

# WEALTHY, HEALTHY & SATISFACTORY LIFE

By Vinod Gaur

Dedicated to all Students

# How to become wealthy by living healthy and satisfactory life

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# WEALTHY, HEALTHY & SATISFACTORY LIFE

<b>Chapter 1: How to become wealthy.....</b>	<b>4</b>
Kind of works.....	4
Fundamentals of making money.....	4
Understand the demand and supply.....	4
Conclusion.....	4
Understand the works in Rural & Urban.....	5
Supply Chain of Products.....	5
Sales & Negotiation.....	6
Marketing.....	6
Business Plans.....	7
Essential Financial Literacy.....	8
Banking & Investments:.....	8
Depreciation of Value:.....	8
Understand global economics:.....	8
Research & Development (R&D).....	8
Read Books:.....	8
Explore the New:.....	8
Networking.....	8
GDP products and services.....	9
Sector-wise Contribution to India's GDP.....	9
Education.....	9
<b>Chapter 2: How to become Healthy.....</b>	<b>10</b>
Healthy: The True Wealth.....	10
Daily Routine:.....	10
<b>Chapter 3: Satisfactory Life: A Deeper Fulfillment.....</b>	<b>12</b>
Fight for your rights and what you deserve.....	12
Know Your Political System:.....	12
Cognizable and Non cognizable offence.....	13
♦ Cognizable Offence.....	13
♦ Non-Cognizable Offence.....	13
Complaining ways:.....	14
CM Helpline.....	14
Portal.....	14
RTI.....	14
Jaan Sabha.....	14
Respect the profession of others.....	14
Build/join Community of high class people.....	14
Keep learning new thing.....	14

## Chapter 1: How to become wealthy

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To become truly wealthy, every one must develop a strong understanding of how the world operates financially and economically. How money can come to you. Knowledge is power—and in this case, it's also wealth.

### Kind of works

There are 2 kind of work - Job or Business

**Job** - It has fixed income. Good if you want to enjoy your life without much worry or risk.

**Business** - Your salary is how much you sell. So there is no bar of salary. It can make you rich.

But it requires a lot of effort, IQ, and common sense to identify the demand of the market. You have to continuously meet the expectation of the customer (Serve the customer very well). Over time, you have to evolve and introduce a new product/service and leave the non demand product/service.

### Fundamentals of making money

Understand the demand and supply.

- Case 1: High Demand - If the demand is high and all the supplier are not able to fulfil
  - then this is a market gap and someone can also start selling that product
  - Product price can equal or high
- Case 2: Medium Demand - If the demands are getting met by suppliers
  - still you want to sell the same product
    - then either you have to sell better quality (better product, better service) or at a lower price (better offers).
    - Here competition comes. You have steal the market of others
  - Look for another product whose supply is not sufficient
- Case 3: Low Demand - If the demand is less and suppliers are high
  - Then there would be very less profit margin because everyone would want to sell at a lower price.
  - Also loss is possible because all suppliers will not be able to sell all stock and if there is expiry of product then it can give huge loss

### Conclusion

- We should sell product/service whose demand is high or medium
- Our sales should be high.

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- Real Example- Farmers have less production and also product is perishable. That's why they have less income
  - Solutions - Probably they have less land that's why production is less
    - They can grow some other grain whose demand is high
    - They can store grains and sell when demand comes. If in a year there are no chances of high demand then you will not be able to make more income
    - They can create some product using grain and sell the product
    - They can do something else on land whose demand is high
- 
- Story - Initially everyone was producing food from agriculture and selling each other. Over time people realized more needs of people like gas, vehicles, medicine etc and started developing. This is how urban development happened. If you have to live in urban, you have to develop some product or give service or do job

## Understand the works in Rural & Urban

### Rural works

- In Rural, men work in farm and women work with animal husbandry
- It's very important that everyone should have at least one skill to earn money
- So in rural, production done by men and women are the need of all people (rural and urban people)

