Folio trends

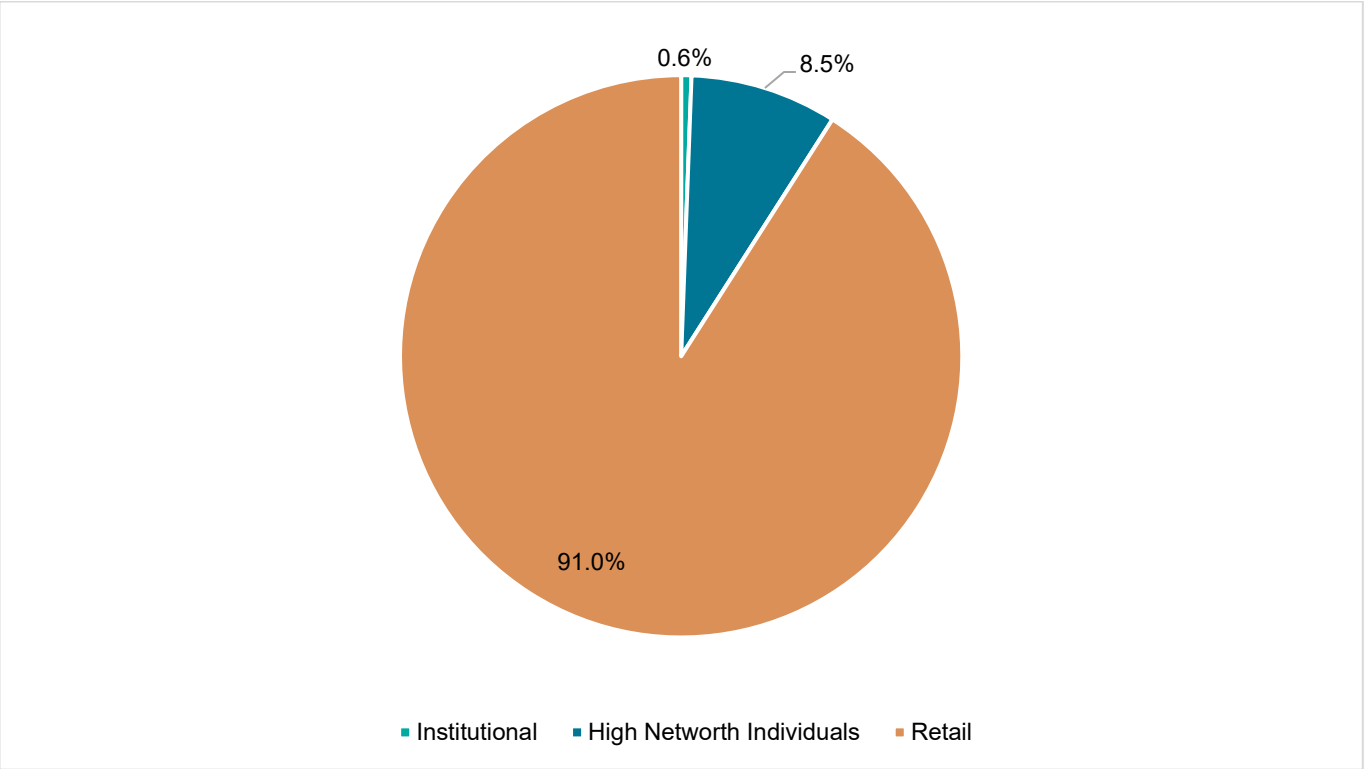
Accounts across investor types

By June 2026, the mutual fund industry had 27,85,99,182 accounts, an increase of 1.7% from the 27,39,34,259 accounts reported in March.

Retail investors were the largest segment, representing 91% of total accounts (25,33,88,129 accounts). High Net-worth Individuals (HNIs) made up 8.5% (2,35,66,094 accounts), while institutional investors accounted for 0.6% (16,44,959 accounts)

Retail investor accounts grew by 2.2% quarter-on-quarter, while HNI accounts declined by 3.3%. Institutional investor accounts rose by 3.4% over the same period.

