



Golden Kundli

ASTROLOGICAL & VEDIC GUIDANCE

PERSONAL GRANTH



Personal Panchang Granth

Fictional complete report example

Anaya (fictional)

Prepared 15 October 2026

Language: English



Read this sample first

FICTIONAL LAYOUT SAMPLE.

Names, birth details, chart positions, scores, and dates below are invented for display testing. They are not an independently calculated personal report or a prediction.

Your results - the short version

This local calendar reading is for 2026-10-15 in Toronto (fictional), America/Toronto. Tithi is a lunar-day division; Nakshatra is a Moon-position division. The factor changes and Hora intervals below



apply to the stated place and time zone.

SUNRISE AND SUNSET FOR THIS PLACE

Sunrise and sunset for this place: 07:00:38 and 18:00:00.

TITHI

Tithi: Fictional tithi; returned ending time 17:00.

NAKSHATRA

Nakshatra: Fictional nakshatra; returned ending time 17:00.

YOGA

Yoga: Fictional yog; returned ending time 17:00.



KARANA

Karana: Fictional karan;
returned ending time 17:00.

Where to look next

CALCULATED

For 2026-10-15 in Toronto
(fictional), America/Toronto, the
Tithi (lunar-day division) is
Fictional tithi and its saved end
label is 17:00.

TRADITIONAL READING

This local result is not a universal
festival ruling.

EXAMPLE

An illustrative relative elsewhere
checks their own sunrise and
calendar.



YOUR NEXT CHECK

Confirm place, time zone and observance rule before scheduling.

Find the full evidence: The factors are evaluated at the saved reference instant

2026-10-15T12:00:00Z. Read the local-time explanation and all 24 dated Hora intervals. These factors do not automatically decide every regional festival date or a personal ceremony Muhurat.



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CHAPTER 01



Your sacred-day reference

Date: 2026-10-15, Thursday.

Location: Toronto (fictional). Time zone: America/Toronto. Sunrise: 07:00:38; sunset: 18:00:00.

Source: the saved calculation source. Factors evaluated at: 15 Oct 2026, 08:00:00 GMT-04:00.

These are location-specific calculation results. A date observed in India is not automatically the same local observance date abroad. The weekday and four named factors



form this local Panchang snapshot. Their labels alone do not settle a festival date for every regional tradition.

- ◆ Tithi: Fictional tithi; returned ending time 17:00.
- ◆ Nakshatra: Fictional nakshatra; returned ending time 17:00.
- ◆ Yoga: Fictional yog; returned ending time 17:00.
- ◆ Karana: Fictional karan; returned ending time 17:00.

In this chapter

Tithi: Fictional tithi

Nakshatra: Fictional nakshatra



Yoga: Fictional yog

Karana: Fictional karan

**Read the transition times
correctly**

**The Hora convention actually
used**

The local day at a glance

Your local Hora timetable

Your calculated Hora windows

**Agreeing on an observance
across countries**



| Tithi: Fictional tithi

Calculated result: Fictional tithi; returned ending time 17:00, America/Toronto. Reference date: 2026-10-15.

Tithi is a lunar-day division based on the relative angular separation of the Sun and Moon. It is not the same as a midnight-to-midnight civil date.

| Nakshatra: Fictional nakshatra

Calculated result: Fictional nakshatra; returned ending time 17:00, America/Toronto. Reference date: 2026-10-15.



Nakshatra identifies the Moon's position within the declared sidereal lunar-mansion division. The day's nakshatra is not necessarily your natal nakshatra.

| **Yoga: Fictional yog**

Calculated result: Fictional yog; returned ending time 17:00, America/Toronto. Reference date: 2026-10-15.

Yoga is a traditional Panchang factor derived from a declared Sun-Moon angular rule. It is not an assessment of your health or personal yoga practice.



Karana: Fictional karan

Calculated result: Fictional karan; returned ending time 17:00, America/Toronto. Reference date: 2026-10-15.

Karana is a half-tithi division. Its name and ending time belong to the selected day and place; they are not a personal outcome prediction.

Read the transition times correctly

“Next day” means the following local calendar date, not an extra-long clock hour. A transition can occur after civil midnight.



The factor at sunrise can differ from the factor later that day. Confirm which sunrise, regional rule and tradition your family or temple uses before choosing an observance date.

These factors do not overrule practical availability, safety, deadlines or the informed preferences of the people involved.

