

AMFI monthly note

July 2025



Monthly mutual fund industry update

Industry snapshot

- Assets under management (AUM) grew 1.3% on-month in July to Rs 75.36 lakh crore
- Net inflows in the month of July stood at Rs 1.79 lakh crore, led by debt funds (60%) amid post-tax institutional flows, while equity funds contributed 24%, with record inflows of Rs 42,702 crore

Equity funds

- Equity funds recorded the highest-ever monthly inflows, totalling Rs 42,702 crore with small-cap, mid-cap and large & mid-cap funds each recording highest ever monthly inflows within their respective sub-categories
- Ten new fund offers (NFOs) were launched, collectively mobilising Rs 8,997 crore

Debt funds

- Assets of income-/debt-oriented schemes reached a new high of Rs 18.76 lakh crore, driven by inflows and mark-to-market (MTM) gains
- Money market funds witnessed the highest on-month AUM increase of 16.0% and net inflows totalling Rs 44,574 crore

Hybrid funds

- Hybrid assets grew 1.1% on-month to Rs 10.03 lakh crore
- Balanced hybrid funds recorded the highest-ever monthly inflows of Rs 2,365 crore

Passive funds

- The category registered the 57th consecutive month of net inflows, totalling Rs 8,259 crore
- Other exchange-traded funds (ETFs) saw the highest inflows of Rs 4,476 crore

SIP trend

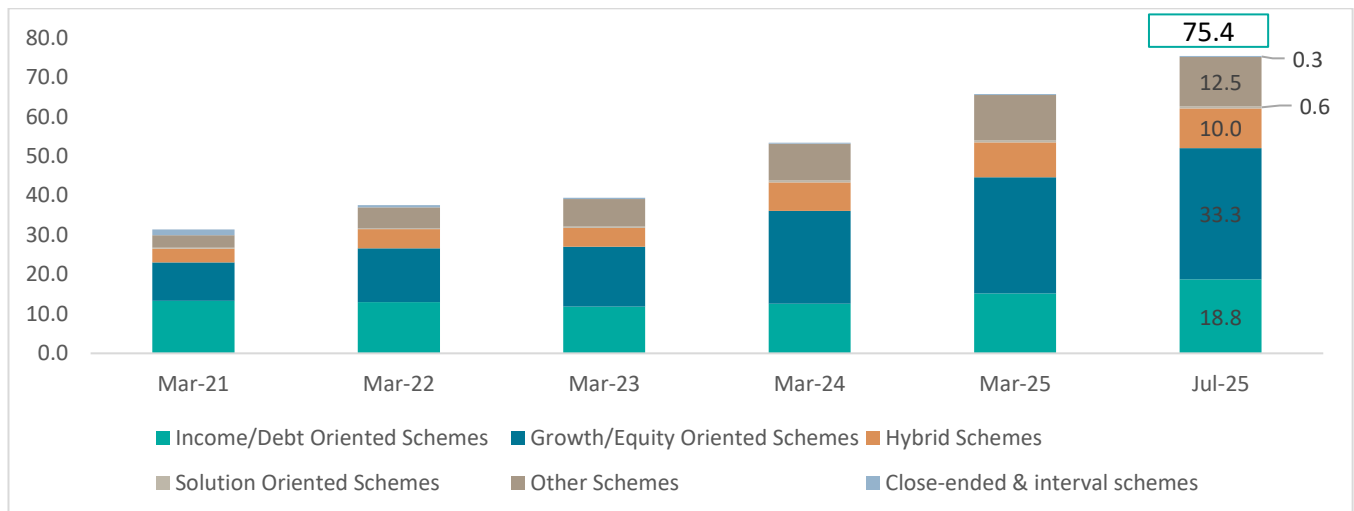
- SIPs record a new high in monthly contributions yet again, with total contribution amount reaching Rs 28,464 crore in July
- The number of contributing SIP accounts has risen by 5.4% on-month, reaching 9.11 crore