### Urban works

- In Urban, men do job or business but not all women do work.
- Also not all women are skilled enough to make income. That's a big problem.
- If you have moved to an urban city then you should know at least one skill which can help you in making an income.
- Life has no guarantee. So a woman can not be dependent on a partner/family. She has to be self-sufficient

## Supply Chain of Products

It's very important to understand the supply chain of all products and also what is the profit margin

- From raw materials to the consumer—know the journey.
- For example - Branded product like Lays
  - They have limited manufacturing units like in Uttarakhand or Kerala
  - For distribution they provide distributorship for all major cities. Distributor receives product from manufacturer
  - Wholesaler receives products from distributor
  - Wholesaler sales person gives it to retailers.
  - Sometimes distributor directly supplies to retailers like Amul milk

## Sales & Negotiation

- Learn the art of presenting, promoting, and selling products or services.
- Dress well, talk well, groom well, body language, listen customer
- Objection handling
  - why buy your product when we have already have other competitor products
  - Why price is high or low of your product
  - Why should customer buy and what problem it will solve
- Create trust with customers/clients. No cheating.
- Understand customer psychology, buyer behaviour, pain points, decision making triggers
- Value-based Selling - Focusing on how the product/service solves a problem of customer/client rather than just listing features.
- The Art of Negotiation - Understanding different negotiation styles (win-win, competitive, collaborative, compromise)
- Know all possible alternatives like discounts, offers or gifts etc that can be given to crack the sale deal
- Handling Tough Negotiations - Managing aggressive, indecisive, or silent negotiations
- Live role playing & Simulations
  - Mock sales calls & Pitches - Practise different sales scenarios with live feedback
  - Negotiation Simulations - Handling Objections, close deals, and making offers in real time scenarios
  - Customer Objection Role-Plays - Simulating difficult customer interactions and finding solutions
  - Team-Based Exercises - Practicing negotiation and sales in groups for better retention

## Marketing

- This is to make your product/service aware of the targeted audience. Once the audience know then they will approach for product/service
- Target Audience - it is very important for marketing. All social media platforms provide a facility to select an audience with below options. Also offline marketing can also be targeted at places like gym, running tracks etc by placing posters
- For example - Product: A fitness tracking smartwatch
  - Target Audience:
  - Demographics:
    - Age: 25–40
    - Gender: All
    - Location: Urban and suburban areas
    - Income Level: Middle to upper-middle class
  - Psychographics:

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- Health-conscious individuals
- Tech-savvy professionals
- People interested in fitness, running, or wellness
- Behavioral Traits:
  - Regular gym-goers or runners
  - Users of health apps like MyFitnessPal or Strava
  - People who like tracking progress and setting goals

## Business Plans

- Understand how to draft effective business plans, calculate profit and loss, and analyze market feasibility.
- Validate business plan using Business model canvas

## | BUSINESS MODEL CANVAS - ZARA

The Power MBA

<p>● <b>KEY PARTNERS</b></p> <p>8</p>	<p>● <b>KEY ACTIVITIES</b></p> <p>Design Manufacturing Retail process (point of sale &amp; 3rd party management) Distribution channels and logistics</p>	<p>● <b>VALUE PROPOSITIONS</b></p> <p>Fashionable clothes  Accessories  Great eCommerce experience  Flagship store experience  Fast-fashion</p>	<p>● <b>CUSTOMER RELATIONSHIPS</b></p> <p>Salesperson at store Brand through social media Sentimental attachment to clothing/ accessories</p> <p>● <b>CHANNELS</b></p> <p>Direct store  Online  Social media</p>	<p>● <b>CUSTOMER SEGMENTS</b></p> <p>Men  Women  Children</p> <p>1</p>
<p>● <b>COST</b></p> <p>9</p>			<p>● <b>REVENUE STREAMS</b></p> <p>Sales of clothing and accessories</p> <p>5</p>	

## Essential Financial Literacy

- It is very important to know how simple you can get some % of appreciation without much effort.