The Hora convention actually used

Golden Kundli calculated these 24 fixed elapsed 60-minute intervals locally from the saved sunrise. This is calculated from sunrise, not a separately saved Hora

sequence. The weekday sets the first ruler, followed by the declared seven-ruler cycle. This fixed-hour variant is not twelve divisions of actual daylight and twelve of actual night. The final boundary is 24 elapsed hours after the saved sunrise, NOT a calculated next sunrise. On a clock-change day, a local hour can repeat or be skipped; each printed interval includes its date and UTC offset. Method: 24 fixed elapsed hours from the saved sunrise.

This organises an optional traditional timing preference; it does not determine which appointment will succeed.

The local day at a glance

This guide belongs to Toronto (fictional), America/Toronto, on 2026-10-15. The sunrise and sunset labels are returned for that place. The dated Hora boundaries below come from the saved 24-window sequence. They help you see when a printed time belongs to the following local date; they do not recalculate the Panchang for another city.

- ◆ First returned Hora boundary:
15 Oct 2026, 07:00:38
GMT-04:00. Returned sunrise
clock: 07:00:38.



- ◆ Factor evaluation: 15 Oct 2026, 08:00:00 GMT-04:00; the four factor names above apply at this saved instant.
- ◆ Sunset returned for the selected local date: 2026-10-15 18:00:00, America/Toronto. This clock is not silently aligned with a fixed-hour Hora boundary.
- ◆ First supplied Hora beginning on the following local date: Venus, 16 Oct 2026, 00:00:38 GMT-04:00.
- ◆ End of supplied Hora coverage: 16 Oct 2026, 07:00:38 GMT-04:00. This is not assumed to be the next sunrise unless the saved convention and



saved calculation explicitly say so.

Your local Hora timetable

Read the 24 saved time windows in local-date order. Each row shows its traditional ruler and exact start and end times, with the difference from GMT beside each time. If a window ends after midnight, the following date is printed. A highlighted row, if any, contains the date and time used for this report. It is not a recommendation and stays the same when you reopen the report. Each saved window lasts one elapsed hour.



All 24 saved Hora windows

Local date groups in America/Toronto. The 24 one-hour windows start at the saved sunrise. The numbered overview matches the detailed rows; its colours are not ratings. A window starts at its printed start time and stops just before its printed end time. Highlight = the saved evaluation time, not a prediction.



The saved 24-window cycle

Numbers match the 24 timetable rows below. They are not favourable or unfavourable ratings.

Saved evaluation: row 1.

