

# EOD Snippets on Market

April 28, 2025

Index	Up/Down	(%)	Points	Index Closing
S&P BSE SENSEX	↑	1.27	1,005.84	80,218.37
NIFTY 50	↑	1.20	289.15	24,328.50
S&P BSE MIDCAP	↑	1.34	568.30	43,097.01
S&P BSE SMALLCAP	↑	0.39	187.84	48,193.46
S&P BSE 500	↑	1.18	406.77	34,765.79

Index	Open	High	Low	Close	52 W High	52 W Low
SENSEX	79,343.63	80,321.88	79,341.35	80,218.37	85,978.25	70,234.43
NIFTY	24,070.25	24,355.10	24,054.05	24,328.50	26,277.35	21,281.45

SENSEX Gainers	23	NIFTY Gainers	39	Sectors Posted Gain	22
SENSEX Losers	7	NIFTY Losers	11	Sectors Posted Loss	2
		Advances	Declines	Advance/Decline Ratio	Unchanged
BSE		1914	2091	19:21	174
NSE		1532	1375	15:13	85

Top 5 SENSEX Drivers				Top 5 Gainers & Losers (X – Sensex)			
Gainers	(%)	Losers	(%)	Gainers	(%)	Losers	(%)
Reliance	5.3	HCL Tech	-1.9	CLN Energy	20.0	Shivansh Finser	-19.9
Sun Pharma	3.1	UltraTechCement	-1.1	Jayaswal Neco	20.0	Lloyds Engineer	-16.9
Tata Steel	2.4	HUL	-0.5	Cravatex	16.8	Tejas Networks	-13.1
M&M	2.3	Eternal	-0.5	Premier Explo	13.3	Assoc Alcohol	-12.0
SBI	2.4	Nestle	-0.4	Oriental Trimex	12.7	Vivid Mercant	-11.7

Top 5 NIFTY Drivers				Top 5 Gainers & Losers (X – NIFTY)			
Gainers	(%)	Losers	(%)	Gainers	(%)	Losers	(%)
Reliance	5.3	Shriram Finance	-5.1	Jayaswal Neco	20.0	Lloyds Engineer	-17.0
Sun Pharma	3.0	HCL Tech	-1.8	Positron Energy	20.0	Tejas Networks	-12.9
JSW Steel	2.5	UltraTechCement	-1.0	DUGLOBAL	19.6	Assoc Alcohol	-12.0
Bharat Elec	2.5	Eternal	-0.7	Paramount Dye	16.6	SML Isuzu	-10.0
SBI Life Insura	2.4	HUL	-0.6	Premier Explo	13.3	Avantel	-10.0

FII/FPI/DII trading activity across Indian Exchanges – CM (Rs. In Cr.)						
Category	Date	Buy Value	Sell Value	Net Value	MTD (FY 25-26)	YTD (FY 25-26)
FII/FPI	28-Apr-25	11,680.49	9,206.39	2,474.10	298.84	298.84
DII	28-Apr-25	14,436.32	11,618.68	2,817.64	25,067.11	25,067.11



Sectorial Contribution in SENSEX							
Index	(%)	Index	(%)	Index	(%)	Index	(%)
Energy	3.0	Healthcare	1.6	Consumer Durables	1.1	Commodities	0.8
Oil & Gas	2.9	Metal	1.6	Utilities	1.0	FMCG	0.2
PSU	2.1	Industrials	1.5	Power	1.0	Telecom	0.2
Capital Goods	1.9	Bankex	1.5	Services	1.0	TECK	0.0
Manufacturing	1.7	Realty	1.4	Financial Services	1.0	Focused IT	-0.2
Auto	1.7	Infrastructure	1.3	Consumer Discretionary	1.0	IT	-0.1

#### RBL Bank shares rallied 11% after Q4 results:

Shares of RBL Bank surged over 11% to Rs. 208.75 today even after the lender posted a profit decline of 81% on a Y-o-Y basis in the March quarter of the previous financial year. The bank posted an improvement in its asset quality in the quarter under review. The bank's profit fell by 81% Y-o-Y to ₹69 crore for the fourth quarter ended March 2025, primarily due to a decline in net interest margin (NIM) and an increase in bad loan provisions. For the full year, the Mumbai-based bank reported a 40% drop in net profit for FY25, which stood at ₹695 crore, down from ₹1,168 crore in FY24. In Q4FY25, the bank's net interest income (NII) decreased by 2% to ₹1,563 crore, compared to ₹1,600 crore in the same quarter of FY24. The NIM also contracted to 4.89% in Q4FY25, from 5.45% in Q4FY24. On a positive note, non-interest income, including fees, commissions, and treasury earnings, grew by 14% to ₹1,000 crore in Q4FY25, up from ₹875 crore in Q4FY24.