Distribution of mutual fund accounts by investor type



Note: 1) Account refers to a folio. An investor may have multiple accounts in a single fund or across funds. This is therefore not a count of number of investors, but number of accounts.

2) Institutions include domestic and foreign institutions and banks.

3) High Net-worth Individuals are defined as individuals investing Rs 2 lakhs and above

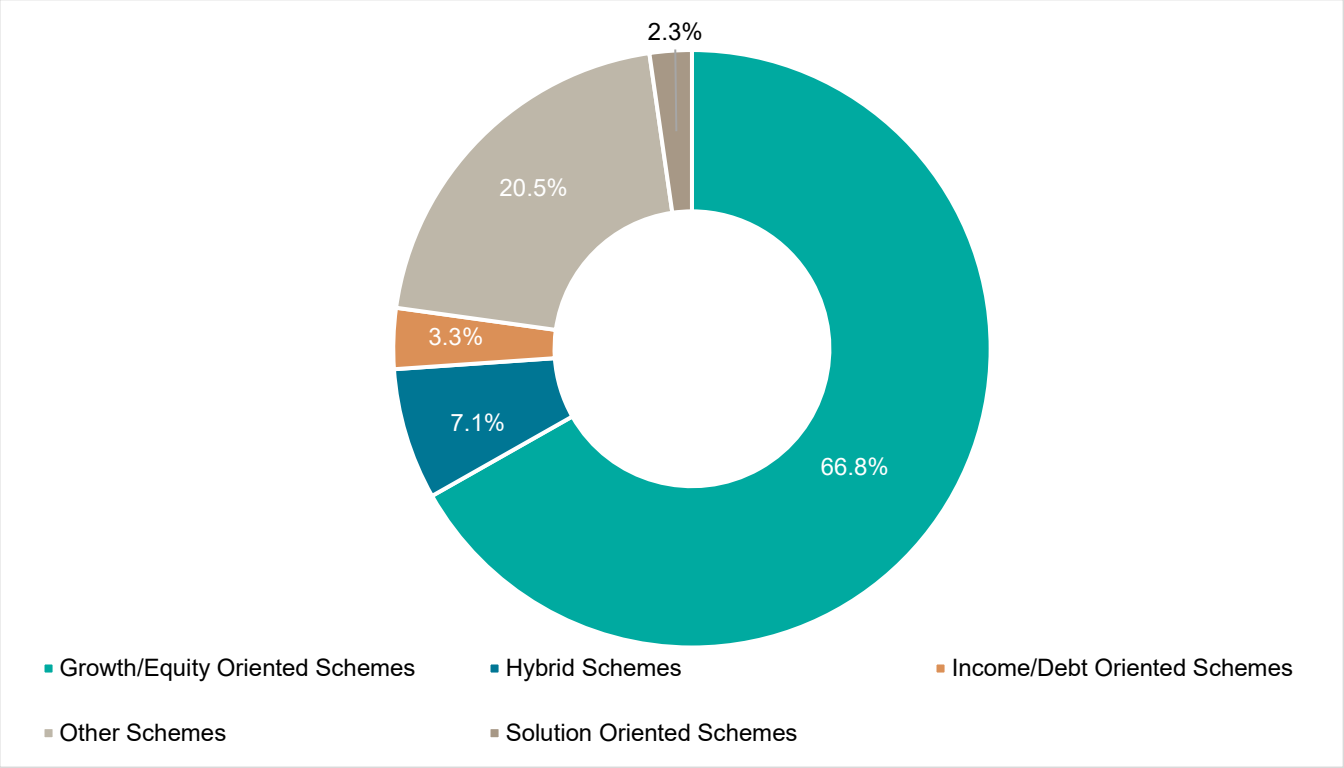
Source: AMFI, Crisil Intelligence

Accounts across scheme types

As of June 2026, the three leading scheme categories comprised **94.4%** of all investor accounts. These were:

- Growth/equity-oriented schemes (66.8%)
- Other schemes (20.5%)
- Hybrid schemes (7.1%)

