

AMFI Monthly Note

April 2025



Monthly mutual fund industry update

Industry snapshot

- Assets under management (AUM) of the domestic mutual fund industry, rose 6.47% in April 2025 due to net positive flows in open-ended categories, led by debt funds and mark-to-market (MTM) gains in equity
- The industry witnessed net inflows of Rs 2.77 lakh crore during the month, with ~79% flows from the debt category

Equity funds

- AUM of equity funds saw a monthly increase of 3.81% in April to Rs 30.58 lakh crore, driven by positive flows and MTM gains
- Flexi caps witnessed inflows of Rs 5,542 crore, the highest in the equity category for the second straight month

Debt funds

- Assets of income/debt-oriented schemes surged to an all-time high of Rs 17.57 lakh crore, up 15.55% on-month, owing to net positive inflows of Rs 219,136 crore and MTM gains amid declining interest rates

Hybrid funds

- Hybrid fund assets grew 3.55% in April 2025 to Rs 9.15 lakh crore, driven by net inflows worth 14,248 crore and MTM gains
- Arbitrage funds witnessed the highest inflows in the hybrid category during the month, amounting to Rs 11,790 crore

Passive funds

- Other exchange-traded funds (ETFs) recorded the highest ever inflows amounting to Rs 19,056.66 crore in April
- The category witnessed net inflow of Rs 20,229 crore, marking the 54th consecutive month of net inflows

SIP trend

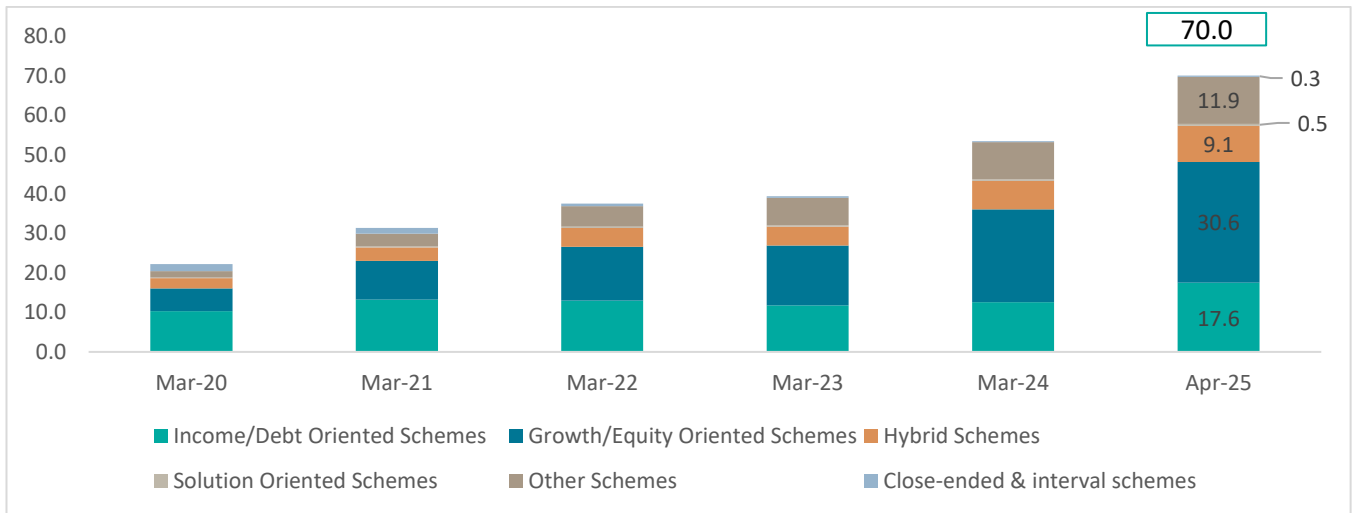
- April 2025 recorded the highest ever monthly SIP contribution, standing at Rs 26,632 crore
- The number of contributing SIP accounts has increased to 8.38 crore in April 2025 from 8.11 crore in March 2025.