Industry snapshot

AUM growth fuelled by inflows amid market decline

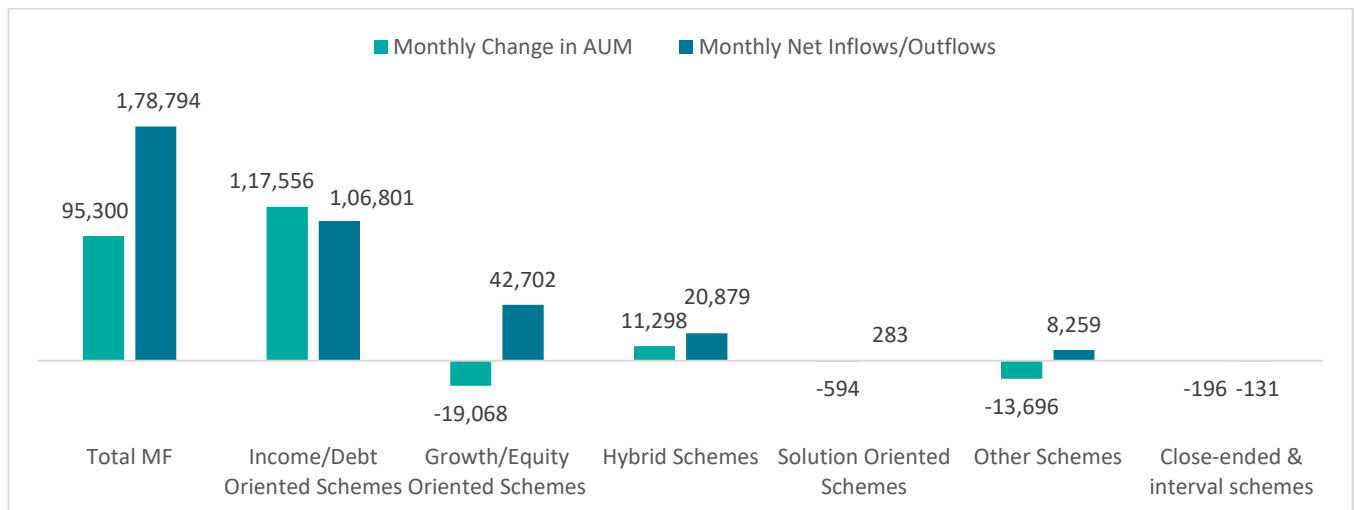
Assets in the mutual fund industry increased 1.3% to Rs 75.36 lakh crore in July from Rs 74.41 lakh crore in June. Net inflows stood at Rs 1.79 lakh crore, with debt mutual funds contributing 60%, driven by institutional allocations typically seen after advance tax outflows at the end of the quarter. Equity mutual funds accounted for 24% of the flows, recording their highest-ever monthly inflow at Rs 42,702 crore. The Nifty 50 TRI and BSE Sensex TRI posted returns of -2.77% and -2.76%, indicating that the rise in AUM was led by fresh investments rather than valuation gains. Foreign institutional investors (FIIs) turned net sellers in the equity market in July, while investments by domestic institutional investors (DII), remained strong, providing consistent support to the market.

Net inflows boost asset growth (Rs lakh crore)



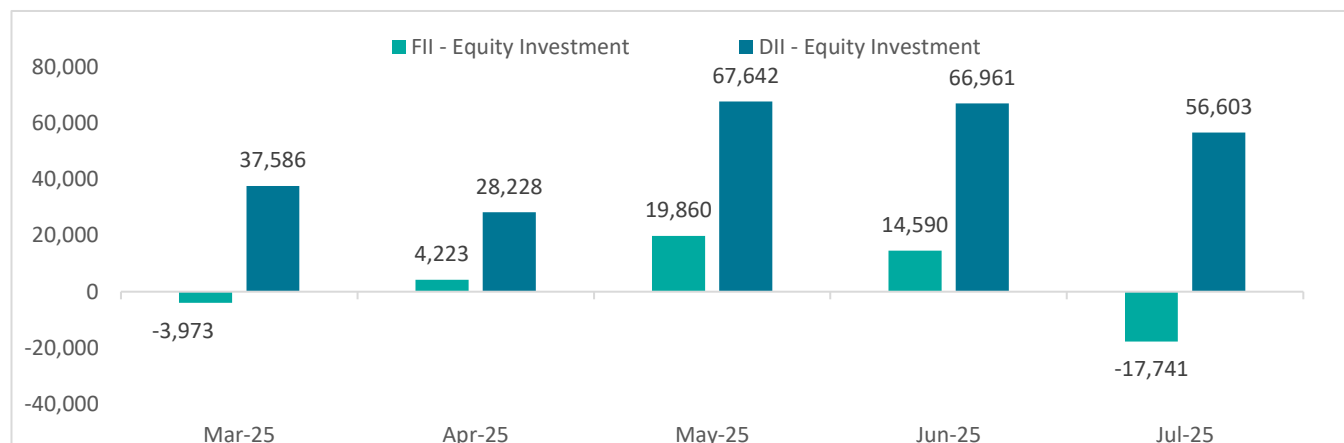
Source: Association of Mutual Funds in India (AMFI), Crisil Intelligence

Inflows across open-ended categories drive asset growth (Rs crore)



Source: AMFI, Crisil Intelligence

DIs provide strong support to equity markets (Rs crore)



Source: National Securities Depository Ltd, Crisil Intelligence

Monthly AUM trend of mutual funds

Category	Jul 2025	Jun 2025 (1 month)	1 month % change	Jan 2025 (6 months)	6 months % change	Jul 2024 (1 year)	1 year % change	Jul 2022 (3 years)	3 years % change
Equity	33,27,782	33,46,849	-0.6%	29,46,764	12.9%	29,33,958	13.4%	14,15,507	135.1%
Debt	18,75,666	17,58,110	6.7%	17,06,315	9.9%	15,44,181	21.5%	12,46,426	50.5%
Hybrid	10,03,307	9,92,009	1.1%	8,75,321	14.6%	8,44,781	18.8%	4,85,607	106.6%
Others	12,48,034	12,61,730	-1.1%	11,18,928	11.5%	10,95,084	14.0%	5,71,919	118.2%
Solution-oriented schemes	55,554	56,148	-1.1%	51,259	8.4%	51,990	6.9%	30,167	84.2%
Closed-ended and interval schemes	25,629	25,825	-0.8%	26,862	-4.6%	26,659	-3.9%	25,177	1.8%
Total	75,35,971	74,40,671	1.3%	67,25,450	12.1%	64,96,653	16.0%	37,74,803	99.6%