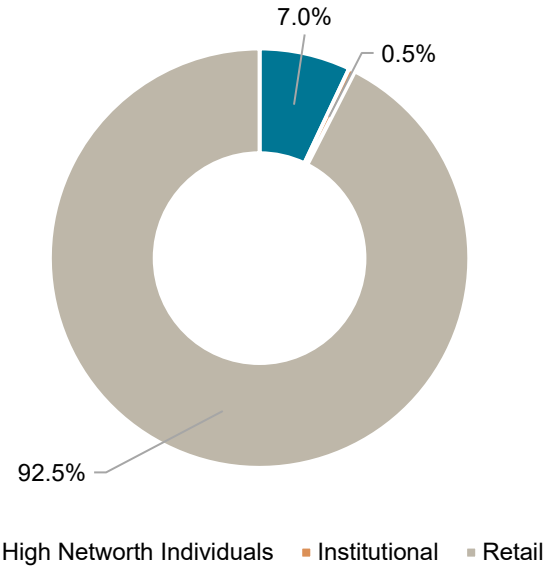
Distribution of mutual fund accounts by scheme type



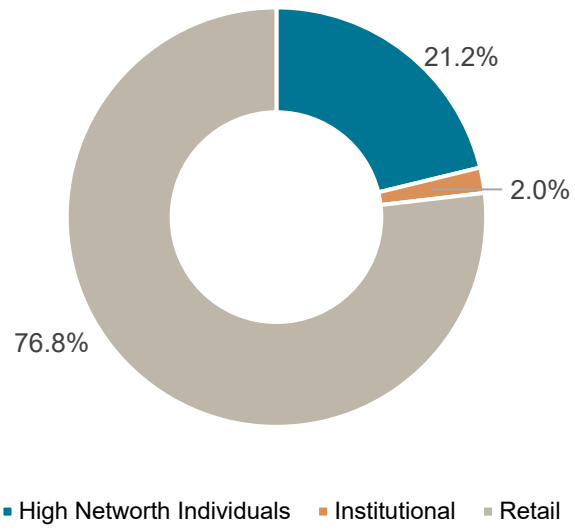
Source: AMFI, Crisil Intelligence

Scheme level folio composition

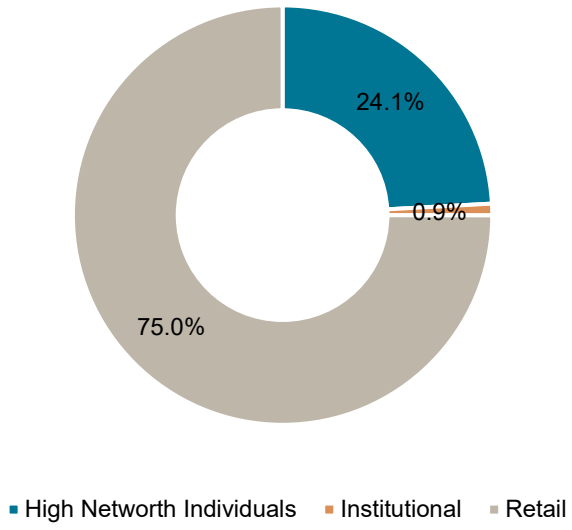
Equity-oriented schemes



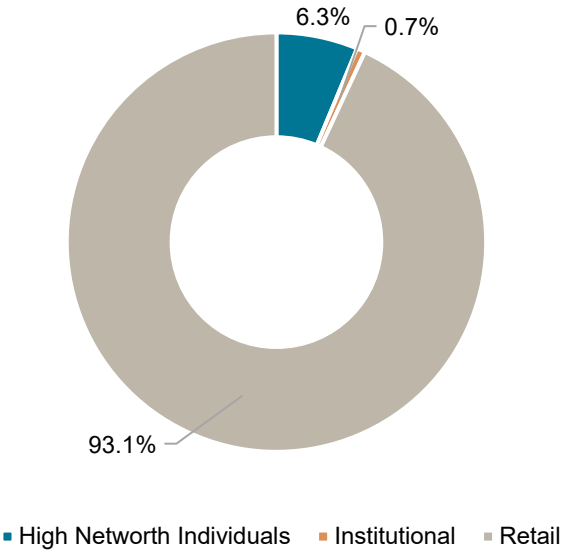
Debt-oriented schemes