### Banking & Investments:

- Fixed Deposits (FD), Public Provident Fund (PPF), Compound Interest, Mutual Funds, LIC policies, Property/Land investment.

### Depreciation of Value:

- Know how assets/money lose value over time. The average depreciation is 6%. So if your income is not growing more than 6% then you are at a loss.

### Understand global economics:

- such as Rupee vs. Dollar comparison. In India, mostly all service based companies are making money because of this difference.

## Research & Development (R&D)

- Innovation is the seed of progress. It can help you to invent a product/service which can meet the needs of people which are in high demand.

### Read Books:

- Broaden your perspective.
  - Related to business, technology, R&D, supply chain, GDP etc.
  - Remember you have to develop a product/service in urban, to make money else you will be in a job forever. In job, you develop a product or provide service to others who have a product/service.

### Explore the New:

- Walk different routes, discover new eateries, break monotony.

### Networking

- Build connections by engaging with new people from diverse backgrounds.
- You can meet new people via joining NGOs, sports academies, gyms, clubs, yoga groups, bike/car riding groups, attending conferences etc.



## GDP products and services

- Gross Domestic production - Gross means total. Total sellable products/services
- India's Gross Domestic Product (GDP) is composed of three primary sectors: services, industry, and agriculture.
- One needs to have a good understanding of GDP. How does it's production affect us with in country and with foreign trade

## Sector-wise Contribution to India's GDP

### 1. Services Sector – 54.7%

- The largest contributor to India's GDP.
- Key industries include:
  - Information Technology (IT) and Business Process Outsourcing (BPO)
  - Finance and Insurance
  - Real Estate
  - Trade, Hotels, and Restaurants
  - Transport and Communication
- Services exports have grown significantly, reaching \$338 billion in 2023, and are projected to constitute 11% of GDP by 2030 .[Home](#)

### 2. Industry Sector – 27.6%

- Comprises manufacturing, construction, mining, and utilities.
- Manufacturing includes pharmaceuticals, chemicals, machinery, and textiles.
- Construction is a significant component, with pucca (permanent) construction accounting for 4.2% of GDP .[Ministry of Stats & Programme Impl.](#)

### 3. Agriculture and Allied Activities – 17.7%

- Encompasses crop production, livestock, forestry, and fishing. Despite a lower percentage contribution, agriculture remains vital for employment and rural livelihoods.

## Education

- It doesn't make you wealthy but it will make you well-mannered. You will respect others, their opinions, their living style and reason behind each and every action happening around you.
- It will also help in discovering something new or innovating.

## Chapter 2: How to become Healthy
















### Healthy: The True Wealth

- A wealthy person without health is still poor. Here are the basics every student should follow for a healthy body and mind:

#### Daily Routine:

- 6.00 AM - 6.15 AM - awake and get fresh
- 6.15 AM - 6.30 AM - Take some meal for morning energy
  - Banana
  - Tea biscuit
- 6.30 AM - 7.00 AM - rest so that food can be digested.
- 7.00 AM - 8.00 AM - Plan your exercises like surya namaskar, gym, running etc
- 8.00 AM - 9.00 AM - Heavy protein rich Breakfast
- 9.00 AM - 10.00 AM - Bath and ready for work/class
- 11 AM - 12 PM - one fruit
- 1 PM to 2 pm - lunch. After doing lunch take rest for 10 min and then walk slowly.
- 4 pm to 5 pm - tea/coffee/curd/ etc any small meal
- 6.30 PM - 7.30 PM - close work and do dinner
- 7.30 PM - 10 PM - free time
- 10 PM - Go to bed.

Diet Nutrition portion chart

Your Daily MyPlate				
<b>BREAKFAST</b>				
<b>SNACK</b>				
<b>LUNCH</b>				
<b>SNACK</b>				
<b>DINNER</b>				

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Some Other important points

1. Drink a lot of water 2 to 3 litres.
2. Sense your stomach and accordingly decide your meal.
3. Do shift in Daily routine when winter comes. Like all actions can be 1 hr late.

