



A LOOK AT THE INDIAN RAILWAYS!

AUGUST- 2023



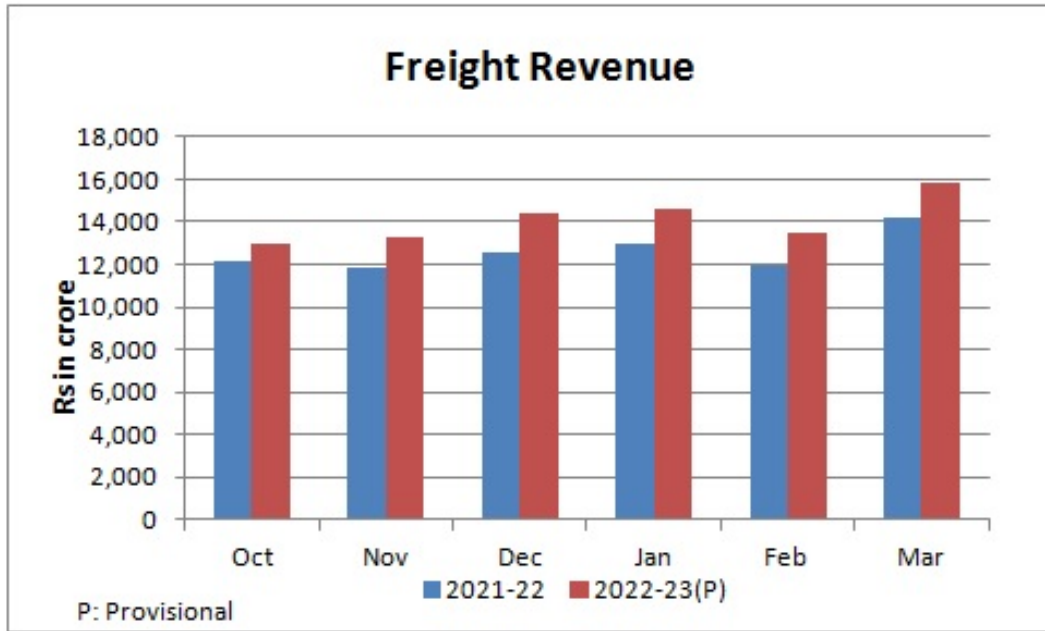
India has the largest rail network in Asia and the world's second largest under one management and Indian Railways (IR) is the premier transport organization of the country. With an aim to reduce the Nation's dependence on imported petroleum based energy and to enhance energy security to the Country as well as to make the Railway System more eco-friendly and to modernize the system, Indian Railways have been progressively electrifying its rail routes. It is rapidly progressing to accomplish mission 100 per cent electrification and become the largest green railway network in the world.

Indian Railway through Indian Railway Catering and Tourism Corporation (IRCTC) has been working towards promotion of Rail based Tourism through Rail Tour Packages, Budgeted tourist trains, Charter Business, etc. IRCTC provides various types of tourism products ranging from budget to luxury class passengers. In addition, it is also engaged in construction of budget hotels at prime locations, providing information about various tourist destinations as well as tour packages being provided by IRCTC through its Tourism Information & Facilitation Centres, Executive Lounges at railway stations etc.

FREIGHT REVENUE:

During March 2023, Freight Revenue increased 11.64% to Rs 15,814.77 crore as compared to Rs 14,165.85 crore in the corresponding month of last year. It was also higher by 17.42% month on month basis. In February 2023, Freight Revenue stood at Rs 13,468.11 crore. During March 2023, loading rose 3.77% to 144.32 million tonnes as compared to 139.07 million tonnes in the corresponding month of last year. The sustained efforts of Railways to increase supply of Coal to Power houses, in close coordination with Ministries of Power and Coal, have been one of the key features of the freight performance in the reported month.

Moreover, Indian Railway has taken number of multi-pronged strategic steps to increase its modal share in freight segment which includes tariff rationalization and Tariff/freight incentive schemes which includes; diversification of freight basket, Liberalised Automatic Freight Rebate Scheme in Traditional Empty Flow Directions, Rationalization of Station to station rates policy, Rationalization of Merry-Go- Round, Concession in short Lead Traffic, Discount in freight to fly ash traffic booked in Open/flat Stock & covered wagons, Round trip charging for ultra short lead (upto 50Kms) container traffic, Round Trip Traffic (RTT) Policy, Automobile Freight Train Operator Scheme (AFTO), Introduction of Cube Container for two wheeler traffic.