Hybrid schemes



Other schemes*





Source: AMFI, Crisil Intelligence

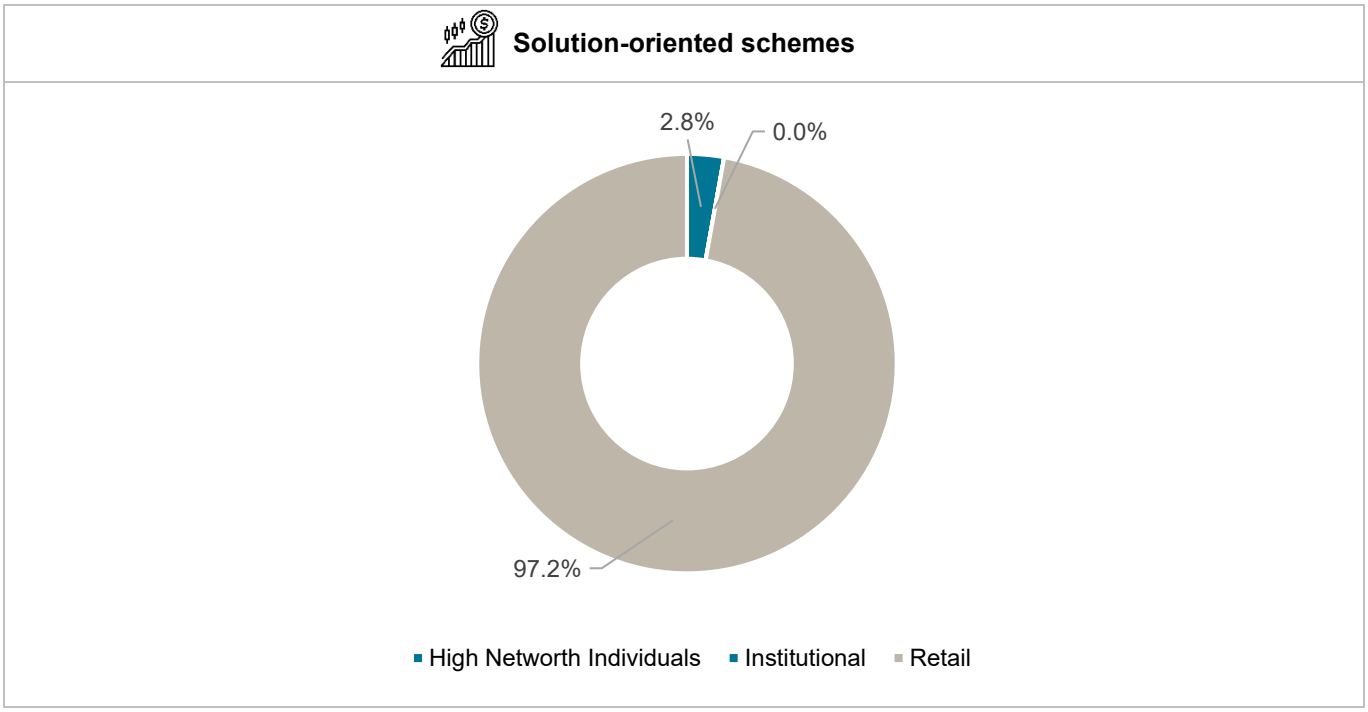
Note: 1) Other schemes include index funds, gold ETFs, other ETFs, and fund of funds investing overseas

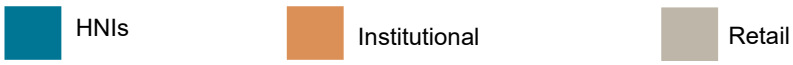
2) Institutions include domestic and foreign institutions and banks.

