

# Honey, What to Do with The Money?

**2024-25**

**A ROUNDUP**

The equity market's **spectacular run** had made it easy for investors. Take a SIP and enjoy the highs. The **sudden downturn** jolted their plans. Now they are juggling with asset classes, allocation and diversification. Don't worry. **ET** has some markers for you on the **way forward in fiscal 2026** as a more informed investor

**HOME FUNDS PROP UP D-STREET IN THE FACE OF SUSTAINED SELLING BY FOREIGN PLAYERS**

## Local Investors Take A Leap of Faith

The Indian stock market experienced a roller-coaster ride in the financial year ended March 31, 2025, as aggressive selling by overseas fund managers in the second-half of the year weighed on sentiment. Despite this, the Nifty 50 index managed to close FY2025 with a 5.3% gain, while the Nifty Midcap 150 and Smallcap 250 rose 5.73% and 2.32%, respectively. Foreign portfolio investors (FPIs) offloaded shares worth ₹1.25 lakh crore during the year. The resilience of Indian equities was driven by strong domestic investor participation, with mutual funds and retail investors pumping in a record ₹6 lakh crore into the market. Sectorally, the Nifty Defence index emerged as the top performer, surging 33% in FY2025, while Financials and Healthcare indices recorded gains of 18% and 12%, respectively. On the flip side, Media, Energy, PSU Banks, and Realty indices underperformed, delivering negative returns during FY25.

### INDICES RETURNS IN FY25

Index	Index	Change*
Nifty 50	23519	5.3
Nifty Midcap 150	19120	5.7
Nifty Smallcap 250	15104	2.3



### SECTORAL GAINERS & LOSERS IN FY25

Nifty Indices	Level	% Chg
<b>Outperformers</b>		
India Defence	6394	33.3
Financial Services	25075	18.3
Healthcare Index	13681	12.3
Services Sector	31163	11.1
Pharma	21137	10.0
Consumer Durables	35652	9.6
Bank	51565	8.4
Private Bank	25733	8.1
Metal	9093	6.2
IT	36886	5.3
<b>Underperformers</b>		
Media	1475	-21.5
Energy	33572	-15.0
PSU Bank	6263	-11.9
Realty	851	-9.4
Oil & Gas	10550	-8.3
Transportation & Logistics	20212	-2.0
Mobility	18309	-1.0
FMCG	53590	-0.6
Auto	21296	-0.4

Compiled by: ETIG Database

### TOP NIFTY 100 GAINERS & LOSERS IN FY25

Stock	LTP (₹)	% Chg
<b>Gainers</b>		
Divis Laboratories	5775.5	61.9
Vedanta	463.4	61.2
Bajaj Holdings	12473.1	48.4
Interglobe Aviation	5115.4	44.1
Bharat Electronics	301.3	42.7
Bharti Airtel	1733.4	42.4
Mahindra & Mahindra	2665.8	39.1
Trent	5325.2	37.0
Eicher Motors	5347.7	35.5
Shriram Finance	656.0	34.9
<b>Losers</b>		
IndusInd Bank	649.9	-57.9
Adani Green Energy	948.7	-49.8
Jio Financial Services	227.5	-36.3
Tata Motors	674.5	-32.0
Adani Enterprises	2315.8	-28.8
DLF	680.5	-28.2
Indian Oil Corporation	127.7	-24.5
Canara Bank	89.0	-24.5
Punjab National Bank	96.1	-23.5
Adani Energy Solutions	872.0	-21.6

### UNIQUE DEMAT ACCOUNTS

Investor Base	As on Mar 28, 2025	As on Mar 31, 2024	Change (%)
Total	1,127	916	23.1
Maharashtra	184	158	16.6
Uttar Pradesh	128	99	29.4
Gujarat	99	82	21.4
West Bengal	66	52	27.1
Rajasthan	65	52	24.7
Tamil Nadu	63	50	24.1
Karnataka	62	51	22.1
Madhya Pradesh	55	44	24.3
Andhra Pradesh	51	42	22.3
Bihar	51	38	32.7

(in lakh)

### INSTITUTIONAL FLOWS

Year	FPI Net	DII Net
FY16	-9,352	80,382
FY17	59,880	30,787
FY18	20,980	1,14,452
FY19	6,265	72,197
FY20	-14,072	1,29,358
FY21	2,73,270	-1,34,054
FY22	-1,32,384	2,19,801
FY23	-23,941	2,56,009
FY24	2,05,845	2,09,884
FY25	-1,24,823	5,99,494

(Figures in ₹Cr)

### INDIA INC'S EQUITY FUNDRAISING

FY	Amount (₹ Cr)*
FY16	48,991
FY17	51,120
FY18	1,75,680
FY19	57,362
FY20	91,670
FY21	1,90,227
FY22	1,73,728
FY23	76,911
FY24	1,90,104
FY25	3,71,460

\*IPOs, FPOs, OFS, QIPs, Invit, Reits  
Source: Primedatabase.com