

# B30 Assets



## October 2018



## November 2018



*Rs. crores*

15% of the assets of the mutual fund industry came from B30 locations in November 2018. Assets from B30 locations have increased from Rs.3.42 lakh cr. in October 2018 to Rs.3.56 lakh cr. in November 2018. The rate of increase in assets for B30 locations was 4%

**Note:** As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/16 dated 02.02.2018, the terms and definition of “15 cities”, “T15” and “B15” are substituted with “30 cities”, “T30” and “B30” respectively, with effect from April 1, 2018.

*T30 refers to the top 30 geographical locations in India and B30 refers to the locations beyond the top 30.  
Rs. lakh cr is equivalent to Rs. trillion.*

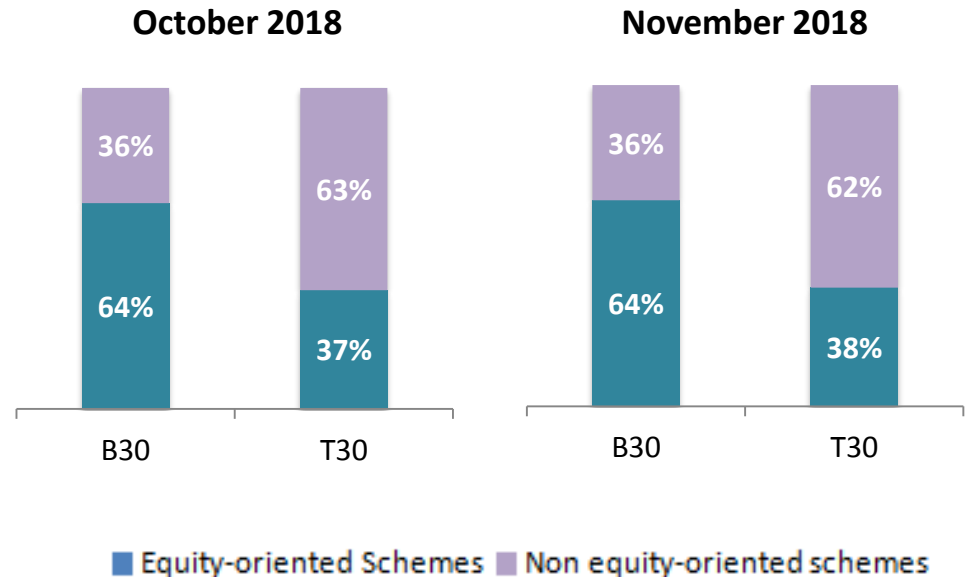
## B30 and T30 - Asset Mix

B30 locations tend towards equity assets.

64% of the assets from B30 locations and 38% of the T30 assets are in equity schemes in November 2018.

Equity-oriented schemes accounted for 37% of the T30 assets in October v/s 38% in November 2018.

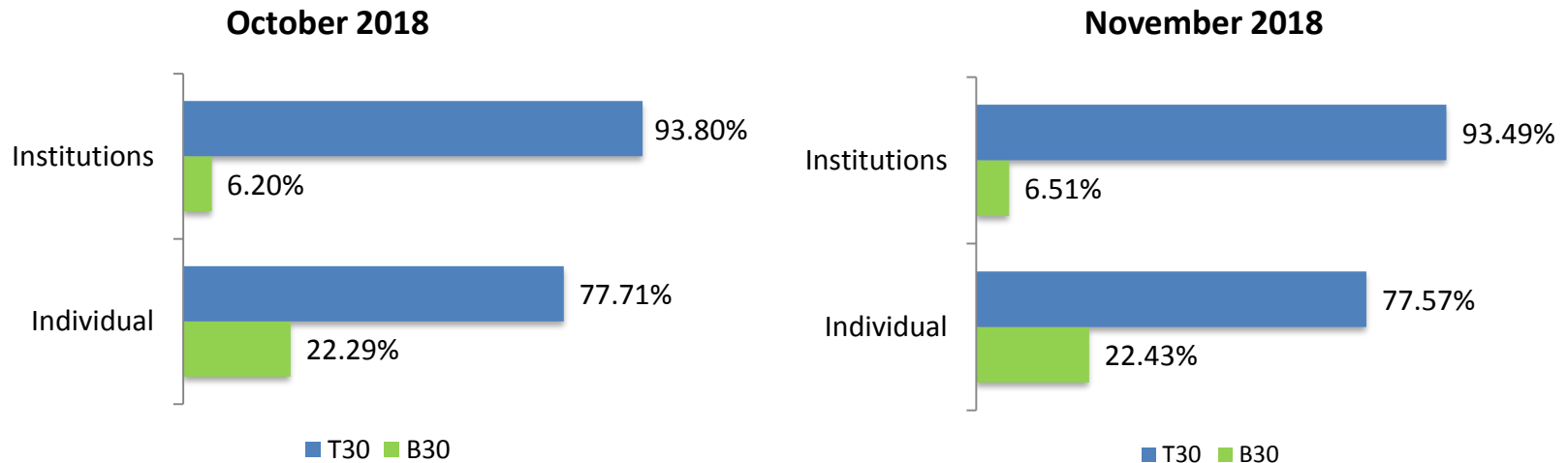
The higher concentration in debt in T30 locations is due to the presence of institutions in this segment.



