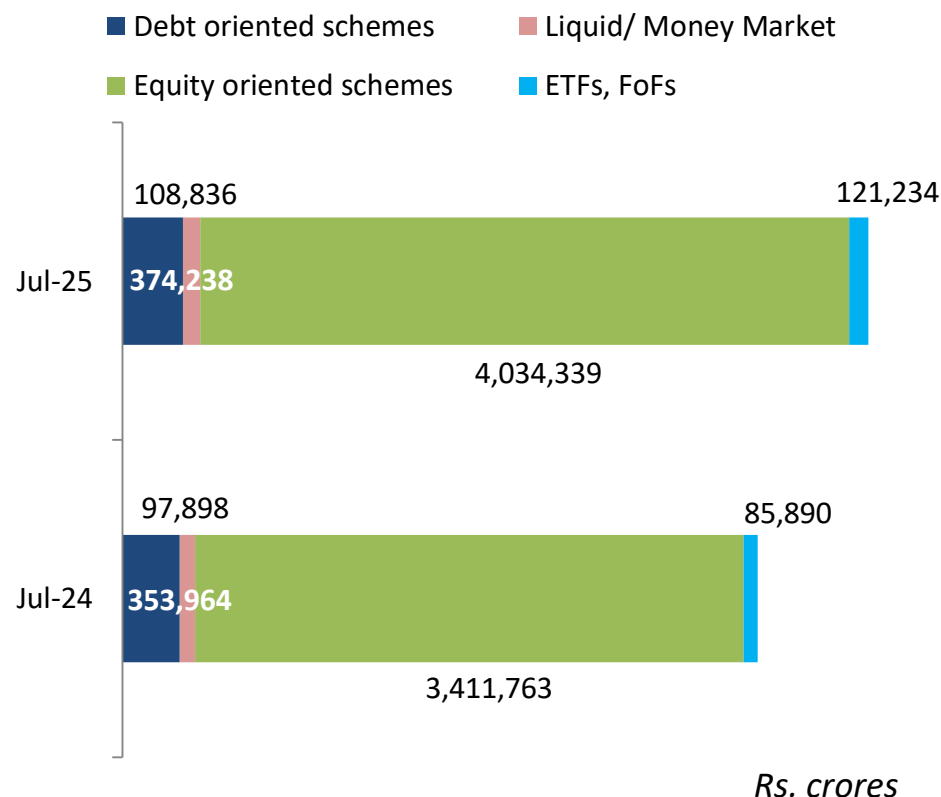


Individual-Investor Assets Composition



Individual investors held Rs.46.39 lac crore in mutual funds as of July 2025, an increase of 17.45% over July 2024.

Investments of individual investors in equity schemes increased by 18% over July 2024.



* Total AUM has increased from Rs. 64.71 trillion in July 2024 to Rs. 77 trillion in July 2025

*Figures in Rs crores.
Individual-investor assets considered here include investments by HNIs.
Equity-oriented schemes include equity and balanced funds.*

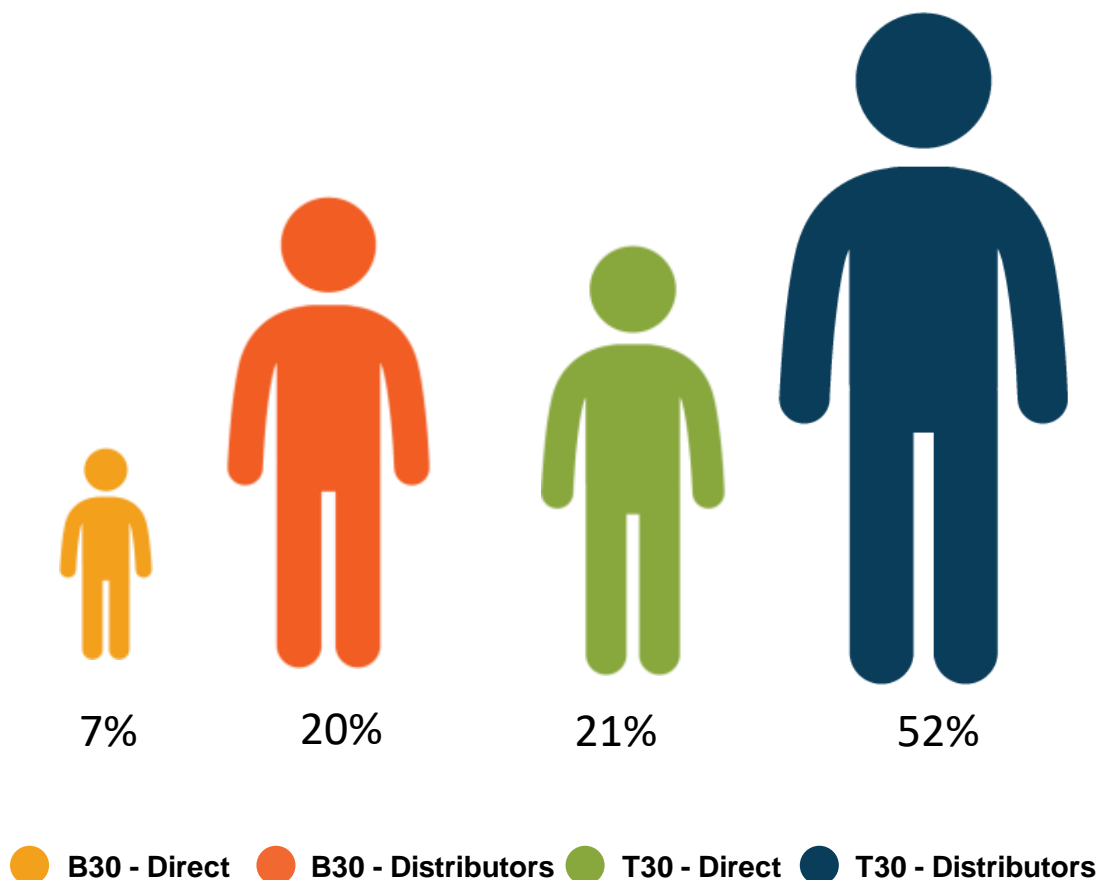
Individual Investors – Overall Composition