3) High Net-worth Individuals are defined as individuals investing Rs 2 lakhs and above

Source: AMFI, Crisil Intelligence

Scheme level folio composition



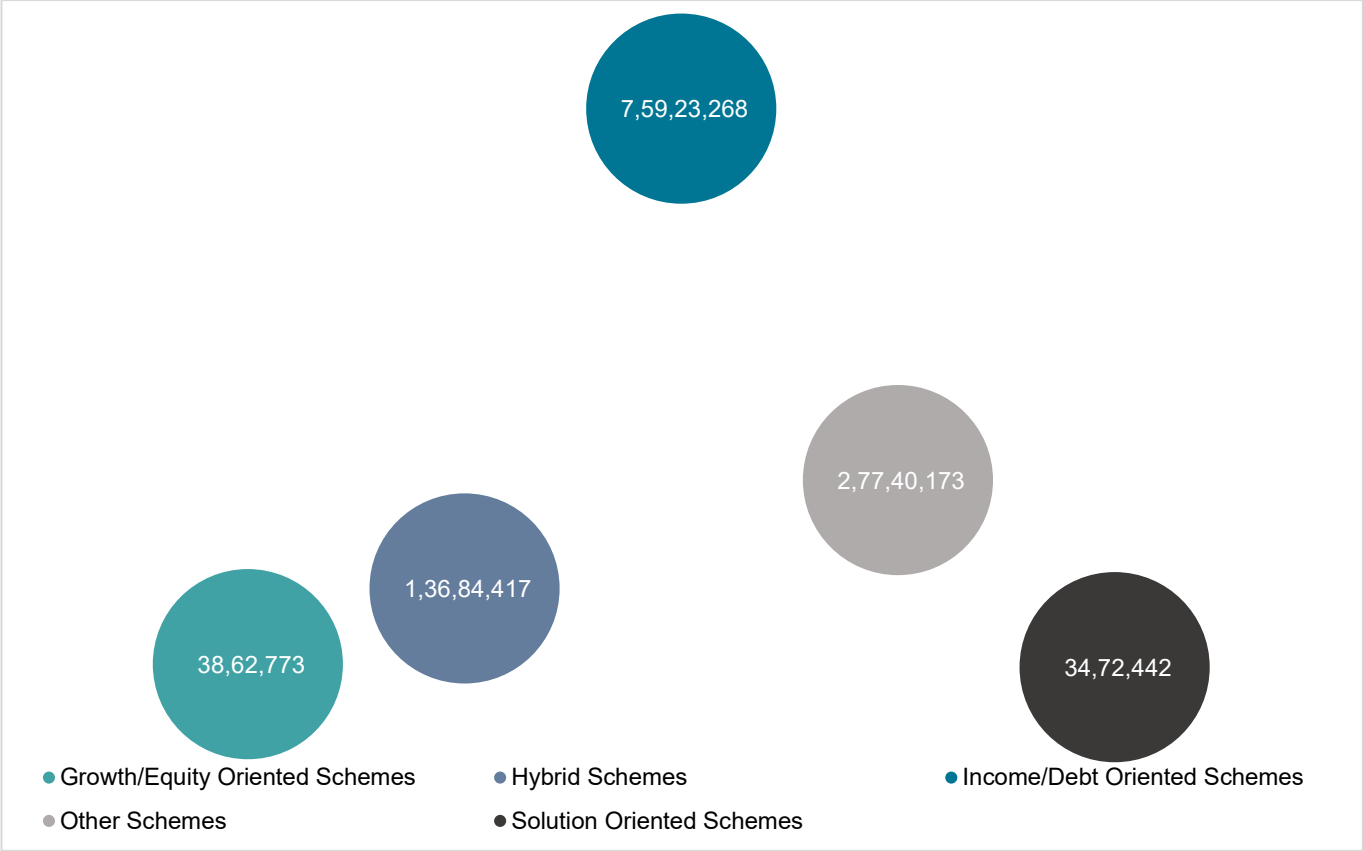


Source: AMFI, Crisil Intelligence
1) Institutions include domestic and foreign institutions and banks.
2) High Net-worth Individuals are defined as individuals investing Rs 2 lakhs and above
Source: AMFI, Crisil Intelligence

Retail investors formed the clear majority across all fund categories, making up more than 90% of accounts in equity-oriented schemes, other schemes and solution-oriented schemes

Notably, HNI accounts accounted for 8.5% of total folios, comprising 21.2% in income/debt-oriented and 24.1% hybrid schemes. In contrast, institutional investors had a relatively small presence, holding less than 2% of total accounts in each category.