Industry snapshot

Market rally and inflows drive mutual fund assets

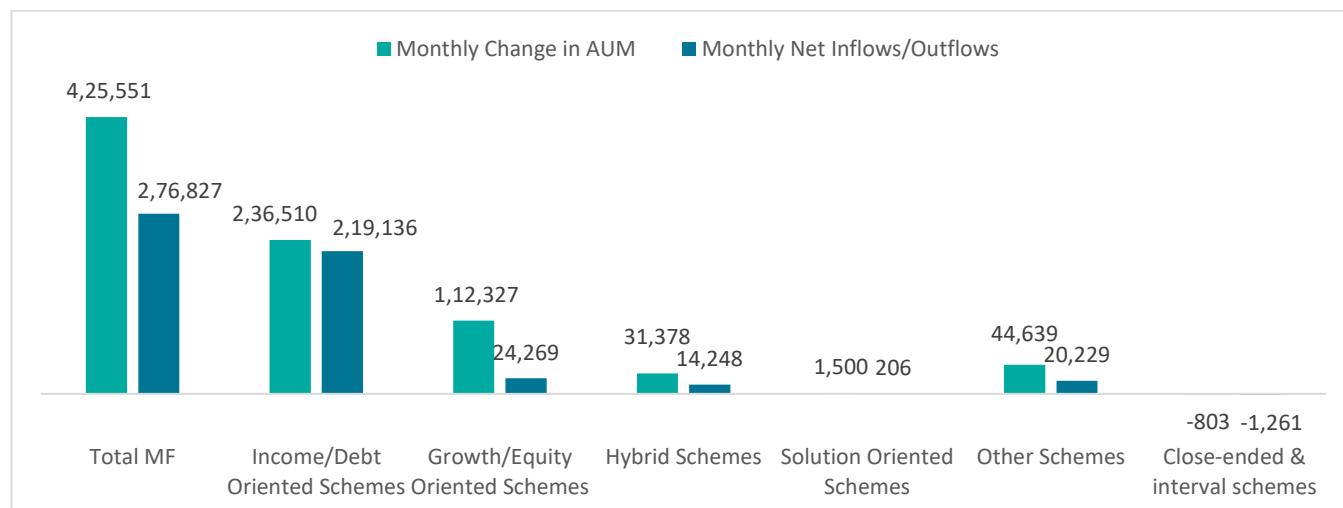
The mutual fund industry's AUM grew 6.47% from Rs 65.74 lakh crore in March 2025 to Rs 69.99 lakh crore in April 2025. During the month, the industry witnessed positive flows of Rs 2.77 lakh crore, with the debt category leading the pack, followed by the equity category. The growth was further driven by MTM gains as equity markets posted another on-month gain in April, with the Nifty 50 and Sensex climbing 3.48% and 3.67%, respectively. The rally was largely concentrated in the latter half of the month, supported by strong foreign inflows, with foreign institutional investors (FIIs) injecting over Rs 30,000 crore into domestic equities during a 10-day span ending in April 2025. Domestic institutional investors (DIIs) also provided steady support, purchasing Rs 28,228 crore worth of equities in April, though this was lower than the equities bought in March 2025 (worth Rs 37,586 crore). Market sentiment was further buoyed by a slowdown in foreign fund outflows, helped by easing global tariff concerns and a weakening dollar index. FIIs turned net buyers in April and purchased equities worth Rs 4,223 crore, reversing their net sales of Rs 3,973 crore in March.

Assets rise due to net inflows and MTM gains (Rs lakh crore)



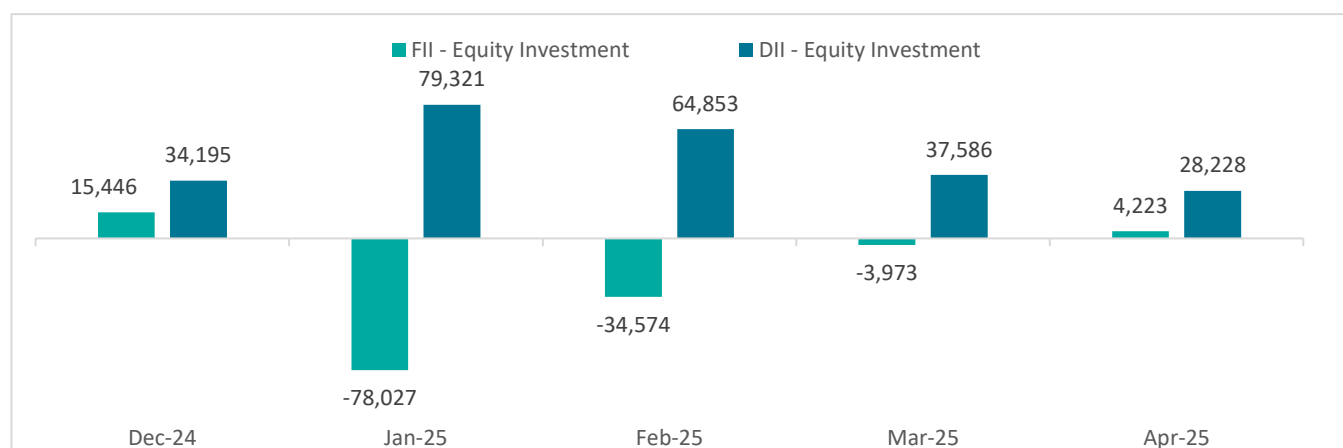
Source: AMFI, Crisil Intelligence

Inflows and MTM gains in open-ended mutual category led to asset growth (Rs crore)



Source: AMFI, Crisil Intelligence

DIs provide strong support to equity market (Rs crore)



Source: NSDL, Crisil Intelligence

Monthly AUM trend of mutual funds

Category	Apr 2025	Mar 2025 (1 month)	1 month % change	Oct 2024 (6 months)	6 months % change	Apr 2024 (1 year)	1 year % change	Apr 2022 (3 Years)	3 years % change
Equity	30,57,633	29,45,306	3.8%	29,89,265	2.3%	24,74,323	23.6%	13,66,230	123.8%
Debt	17,57,216	15,20,706	15.6%	16,63,696	5.6%	14,58,788	20.5%	13,55,577	29.6%
Hybrid	9,14,821	8,83,444	3.6%	8,72,668	4.8%	7,57,649	20.7%	4,85,001	88.6%
Others	11,91,585	11,46,946	3.9%	11,21,087	6.3%	9,62,484	23.8%	5,27,824	125.8%
Solution-oriented schemes	52,682	51,182	2.9%	52,209	0.9%	46,042	14.4%	29,362	79.4%
Close-ended & interval schemes	25,901	26,704	-3.0%	26,690	-3.0%	26,612	-2.7%	39,690	-34.7%
Total	69,99,838	65,74,287	6.5%	67,25,615	4.1%	57,25,898	22.2%	38,03,683	84.0%