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

Source: AMFI, Crisil Intelligence

Monthly flow of mutual funds (Rs crore)

Category	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
Equity	42,702	23,587	19,013	24,269	25,082	29,303	39,688
Debt	1,06,801	-1,711	-15,908	2,19,136	-202,663	-6,526	1,28,653
Hybrid	20,879	23,223	20,765	14,248	-947	6,804	8,768
Others	8,259	3,997	5,526	20,229	14,149	10,249	10,255
Solution-oriented schemes	283	206	177	206	241	246	243
Closed-ended and interval schemes	-131	-207	-465	-1,261	-297	-13	-55
Total	1,78,794	49,095	29,108	2,76,827	-164,435	40,063	1,87,551

Note: Cells in green to red signify the highest to lowest inflows in that period

Source: AMFI, Crisil Intelligence

Folio count sees steady growth

Mutual fund folio count rose steadily in July, totalling 24.57 crore, up 43.8 lakh from the previous month. Equity mutual funds accounted for ~70% of the total folios, growing by over 31 lakh to reach 17.13 crore. The 'Others' category, which includes passive funds, followed with a growth of 6.28 lakh folios, accounting for ~18% of the total. The steady on-month increase in folios across most categories indicates deepening retail participation and broadening investor base in mutual funds despite market volatility.

Monthly folio count

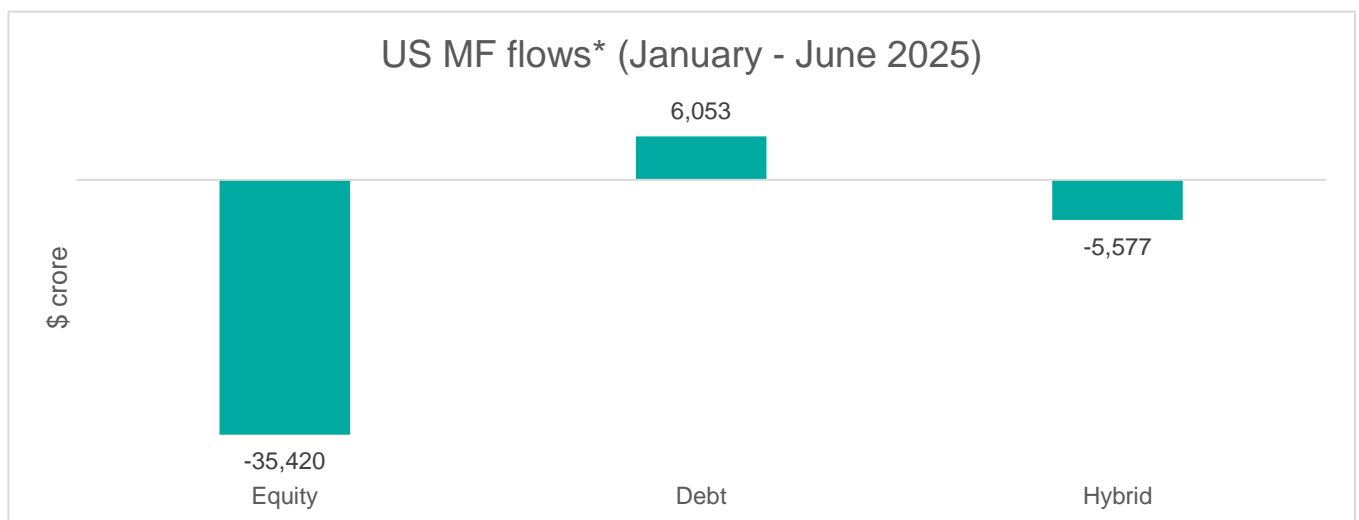
Category	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25
Equity	17,12,77,231	16,81,42,274	16,60,87,784	16,49,58,060	16,38,24,672	16,23,74,751
Debt	75,11,896	72,47,110	71,54,986	70,36,533	69,49,759	68,91,665
Hybrid	1,65,28,359	1,61,93,858	1,59,89,423	1,58,04,441	1,56,67,477	1,55,03,030
Others	4,37,69,720	4,31,41,612	4,24,74,185	4,18,97,969	4,14,72,421	4,09,23,090
Solution-oriented schemes	61,33,541	61,12,709	60,96,272	60,84,581	60,72,801	60,61,236
Closed-ended and interval schemes	5,03,592	5,06,993	5,10,120	5,13,440	5,20,941	5,27,032
Total	24,57,24,339	24,13,44,556	23,83,12,770	23,62,95,024	23,45,08,071	23,22,80,804