Average ticket size of institutional investors across schemes

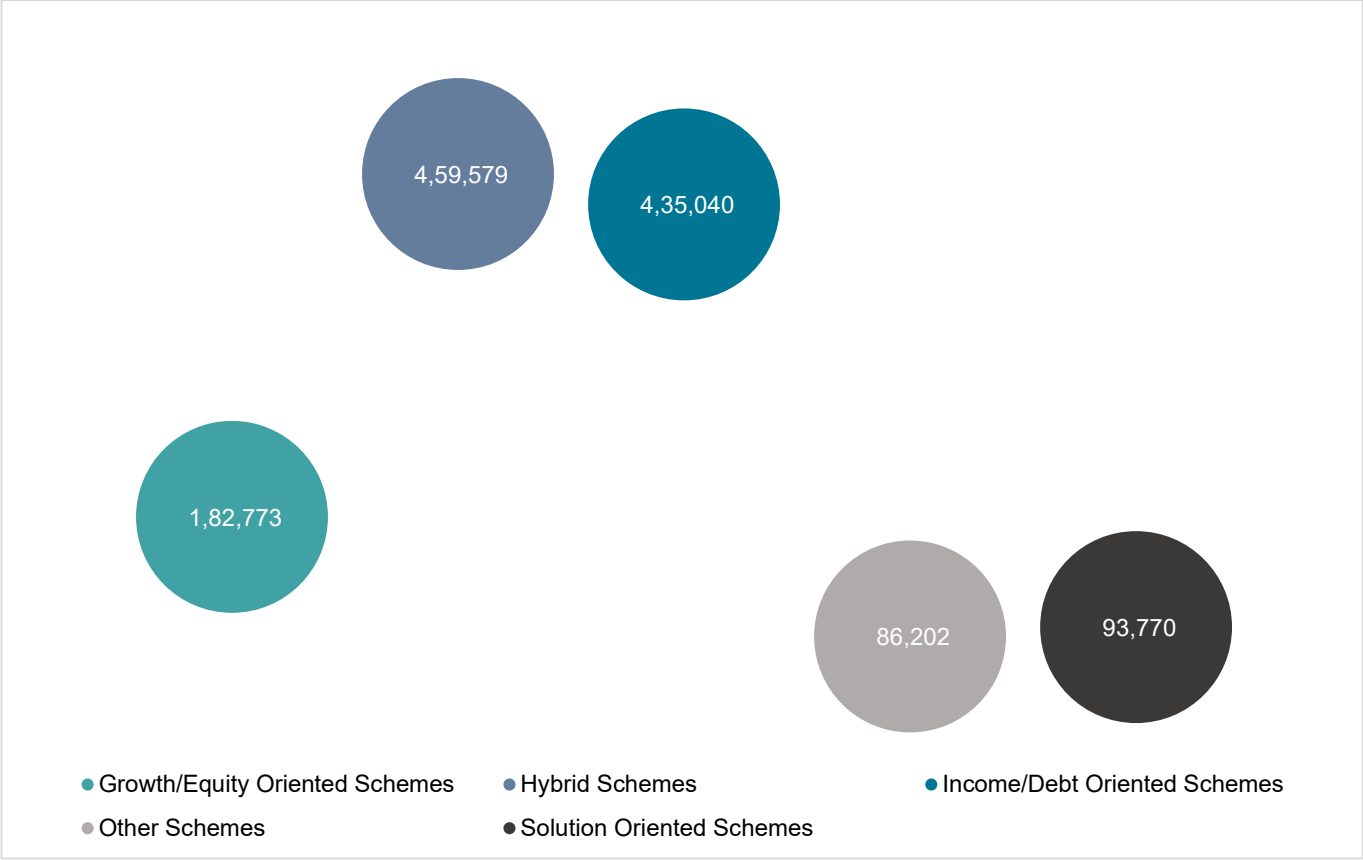


Source: AMFI, Crisil Intelligence

Note: Institutional investors include domestic and foreign institutions and bank

As of June 2026, debt-oriented schemes recorded the highest average ticket size for institutional investors at Rs 7.59 crore. Other schemes followed at Rs 2.77 crore, hybrid schemes at Rs 1.36 crore, and equity-oriented schemes at Rs 0.38 crore. Solution-oriented schemes had the lowest average ticket size, at Rs 0.34 crore.