Assets represented by month-end AUM and in Rs crore; all percentage changes are absolute

Source: AMFI, Crisil Intelligence

Monthly flow trends of mutual funds (Rs crore)

Category	Apr 2025	Mar 2025	Feb 2025	Jan 2025	Dec 2024	Nov 2024	Oct 2024
Equity	24,269	25,082	29,303	39,688	41,156	35,943	18,917
Debt	2,19,136	-202,663	-6,526	1,28,653	-127,153	12,916	1,89,891
Hybrid	14,248	-947	6,804	8,768	4,370	4,124	19,863
Others	20,229	14,149	10,249	10,255	784	7,061	11,505
Solution-oriented schemes	206	241	246	243	333	319	247
Close-ended & interval schemes	-1,261	-297	-13	-55	155	-68	-1,189
Total	2,76,827	-164,435	40,063	1,87,551	-80,355	60,295	2,39,233

Cell colours signify the highest to lowest inflows in that period (green to red)

Source: AMFI, Crisil Intelligence

Folio count sees steady growth

The mutual fund industry added 17.87 lakh folios in April 2025, taking the total count to 23.63 crore, marking a 0.76% increase from March 2025. Equity funds, which account for 69.81% in the total folio count, led the growth, adding 11.33 lakh new folios during the month. The Others category, primarily comprising passive funds, such as ETFs and index funds, added 4.26 lakh folios in April, accounting for 17.73% in the overall folio count. Overall, the growth in folio count reflects a broad-based growth across all open-ended categories, with equity and passive funds continuing to drive industry expansion.

Monthly folio count trend

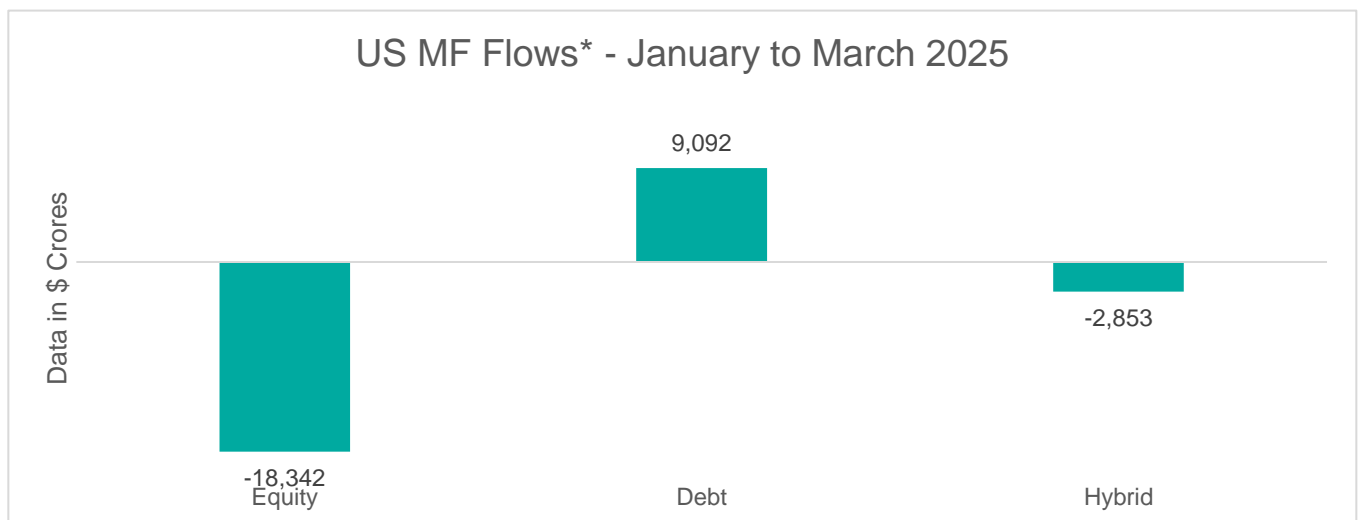
Category	Apr 2025	Mar 2025	Feb 2025	Jan 2025	Dec 2024	Nov 2024
Equity	16,49,58,060	16,38,24,672	16,23,74,751	16,05,74,608	15,74,96,827	15,41,54,804
Debt	70,36,533	69,49,759	68,91,665	68,49,320	68,24,169	68,56,900
Hybrid	1,58,04,441	1,56,67,477	1,55,03,030	1,53,33,491	1,51,97,642	1,50,53,753
Others	4,18,97,969	4,14,72,421	4,09,23,090	3,98,62,263	3,89,19,288	3,82,05,720
Solution-oriented schemes	60,84,581	60,72,801	60,61,236	60,48,562	60,32,125	60,07,628
Close-ended & interval schemes	5,13,440	5,20,941	5,27,032	5,31,133	5,33,494	5,35,582
Total	23,62,95,024	23,45,08,071	23,22,80,804	22,91,99,377	22,50,03,545	22,08,14,387

