
uti
UTI Mutual Fund
Haq, ek behtar zindagi ka.
India's shopping list is changing.
Are you ready for what's new?
UTI Nifty India New Age Consumption Index Fund
NFO Period: 22nd Oct - 5th Nov, 2026
This visual has been created using AI.
UTI Mutual Fund | Regn.No. - MF/048/03/01

A Typical day in India





Same patience, new queue. Why is India spending like never before?

This visual has been created using AI.

Three Forces Are Reshaping How India Spends

UTI Mutual Fund

Demographics & incomes

~70%

of India's population is of working age (15–64), 2025

~1 in 2

households projected to be "Aspirers" or above by 2030E, up from ~1 in 3 in 2019

₹248 tn

gross disposable income in 2025 — ~12% CAGR since 1991

Credit & financial access

~8x

growth in outstanding credit card balances, Mar-16 to Mar-26

24,162 cr

Annual UPI transactions in FY26, up from 1.78 crore in FY17

22.5 cr

demat accounts (Mar-26), up from 2.5 crore (Mar-16)

Policy support

₹12 lakh

income exempt from tax under the new regime (Budget FY25-26)

5% / 18%

two main GST slabs under GST 2.0, effective 22-Sep-2025

8th CPC

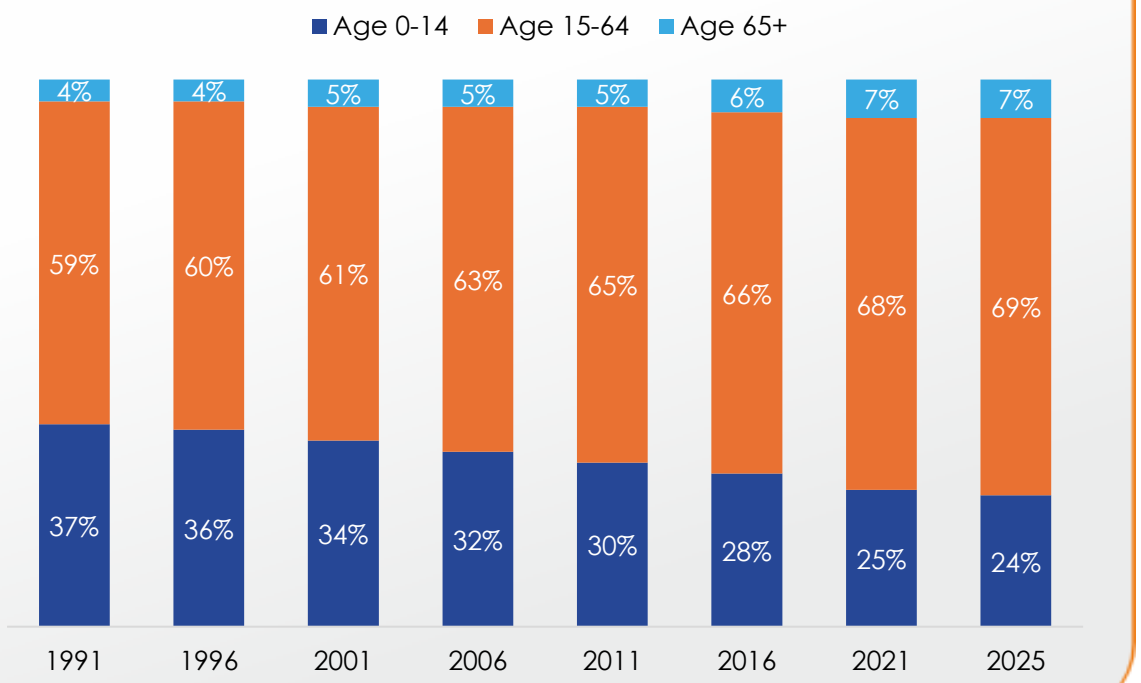
pay commission constituted Nov-2025; ~1.2 crs. employees & pensioners to be beneficiaries