Average ticket size of individual investors across schemes



Source: AMFI, Crisil Intelligence
Note: Individual investors include HNIs and retail investors

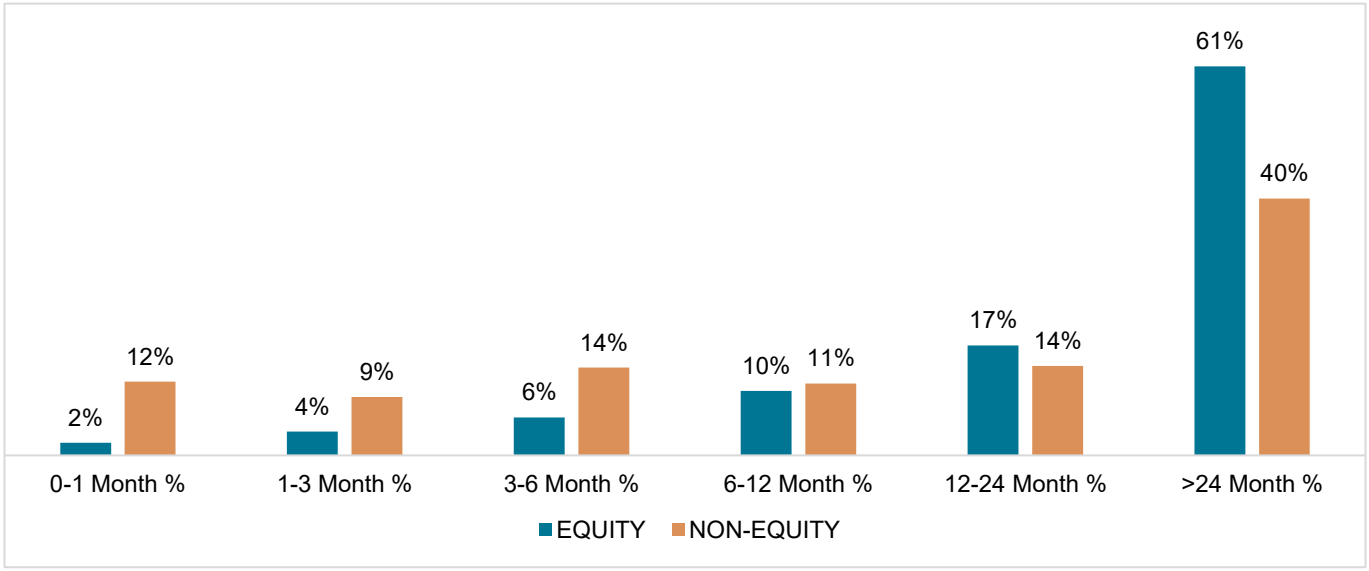
As of June 2026, debt-oriented schemes recorded the highest average ticket size for individual investors at Rs 4.35 lakhs. Hybrid schemes followed at Rs 4.59 lakhs, then equity-oriented schemes at Rs 1.82 lakhs and solution-oriented schemes at Rs 0.93 lakhs. Other schemes had the lowest average ticket size, at Rs 0.86 lakhs.

61% of the industry's equity assets were held for more than two years

Equity assets tend to be held for substantially longer periods than non-equity assets. About 61% of equity holdings are held for more than 24 months, compared with 40% of non-equity holdings. Among all equity assets held beyond 24 months, retail investors account for 53.2% of the total investment value.

Conversely, a small portion of the equity assets, representing ~12%, were held for a period less than six months, as against 34% of non-equity assets. Similarly, only about 2% of equity assets were held for under one month, versus roughly 12% of non-equity assets.

