## 1. Mutual Fund Industry Data — July 2026

| TOTAL MF MONEY (AUM) | MONTHLY SIP AMOUNT | TOTAL INVESTOR ACCOUNTS |
|---|---|---|
| **₹85.76 L Cr** | **₹31,961 Cr** | **28.09 Cr** |
| ▲ 4.30% vs June | ▲ 0.57% vs June | ▲ 22.66 lakh added |

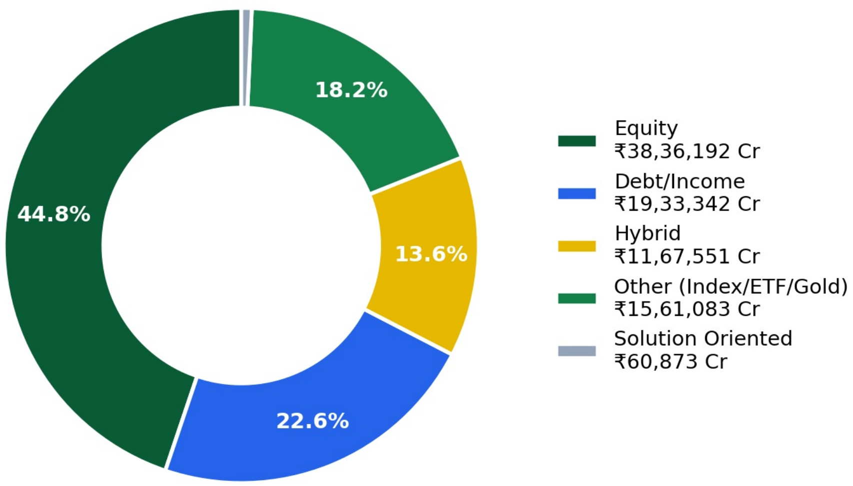
💡 **In simple words:** AUM = the total money Indians have invested in mutual funds right now. SIP = money people put in every month, like a fixed monthly saving. "Folios" = the number of investment accounts (one person can have more than one).

### Overall Size of the Industry

| What it means | July 2026 | June 2026 | Change |
|---|---|---|---|
| Total AUM (money invested, as of month-end) | **₹85,75,657 Cr** | ₹82,22,480 Cr | ▲ 4.30% |
| Average AUM (average through the month) | **₹86,33,798 Cr** | ₹84,18,486 Cr | ▲ |
| Total Investor Accounts (Folios) | **28.09 Cr** | 27.86 Cr | ▲ 22.66 lakh new |
| Retail AUM (Equity + Hybrid + Solution funds) | **₹50,68,667 Cr** | ₹49,41,096 Cr | ▲ |
| Retail Investor Accounts | **21.40 Cr** | 21.23 Cr | ▲ |

Source: AMFI's official monthly scheme-wise report, July 2026 (amfiindia.com)