01 HERE	02	03	04	05	06
07	08	09	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24

Window / ruler	Local start to end
----------------	--------------------

15 Oct 2026

1. Jupiter (saved evaluation)	07:00:38 GMT-04:00 to 08:00:38 GMT-04:00
----------------------------------	--

2. Mars	08:00:38 GMT-04:00 to 09:00:38 GMT-04:00
---------	--



**Window /
ruler**

Local start to end

15 Oct 2026 (continued)

3. Sun

09:00:38 GMT-04:00
to 10:00:38
GMT-04:00

4. Venus

10:00:38 GMT-04:00
to 11:00:38
GMT-04:00

5. Mercury

11:00:38 GMT-04:00
to 12:00:38
GMT-04:00

6. Moon

12:00:38 GMT-04:00
to 13:00:38
GMT-04:00



Window / ruler	Local start to end
----------------	--------------------

15 Oct 2026 (continued)

7. Saturn	13:00:38 GMT-04:00 to 14:00:38 GMT-04:00
-----------	--

8. Jupiter	14:00:38 GMT-04:00 to 15:00:38 GMT-04:00
------------	--

9. Mars	15:00:38 GMT-04:00 to 16:00:38 GMT-04:00
---------	--

10. Sun	16:00:38 GMT-04:00 to 17:00:38 GMT-04:00
---------	--



Window / ruler	Local start to end
----------------	--------------------

15 Oct 2026 (continued)

11. Venus	17:00:38 GMT-04:00 to 18:00:38 GMT-04:00
-----------	--

12. Mercury	18:00:38 GMT-04:00 to 19:00:38 GMT-04:00
-------------	--

13. Moon	19:00:38 GMT-04:00 to 20:00:38 GMT-04:00
----------	--

14. Saturn	20:00:38 GMT-04:00 to 21:00:38 GMT-04:00
------------	--



Window / ruler	Local start to end
----------------	--------------------

15 Oct 2026 (continued)

15. Jupiter	21:00:38 GMT-04:00 to 22:00:38 GMT-04:00
-------------	--

16. Mars	22:00:38 GMT-04:00 to 23:00:38 GMT-04:00
----------	--

17. Sun	23:00:38 GMT-04:00 to 16 Oct 2026 00:00:38 GMT-04:00
---------	--

16 Oct 2026

18. Venus	00:00:38 GMT-04:00 to 01:00:38 GMT-04:00
-----------	--



Window / ruler	Local start to end
----------------	--------------------

16 Oct 2026 (continued)

19. Mercury	01:00:38 GMT-04:00 to 02:00:38 GMT-04:00
----------------	--

20. Moon	02:00:38 GMT-04:00 to 03:00:38 GMT-04:00
----------	--

21. Saturn	03:00:38 GMT-04:00 to 04:00:38 GMT-04:00
------------	--

22. Jupiter	04:00:38 GMT-04:00 to 05:00:38 GMT-04:00
-------------	--



Window / ruler	Local start to end
----------------	--------------------

16 Oct 2026 (continued)

23. Mars	05:00:38 GMT-04:00 to 06:00:38 GMT-04:00
----------	--

24. Sun	06:00:38 GMT-04:00 to 07:00:38 GMT-04:00
---------	--

Your calculated Hora windows

The timetable immediately above is the complete, dated 24-window reference; each row has its ruler and exact saved boundary. The boundary checks below help you read that timetable for Toronto



(fictional). A ruler is a traditional timing label, not a recommendation or an outcome forecast.

- ◆ First returned window: Jupiter, 15 Oct 2026, 07:00:38 GMT-04:00 to 15 Oct 2026, 08:00:38 GMT-04:00.
- ◆ At the saved factor-evaluation instant: Jupiter, 15 Oct 2026, 07:00:38 GMT-04:00 to 15 Oct 2026, 08:00:38 GMT-04:00.
- ◆ Final returned boundary: 16 Oct 2026, 07:00:38 GMT-04:00. Do not treat it as next sunrise unless the declared method supplies that result.



Agreeing on an observance across countries

Ask each family member which city and tradition they are using. Share the selected date, the IANA time zone, the relevant factor and its transition time-not merely a screenshot saying “today”. If your temple gives a different date, ask which sunrise or regional rule it applies.

Different observance rules are not automatically calculation errors. A transparent calendar should state the rule and location rather than claim that one date fits every Indian family around the world.



CHAPTER 02



Share a time with family in India

The same instant can have different clock times and dates in two countries. Below, the first saved Hora boundary is displayed for the selected city and India. These are conversions of one instant at the declared precision, not separate festival or sunrise calculations for India.

- ◆ America/Toronto: 15 October 2026 at 07:00:38 GMT-04:00.



- ◆ Asia/Kolkata: 15 October 2026 at 16:30:38 GMT+05:30.

In this chapter

What to include when sharing this day

What to include when sharing this day

Share 2026-10-15, Toronto (fictional), America/Toronto, the factor, its ending time and the observance rule you use.

The India clock conversion above is the same instant, not India's sunrise or Panchang. Someone in another city needs a local calculation.



CHAPTER 03



Which saved Hora contains the evaluation?

The factors were evaluated at 15 Oct 2026, 08:00:00 GMT-04:00. That instant lies in the Jupiter interval: 15 Oct 2026, 07:00:38 GMT-04:00 to 15 Oct 2026, 08:00:38 GMT-04:00.

Intervals use a start-inclusive, end-exclusive rule. At an exact shared boundary, the new interval applies. This saved answer is not a live clock: if you reopen the report tomorrow, it



still describes its saved date and evaluation.

A Hora ruler is a traditional label, not a guarantee for a task. Use the timetable as an optional preference only after availability, safety and actual deadlines have been settled.

In this chapter

Factor endings - selected city and India

Factor endings - selected city and India

These rows convert only a safely dated ending instant. They do not calculate a second Panchang for



India. The selected location remains Toronto (fictional); a relative in India may have a different sunrise or observance rule.

An ending clock earlier than the evaluation is not automatically tomorrow. A missing day marker is a data ambiguity to resolve, not permission to add a day.

- ◆ Tithi / Fictional tithi: 15 Oct 2026, 17:00 GMT-04:00 (America/Toronto) = 16 Oct 2026, 02:30 GMT+05:30 (Asia/Kolkata).