Source: AMFI, Crisil Intelligences

Global overview

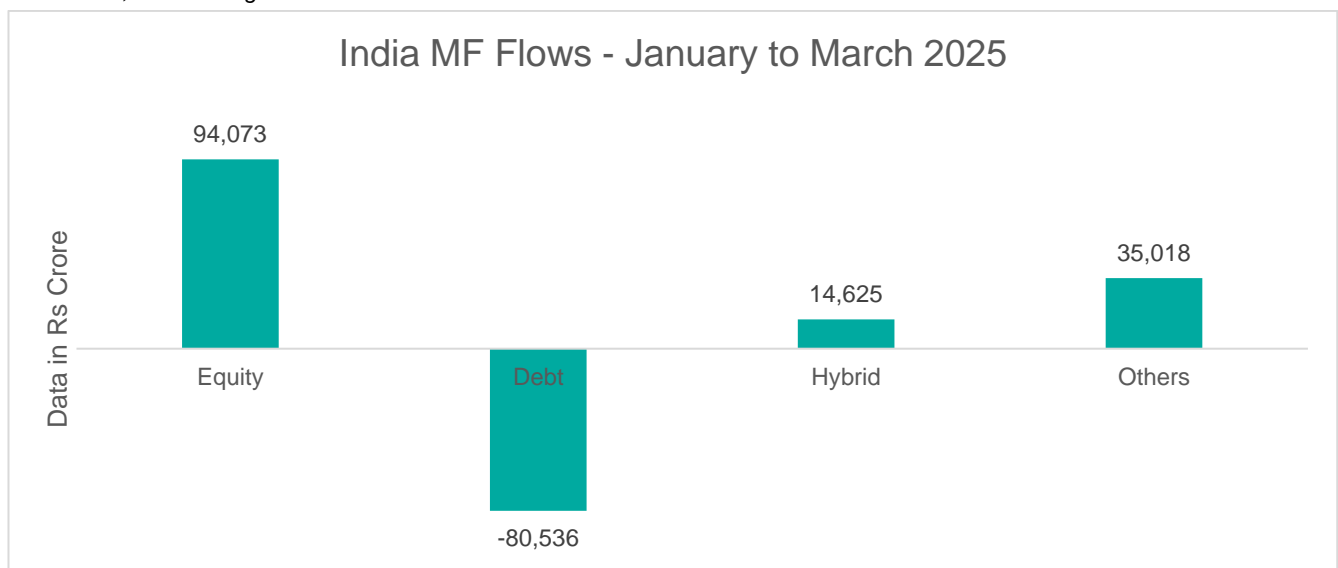
US debt funds experienced net outflow in March

In the three months ended March 2025, US debt funds, comprising bonds and money market funds, witnessed inflows, while outflows were seen in equity and hybrid funds. However, in March 2025, net outflows were seen in US debt mutual funds owing to the US Federal Reserve's hawkish commentary, while there was a continued outflow from US equity funds due to geopolitical concerns and trade tariffs. In contrast, in India, flows into equity-oriented funds surged in March 2025 owing to retail participation through systematic investment plans (SIPs), easing fund outflows and DIIs' involvement, highlighting their optimism about the economic trajectory and the opportunities available in the market.



*Does not include exchange-traded funds; based on latest available data

Source: ICI, Crisil Intelligence



Others include solution-oriented schemes, other schemes, close-ended schemes and interval schemes

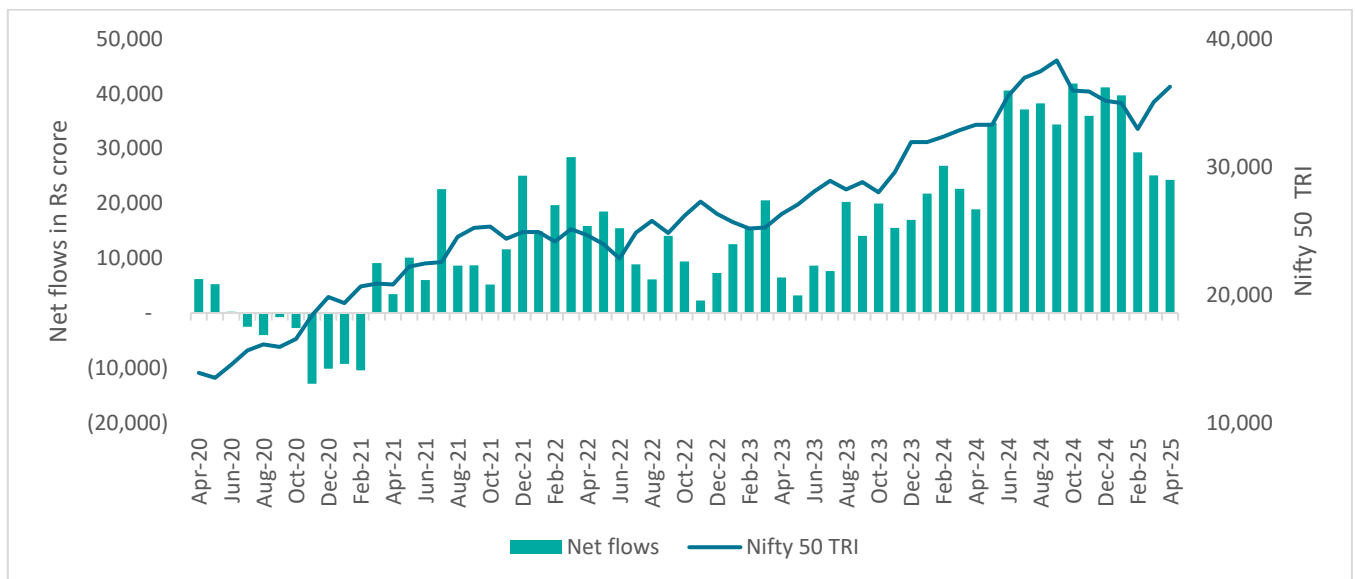
Source: AMFI, Crisil Intelligence

Equity mutual funds

Equity assets surge on continued positive flows and MTM gains

Equity mutual funds continued their positive momentum in April 2025, as reflected in both AUM growth and continued positive flows for the 50th straight month. The total AUM for the equity category rose to Rs 30.58 lakh crore in April, from Rs 29.45 lakh crore in March 2025, marking a 3.81% on-month increase. The retail and domestic investors continued to drive equity mutual fund expansion in April, supported by a broad-based market rally and strong sentiment.