#### Where the industry's ₹85.76 lakh crore sits




### SIP (Systematic Investment Plan) Data

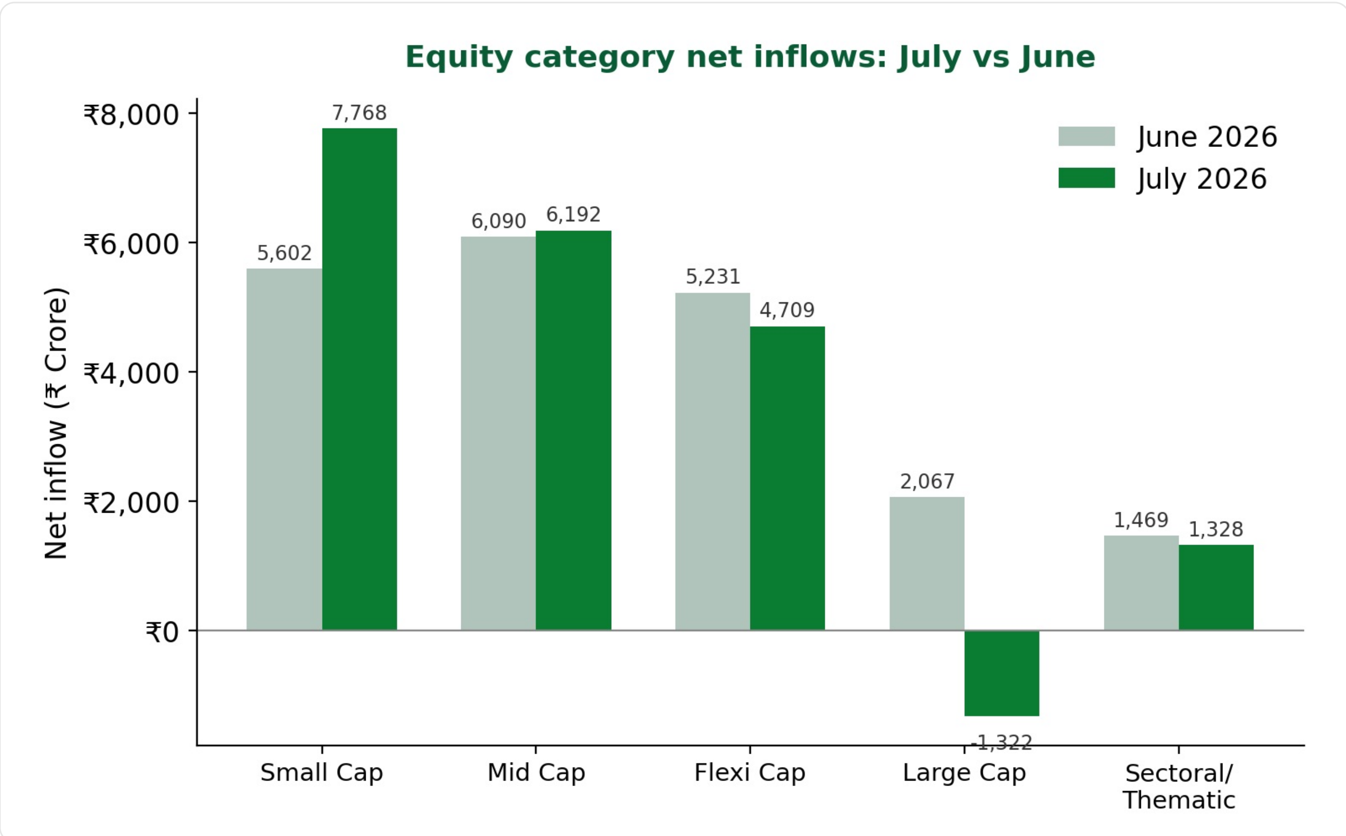
| What it means | July 2026 | June 2026 | Change |
|---|---|---|---|
| Money collected via SIP this month | **₹31,961 Cr** | ₹31,781 Cr | ▲ 0.57% |
| Active SIP Accounts (people currently paying) | **10.63 Cr** | 9.78 Cr | ▲ |
| Total money sitting in SIP investments (SIP AUM) | **₹18,19,542 Cr** | ₹17,70,482 Cr | ~21.2% of total AUM |

💡 This is the **6th month in a row** SIP collections stayed at or above ₹31,000 crore — a sign more people are saving regularly, even with markets moving up and down.

### Where Money Went — Equity (Stock Market) Funds

| Fund Type | July 2026 | June 2026 | Change |
|---|---|---|---|
| Total Equity Inflow (net) | **₹24,697 Cr** | ₹28,973 Cr | ▼ 14.8% |
| Small Cap Funds | ₹7,768 Cr | ₹5,602 Cr | ▲ (top category this month) |
| Mid Cap Funds | ₹6,192 Cr | ₹6,090 Cr | ▲ (small rise) |
| Flexi Cap Funds | ₹4,709 Cr | ₹5,231 Cr | ▼ |
| Sectoral / Thematic Funds | ₹1,328 Cr | ₹1,469 Cr | ▼ (small dip) |
| Large Cap Funds | ₹1,322 Cr moved out | ₹2,067 Cr came in | ▼▼ flipped to outflow |
| ELSS / Value / Dividend Yield Funds | Money moved out (outflows) this month | | |