More earners, Easier money, Policy push : A Spending Shift

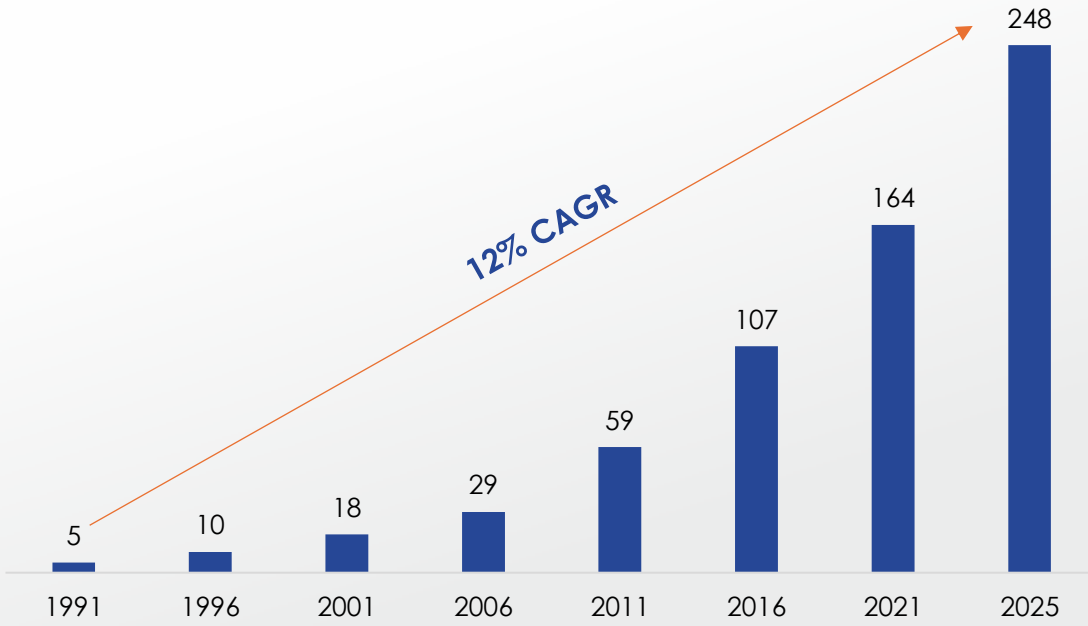
Sources: Axis Securities Research (working-age, GDI); BCG CCI income database (household brackets, 2030E projection, Ministry of Finance (FY26 24,162 crore); demat: NSDL/CDSL via PTI (Nov-16) and Deccan Chronicle (Mar-24); Union Budget FY26; GST Council 56th meeting/PIB; Ministry of Finance resolution (3 Nov 2025).

Demographic Dividend

>1000 mn (~69%) population belong to working-age group



Rapid rise in the Gross Disposable Income (₹ trillion)