Positive equity flows continue



Source: AMFI, Crisil Intelligence

The flexi-cap category, with its flexibility to invest across market capitalisations, attracted the highest inflows within the equity segment for the second straight month, garnering Rs 5,542 crore in April. It also posted the strongest on-month AUM growth of 4.4%, with total assets rising to Rs 4.55 lakh crore. The small cap category recorded the second-highest inflows in the equity category during the month at Rs 4,000 crore. Sector/thematic funds saw inflows of Rs 2,001 crore in April compared with net inflows of Rs 170 crore in March 2025, which can be partly attributed to a new fund offer in the category mobilising Rs 171 crore during the month and renewed interest of investors in the category amid positive market sentiments. Equity Linked Saving Scheme (ELSS) funds saw outflows of Rs 372 crore, typically after March, because the tax-saving rush ends with the financial year, leading to a drop in fresh investments. At the same time, redemptions rise as the three-year lock-in period for past investments (made in previous tax seasons) expires, prompting investors to book profits or exit. This seasonal pattern results in net outflows from ELSS funds especially in the first half of the financial year.

Monthly AUM trend of growth-/ equity-oriented schemes

Category	Apr 2025	Mar 2025 (1 month)	1 month % change	Oct 2024 (6 months)	6 months % change	Apr 2024 (1 year)	1 year % change	Apr 2022 (3 Years)	3 years % change
Sectoral/thematic funds	4,70,339	4,55,088	3.4%	4,52,462	4.0%	3,13,694	49.9%	1,49,571	214.5%
Flexi-cap funds	4,54,668	4,35,509	4.4%	4,27,422	6.4%	3,64,997	24.6%	2,23,532	103.4%
Mid-cap funds	3,83,084	3,68,992	3.8%	3,81,709	0.4%	3,16,223	21.1%	1,62,311	136.0%
Large-cap funds	3,74,520	3,59,775	4.1%	3,59,461	4.2%	3,21,048	16.7%	2,23,072	67.9%
Small-cap funds	3,07,168	2,95,479	4.0%	3,21,985	-4.6%	2,66,110	15.4%	1,09,705	180.0%
Large- and mid-cap funds	2,73,258	2,63,207	3.8%	2,61,980	4.3%	2,18,061	25.3%	1,10,943	146.3%
ELSS funds	2,39,051	2,32,245	2.9%	2,43,426	-1.8%	2,22,263	7.6%	1,46,078	63.6%
Value funds/contra funds	1,90,857	1,83,906	3.8%	1,87,736	1.7%	1,57,946	20.8%	79,447	140.2%
Multi-cap funds	1,83,133	1,75,724	4.2%	1,74,300	5.1%	1,34,861	35.8%	55,627	229.2%
Focused funds	1,50,223	1,44,791	3.8%	1,46,863	2.3%	1,33,905	12.2%	96,175	56.2%
Dividend yield funds	31,333	30,589	2.4%	31,922	-1.8%	25,217	24.3%	9,769	220.7%
Total	30,57,633	29,45,306	3.8%	29,89,265	2.3%	24,74,323	23.6%	13,66,230	123.8%

Assets represented by month-end AUM and in Rs crore; all percentage changes are absolute

Source: AMFI, Crisil Intelligence

Monthly flow trend of growth-/ equity-oriented schemes (Rs crore)

Category	Apr 2025	Mar 2025	Feb 2025	Jan 2025	Dec 2024	Nov 2024	Oct 2024
Sectoral/thematic funds	2,001	170	5,712	9,017	15,332	7,658	7,918
Flexi-cap funds	5,542	5,615	5,104	5,698	4,731	5,084	2,738
Mid-cap funds	3,314	3,439	3,407	5,148	5,093	4,883	1,018
Large-cap funds	2,671	2,479	2,866	3,063	2,011	2,548	2,128
Small-cap funds	4,000	4,092	3,722	5,721	4,668	4,112	-94
Large-cap and mid-cap funds	2,552	2,718	2,656	4,123	3,812	4,680	3,216
ELSS funds	-372	735	615	797	188	619	1,789
Value funds/contra funds	1,073	1,553	1,347	1,556	1,514	2,088	1,708
Multi-cap funds	2,552	2,753	2,518	3,567	3,075	3,626	1,827
Focused funds	885	1,386	1,288	783	456	430	63
Dividend yield funds	51	141	69	215	277	216	323
Total	24,269	25,082	29,303	39,688	41,156	35,943	22,633

Cell colours signify the highest to lowest inflows in that period (green to red)

Source: AMFI, Crisil Intelligence

Debt mutual funds

AUM of debt mutual funds at an all-time high

AUM of open-ended debt funds grew 15.55% in April to scale a new peak of Rs. 17.57 lakh crore from Rs. 15.21 lakh crore in March, surpassing the previous high of Rs 17.08 lakh crore in February 2025. Monthly net inflow in debt funds of Rs 2.19 lakh crore reversed the previous month's net outflow of Rs 2.03 lakh crore, driven by the rapid declining interest rate giving investors an opportunity to seek higher returns.