#### DCB Bank soared 10% post Q4 results:

Shares of DCB Bank hit a nine-month high of ₹140, as they rallied 10% in today's intra-day trade amid heavy volumes after the assets quality of the private sector lender improved in the Q4FY25. DCB Bank's asset quality improved during the quarter under review with gross non-performing assets (NPA) standing at 2.99% in the quarter under review as compared to 3.23% in the year-ago period, while net NPA was at 1.12% in Q4FY25 as against 1.11% in the year-ago period. The bank's YoY advances growth was at 25% and deposits growth was at 22% YoY. PAT grew 14% YoY at ₹177 crore, against ₹156 crore in the year-ago quarter. Net interest income (interest earned minus interest expense) was up 9.8% YoY at ₹558 crore. Net interest margin (NIM) was stable on a sequential basis at 3.29% in Q4FY25, against 3.30% in Q3FY25. NIM stood at 3.62% in Q4FY24. DCB Bank's management said the growth momentum continues to be robust across both advances and deposits. NIM is stabilising and fee income continues to grow consistently. Productivity gains are reflected in the improving cost efficiency.

#### L&T Finance shares plunged 8.7% post Q4 earnings:

Shares of L&T Finance Ltd. plunged over 8.7% to Rs. 158 in today's intraday trade, even after it reported a 15% rise in consolidated net profit in the final quarter of the financial year 2024-25. The company's scrip extended its decline today. It reported a 15% rise in consolidated net profit to ₹636 crore for the January-March quarter of 2024-25. The company had earned a net profit of ₹554 crore in Q4FY24. During the quarter, the NBFC's total income increased to ₹4,027 crore from ₹3,676 crore a year ago. Interest income grew to ₹3,750 crore during the period under review, from ₹3,323 crore in the corresponding quarter a year ago. Retail disbursements rose to Rs 14,899 crore as compared to Rs 15,044 crore in the last quarter of the previous year.

#### Sonata Software shares soared 8.3% in today's trade:

Shares of Computers - software & consulting company Sonata Software were in demand today, the company's share price climbed 8.3% to ₹365.50 per share during intra-day trading. The upward movement in Sonata Software's share price came after the company announced that it had secured a \$73 million, five-year transformational engagement with a major US-based company in the Technology, Media, and Telecom (TMT) sector.

#### Shriram Finance slipped 9% post Q4 earnings:

Shares of Shriram Finance slipped 9% to ₹596.15 in today's intra-day trade after the company's reported net interest margin (NIM) dipped ~23bp QoQ to 8.25% in Q4FY25, primarily because of excess liquidity on the balance sheet. Shriram Finance reported a standalone net profit at ₹2,139 crore for Q4FY25, up 10% YoY, against ₹194.59 crore in Q4FY24. The company's net interest income (NII), the difference between interest earned on loans given out and paid on funds borrowed, grew 13.4% YoY at ₹605.11 crore. The company's reported NIM dipped 77bp YoY to 8.25% in Q4FY25 from 9.02% in Q4FY24. Its assets under management rose 17% to ₹2.63 trillion in the fourth quarter, its slowest rise since the March 2023 quarter.



Index	CMP @ 07.30 pm	Points Up/Down	(%) Up/Down
Gold	3,300.00	1.60	0.05
Silver	32.765	-0.245	-0.74
Brent Crude	66.45	-0.42	-0.63
WTI Nymex Crude	62.64	-0.38	-0.60
Natural Gas	3.03	0.093	3.17