- ◆ Nakshatra / Fictional nakshatra: 15 Oct 2026, 17:00 GMT-04:00 (America/Toronto) = 16 Oct 2026, 02:30 GMT+05:30 (Asia/Kolkata).
- ◆ Yoga / Fictional yog: 15 Oct 2026, 17:00 GMT-04:00 (America/Toronto) = 16 Oct 2026, 02:30 GMT+05:30 (Asia/Kolkata).
- ◆ Karana / Fictional karan: 15 Oct 2026, 17:00 GMT-04:00 (America/Toronto) = 16 Oct 2026, 02:30 GMT+05:30 (Asia/Kolkata).



CHAPTER 04



Read this local day in chronological order

This edition concerns 2026-10-15 in Toronto (fictional), America/Toronto. The factors are evaluated at 15 Oct 2026, 08:00:00 GMT-04:00. Their names at that evaluation instant are not a claim that the same factors apply from midnight until midnight.

Of the four saved factor endings, 4 can be safely placed after the saved evaluation from the



returned day marker and timezone information. The earliest safely resolved ending is Karana / Fictional karan, 15 Oct 2026, 17:00 GMT-04:00.

A gap in this sequence does not mean no change occurs. It means a clock-only ending could not be placed safely without guessing a date or a repeated clock hour. The next factor's name is not supplied here, so the report does not invent the value that follows an ending.

To use this practically, choose the task or observance first and identify the actual location and tradition it needs. Then ask whether a factor boundary



matters to that tradition. A family member's event in India is not automatically governed by a local clock conversion of this city's factor.

- ◆ 1. Karana: Fictional karan ends 15 Oct 2026, 17:00 GMT-04:00. Same instant in India: 16 Oct 2026, 02:30 GMT+05:30.
- ◆ 2. Nakshatra: Fictional nakshatra ends 15 Oct 2026, 17:00 GMT-04:00. Same instant in India: 16 Oct 2026, 02:30 GMT+05:30.
- ◆ 3. Tithi: Fictional tithi ends 15 Oct 2026, 17:00 GMT-04:00. Same instant in India: 16 Oct 2026, 02:30 GMT+05:30.



- ◆ 4. Yoga: Fictional yog ends 15 Oct 2026, 17:00 GMT-04:00.
Same instant in India: 16 Oct 2026, 02:30 GMT+05:30.

In this chapter

The timetable coverage is not a midnight-to-midnight day

How far apart are the resolved factor endings?

The timetable coverage is not a midnight-to-midnight day

The supplied Hora coverage starts 15 Oct 2026, 07:00:38 GMT-04:00 and ends 16 Oct



2026, 07:00:38 GMT-04:00. It contains 24 back-to-back time windows. Golden Kundli measured each one-hour window from the saved sunrise. 1 window crosses into the next local date. A midnight inside the sequence does not reset the ruler cycle.

At an exact shared boundary, the newly starting interval applies. The previous interval does not include that instant. This avoids telling two people that different rulers apply to the same boundary instant merely because one reads an ending row and the other reads the next starting row.

The first returned boundary retains its supplied timestamp



precision. It must not be given invented seconds. Its final end boundary marks the end of the supplied Hora sequence, not proof of the next day's actual sunrise. Fixed elapsed-hour and daylight-twelfths methods describe different timetables.

For an appointment outside the saved coverage, obtain a timetable for the appropriate day rather than repeating yesterday's first row. For a task inside coverage, first follow actual availability and deadlines. This is an optional traditional timing reference, not a claim that an outcome changes at a printed boundary.

- ◆ Sun: 15 Oct 2026, 23:00:38 GMT-04:00 to 16 Oct 2026, 00:00:38 GMT-04:00 crosses a civil-date boundary.

How far apart are the resolved factor endings?

The intervals below measure elapsed time between consecutive safely dated factor endings. They do not measure the duration of a complete Tithi, Nakshatra, Yoga or Karana; the starting instants of those complete factors are not supplied in this snapshot.

Two factors can end close together because they use



different angular rules. That is not automatically a calculation error or a particularly favourable moment. Their sequence helps explain why a Panchang checked at one time can show different labels from one checked later on the same civil date.

The calculation subtracts explicit dated instants on the UTC timeline, then displays the ending clocks in your chosen city's zone. Where either returned ending clock has minute precision, the interval is described in approximate whole minutes rather than invented seconds. When both clocks include seconds, the interval follows those returned seconds. This is



different from the printed civil-date counts used in Dasha explanations.

An unresolved factor is omitted from this comparison, not shifted to a date that would make the sequence look complete. When discussing an apparent discrepancy with a temple or family member, include both the evaluation time and the factor-ending precision.