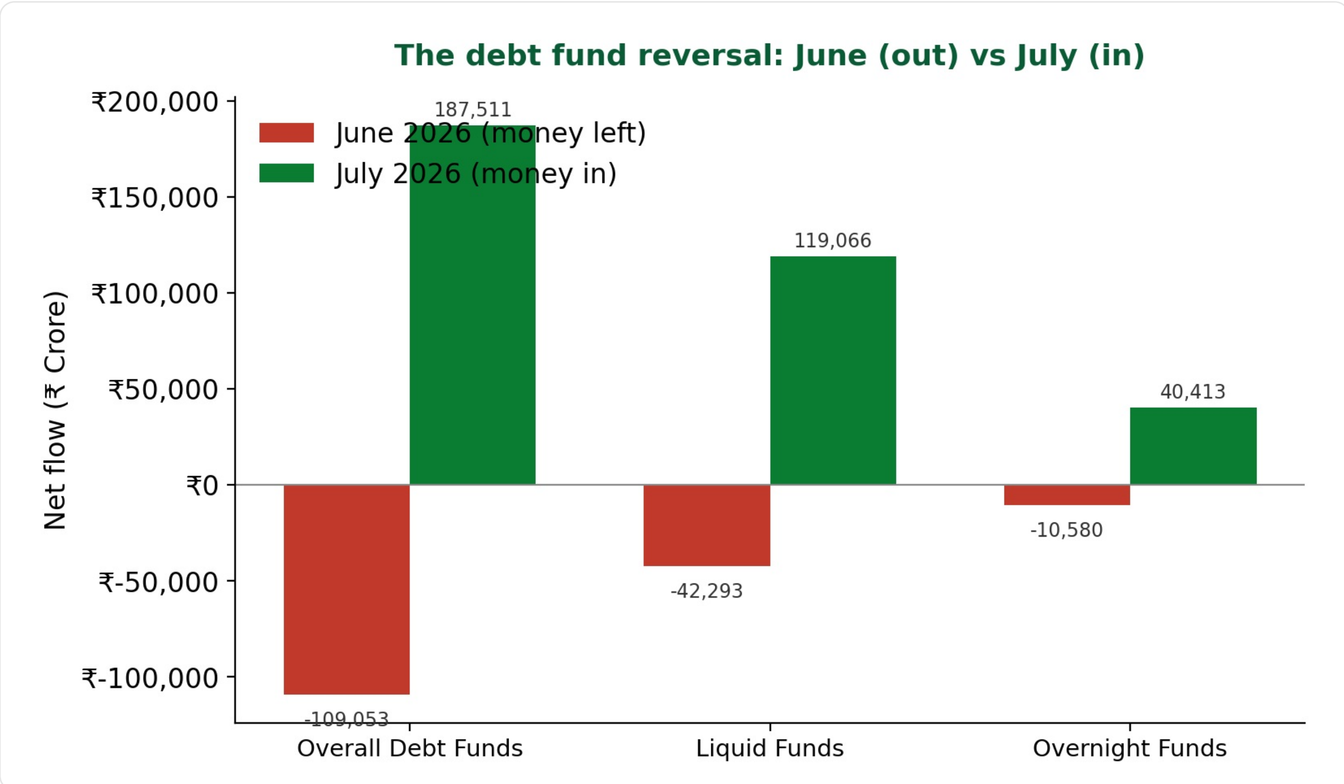
💡 **65 months in a row** — that's over 5 years — equity funds overall have still received more money than left them, even though Large Cap funds saw money leave for the first time in a while. Investors clearly favoured Small and Mid Cap funds this month. Total equity AUM is now ₹38.36 lakh crore.