The declining interest rate is due to the Reserve Bank of India (RBI) policy rate cuts, coupled with positive foreign portfolio investments into the Indian debt market, which pushed yields on the 10-year benchmark government bonds to their lowest levels over three years. Accordingly, the yields eased from 6.58% in March-end to 6.36% on April 30.

Towards the end of the month, expectations of a further infusion of liquidity by the RBI and geopolitical tensions between India and Pakistan following the Pahalgam massacre also led to a price rise.

Further price gains were capped by profit booking across asset classes amid mounting global trade war concerns and intermittent spikes in US Treasury yields.

The highest on-month growth in debt funds was in overnight, ultra short duration funds and liquid funds, representing the short end of the yield curve, with growth rates of 39.03%, 28.31% and 27.88%, respectively, driven by strong net inflows.

The highest three-year change was seen in long-duration funds and gilt funds, with the 10-year constant duration and gilt funds, representing the long end of the yield curve, with growth rates of 729.14%, 290.82% and 175.60% respectively.

Monthly AUM trend of income-/ debt-oriented schemes

Category	Apr 2025	Mar 2025 (1 month)	1 month % change	Oct 2024 (6 months)	6 months % change	Apr 2024 (1 year)	1 year % change	Apr 2022 (3 Years)	3 years % change
Liquid funds	5,59,824	4,37,774	27.9%	5,27,291	6.2%	4,69,041	19.4%	3,75,793	49.0%
Money market funds	2,66,390	2,32,663	14.5%	2,50,832	6.2%	1,83,988	44.8%	1,30,774	103.7%
Corporate bond funds	1,81,954	1,75,800	3.5%	1,68,100	8.2%	1,51,021	20.5%	1,27,297	42.9%
Short-duration funds	1,19,709	1,13,321	5.6%	1,15,047	4.1%	1,01,875	17.5%	1,11,445	7.4%
Low-duration funds	1,23,442	1,12,928	9.3%	1,12,925	9.3%	98,543	25.3%	1,14,527	7.8%
Ultra-short-duration funds	1,26,437	98,542	28.3%	1,07,899	17.2%	95,225	32.8%	1,03,320	22.4%
Overnight funds	86,834	62,458	39.0%	93,590	-7.2%	83,007	4.6%	1,07,528	-19.2%
Banking and PSU funds	80,598	78,850	2.2%	78,068	3.2%	80,730	-0.2%	90,240	-10.7%
Floater funds	50,980	49,822	2.3%	52,678	-3.2%	53,434	-4.6%	82,301	-38.1%
Gilt funds	41,429	40,990	1.1%	39,714	4.3%	32,326	28.2%	15,032	175.6%
Dynamic bond funds	36,231	35,592	1.8%	35,073	3.3%	32,377	11.9%	25,007	44.9%
Medium-duration funds	25,164	24,666	2.0%	25,586	-1.6%	25,590	-1.7%	31,496	-20.1%

Category	Apr 2025	Mar 2025 (1 month)	1 month % change	Oct 2024 (6 months)	6 months % change	Apr 2024 (1 year)	1 year % change	Apr 2022 (3 Years)	3 years % change
Credit risk funds	20,485	20,463	0.1%	21,112	-3.0%	22,846	-10.3%	27,444	-25.4%
Long-duration funds	20,874	20,344	2.6%	19,342	7.9%	13,200	58.1%	2,518	729.1%
Medium- to long-duration funds	11,859	11,554	2.6%	11,667	1.6%	10,513	12.8%	9,574	23.9%
Gilt funds with 10-year constant duration	5,007	4,938	1.4%	4,771	5.0%	5,073	-1.3%	1,281	290.8%
Total	17,57,216	15,20,706	15.6%	16,63,696	5.6%	14,58,788	20.5%	13,55,577	29.6%

Assets represented by month-end AUM and in Rs crore; all percentage changes are absolute

Source: AMFI, Crisil Intelligence

Monthly flow trend of income/debt-oriented schemes (Rs crore)

Category	Apr 2025	Mar 2025	Feb 2025	Jan 2025	Dec 2024	Nov 2024	Oct 2024
Liquid funds	1,18,656	-133,034	4,977	91,593	-66,532	-1,779	-157,970
Money market funds	31,507	-21,301	-3,276	21,916	-25,843	2,426	-8,720
Corporate bond funds	3,458	-414	1,065	-217	-820	2,138	-292
Short-duration funds	4,763	-1,176	729	-2,066	-2,581	-454	-6,450
Ultra-short-duration funds	26,734	-9,647	-4,281	1,048	-2,410	2,962	-9,135
Low-duration funds	9,371	-1,384	-2,825	665	-4,311	4,374	-6,157
Overnight funds	23,900	-30,016	-2,264	18,937	-22,348	2,019	-6,992
Banking and PSU funds	636	-1,579	474	-114	-339	-259	232
Floater funds	570	-1,180	-343	-1,129	-1,483	-342	-2,173
Gilt funds	-425	-759	-278	-1,360	343	1,803	-538
Dynamic bond funds	-10	-373	-108	-115	-450	314	-138
Medium-duration funds	134	-572	-178	-220	-576	-201	-364
Credit risk funds	-302	-294	-198	-294	-356	-196	-321
Long-duration funds	82	-518	-163	201	680	80	772
Medium- to long-duration funds	100	-315	56	-169	152	-243	-110
Gilt funds with 10-year constant duration	-39	-101	88	-23	-279	275	58
Total	2,19,136	-202,663	-6,526	1,28,653	-127,153	12,916	-198,299

Cell colours signify the highest to lowest inflows in that period (green to red)

Source: AMFI, Crisil Intelligence

Hybrid mutual funds

Hybrid fund assets maintain the upward trajectory

In April, hybrid fund assets saw a 3.55% growth, reaching Rs 9.14 lakh crore from Rs 8.83 lakh crore in March 2025, driven by MTM gains and positive inflows of Rs 14,247.55 crore during the month.

