

Over 50 mutual fund SIPs give negative returns in 1 year. Should you pause, redeem, or continue?

By Surbhi Khanna, Published on Aug 08, 2025



Nearly 51 equity mutual fund SIPs have offered negative returns in the last one year, an analysis by ETMutualFunds showed. These funds lost 10% in the last one year on SIP investments. Around 277 equity mutual funds were there in the mentioned time period. Samco Flexi Cap Fund lost the most on SIP investments in the last one year of around 9.91%, followed by two funds from Quant Mutual Fund. Quant Multi Cap Fund and Quant Mid Cap Fund gave a negative XIRR of 8.70% and 7.28% respectively on SIP investments.

Equity Mutual Funds: Over 5% loss on SIP investments in one year

	Current value of Rs 10,000 SIP made one year ago	XIRR(%)
Samco Flexi Cap Fund	114,318.94	-9.91
Quant Multi Cap Fund	115,023.02	-8.7
Quant Mid Cap Fund	115,847.97	-7.28
Shriram Flexi Cap Fund	116,113.32	-6.82
LIC MF Small Cap Fund	116,555.91	-6.05
Quant Large & Mid Cap Fund	116,573.93	-6.02
Old Bridge Focused Fund	116,609.1	-5.96
Shriram ELSS Tax Saver Fund	116,631.07	-5.92
Baroda BNP Paribas Value Fund	116,687.3	-5.82
Quant Flexi Cap Fund	116,703.01	-5.79
NJ Flexi Cap Fund	116,935.95	-5.39
JM Flexicap Fund	117,044.42	-5.2
LIC MF Value Fund	117,103.73	-5.1

(Data as on August 6, 2025)

Chart: Surbhi Khanna - Source: ACE MF

Shriram Flexi Cap Fund delivered a negative XIRR of 6.82% on SIP investments in the last one year. Quant Large & Mid Cap Fund delivered a negative XIRR of 6.02% on SIP investments in the last one year, followed by Old Bridge Focused Fund which gave a negative XIRR of 5.96% on SIP investments in the said time period.

Three flexi cap funds - Quant Flexi Cap Fund, NJ Flexi Cap Fund, and JM Flexicap Fund, offered a negative XIRR of 5.79%, 5.39%, and 5.20% respectively on SIP investments in the mentioned time period.

Two value-oriented funds - LIC MF Value Fund and Aditya Birla SL Value Fund - lost 5.10% and 4.85% respectively on SIP investments in the last one year. Another value fund - Quant Value Fund - lost 3.87% on SIP investments in the same time horizon.

SBI Midcap Fund gave a negative XIRR of 3.81% on SIP investments in the mentioned time period. Quant Focused Fund offered a negative XIRR of 3.36% in the last one year, followed by two funds from JM Mutual Fund.

JM Focused Fund and JM Large Cap Fund delivered a negative XIRR of 3.31% and 3.20% respectively in the last one year on SIP investments made. Quant ELSS Tax Saver Fund offered a negative XIRR of 1.75% in the similar time frame, followed by Kotak Small Cap Fund which lost 1.63% on SIP investments.

Two small cap funds - Franklin India Small Cap Fund and Quant Small Cap Fund - offered a negative XIRR 1.51% and 1.44% on SIP investments in the last one year. SBI Small Cap Fund, a prominent small cap fund, delivered a negative XIRR of 0.90% in the said time period.

SBI Contra Fund, the oldest and largest contra fund, delivered a negative XIRR of 0.13% on SIP investments in the last one year, followed by Quant Large Cap Fund which lost 0.07% on SIP investments in the said time period.

With around 51 funds offering negative return on SIP investments one year ago, investors are worried about their SIP investments and are wondering whether they should one pause, redeem, or continue SIPs in funds showing negative 1-year returns, an expert replies that it is too early for an investor to be concerned about their investments and one should continue with their SIPs.

“We believe it is too early for investors to be concerned about negative returns in SIPs as equity investments through SIPs are designed for holding periods of 7-10 years at the least,” Vishal Dhawan, CEO of Plan Ahead Wealth Advisors, a wealth management firm in Mumbai, shared with ETMutualFunds.

“They should continue SIPs as the benefit of lower prices help with rupee cost averaging allowing more units to be purchased with the same rupee value. They do need to track the performance of their schemes over a 3-year period against peers to ensure that the schemes that they are investing in, are doing well vis a vis their peers and category,” he added.

In the last one year, Nifty 50 and BSE Sensex, have gained 2.42% and 2.48% respectively. Nifty Midcap 150 - TRI went up by 2.93% whereas Nifty Small cap 250 TRI went down by 0.01% and Nifty Small cap 100 - TRI went down by 0.48% in the mentioned period.

One should always invest based on their risk appetite, investment horizon, and goals.