MIRAE ASSET
Mutual Fund



SIPs Are Going Beyond Metros.
And Gen Z Is Part of the Story.

A New Generation Is
Entering the Market

SAPNA IN PROGRESS

SIP - Systematic Investment Plan

Learn More

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SIPs Are Going Beyond Metros. And Gen Z Is Part of the Story.

A New Generation Is Entering the Market

Investing is no longer a conversation limited to metro cities or seasoned investors. Young Indians and people from smaller towns are increasingly becoming part of India's investment landscape.

According to EY India's September 2026 report:

- **38% of India's investors were below 30** as of June 2026, compared with 23% in FY19.
- **12% of mutual fund AUM** came from cities beyond India's top 110 in FY25.
- **35% of individual mutual fund AUM** was held through SIPs, compared with 19% in FY19.

These numbers suggest that India's investor base is becoming younger and geographically broader.

Smaller Cities, Growing Participation

The shift is visible beyond metropolitan markets.

AMFI's May 2026 report revealed that Beyond Top 30 (B30) locations accounted for **19.1% of mutual fund industry AUM**, approximately ₹15.57 lakh crore.

During the month, B30 assets increased by **1.4%**, while assets in Top 30 cities declined by 0.8%.

While metros continue to hold the larger share, smaller cities are an important part of the industry's evolving footprint.

SIPs Are Becoming a Familiar Investment Route

Systematic Investment Plans allow individuals to invest a predetermined amount regularly in mutual fund schemes.

AMFI's September 2026 data highlights the scale of SIP participation:

- **₹32,490 crore** in monthly SIP contributions.
- **10.06 crore** contributing SIP accounts.
- **63.26 lakh** new SIP registrations during the month.

These figures reflect industry-wide activity, not the number of unique investors.

Digital Access Is Changing the Conversation

Investment information is increasingly available through digital platforms.

SEBI's Investor Survey 2025 found that **56% of surveyed investors** used financial influencers for investment information.

However, accessibility does not replace understanding.

Before investing, individuals should evaluate their financial goals, risk appetite, investment horizon and the scheme's associated risks.

Gen Z's Sapna In Progress

For Gen Z, financial goals are becoming as personal as their career ambitions, travel plans and lifestyle choices. Whether it's buying their first home, starting a business or exploring the world, every dream comes with its own timeline.

And that's where Sapna In Progress becomes relevant.

It's not just about having a big dream. It's about understanding your financial options and taking small, informed steps towards it.

As more young Indians explore mutual funds, SIPs can offer a disciplined way to invest regularly towards long-term financial goals.

Because being a work in progress is fine. Your sapna can be one too.

Sources

EY India Report, EY India, September 2026

AMFI Industry Trends Report, AMFI, May 2026

AMFI SIP Statistics, AMFI, September 2026

SEBI Investor Survey 2025

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