Index	CMP @ 07.27 pm	Points Up/Down	(%) Up/Down
Asia Pacific			
Shanghai Composite	3,288.41	-6.65	-0.20
GIFT NIFTY	24,352.50	-117.00	-0.48
Nikkei 225	35,839.99	134.25	0.37
Hang Seng	21,971.96	-8.78	-0.04
Europe			
FTSE 100	8,440.00	24.75	0.29
DAX	22,403.86	161.41	0.73
CAC	7,611.43	75.17	1.00
America			
Dow Jones	40,266.41	152.91	0.38
S&P 500	5,534.02	8.81	0.16
Nasdaq Composite	17,376.62	-6.32	-0.04

**Disclosures and Disclaimer**

**Disclosures and Disclaimers:** This Report is published by Sunidhi Securities & Finance Limited (hereinafter referred to as "Sunidhi") SEBI Research Analyst Registration Number: INH000001329 for private circulation. Sunidhi is a registered Stock Broker with National Stock Exchange of India Limited, BSE Limited and Metropolitan Stock Exchange of India Limited in cash, derivatives and currency derivatives segments. It is also having registration as a Depository Participant with CDSL.

Sunidhi has other business divisions with independent research teams separated by Chinese walls, and therefore may, at times, have different or contrary views on stocks and markets.

Sunidhi or its associates has not been debarred / suspended by SEBI or any other regulatory authority for accessing / dealing in securities Market. Sunidhi or analyst or his relatives do not hold any financial interest in the subject company. Associates may have such interest in its ordinary course of business as a distinct and independent body. Sunidhi or its associates or Analyst do not have any conflict or material conflict of interest at the time of publication of the research report with the company covered by Analyst.

Sunidhi or its associates / analyst has not received any compensation / managed or co-managed public offering of securities of the company covered by Analyst during the past twelve months. Sunidhi or its associates has not received any compensation or other benefits from the company covered by Analyst or third party in connection with the research report. Analyst has not served as an officer, director or employee of subject company and Sunidhi / analyst has not been engaged in market making activity of the subject company.

Analyst or his relatives do not hold beneficial ownership of 1% or more in the subject company at the end of the month immediately preceding the date of publication of this research report. Sunidhi or its associates may have investment positions in the stocks recommended in this report, which may have beneficial ownership of 1% or more in the subject company at the end of the month immediately preceding the date of publication of this research report. However, Sunidhi is maintaining Chinese wall between other business divisions or activities. Analyst has exercised due diligence in checking correctness of details and opinion expressed herein is unbiased.

This report is meant for personal informational purposes and is not be construed as a solicitation or financial advice or an offer to buy or sell any securities or related financial instruments. While utmost care has been taken in preparing this report, we claim no responsibility for its accuracy. Recipients should not regard the report as a substitute for the exercise of their own judgment. Any opinions expressed in this report are subject to change without any notice and this report is not under any obligation to update or keep current the information contained herein. Past performance is not necessarily indicative of future results. This report accepts no liability whatsoever for any loss or damage of any kind arising out of the use of all or any part of this report.

Each recipient of this document should make such investigations as they deem necessary to arrive at an independent evaluation of an investment in the securities of the companies referred to in this document (including the merits and risks involved), and should consult their own advisors to determine the merits and risks of such an investment.

The information in this document has been printed on the basis of publicly available information, internal data and other reliable sources believed to be true, but we do not represent that it is accurate or complete and it should not be relied on as such, as this document is for general guidance only. Sunidhi or any of its affiliates/ group companies shall not be in any way responsible for any loss or damage that may arise to any person from any inadvertent error in the information contained in this report. Sunidhi has not independently verified all the information contained within this document. Accordingly, we cannot testify, nor make any representation or warranty, express or implied, to the accuracy, contents or data contained within this document. While Sunidhi endeavors to update on a reasonable basis the information discussed in this material, there may be regulatory, compliance, or other reasons that prevent us from doing so. Neither Sunidhi nor its directors, employees or affiliates shall be liable for any loss or damage that may arise from or in connection with the use of this information.

**Sunidhi Securities & Finance Ltd. – Research Analyst – INH000001329**

Kalpataru Inspire, Unit.1, 8th floor, Opp. Grand Hyatt Hotel, Santacruz East, Mumbai-400055

Bombay Stock Exchange (BSE)	National Stock Exchange of India Ltd (NSE)	Metropolitan Stock Exchange of India Limited (MSEI)
Registration no. INZ000169235	Registration no. INZ000169235	Registration no. INZ000169235
Compliance Officer Name:	Mr. Mahesh Desai	Phone No: 9122-66771777