COACHING REVENUE

During March 2023, Coaching Revenue surged 14.59% to Rs 5761.52 crore as compared to Rs 5028.08 crore in the corresponding month of last year. It was also higher by 6.72% month on month basis. In February 2023, Coaching Revenue stood at Rs 5398.68 crore. However, Parcel and Luggage revenue decreased 2.23% to Rs 174.94 crore during March 2023 as compared to Rs 178.93 crore during the corresponding month of last year.



NUMBER OF PASSENGERS BOOKED

During March 2023, the number of passengers booked increased 20.47% to 582.9 million as against 483.87 million in the corresponding month of the last year. Of the total, the number of passengers booked on Suburban and Non Suburban section were 338.65 and 244.25 million respectively as compared to 302.11 million and 181.76 million in the corresponding month of the last year. During March 2023, Sundry revenue declined 11.76% to Rs 1471.88 crore as compared to Rs 1667.99 crore in the corresponding month of the last year.



RECENT DEVELOPMENTS AND INITIATIVES

• AMRIT BHARAT STATION SCHEME:

The Amrit Bharat Station Scheme has recently been launched for development of Railway stations on Indian Railways. This scheme envisages development of stations on a continuous basis with a long-term approach. It involves preparation of Master Plans and their implementation in phases to improve the amenities at the stations like improvement of station access, circulating areas, waiting halls, toilets, lift/escalators as necessary, cleanliness, free Wi-Fi, kiosks for local products through schemes like 'One Station One Product', better passenger information systems, executive lounges, nominated spaces for business meetings, landscaping etc. keeping in view the necessity at each such station. The scheme also envisages improvement of building, integrating the station with both sides of the city, multimodal integration, amenities for Divyangjans, sustainable and environment friendly solutions, provision of ballast less tracks, 'Roof Plazas' as per necessity, phasing and feasibility and creation of city centres at the station in the long term.

- **INDIAN RAILWAYS ADOPTS INNOVATIVE APPROACH OF LINKING POPULAR AREA WITH STATION :**

Name For the convenience of Passengers' identification of small stations with popular areas/cities, Indian Railways has adopted an innovative approach of linking Popular Area with station name. This new approach would yield better planning of journey and personalized passenger experience in ticket booking on website and Mobile app. It would also facilitate tourists as station search will get easier. Also, better connectivity will be available for passengers. The functionality will provide ease of communication in case of change in station due to operational reasons e.g., if a scheduled station is changed due to operational/maintenance activity - journey planner will show alternate station in search.

- **INDUCTION OF SEMI-HIGH SPEED VANDE BHARAT TRAINS/INTRODUCTION OF VISTADOME COACHES :**

Semi High Speed Self Propelled trains have been manufactured by Integral Coach Factory/Chennai with indigenous efforts and turned out as Vande Bharat Express. These trains have ultra modern features like quick acceleration, substantial reduction in travel time, on-board infotainment and GPS based passenger information system, automatic sliding doors, retractable footsteps and Zero discharge vacuum bio toilets, CCTV cameras etc. and other contemporary features as per global standards. Vistadome coaches provide panoramic view, through wider body side windows as well as through transparent sections in the roof, thus enabling the passengers to enjoy the scenic beauty of the places through which they travel. Apart from standard safety arrangements, the Glass used in Vistadome coaches are shatter resistant with a film coating for safety of passengers.

- **MINISTRY OF RAILWAYS INTRODUCES DISCOUNT SCHEME IN AC CHAIR CAR AND EXECUTIVE CLASSES :**

With a view to optimize utilization of accommodation in trains, Ministry of Railways has decided to delegate powers to Zonal Railways to introduce discounted fare scheme in trains with AC sitting accommodation, subject to the terms and conditions. This scheme shall not be applicable on special trains introduced as holiday/festival specials etc. The discount can be given for the first-leg of journey and/or last leg of journey and/or intermediate sections and/or end to end journey, provided occupancy is less than 50% in that leg/section/end to end, as the case may be.

OUTLOOK

Indian Railway sector is likely to witness growth in the coming years with a significant enhancement in passenger amenities, goods loadings and infusion of a massive capital expenditure in the past years. The highest ever budgetary capital outlay of Rs 2.40 lakh crore provided by the government for the Railways is expected to give a push to the massive infrastructure expansion lined up. This allocation will also provide cushion for boosting affordable regional connectivity and logistics of cargo freights.

Besides, the introduction of premium services like Vande Bharat Express, Humsafar, Tejas will provide better travelling experience and improved facilities to the passengers, while introduction of vistadome coaches will help promote tourism through the railways. 100% electrification of Railway network will reduce operating & maintenance cost, energy efficient and eco-friendly mode of transportation with reduced dependence on imported crude oil, saving of foreign exchange. Besides, improving rail connectivity will also help in reaching and promoting tourist destinations on pan India basis.