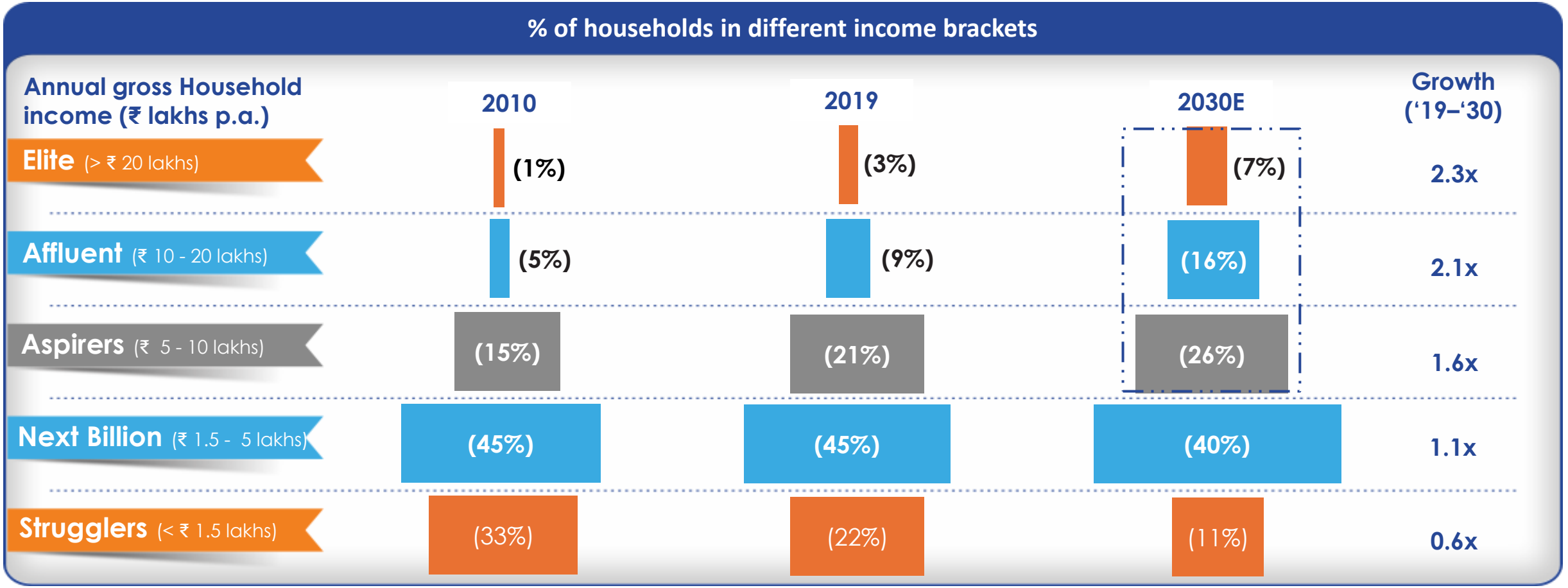


A larger earning base, a faster-growing income pool

Source: Axis Securities Research.

Rising Incomes: More Households Moving Into Higher Brackets

UTI Mutual Fund

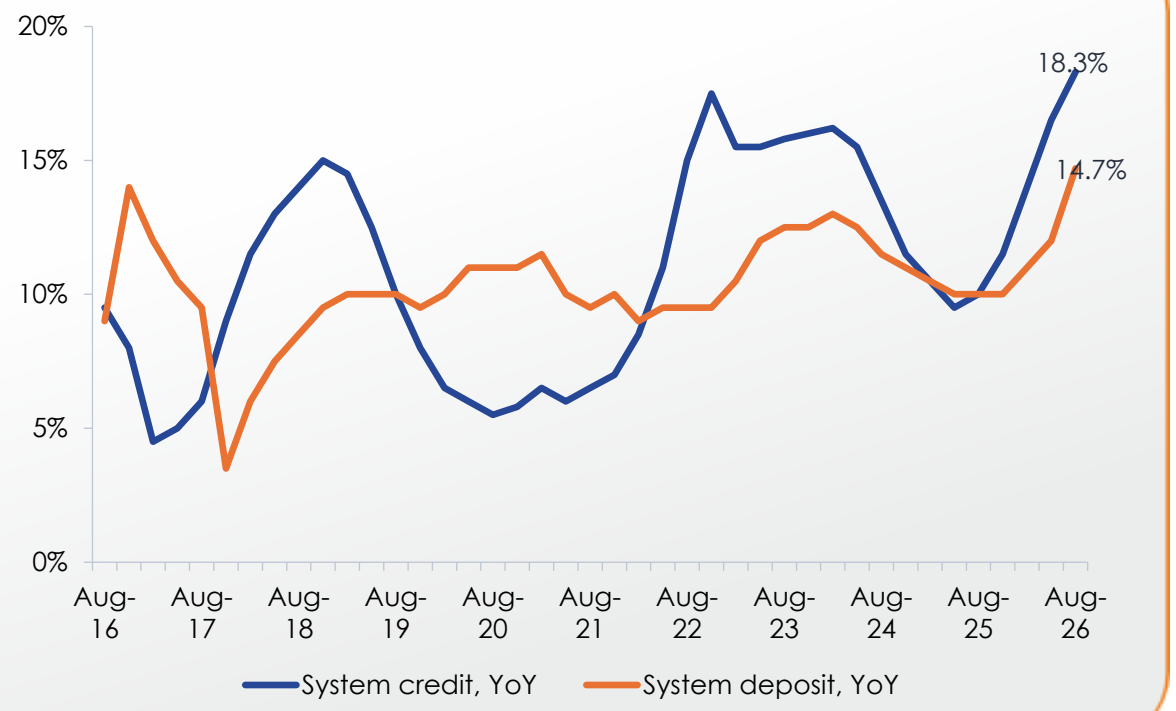


Aspirer-and-above: ~1 in 3 households (2019) → ~1 in 2 (2030E)