### Where Money Went — Debt, Hybrid & Gold

| Fund Type | July 2026 | June 2026 | Trend |
|---|---|---|---|
| Debt Funds (overall) | **₹1,87,511 Cr came in** | **₹1,09,053 Cr moved out** | **Complete reversal** |
| — Liquid | **₹1,19,066 Cr in** | ₹42,293 Cr out | **Big turnaround** |
| — Overnight | **₹40,413 Cr in** | ₹10,580 Cr out | **Big turnaround** |
| Hybrid Funds (overall) | **₹11,491 Cr came in** | ₹12,893 Cr came in | **Slightly slower** |
| — Arbitrage | **₹6,502 Cr in** | ₹5,799 Cr in | ▲ |
| — Multi Asset Allocation | **₹3,753 Cr in** | ₹4,810 Cr in | ▼ |
| Gold ETFs | **₹1,559 Cr came in** | **₹3,443 Cr came in** | **Smaller than June, still positive** |

💡 **Remember the June story about companies pulling cash out to pay taxes?** This is the other half of it — once that mid-June tax deadline passed, a lot of that money flowed straight back into Liquid and Overnight funds. That's the main reason the whole mutual fund industry swung from a ₹53,000 crore outflow in June to a massive ₹2.36 lakh crore net inflow in July — this isn't really "new" investor money, it's short-term corporate cash returning to its usual parking spot.