Industry asset holding period: Equity vs non-equity

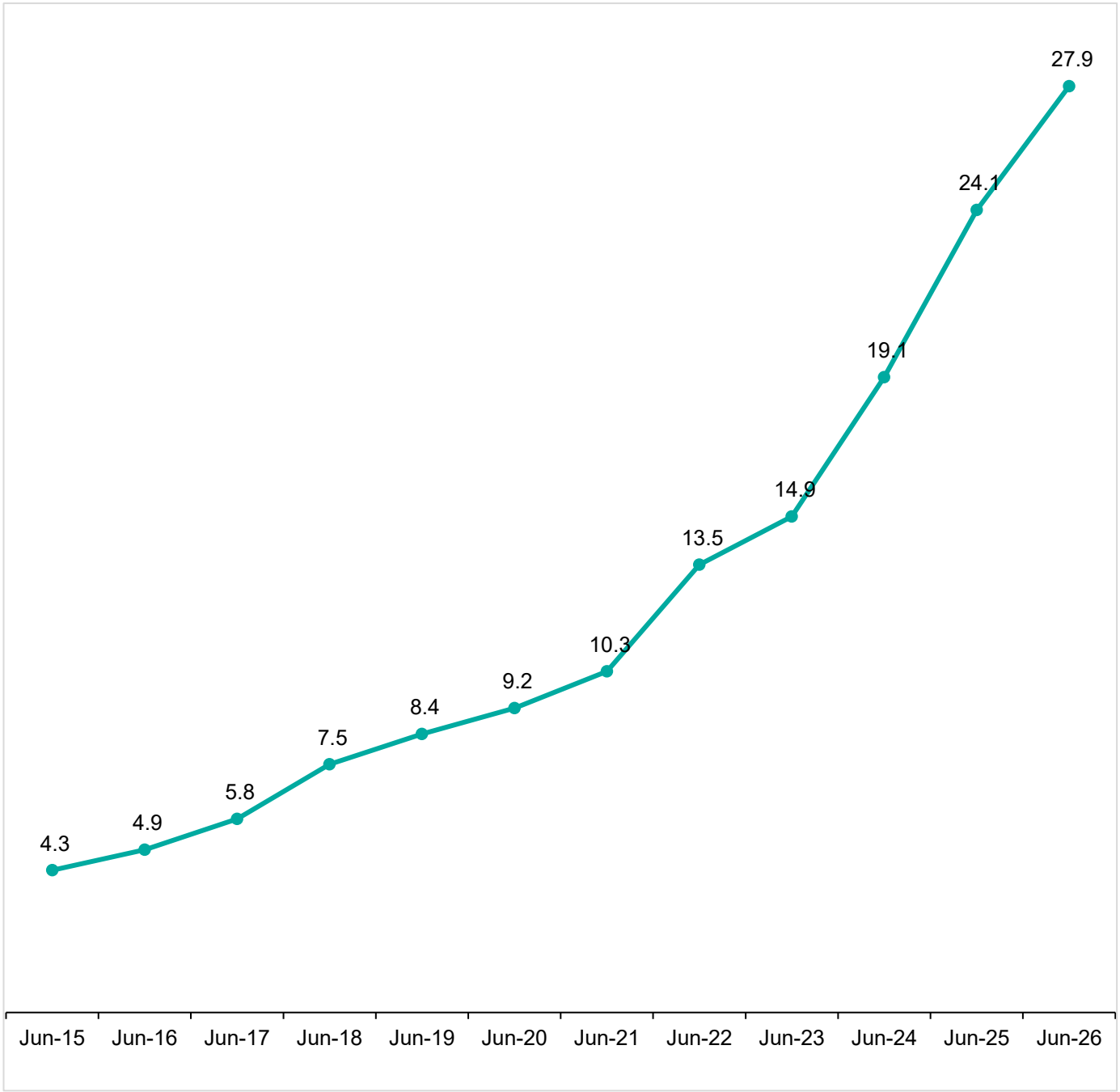


Source: AMFI, Crisil Intelligence

15.4% on-year increase in the number of investor accounts since June 2025

Investor accounts rose sharply to 27,85,99,182 by June 2026, reflecting a strong 15.4% year-on-year increase from the 24,13,44,556 accounts recorded in June 2025.

Number of investor accounts through the years (in crores)



Source: AMFI, Crisil Intelligence

MUTUAL FUNDS

Sahi Hai