

MF investors turn cautious ahead of Samvat 2082: Should you stay invested?

By Nikita Vashisht, Published on: October 13, 2025.



MF investing tips in Samvat 2082: After witnessing solid inflows into equity mutual funds over the past few years, investors chose to bet on equities in a measured way in Samvat 2081 – a trend likely to persist in Samvat 2082 as well, as per analysts.

Data provided by Association of Mutual Funds in India (Amfi) showed flows into equity MFs have recorded a steady moderation over the past few months, except in July 2025, as investors continued to retreat from riskier assets.

Flows into equity MFs declined from ₹39,688 crore in January this year to ₹29,303 crore in February, to ₹25,082 crore in March, ₹24,269 crore in April, and ₹19,013 crore in May.

The monthly MF inflows increased in June (₹23,587 crore) and July (₹42,702 crore), amid 'buy the dip' strategy by investors, but fell again in August to ₹33,430 crore, and ₹30,421.7 crore in September 2025 as global headwinds resurfaced.

"The disruptions caused by global trade policies, triggered especially by the US tariffs, have added to the ongoing geopolitical tensions, contributing to market volatility and impacting mutual fund performance in the short term. As these headwinds may persist, we expect investor sentiment to remain measured in the near-term," said DP Singh, deputy managing director (DMD) and Joint CEO at SBI Mutual Fund.

Vishal Dhawan, founder of Plan Ahead Wealth Advisors, predicted a similar trend and said that the uncertainty on the back of global factors and a domestic consumption slowdown may continue to create an overhang in the markets over the next few months, keeping MF flows volatile in the coming Samvat, which begins October 21, 2025.

Caution in the market

Notably, investor caution wasn't limited to equities. Debt mutual fund scheme witnessed outflows for most part of the current calendar year, keeping total monthly redemptions in the range of ₹9 trillion to ₹13 trillion this year.

Monthly flows into debt MFs were ₹1.2 trillion in January 2025, which reversed to outflows worth ₹6,526 crore in February 2025, which increased to ₹2.02 trillion in March 2025.

April witnessed inflows of ₹2.19 trillion, followed by outflows worth ₹15,908 crore in May and ₹1,711 crore June. July again saw monthly inflow of ₹1.06 trillion, followed by outflows worth ₹7,980 crore in August, and ₹1.01 trillion in September 2025.

That said, while analysts believe predicting the market direction could be challenging at the current juncture, given the interplay of multiple global and domestic factors, including geopolitical uncertainties, investors must remember that the current market conditions are temporary and equilibrium may return over the longer-term.

"Amid the near-term volatility, India's resilient economy and favourable demographics provide a solid foundation for equity markets. Investors could use this period of consolidation to adopt a disciplined, goal-oriented approach, and leverage systematic investment strategies to benefit significantly over the long term," Singh of SBI MF said.

Mutual Fund investing: Will investors look away from equities in Samvat 2082?

Notwithstanding the near-term trends are in the market, Christy Mathai, fund manager (equity) at Quantum AMC expects MF flows in equities to remain structurally healthy over the long-term, supported by the low penetration and growing adoption of equities as an asset class among investors.

As a strategy, he suggests investors to maintain a well-balanced allocation across equity, debt, and gold, aligned with individual risk appetite.

"Equity investments should be approached with a long-term horizon with core equity allocation focused on liquidity, governance, and valuations," he added.

Vishal Dhawan of Plan Ahead Wealth Advisors, meanwhile, believes investors can look at Passive Index Funds and Large-cap oriented strategies in this market.

"Policy actions, such as personal tax and GST rate cuts, interest rate reductions, and liquidity infusion should start to show their impact in the second half of the financial year (H2FY26), boosting equities. Investors should continue to increase their equity exposures through gradual investing like SIPs and STPs," he said.

DP Singh of SBI MF said investors should adopt systematic investment plans, and prioritise quality and diversification rather than attempting to time the market. Staying invested with a long-term perspective is the key to capitalise on structural growth opportunities.