## Chapter 3: Satisfactory Life: A Deeper Fulfillment

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Money and health create the base, but true life satisfaction comes from understanding and contributing to the world around you.

For this you need a good culture and environment which supports you to contribute to the world.

1. You need very good basic facilities like Food, clothes, house, roads, air, greenery etc
2. You need good people who think the same to contribute or build something rather than fighting
3. Doing something new will always be risky. So government support is a must. As of now there are a lot of government policies but it's not getting available to the right people. Great things happen when some sort of support is available easily.

In India, as of now such an environment does not exist. So you have to do two things

1. Identify what work makes you happy and give sufficient earnings to live happily. Go for it.
2. Also be a part of the revolution to select the desired candidate in election which can bring good infrastructure or environment.

Below are some more thoughts

### Fight for your rights and what you deserve

#### Know Your Political System:

- It shapes your future—learn how it works. What is the role of Parshad, MLA, Sansad(MP), CM, PM, President. What service they should provide to you and in case you don't receive then where you can complain.
- **NOTA:** means 'None of the Above'. Vote for NOTA while giving a vote if you don't find a good and capable candidate.
  - Good/Capable candidate - means candidate who comes to area in a month. Provide a facility to raise complaints and solve them. Whom you can directly interact with.
  - Although giving NOTA and coming with more than 50% vote doesn't mean that re-election would happen but but party president will think twice that now people are not liking their candidate and they need someone who is capable and deserving.



## Cognizable and Non cognizable offence

- Here's a clear explanation of **Cognizable** and **Non-Cognizable Offences**, often used in the Indian legal system:

### ◆ Cognizable Offence

- **Definition:** A serious crime where the police **can register a case and arrest the accused without prior approval** from a magistrate.
  - **Examples:**
    - Murder
    - Rape
    - Kidnapping
    - Robbery
  - **Nature:** More severe; involves serious harm to individuals or society.
  - **Police Action:** Can take **immediate action**.
  - **Trial Court:** Usually tried in **Sessions Court**.
- 

### ◆ Non-Cognizable Offence

- **Definition:** A less serious crime where the police **cannot arrest or investigate** without the **permission of a magistrate**.
- **Examples:**
  - Public nuisance
  - Defamation
  - Simple hurt
  - Minor theft
- **Nature:** Less severe and usually doesn't involve immediate threat to life or property.
- **Police Action:** Requires **magistrate's approval** before investigation.
- **Trial Court:** Usually tried in **Magistrate's Court**.

## Complaining ways:

### CM Helpline

- Install **CM Helpline APP for MP** and make complaints or call on 181.
- Officers will say that this complain need separate proposal or a false statement that work is done, now the complaint can be closed. Record all those statements and don't listen to them. Just tell them complaint will be closed only when work is done.

### Portal

- Each city and state has a portal where you can find complaints or contact us page. Raise complaints there.
- Find email id's or officer or commissioners or CEO's or IAS and send your complaint directly.

### RTI

- If you want to get information related to the government then file an RTI. It charges Rs.10

### Jaan Sabha

- Every Week, IAS(Collector) do Jaan Sabha. There IAS listens to people(their complaints or problems) and tries to solve them.

## Respect the profession of others

- Whether the profession of others is low income or high income, respect it.
- Don't make judgments like small work, cheap work, high class work etc.
- Develop acceptance for others' nature.

## Build/join Community of high class people

- Join the communities of people who have great thinking around us.
- People who do great works
- NGO's doing great work
- Social media groups related to good activities or events on facebook, instagram, whatsapp etc can be joined.

## Keep learning new thing

- Learn new thing daily
- Discuss the new things (positive things daily) with your community friends.
- Keep discussing improvement in society, products, services etc and see how we can bring that change.

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**“Knowledge leads to wealth, discipline ensures health, and awareness brings satisfaction.”**

— *Vinod Gaur*

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Jobsdoor360, Vinod Gaur