TO CHECK OUR INDUSTRY ANALYSIS

<p>Indian Logistics Industry Analysis</p>  <p>INDIAN LOGISTICS INDUSTRY ANALYSIS</p> <p>MAY - 2023</p>  <p>Download</p>	<p>Indian Aluminium Industry Analysis</p>  <p>INDIAN ALUMINIUM INDUSTRY ANALYSIS</p> <p>MAY - 2023</p>  <p>Download</p>	<p>Indian NBFC Industry Analysis</p>  <p>INDIAN NBFC INDUSTRY ANALYSIS</p> <p>JUNE - 2023</p>  <p>Download</p>
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<https://sukhanidhi.in/industry-anaylsis/>

<p>Indian Aviation Industry Analysis</p>  <p>INDIAN AVIATION INDUSTRY</p> <p>JULY - 2023</p>  <p>Download</p>	<p>Indian Cement Sector Analysis</p>  <p>INDIAN CEMENT SECTOR ANALYSIS</p> <p>JULY - 2023</p>  <p>Download</p>
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A LITTLE ABOUT OURSELVES



Why We Started?

After speaking with hundreds of investors, we discovered that while most investors recognise the importance of investing in equities, many lack the time, knowledge, or necessary resources to evaluate stocks or construct a long-term equity portfolio. As a result, people risk their savings on a companies based only on the recommendations of relatives, friends, brokers, or any business channel, and end up losing their hard-earned money.

And after such instances, we realised the need for professional advice and decided to start the first equity research and investment advisory firm in Hubballi-Dharwad to assist individual investors across India with the sole purpose of offering unbiased, high-quality, fundamental, and affordable equity investment advice to create serious wealth over long-term.

Who We Are?

We are the first equity research and investment advisory firm based in North Karnataka and have 12 + years of experience in equity research and advising High Net worth Individuals (HNI's), Ultra High Net worth Individuals (UHNI's) and NRI's across India and the globe.

What We Do?

We help individual investors in generating inflation-adjusted, risk-adjusted, and tax-efficient returns and create sustainable wealth over the long term by recommending a high-quality direct equity (shares) portfolio.

What We Don't Do?

- Momentum trading
- Debt investments
- Derivatives (Futures & Options)
- Technical analysis
- Timing the market
- Over-diversifying
- Hedging
- Nonsense

What We Expect From Investors?

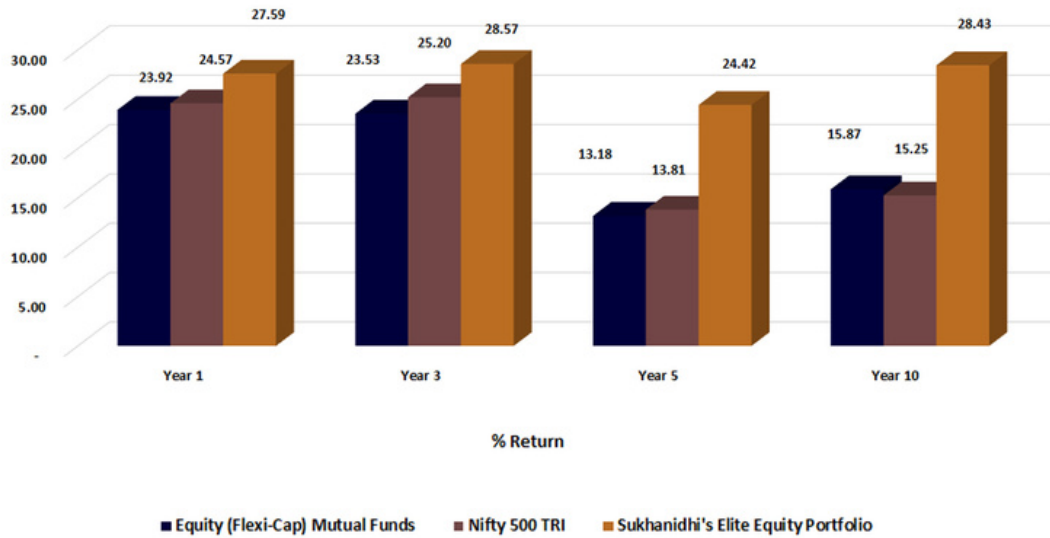
- A minimum commitment period of 5 years or more.

Why Sukhanidhi?