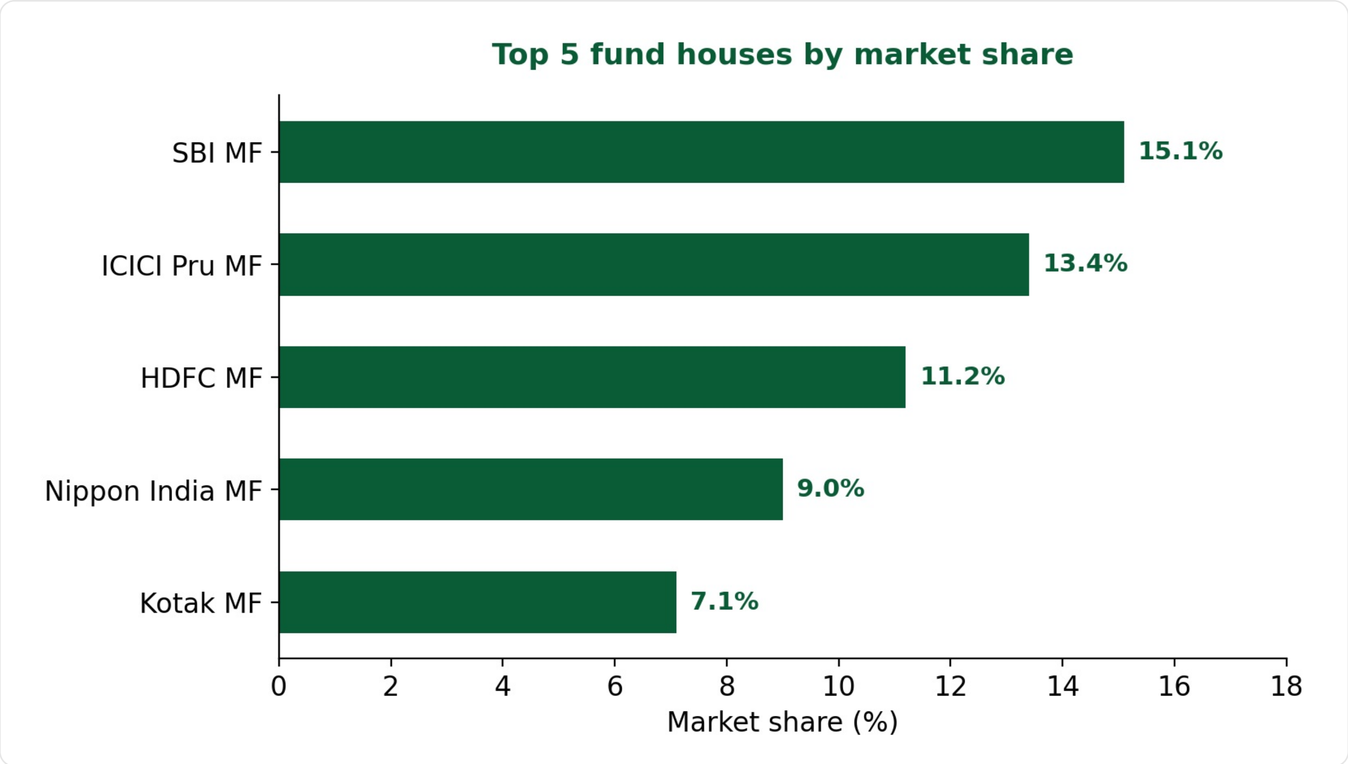



### Top Fund Houses (AMCs) by Size

| Rank | Fund House (AMC) | Average AUM (Apr–Jun 2026 Qtr) | Market Share |
|---|---|---|---|
| 1 | SBI Mutual Fund | ₹12.57 lakh Cr | 15.1% |
| 2 | ICICI Prudential Mutual Fund | ₹11.15 lakh Cr | 13.4% |
| 3 | HDFC Mutual Fund | ₹9.35 lakh Cr | 11.2% |
| 4 | Nippon India Mutual Fund | ₹7.52 lakh Cr | 9.0% |
| 5 | Kotak Mahindra Mutual Fund | ₹5.90 lakh Cr | 7.1% |
| Together, the Top 5 fund houses manage **55.8%** of all mutual fund money in India. | | | |

💡 This table is unchanged from last month — AMFI only publishes AMC-by-AMC size **once a quarter**, not every month. This is still the latest available (April–June 2026); the next update covers July–September 2026 and comes out after September 30.

Source: Cafemutual's analysis of AMFI quarterly AAUM data (Apr–Jun 2026) | Industry quarterly average AUM: ₹83.14 lakh Cr




### New Funds Launched (NFOs)

| New Scheme Name | Category | Money Raised |
|---|---|---|
| Choice Overnight Fund | Debt | **₹367 Cr** |
| NJ Momentum Fund | Equity (Thematic) | **₹296 Cr** |
| TRUSTMF Large & Midcap Fund | Equity | **₹281 Cr** |
| NJ Value Fund | Equity | **₹191 Cr** |
| HDFC Nifty Auto Index Fund | Index Fund | **₹172 Cr** |
| ICICI Prudential Balanced Hybrid Fund | Hybrid | **₹165 Cr** |
| JM Multi Asset Allocation Fund | Hybrid | **₹139 Cr** |
| Axis Nifty50 Equal Weight Index Fund | Index Fund | **₹103 Cr** |
| 17 more smaller launches (Index Funds, ETFs & Life Cycle Funds) | Mixed | **₹308 Cr** |
| **Total — 25 new schemes** | — | **₹2,022 Cr** |

💡 25 new schemes is a big jump from June's 7 — this was one of the busiest NFO months of the year. Even so, the total money raised (₹2,022 Cr) is tiny next to the industry's ₹85.76 lakh crore in total assets.

## 2. SIF Industry Data — July 2026

💡 **What is a SIF?** A Specialized Investment Fund (SIF) is a newer type of fund, started by SEBI (the market regulator) in February 2025. It sits between a regular mutual fund and a PMS (a very high-ticket private investment service). It needs a bigger minimum investment and offers more flexible strategies. Because SIFs are so new, growth numbers here look big in percentage terms even though the actual money involved is still small compared to the overall mutual fund industry.

| TOTAL SIF MONEY (AUM) | NEW MONEY IN (JULY) | TOTAL SIF INVESTORS |
|---|---|---|
| **₹23,177 Cr** | **₹4,922 Cr** | **94,447** |
| ▲ 30% vs June | ▲ 30% vs June | Investor accounts, nearing 1 lakh |

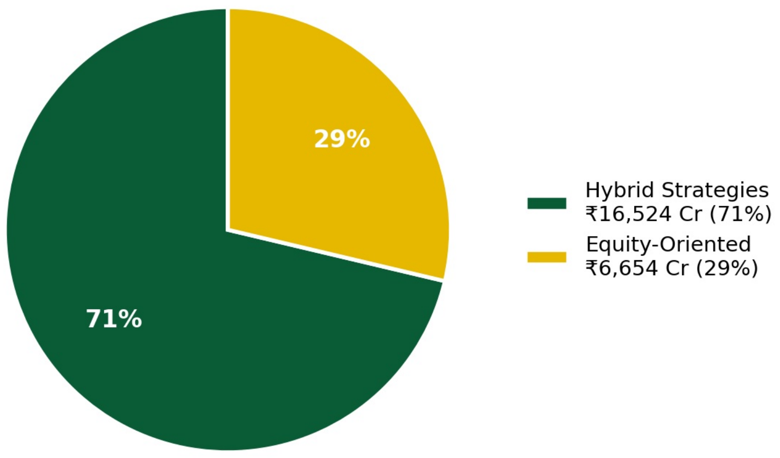
### Which SIF Strategy Is Biggest?