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*Equity-oriented schemes include equity and balance funds.  
Non-equity oriented schemes include liquid and money market schemes and debt and debt-oriented funds.  
T30 refers to the top 30 geographical locations in India and B30 refers to the locations beyond the top 30.*

## 22% of Individual Assets are from B30 Locations

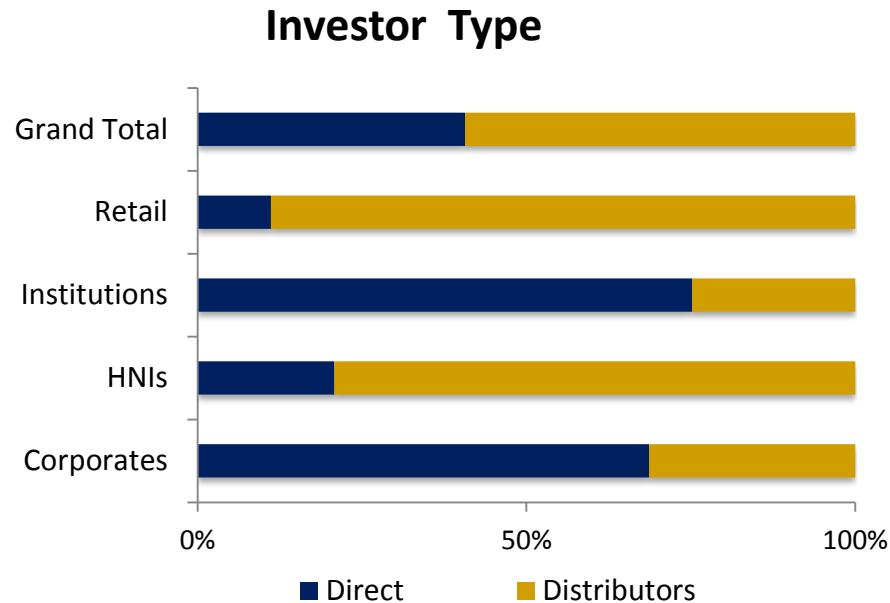


In November 2018, 22% of assets held by individual investors is from the B30 locations. 6.5% of institutional assets come from B30 locations. Institutional assets are concentrated in T30 locations, accounting for 93% of the total.

**Note:** As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/16 dated 02.02.2018, the terms and definition of “15 cities”, “T15” and “B15” are substituted with “30 cities”, “T30” and “B30” respectively, with effect from April 1, 2018.

*Institutions include domestic and foreign institutions and banks.  
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# Distributor Vs Direct

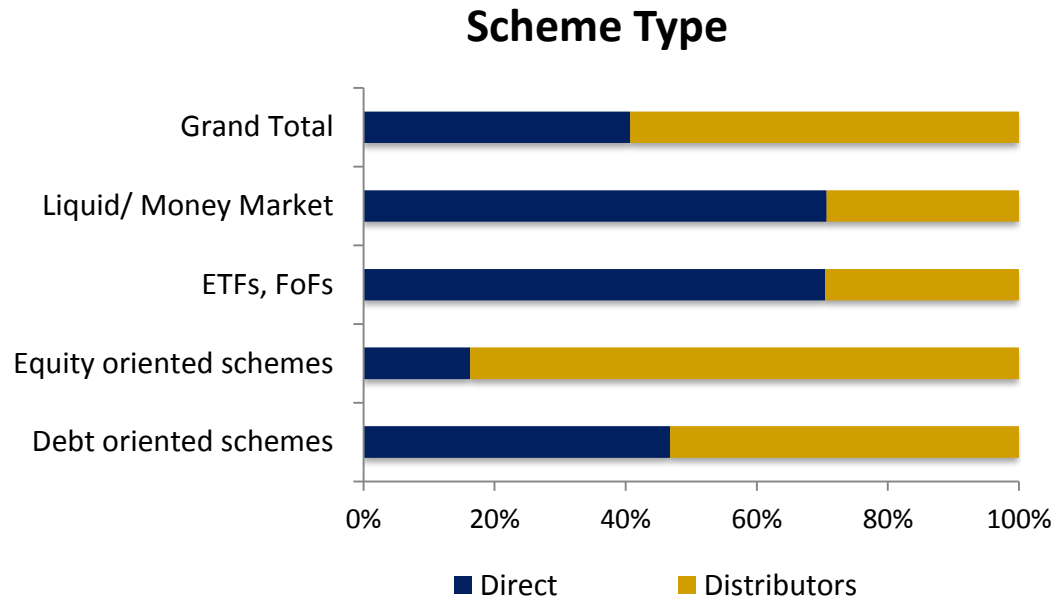


About 11% of the retail investors chose to invest directly, while 21% of HNI assets were invested directly.

41% of the assets of the mutual fund industry came directly. A large proportion of direct investments were in non-equity oriented schemes where institutional investors dominate.

*Equity-oriented schemes include equity and balance funds.  
Institutions include domestic and foreign institutions and banks.  
HNIs are investors who invest with a ticket size of Rs. 5 lakhs or above.*

# Distributor Vs Direct



71% of liquid / money market scheme assets where institutional investors dominate, were direct, whereas 47% of debt oriented scheme assets and 16% of equity scheme assets were direct.

The proportion of direct investments in equity, to the total assets held by individual investors, was about 8% in November 2018.

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