At Sukhanidhi, You Are Assured Of

- Excellence in our advisory services
- Objectivity and unbiased advice
- Credibility: we are SEBI-registered investment advisors
- Low cost: only fixed fees – no performance fees.
- Peace of mind: we uphold your trust with safeguarding your investments and offering our services at reasonable fees

Comparative performance analysis of **Flexi-Cap Mutual funds** vs **Nifty 500 TRI** vs **Sukhanidhi's Portfolio**



Maximize Returns & Reduce Your Expenses with Elite Equity Portfolio

Here is why our portfolio is better than equity mutual fund and index fund

Description	Flexi-cap MF		Nifty 500 (Index Fund)	Sukhanidhi's Portfolio
	Regular	Direct	Direct	Elite Equity
Lumpsum Investment (Rs)	50,00,000	50,00,000	50,00,000	50,00,000
Fees/Charges (in % Pa)	1.75%	1.00%	0.40%	1.00%
Fees/Charges (in Rs Pa)	87,500	50,000	20,000	50,000
5-Years CAGR Returns (in %)	13.18%	14.29%	13.81%	24.42%
Value of Investment at the end of 5th Year (in Rs)	92,85,781	97,50,147	95,47,114	1,49,08,055
Difference in Corpus	-56,22,274	-51,57,908	-53,60,941	-
Total Expenses / fees in last 5 years	-4,37,500	-2,50,000	-1,00,000	-2,50,000
Net Gains/Loss at the end of 5th year	-60,59,774	-54,07,908	-54,60,941	1,46,58,055

NOTE: All returns are in CAGR and the investment time horizon considered as 5 years (July 2018 to July 2023) comparison between sukhanidhi's portfolio vs mutual funds vs index funds. Sukhanidhi's portfolio is built on quality investing strategy. To know more about

*Note: Our elite equity portfolio has generated a 28.43% CAGR (excluding dividend and bonus) in the last decade (10 years) as on July 2018 to JULY 2023 . However, to be conservative, we are expecting around 15% CAGR(excluding dividend and bonus). There is no guarantee of returns and it is subject to prevailing market conditions.

What Our Client Say?



CA Aniruddha Phadnavis

Company Secretary & Compliance Officer,
VRL Logistics Ltd - Hubballi.

"Courteous, Sensible, Reliable, Effective"



Dr. Naveen H.C.

Prosthodontist Implantologist
Hubballi

Investing in equities has never been my cup of tea due to lack of knowledge and time constraint. It has been 4 years now that I have been associated with Mr. Vinayak Savanur. Since then, with his help, I have begun Investing in on equity shares portfolio for the next 20 years to take care of my after retirement expenses.

When I met him for the first time, he listened to each and every query of mine patiently and took me through the entire process they follow, from stock selection to portfolio construction in detail. Only then I found that Mr. Vinayak's way of approaching the stock market is very simple, safe, sensible. and I got convinced.

I would definitely recommend Sukhanidhi investment Advisors to anyone. Especially middle-aged practicing doctors like me. To utilize Mr. Vinayak Savanur's knowledge and expertise to plan their retirement well in advance and build a fool proof long-term equity portfolio.



Sanjot Shah

Director
Manickbag Automobiles Private Limited,
Hubballi

I have got experience from Sukhanidhi investments. The suggestions given by them are good and I am satisfied



CA Narasimhan Elangovan

Partner
KEN & Co., Chartered Accountants,
Bengaluru

Professional and well researched approach. Recommended for those who want to build wealth over long term! Great job Vinayak and team.



Satish Shenoy

General Manager
Samsung India Electronics pvt Ltd,
Mumbai.

A Good Methodology to filter best stocks to invest and easy to approach makes sukhanidhi team class apart; Thanks for your good service. Keep it up!!



Mamata Kulkarni Texas, USA

Folks, its high time you get in touch with Sukhanidhi to fatten your wallets. Mr. Vinayak Savanur, a very knowledgeable financial advisor, patiently understands your concerns and accordingly guides you in reaching your financial goals. It has been a great pleasure to work with Mr. Savanur. The passion and dedication to his expertise was clear to see. We saw great results and we would strongly encourage others to work with Sukhanidhi! holding the investment for long periods, which is actually the prerequisite to get long term Compound returns from Equity investments. After coming in contact with SUKHANIDHI, after studying their methods in detail, I have now invested in their SUKHANIDHI ELITE EQUITY PORTFOLIO with a long term horizon of 5 to 15 yrs, with 3 different goals in sight, with the intention to withdraw the money as each life goal approaches during the future 15 yrs of my life.



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(One Time)
In Our
ELITE EQUITY
PORTFOLIO



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EQUITY HELPLINE!

Have Questions
About Investing in
Stocks(Shares)?

Call Us

1800 889 0255



VINAYAK SAVANUR
FOUNDER & CIO

<https://sukhanidhi.in/>