Source: AMFI, Crisil Intelligence

Global overview

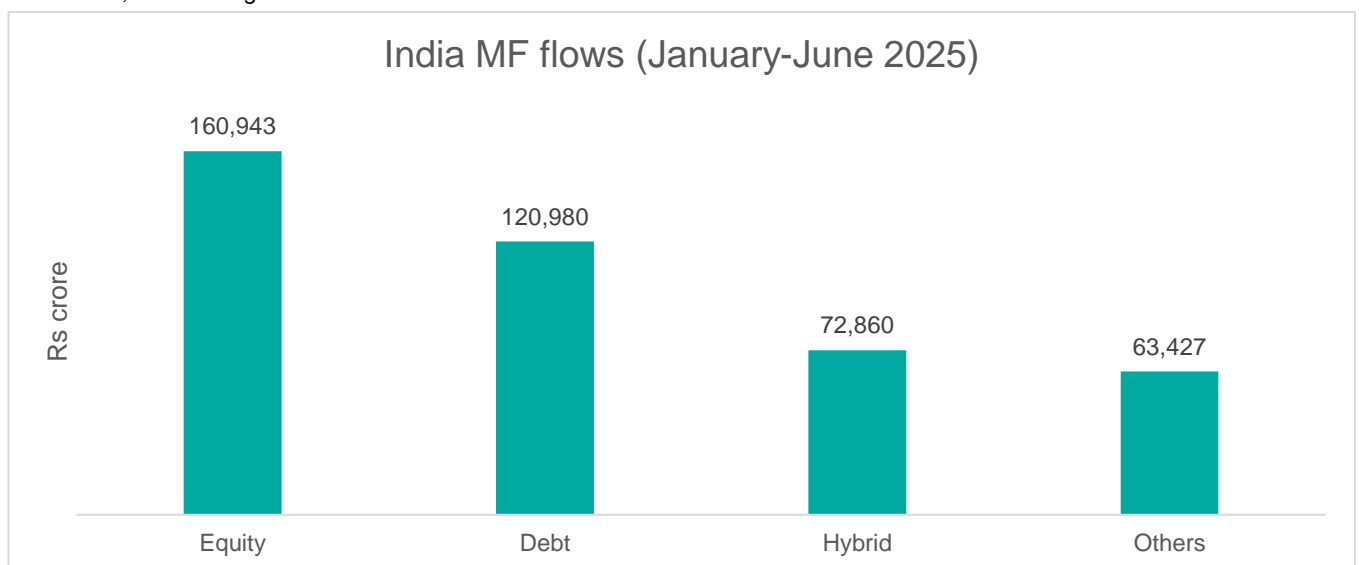
The lows and highs

The global investment landscape presented a contrasting picture in the first half of calendar year 2025. In the US, equity and hybrid funds experienced net outflows, caused by widespread concerns surrounding tariffs, trade and geopolitical uncertainties. This led investors to allocate more funds into money market instruments. In contrast, the Indian market witnessed a significant surge in equity inflows, following the Reserve Bank of India's (RBI) Monetary Policy Committee's announcement of a larger-than-anticipated repo rate cut. Furthermore, strong participation from DIIs and FIIs contributed to the market's upward momentum.



* Does not include ETFs; based on the latest available data

Source: ICI, Crisil Intelligence



Note: Others include solution-oriented, other, closed-ended and interval schemes

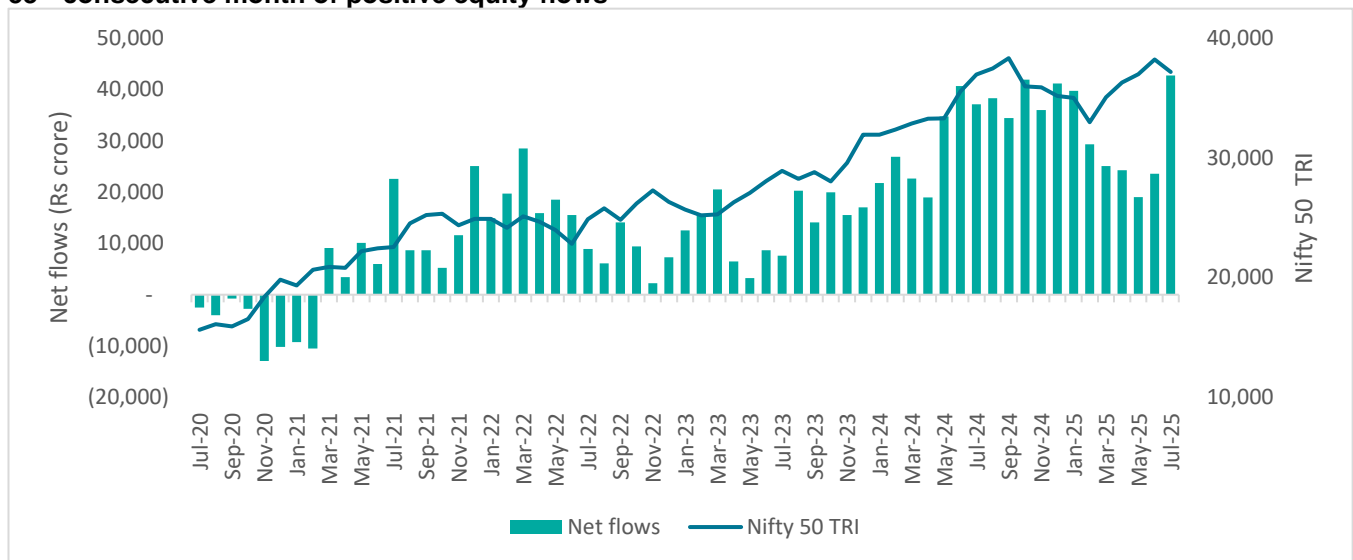
Source: AMFI, Crisil Intelligence

Equity mutual funds

Equity funds log record-high monthly inflows

Equity funds recorded the highest-ever inflows within the category, amounting to Rs 42,703 crore. However, the equity market could not sustain its upward momentum due to uncertainties surrounding global economy and trade. Equity AUM declined 0.6% on-month to Rs 33.28 lakh crore in July from Rs 33.47 lakh crore.