In the hybrid fund category, arbitrage funds, multi asset allocation funds, and dynamic asset allocation/balanced advantage funds witnessed net inflows, while conservative hybrid funds, balanced hybrid funds / aggressive hybrid funds, and equity savings funds saw net outflows. Arbitrage funds received the highest inflows, amounting to Rs 11,790.37 crore, due to increased market volatility in equity markets, which typically create opportunities for attractive returns. The India Volatility Index for April rose 25.19%, with a monthly average of 16.82 from 13.44 in March. This surge in volatility made Arbitrage Funds appealing to investors, leading to significant inflows.

The hybrid category saw one NFO mobilising Rs 48 crore in April 2025

Monthly AUM trend of hybrid schemes

Category	Apr 2025	Mar 2025 (1 month)	1 month % change	Oct 2024 (6 months)	6 months % change	Apr 2024 (1 year)	1 year % change	Apr 2022 (3 Years)	3 years % change
Dynamic asset allocation/balanced advantage funds	2,92,550	2,83,673	3.1%	2,83,953	3.0%	2,56,238	14.2%	1,80,129	62.4%
Balanced hybrid funds/aggressive hybrid funds	2,26,008	2,19,204	3.1%	2,21,370	2.1%	2,02,598	11.6%	1,47,616	53.1%
Arbitrage funds	2,13,014	2,04,087	4.4%	1,98,981	7.1%	1,66,250	28.1%	99,049	115.1%
Multi-asset allocation funds	1,13,009	1,07,094	5.5%	99,116	14.0%	74,021	52.7%	19,830	469.9%
Equity savings funds	41,881	41,260	1.5%	40,603	3.1%	31,383	33.5%	17,043	145.7%
Conservative hybrid funds	28,359	28,124	0.8%	28,644	-1.0%	27,160	4.4%	21,334	32.9%
Total	9,14,821	8,83,444	3.6%	8,72,668	4.8%	7,57,649	20.7%	4,85,001	88.6%

Assets represented by month-end AUM and in Rs crore

All percentage changes are absolute

Source: AMFI, Crisil Intelligence

Monthly flow trend of hybrid schemes (Rs crore)

Category	Apr 2025	Mar 2025	Feb 2025	Jan 2025	Dec 2024	Nov 2024	Oct 2024
Dynamic asset allocation/balanced advantage funds	881	776	664	1,512	1,596	1,570	1,733
Balanced hybrid funds/aggressive hybrid funds	-151	294	310	633	328	914	536
Arbitrage funds	11,790	-2,855	3,592	4,292	-409	-1,353	-298
Multi-asset allocation funds	2,106	1,670	2,228	2,123	2,575	2,444	2,681
Equity savings funds	-142	-561	90	402	451	586	928
Conservative hybrid funds	-236	-271	-81	-194	-170	-37	4
Total	14,248	-947	6,804	8,768	4,370	4,124	5,584

Cell colours signify the highest to lowest inflows in that period (green to red)

Source: AMFI, Crisil Intelligence

Passive mutual funds

Highest inflows ever recorded in ETFs

Assets under passive funds reached a record high of Rs 11.91 lakh crore, growing 3.9% on-month. ETFs recorded the highest ever inflows amounting to Rs 19,056.66 crore in April. The category continued to attract strong investor interest, witnessing an inflow of Rs 20,229 crore in April, marking the 54th consecutive month of net inflows.

In the passive category, gold ETFs experienced on-year growth in AUM, largely due to the rise in gold prices and strong yearly inflows. However, April 2024 saw outflows in gold ETFs probably due to profit booking by investors to take advantage of the rise in gold prices.

Monthly AUM trend of passive schemes

Category	Apr 2025	Mar 2025 (1 month)	1 month % change	Oct 2024 (6 months)	6 months % change	Apr 2024 (1 year)	1 year % change	Apr 2022 (3 Years)	3 years % change
Other ETFs	8,13,121	7,79,630	4.3%	7,82,900	3.9%	6,82,049	19.2%	4,12,859	96.9%
Index funds	2,92,206	2,83,397	3.1%	2,67,824	9.1%	2,23,054	31.0%	73,994	294.9%
Gold ETFs	61,422	58,888	4.3%	44,545	37.9%	32,789	87.3%	20,430	200.6%
Fund of funds investing overseas	24,836	25,031	-0.8%	25,817	-3.8%	24,592	1.0%	20,541	20.9%
Total	11,91,585	11,46,946	3.9%	11,21,087	6.3%	9,62,484	23.8%	5,27,824	125.8%

Source: AMFI, Crisil Intelligence; Assets represented by month-end AUM and in Rs crore; All percentage changes are absolute

Monthly flow trend of passive schemes (Rs crore)

