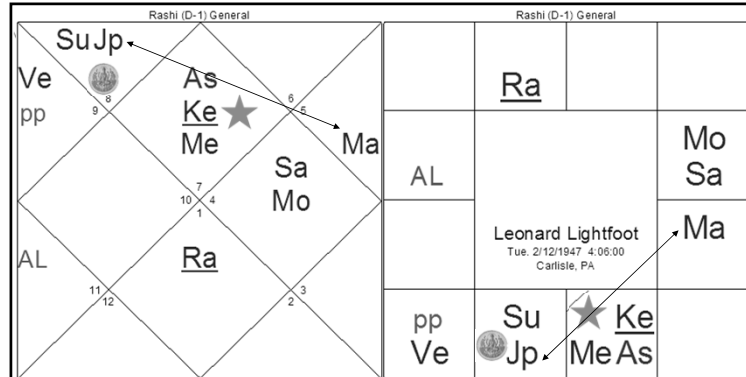
JupR in 2H dr̥ṣṭi 2 pāpa Sa, Ra = viśeṣa dhana
 ① × 2L Ju-2H + 6L Mo × ② 2L-Ke 7H + 7L-Su + 9L-Ve
 Viśeṣa dhana yoga partially broken by Moon (family,
 other expenses)

Rashi (D-1) General				Rashi (D-1) General			
<p><u>Ve Su Ke</u></p> <p>Ma</p> <p>pp</p> <p>8</p> <p>9</p> <p>AL</p> <p>7</p> <p>10</p> <p>1</p> <p>Mo</p> <p>11</p> <p>12</p> <p>Ra</p> <p><u>Jp</u></p> <p>6</p> <p>5</p> <p>Sa</p> <p>Me</p> <p>As</p> <p>3</p> <p>2</p>				<p><u>Ra</u></p> <p></p> <p><u>Jp</u></p>			
				<p>Mo</p> <p>Andrew Carnegie</p> <p>Wed. 25/11/1835 5:00:00</p> <p>Dunfermline, IL</p>			
		<p>AL</p> <p><u>Ve Su</u></p> <p>Ma <u>Ke</u></p>		<p>Me</p> <p>As Sa</p> <p>pp</p>			

Andrew Carnegie

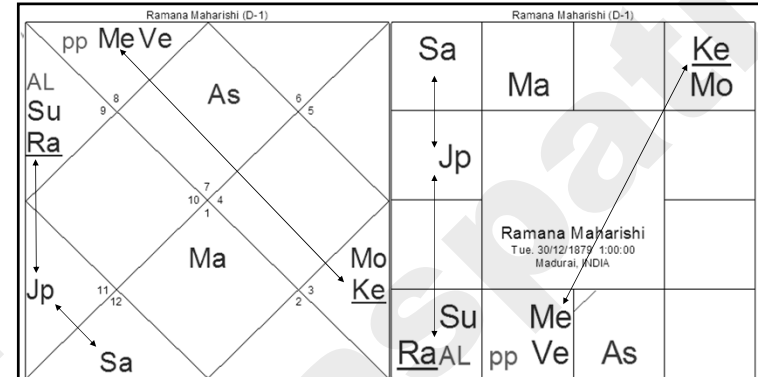
Andrew Carnegie		Apply both Kāraka Bhāva I + II
I	2L Ke, Ma 11L Su; Count = 8H Income, Wealth Foreign Land; Born in UK, Fortune in USA	
	5L Sat1 + 9L Mer digbala = Dhana Yoga; Count = 5 ✓	
II	9H Ju Kāraka Bhāva dr̥ṣṭi 2+ Pāpa Ma, Ra = Dhana Yoga	





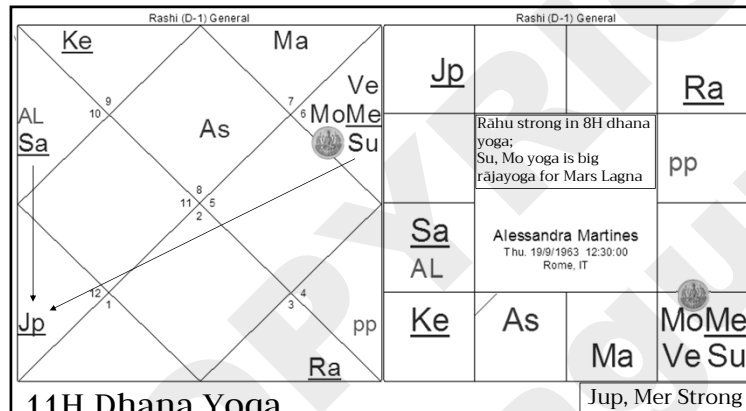
Acting vs. Music

Leonard is a very talented actor but never made it really big; Dhana Yogas (1) 2L Ma \approx 11L Su (2) Jup 2H + 2 malefics Su, dr̥ṣṭi Ma ... BUT Jup is Combust
 Śrīmantā Yoga 2L Ke in Lagna | +Me digbala; Dhana Yoga 2L Ke + 9L Me
 → Me gives acting



No Pāpa Dr̥ṣṭi

Jup in 5H – no malefic aspects at all; spiritual Jup not redirected to wealth
 2L Ma Śrīmantā Yoga dr̥ṣṭi Ra (kuja sthambana)
 5L Ra in eclipse yoga with Su; Ju \approx Sa dainya parivartana
 2L Ke \approx 9L Me (debility effect on fortune); ...renounced early



11H Dhana Yoga

9L Moon + 11L Me↑ (4 planet yoga)
 Jup (2L+5L) in 5H aspects (dr̥ṣṭi 2 malefics)
 Top Actor and Dancer (TV movie 1988-2014)