53rd consecutive month of positive equity flows



Source: AMFI, Crisil Intelligence

Sectoral/thematic funds attracted the highest inflows of Rs 9,426 crore in July, with a significant portion of this amount, Rs 7,404 crore, coming from seven new fund offers (NFOs) launched during the month.

Small-cap, mid-cap and large and mid-cap funds recorded the highest-ever monthly inflows within their respective sub-categories, amounting to Rs 6,484 crore, Rs 5,182 crore and Rs 5,035 crore, respectively. Three equity NFOs were launched in the month, one each in the large and mid-cap, small-cap and multi-cap categories which collectively mobilised a total of Rs 1,593 crore. Meanwhile, equity-linked savings scheme (ELSS) funds saw net outflows for the fourth month in a row, with Rs 368 crore withdrawn. This indicated tax-season activity or opting for other tax-saving options.

Monthly AUM trend of growth/equity-oriented schemes

Category	Jul 2025	Jun 2025 (1 month)	1 month % change	Jan 2025 (6 months)	6 months % change	Jul 2024 (1 year)	1 year % change	Jul 2022 (3 years)	3 years % change
Sectoral/thematic funds	5,09,519	5,09,345	0.0%	4,60,921	10.5%	4,21,112	21.0%	1,54,214	230.4%
Flexi-cap funds	4,93,229	4,94,279	-0.2%	4,29,128	14.9%	4,20,166	17.4%	2,31,328	113.2%
Mid-cap funds	4,28,582	4,31,700	-0.7%	3,73,184	14.8%	3,78,544	13.2%	1,68,438	154.4%
Large-cap funds	3,91,763	3,97,470	-1.4%	3,54,366	10.6%	3,61,031	8.5%	2,31,852	69.0%
Small-cap funds	3,55,902	3,54,551	0.4%	3,05,580	16.5%	3,13,488	13.5%	1,13,332	214.0%
Large- and mid-cap funds	3,00,972	3,02,139	-0.4%	2,60,828	15.4%	2,57,266	17.0%	1,17,219	156.8%
ELSS funds	2,48,203	2,53,585	-2.1%	2,32,192	6.9%	2,49,507	-0.5%	1,47,911	67.8%
Value funds/contra funds	2,01,204	2,03,756	-1.3%	1,83,300	9.8%	1,85,632	8.4%	82,030	145.3%
Multi-cap funds	2,05,282	2,04,690	0.3%	1,73,766	18.1%	1,68,366	21.9%	59,304	246.2%
Focused funds	1,60,567	1,62,173	-1.0%	1,42,450	12.7%	1,48,162	8.4%	99,934	60.7%
Dividend yield funds	32,559	33,162	-1.8%	31,049	4.9%	30,684	6.1%	9,946	227.3%
Total	33,27,782	33,46,849	-0.6%	29,46,764	12.9%	29,33,958	13.4%	14,15,507	135.1%

Note: 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	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
Sectoral/thematic funds	9,426	476	2,052	2,001	170	5,712	9,017
Flexi-cap funds	7,654	5,733	3,841	5,542	5,615	5,104	5,698
Mid-cap funds	5,182	3,754	2,809	3,314	3,439	3,407	5,148
Large-cap funds	2,125	1,694	1,250	2,671	2,479	2,866	3,063
Small-cap funds	6,484	4,024	3,214	4,000	4,092	3,722	5,721
Large- and mid-cap funds	5,035	3,497	2,691	2,552	2,718	2,656	4,123
ELSS funds	-368	-556	-678	-372	735	615	797
Value funds/contra funds	1,470	1,159	-92	1,073	1,553	1,347	1,556
Multi-cap funds	3,991	2,794	2,999	2,552	2,753	2,518	3,567
Focused funds	1,606	965	947	885	1,386	1,288	783
Dividend yield funds	97	46	-21	51	141	69	215
Total	42,702	23,587	19,013	24,269	25,082	29,303	39,688

Note: Cells in green to red signify the highest to lowest inflows in that period

Source: AMFI, Crisil Intelligence

Debt mutual funds

Debt mutual funds touch new heights

The AUM of open-ended debt funds surged 6.7% on-month to an all-time high of Rs 18.76 lakh crore in July from Rs 17.58 lakh crore. The rise can be attributed to positive flows and MTM gains .

The yield on the new 10-year benchmark 6.33% government security 2035 was at 6.38% on July 31 compared with 6.32% on June 30.

In the first half of the month, a fall in the US Treasury yields amid lower crude oil prices and strong liquidity surplus in the Indian banking system supported bond prices. A cautious stance by investors amid uncertainty surrounding the US tariff policy and strong demand at the RBI's weekly debt auction also provided support.

As the month progressed, bond prices remained stable, with an encouraging inflation print raising hopes for a policy rate cut. But further gains were capped because of an intermittent spike in US yields and the RBI's short-term liquidity operations.