Individual assets are primarily distributor-driven.

52% of the assets of Individual investors are from T30 cities, brought in by distributors.

Direct investments amount to 28% of individual assets, divided as 7% from B30 and 21% from T30.

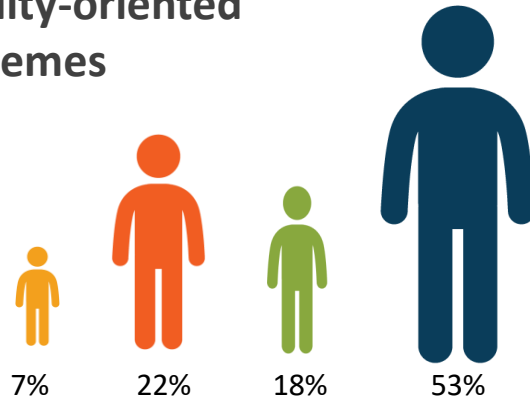


In July 24 -Direct investments amount to 25% of individual assets, divided as 6% from B30 and 19% from T30

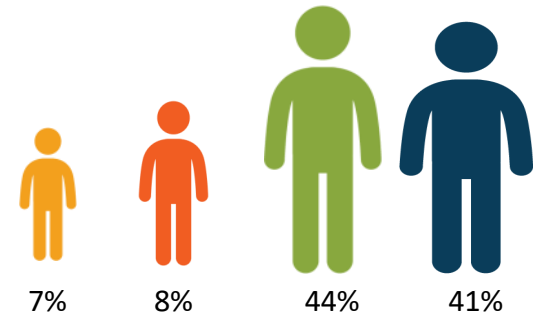
Individual investors here include HNIs.

Individual Investors – Scheme level Composition

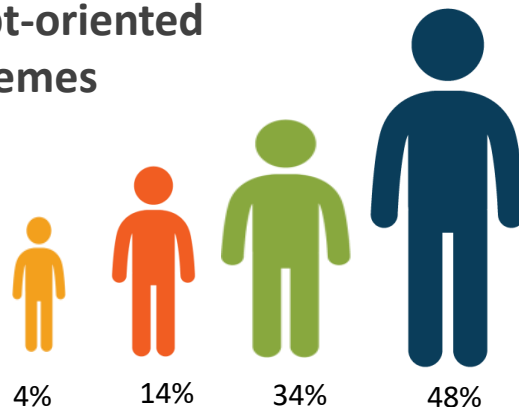
Equity-oriented Schemes



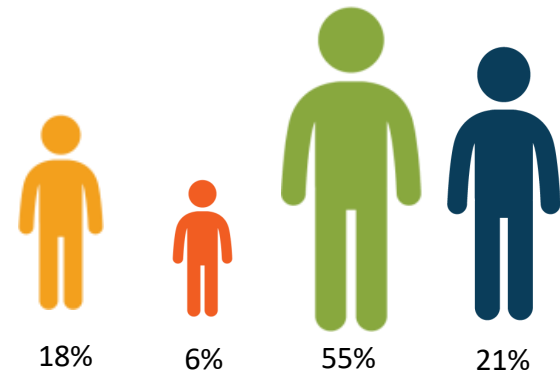
Liquid/Money Market Schemes



Debt-oriented Schemes



ETFs & FoFs



● B30 - Direct
 ● B30 - Distributors
 ● T30 - Direct
 ● T30 - Distributors

* July 24- the share of Individual direct in equity was 6% & 17%

Individual investors here include HNIs.