| Strategy Type | AUM — June 2026 | AUM — July 2026 | Share of All SIF Money |
|---|---|---|---|
| **Hybrid Strategies** (all hybrid SIFs combined) | ₹12,822 Cr | **₹16,524 Cr** | **71%** |
| — of which **Hybrid Long-Short** (biggest single strategy) | ₹11,910 Cr | **₹15,374 Cr** | **66%** |
| Equity-Oriented Strategies | ₹5,036 Cr | **₹6,654 Cr** | **29%** |
| Debt-Oriented Strategies | ~₹0 | **~₹0** | **~0%** |

💡 **Hybrid Long-Short is still the single biggest SIF strategy** — out of every ₹100 sitting in SIFs, ₹66 is in this one strategy alone. It mixes long-term stock holding with the ability to bet against stocks it expects to fall — something normal mutual funds aren't allowed to do. No fund house has launched a debt-only SIF yet.

Source: AMFI Monthly Note, July 2026, via ValueMetrics Mutual Fund & SIF Flow Meter | SEBI SIF Framework (Feb 2025)

**SIF money by strategy — July 2026**




### New SIF Strategies Launched This Month

The total number of live SIF strategies grew from 27 (end of June) to around 30 (end of July). AMFI's July note didn't give us a single combined "new launches" total the way it did for June, but several new strategies were confirmed individually:

| New SIF Strategy | Fund House | Type |
|---|---|---|
| iSIF Active Asset Allocator Long-Short Fund | ICICI Prudential | Hybrid |
| iSIF Equity Long-Short Fund | ICICI Prudential | Equity |
| Altiva Equity Ex-Top 100 Long-Short Fund | Edelweiss | Equity |
| Summit Equity Long-Short Fund | Invesco | Equity |
| Prism Hybrid Long-Short Fund | JioBlackRock (its first SIF) | Hybrid |

💡 We could not find AMFI's exact combined count and total money raised for July's SIF launches specifically (unlike the regular mutual fund NFO table above, where AMFI gives an exact figure). The names and fund houses above are individually confirmed; worth checking AMFI's SIF monthly report directly for the full scheme-by-scheme numbers.

Source: PMS Bazaar, EquityBulls, Business Standard

## 3. Industry Highlights: July 2026

**The month in 5 lines:**

- 📈 Total mutual fund money jumped to **₹85.76 lakh crore**, up a strong 4.30% from June — AMFI's CEO credited higher market valuations and steady buying by big domestic investors (DIIs).
- 💰 SIP savings held firm at **₹31,961 crore** — the 6th month in a row at or above ₹31,000 crore.
- 📊 Small and Mid Cap funds led equity investing, while Large Cap funds saw money leave for the first time in months — investors chased the smaller, higher-growth names.
- 💸 Debt funds flipped from a ₹53,000 crore outflow in June to a huge **₹1.87 lakh crore inflow** in July, as the cash companies pulled out for tax payments flowed back in.
- 🚀 SIFs kept growing fast, crossing **₹23,177 crore** in total money — up 30% in a single month, with investor accounts nearing 1 lakh.

---

Data compiled directly from AMFI's official monthly scheme-wise reports (amfiindia.com) for June and July 2026, AMFI's quarterly AAUM disclosures, and reporting by Outlook Money, Upstox, Cafemutual, The Hans India, ValueMetrics, PMS Bazaar, EquityBulls, and ANI. Mutual fund and SIF investments are subject to market risk. Read all scheme-related documents carefully before investing.