At the end of the month, the dearth of fresh positive cues and indications of a hawkish stance by the US Federal Reserve and RBI led to a slight dip in bond prices.

Global cues, liquidity, inflation concerns, the scheduling of monetary policy meeting in the first week of August, announcement of the government borrowing programme for the second half of the fiscal and updates on a potential US-India trade deal also affected the yield curve.

The highest on-month AUM growth, accompanied by the highest net inflows, was seen in money market funds (16.0%), overnight funds (13.1%), liquid funds (8.5%) and low-duration funds (8.0%). Five debt NFOs, one each in the liquid fund, low-duration fund and money market fund categories, and two in the overnight fund category mobilised a total of Rs 18,948 crore during the month.

Debt funds witnessed the highest increase in AUM and received the highest flows in July compared with other categories.

Monthly AUM trend of income-/ debt-oriented schemes

Category	Jul 2025	Jun 2025 (1 month)	1 month % change	Jan 2025 (6 months)	6 months % change	Jul 2024 (1 year)	1 year % change	Jul 2022 (3 years)	3 years % change
Liquid funds	5,42,225	4,99,857	8.5%	5,59,393	-3.1%	4,93,493	9.9%	3,58,402	51.3%
Money market funds	3,37,161	2,90,724	16.0%	2,53,709	32.9%	2,34,401	43.8%	1,11,689	201.9%
Corporate bond funds	2,05,891	2,03,199	1.3%	1,72,235	19.5%	1,54,280	33.5%	1,13,857	80.8%
Short-duration funds	1,36,021	1,33,337	2.0%	1,11,949	21.5%	1,05,624	28.8%	95,153	42.9%
Low-duration funds	1,41,986	1,31,415	8.0%	1,15,582	22.8%	1,05,026	35.2%	99,305	43.0%
Ultra-short-duration funds	1,35,868	1,32,827	2.3%	1,11,403	22.0%	1,04,538	30.0%	90,774	49.7%
Overnight funds	80,835	71,481	13.1%	93,682	-13.7%	70,482	14.7%	1,23,410	-34.5%
Banking and PSU funds	82,042	82,229	-0.2%	78,681	4.3%	79,123	3.7%	82,678	-0.8%
Floater funds	52,162	51,668	1.0%	50,585	3.1%	53,349	-2.2%	65,542	-20.4%

Category	Jul 2025	Jun 2025 (1 month)	1 month % change	Jan 2025 (6 months)	6 months % change	Jul 2024 (1 year)	1 year % change	Jul 2022 (3 years)	3 years % change
Gilt funds	41,790	41,450	0.8%	41,124	1.6%	33,302	25.5%	15,137	176.1%
Dynamic bond funds	37,174	36,912	0.7%	35,388	5.0%	33,070	12.4%	21,847	70.2%
Medium-duration funds	25,513	25,336	0.7%	24,979	2.1%	24,831	2.7%	28,838	-11.5%
Credit risk funds	20,229	20,350	-0.6%	20,601	-1.8%	21,790	-7.2%	26,192	-22.8%
Long-duration funds	20,260	20,539	-1.4%	20,556	-1.4%	15,325	32.2%	2,570	688.2%
Medium- to long-duration funds	11,687	11,852	-1.4%	11,599	0.8%	11,052	5.7%	9,044	29.2%
Gilt funds with 10-year constant duration	4,822	4,935	-2.3%	4,851	-0.6%	4,496	7.2%	1,988	142.5%
Total	18,75,666	17,58,110	6.7%	17,06,315	9.9%	15,44,181	21.5%	12,46,426	50.5%

Note: 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	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
Liquid funds	39,355	-25,196	-40,205	1,18,656	-133,034	4,977	91,593
Money market funds	44,574	9,484	11,223	31,507	-21,301	-3,276	21,916
Corporate bond funds	1,422	7,124	11,983	3,458	-414	1,065	-217
Short-duration funds	1,829	10,277	1,790	4,763	-1,176	729	-2,066
Ultra-short-duration funds	2,277	2,944	1,848	26,734	-9,647	-4,281	1,048
Low-duration funds	9,766	3,136	3,134	9,371	-1,384	-2,825	665
Overnight funds	8,866	-8,154	-8,120	23,900	-30,016	-2,264	18,937
Banking and PSU funds	-662	239	484	636	-1,579	474	-114
Floater funds	164	231	-254	570	-1,180	-343	-1,129
Gilt funds	160	-957	1,386	-425	-759	-278	-1,360
Dynamic bond funds	63	44	567	-10	-373	-108	-115
Medium-duration funds	24	-61	-47	134	-572	-178	-220
Credit risk funds	-272	-168	-248	-302	-294	-198	-294
Long-duration funds	-416	-446	466	82	-518	-163	201
Medium- to long-duration funds	-221	-66	44	100	-315	56	-169
Gilt funds with 10-year constant duration	-126	-142	42	-39	-101	88	-23
Total	1,06,801	-1,711	-15,908	2,19,136	-202,663	-6,526	1,28,653

Note: Cells in green to red signify the highest to lowest inflows in that period

Source: AMFI, Crisil Intelligence

Hybrid mutual funds

Hybrid assets hit the Rs 10 trillion-mark

In July, hybrid fund assets grew 1.1% on-month to Rs 10.03 lakh crore from Rs 9.92 lakh crore, driven by the monthly inflows of Rs 20,879 crore. Within the hybrid category, multi-asset allocation funds witnessed a growth of 3.9% in assets on-month to Rs 1.28 lakh crore. Arbitrage fund assets followed closely, with 2.93% on-month growth to Rs 2.57 lakh crore.