Category	Apr 2025	Mar 2025	Feb 2025	Jan 2025	Dec 2024	Nov 2024	Oct 2024
Other ETFs	19,057	10,962	3,846	1,172	-4,558	1,531	10,560
Index funds	1,555	3,501	4,177	5,255	4,786	4,343	1,822
Gold ETFs	-6	-77	1,980	3,751	640	1,257	373
Fund of funds investing overseas	-377	-237	246	78	-83	-69	37
Total	20,229	14,149	10,249	10,255	784	7,061	12,793

Source: AMFI, Crisil Intelligence; cell colours signify the highest to lowest inflows in that period (green to red)

SIP trend

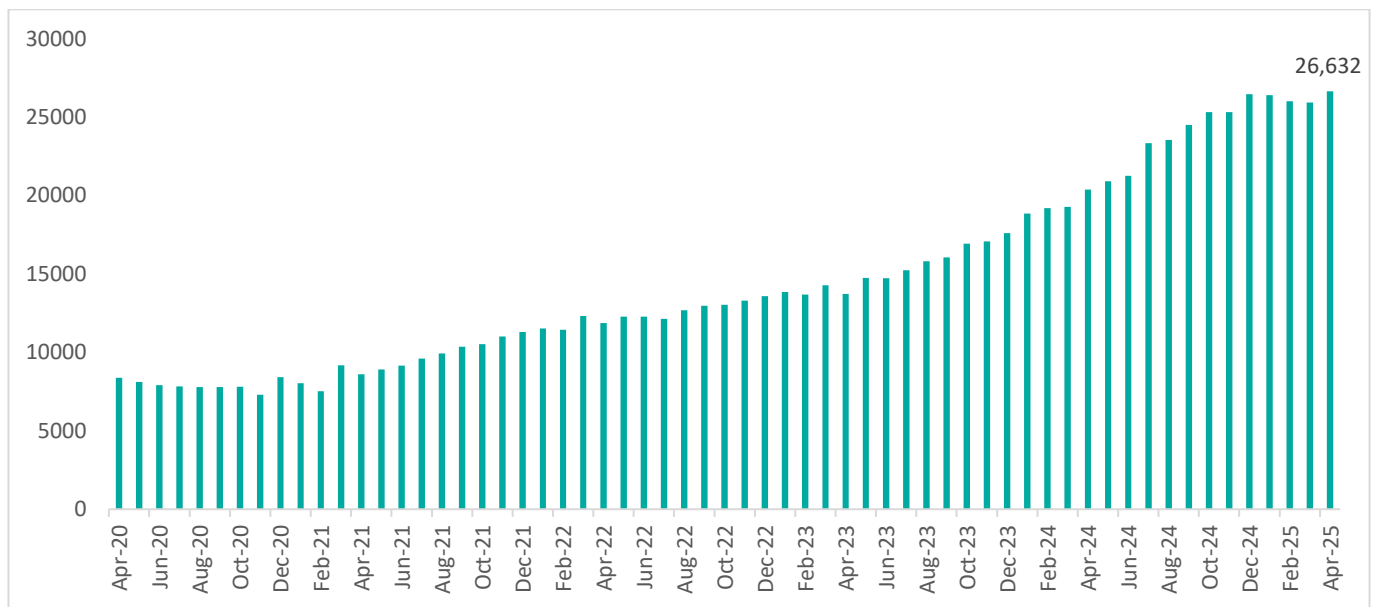
SIP momentum continues

April 2025 saw the highest ever monthly SIP contribution at Rs 26,632 crores. This increase reflects a higher inflow of funds into mutual funds through the SIP route, indicating investor confidence and a disciplined approach to investing. The number of contributing SIP accounts has also shown an increase during the month, reaching 8.38 crore in April 2025 from 8.11 crore in March 2025.

The percentage of SIP assets relative to the total industry assets has remained relatively stable, ranging from 19.2% to 20.4% over the last six months highlighting the consistent contribution of SIPs to the mutual fund industry's growth.

The growth in SIP accounts and monthly contributions underscores the increasing financialization of savings in India, with more individuals opting for disciplined and systematic investment strategies

Highest ever monthly SIP contribution seen in April 2025



SIP trends

SIP stats	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
No. of Contributing SIP accounts (in crore)	8.38	8.11	8.26	8.35	8.27	7.97
SIP monthly contributions (in crore)	26,632	25,926	25,999	26,400	26,459	25,320
SIP assets (Rs in lakh crore)	13.90	13.35	12.38	13.20	13.63	13.54
SIP assets as a % of industry assets	19.9	20.3	19.2	19.6	20.4	19.9

Source: AMFI, Crisil Intelligence

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Systematic Investment Plan (SIP) contributions surged to an all-time high of ₹26,632 crore in April, driven by a steady increase in the number of contributing accounts, which now total 8.38 crore. This continued growth reflects the rising preference among investors for mutual funds as a disciplined and effective tool for long-term savings.

The trend underscores a growing awareness among investors of the importance of staying invested through market cycles and systematically building wealth over time. AMFI remains committed to fostering financial literacy and promoting simple, consistent investment habits that support long-term financial well-being.

While geopolitical developments and border tensions may introduce short-term market volatility, investors are encouraged to stay focused on their long-term financial goals. Reacting impulsively to temporary market movements can derail investment strategies. India's economic fundamentals remain resilient, and the long-term growth outlook continues to be strong and promising.

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Venkat N Chalasani

Chief Executive – AMFI

Disclaimer

Mutual fund investments are subject to market risks; read all scheme-related documents carefully.

MUTUAL FUNDS

Sahi Hai