- ◆ Karana ending to Nakshatra ending: less than 1 minute elapsed by the returned clocks (at least one ending clock is minute-only).



- ◆ Nakshatra ending to Tithi ending: less than 1 minute elapsed by the returned clocks (at least one ending clock is minute-only).
- ◆ Tithi ending to Yoga ending: less than 1 minute elapsed by the returned clocks (at least one ending clock is minute-only).



CHAPTER 05



Your saved details and report notes

Your question and saved inputs, reading guide and calculation references are collected here so the result stays easy to find. Keep this record when comparing a later edition or asking for an input correction.

In this chapter

Your question, in your own words



Timing details used - Anaya (fictional)

How to read this report

A decision you can explain

What this report does not claim

Calculation method and limits

Your question, in your own words

Prepared for Anaya (fictional).

No additional question was entered. The calculation inputs are listed separately.



Keep this question in view as you read the calculated result and decide what to check in daily life.

Timing details used - Anaya (fictional)

This is a local day-and-place guide, not a natal birth-chart report. Birth date, birth time and birthplace are not required for these local timings. No missing-birth-detail warning is added to this guide.

- ◆ Requested date: 2026-10-15
- ◆ Calculation city: Toronto;
country: Canada



- ◆ Local time zone:
America/Toronto. Report
language: English.

How to read this report

Start with the calculation summary, then the sections relevant to your question.

“Calculated” means a reproducible result from the named method. “Traditional” describes a cultural interpretation, not an established prediction. “Practical” means an optional step you can assess in ordinary life.



A result can be arithmetically correct without proving a claim about the future. A missing calculation is not an unfavourable result. No section asks you to buy a remedy to avoid harm.

A decision you can explain

Choose one fact to confirm next. Write down who can answer it and when you will review the answer. Take a small, reversible step before making a lasting commitment.

The next fact I will confirm:



The person or source I will ask:

My date to review the answer:

What this report does not claim

Astrology and numerology are offered here as cultural and reflective systems. Their interpretations do not establish that a relationship will succeed, a name will create wealth, an illness will occur, or a date will guarantee success. A favourable factor is not permission to ignore evidence. An unfavourable factor is not a reason for fear, stigma or discrimination.



Use qualified medical, legal, financial or counselling support where the decision calls for it. You remain free to disagree with an interpretation and to stop reading.

Calculation method and limits

Four saved factors, local sunrise and sunset, and dated Hora intervals are explained for the selected date and city. Time conversions use the stated time zone and precision. Traditional themes and practical suggestions are editorial explanations. Missing or unconfirmed calculations are withheld; a



printed result does not establish predictive accuracy.

About this public example

FICTIONAL LAYOUT SAMPLE.

Names, birth details, chart positions, scores, and dates below are invented for display testing. They are not an independently calculated personal report or a prediction.



CHAPTER 06



Your report, in everyday words

This guide covers 2026-10-15 in Toronto (fictional) (America/Toronto). Saved sunrise is 07:00:38; sunset is 18:00:00.

At the stated evaluation instant, Tithi is Fictional tithi, ending at 17:00; Nakshatra is Fictional nakshatra. Tithi is a lunar-day division; Nakshatra is a Moon-position division. Both belong to this local result.



In this chapter

What those words mean

How the findings fit together

An everyday example

A useful next step and the limits



What those words mean

A phone's date changes at midnight, but a Panchang factor may change at another time. One date can therefore hold two labels.

The earlier table gives the evaluation instant and transitions. A Hora is one of this report's 24 local intervals, not a guarantee that a plan will succeed.



How the findings fit together

Read each factor with its ending clock and time zone. Read a Hora with its full local date, not only the hour. This city's sunrise does not apply to another city.

A family or temple may follow a regional observance rule not settled here; keep the saved location and timing together.



An everyday example

Illustration, not a ruling for your family: relatives in two time zones discuss a festival. One reads this Tithi clock; the other checks a local calendar.

They confirm the place and tradition before booking travel. This report cannot decide one universal observance date.

A useful next step and the limits

Before sharing a timing, note 2026-10-15, Toronto (fictional) and America/Toronto. For an appointment, use the real deadline and safety needs first.

Check local observance rules with the people who follow them.

"Hora" means a saved local interval, not a personal fate reading.



Save your own report

Your own purchased report appears in My Granths. This public example contains no personal reading or purchase entitlement.

Fictional public example. Not a personal prediction.