For the third month in a row, all sub-categories of hybrid funds saw net inflows in July. Arbitrage funds saw the largest share of inflows at Rs 7,296 crore, followed by multi-asset allocation funds at Rs 6,197 crore. Notably, balanced hybrid fund recorded the highest-ever monthly inflows within the sub-category, amounting to Rs 2,634 crore.

The hybrid funds category saw the launch of two NFOs that collectively mobilised Rs 1,887 crore. These included a multi-asset allocation fund that mobilised Rs 1,859 crore and an equity savings fund that mobilised Rs 28 crore.

Monthly AUM trend of hybrid schemes

Category	Jul 2025	Jun 2025 (1 month)	1 month % change	Jan 2025 (6 months)	6 months % change	Jul 2024 (1 year)	1 year % change	Jul 2022 (3 years)	3 years % change
Dynamic asset allocation/ balanced advantage funds	3,05,087	3,06,649	-0.5%	2,82,864	7.9%	2,79,986	9.0%	1,86,630	63.5%
Balanced hybrid funds/ aggressive hybrid funds	2,37,969	2,38,686	-0.3%	2,18,007	9.2%	2,21,973	7.2%	1,50,660	58.0%
Arbitrage funds	2,56,675	2,49,365	2.9%	2,00,305	28.1%	1,89,349	35.6%	89,117	188.0%
Multi-asset allocation funds	1,28,427	1,23,585	3.9%	1,03,812	23.7%	89,593	43.3%	20,404	529.4%
Equity savings funds	45,727	44,639	2.4%	42,161	8.5%	35,572	28.5%	17,080	167.7%
Conservative hybrid funds	29,421	29,085	1.2%	28,172	4.4%	28,307	3.9%	21,715	35.5%
Total	10,03,307	9,92,009	1.1%	8,75,321	14.6%	8,44,781	18.8%	4,85,607	106.6%

Note: 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	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
Dynamic asset allocation/balanced advantage funds	2,611	1,886	1,136	881	776	664	1,512
Balanced hybrid funds/aggressive hybrid funds	2,364	1,332	341	-151	294	310	633
Arbitrage funds	7,296	15,585	15,702	11,790	-2,855	3,592	4,292
Multi-asset allocation funds	6,197	3,210	2,927	2,106	1,670	2,228	2,123
Equity savings funds	2,104	1,073	569	-142	-561	90	402
Conservative hybrid funds	308	138	89	-236	-271	-81	-194
Total	20,879	23,223	20,765	14,248	-947	6,804	8,768

Note: Cells in green to red signify the highest to lowest inflows in that period

Source: AMFI, Crisil Intelligence

Passive mutual funds

Assets dip but net inflows continue

Assets under passive funds dipped -1.1% on-month at Rs 12.48 lakh crore in July due to losses in equity market amid global uncertainty, strengthening US dollar and weak domestic earnings.. The category witnessed an inflow of Rs 8,259 crore, marking the 57th consecutive month of net inflows into ETFs.

Other ETFs garnered the maximum inflows of Rs 4,477 crore, followed by index funds, which attracted Rs 2,330 crore.

Monthly AUM trend of passive schemes

Category	Jul 2025	Jun 2025 (1 month)	1 month % change	Jan 2025 (6 months)	6 months % change	Jul 2024 (1 year)	1 year % change	Jul 2022 (3 years)	3 years % change
Other ETFs	8,44,402	8,59,261	-1.7%	7,62,903	10.7%	7,77,301	8.6%	4,36,116	93.6%
Index funds	3,05,829	3,08,996	-1.0%	2,76,120	10.8%	2,58,148	18.5%	94,589	223.3%
Gold ETFs	67,635	64,777	4.4%	51,839	30.5%	34,455	96.3%	20,038	237.5%
Fund of funds investing overseas	30,168	28,695	5.1%	28,065	7.5%	25,180	19.8%	21,176	42.5%
Total	12,48,034	12,61,730	-1.1%	11,18,928	11.5%	10,95,084	14.0%	5,71,919	118.2%

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

Source: AMFI, Crisil Intelligence

Monthly flow trend of passive schemes (Rs crore)

Category	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
Other ETFs	4,477	844	4,087	19,057	10,962	3,846	1,172
Index funds	2,330	1,043	1,104	1,555	3,501	4,177	5,255
Gold ETFs	1,256	2,081	292	-6	-77	1,980	3,751
Fund of funds investing overseas	197	29	43	-377	-237	246	78
Total	8,259	3,997	5,526	20,229	14,149	10,249	10,255

Note: Cells in green to red signify the highest to lowest inflows in that period

Source: AMFI, Crisil Intelligence

SIP trend

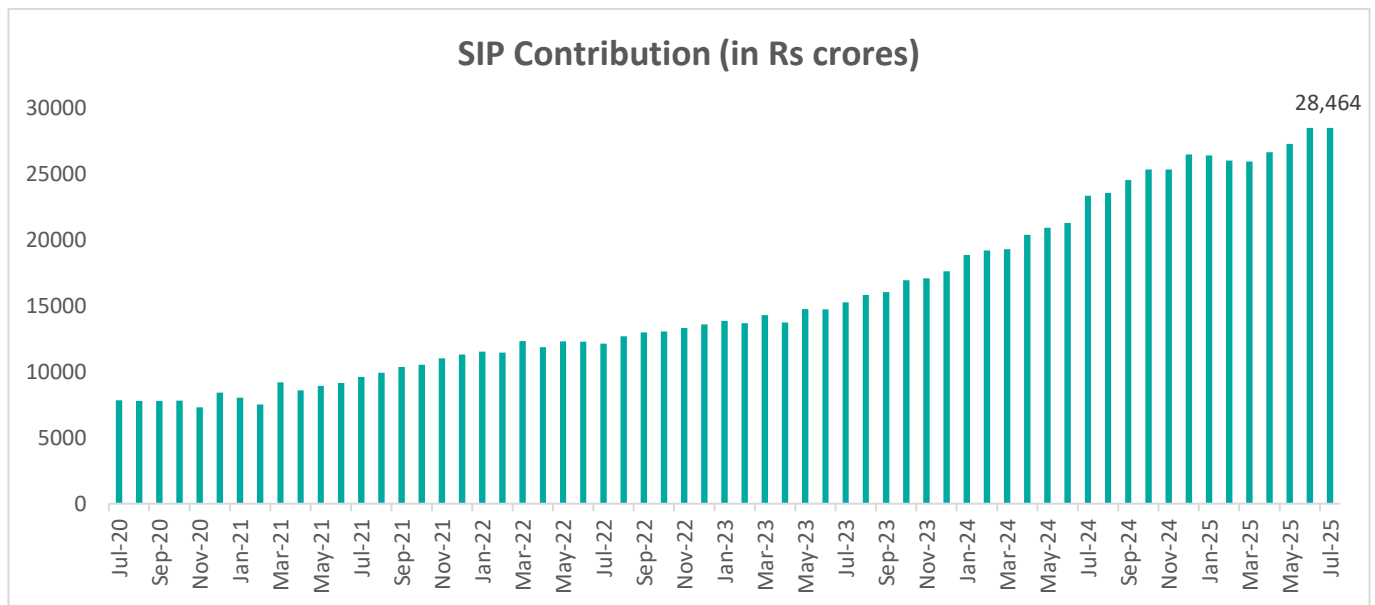
SIP assets continue the upward trend, reaching a new high

Investors demonstrated their resolve by maintaining their systematic investment plans (SIPs), despite market volatility, with total contributions reaching a new high of Rs 28,464 crore in July 2025. This represents a 4.34% increase from the previous month and a 22% annual growth compared to July 2024 when total contributions amounted to Rs 23,332 crore. The steady rise in SIP contributions underscores investors' confidence and commitment to a long-term, disciplined approach to building wealth.

In July 2025, SIP assets saw a marginal decline of Rs 11,118.35 crore owing to the MTM losses. Over the period of 12 months, SIP assets have experienced a substantial growth of 16.1%, surging from Rs 13.09 lakh crore in July 2024 to Rs 15.19 lakh crore in July 2025. Notably, SIP assets constitute 20.2% of the total mutual fund industry's assets, highlighting their growing importance in the mutual fund investment landscape.

The number of contributing SIP accounts has risen by 5.4% on-month, reaching 9.11 crore in July 2025 from 8.65 crore in June 2025.

SIP contributions on the rise



SIP trend

Contribution	Jul'25	Jun'25	May '25	Apr '25	Mar '25	Feb '25
No. of contributing SIP accounts (crore)	9.11	8.64	8.56	8.38	8.11	8.26
SIP monthly contribution (crore)	28,464	27,269	26,688	26,632	25,926	25,999
SIP assets (Rs lakh crore)	15.19	15.31	14.61	13.90	13.35	12.38
SIP assets as a percentage of industry assets	20.2	20.6	20.2	19.9	20.3	19.2

Source: AMFI, Crisil Intelligence

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The Indian equity markets experienced a downturn in July, ending a four-month winning streak, as global uncertainty, a strengthening US dollar, and significant foreign fund outflows exerted considerable pressure throughout the month. Consequently, both benchmark indices incurred losses for four consecutive weeks. As the month progressed, growing uncertainty surrounding US tariffs and rising concerns over potential US sanctions led to sustained selling pressure.

Nevertheless, the mutual fund industry demonstrated resilience, with investors reaffirming their trust in mutual funds as a viable wealth creation vehicle, despite market volatility. This was evident in the sustained positive flows, which resulted in a 1.3% increase in assets to Rs 75.36 lakh crore in July, up from Rs 74.41 lakh crore in June.

The Systematic Investment Plan (SIP) contributions remained robust, indicating that investors have adopted a disciplined investment approach, continuing with their SIPs even during periods of market fluctuation, rather than reacting impulsively to short-term market movements.

To support investors, AMFI remains committed to enhancing awareness and fostering a robust, transparent and well-regulated investment ecosystem.



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Disclaimer

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

MUTUAL FUNDS

Sahi Hai