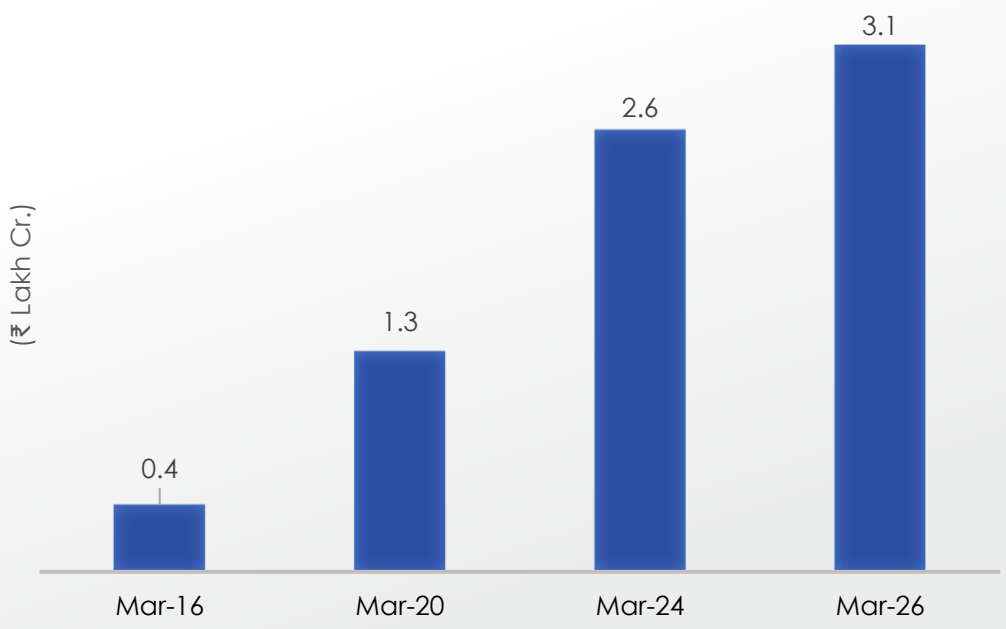
Source: BCG CCI proprietary income database; BCG analysis. Annual household gross income is based on 2019 prices.

India's Credit Boom: From Savings to Spending

Credit vs Deposit Growth, YoY (%)



Credit Card O/s Balances grew 8x in 10Y Period



From Saving up to Swiping now: credit is fueling consumption

Sources: Jefferies, Aug-2016 to Aug-2026, Grandview research.

Powering Consumption Growth

Interest Rates[1]

Upto FY 24

- Repo rate @ 6.50%
- Borrowing cost elevated

Since FY 25

- Repo @ 5.50%
- 100 bps below FY2 despite a 25 bps hike on 7 Oct 2026

Key Impact → Lower EMIs | Cheaper credit

8th Pay Commission[2]

Upto FY 24

- Last revision: 7th CPC (2016)
- Pay reset once a decade

Since FY 25

- 8th CPC constituted (Nov 2025)
- ~1.2 crore employees & pensioners; report awaited

Key Impact → Higher Salaries | More to Spend

Income Tax Relief[3]

Upto FY 24

- No major tax relief for middle-income households

Since FY 25

- ₹1 lakh crore tax relief
- No income tax upto ₹12 lakh (₹12.75 lakh including standard deduction)

Key Impact → Higher Disposable Income

GST Rates[4]

Upto FY 24

- Several tax brackets
- Many discretionary & durable goods in higher brackets

Since FY 25

- GST 2.0 – rationalised rates
- Rates cut across key categories

Key Impact → Lower prices | Direct boost to consumption

Thrust on Consumption: Setting the Stage for a Consumption Revival

Sources: [1] RBI MPC statements (Feb 2025–Oct 2026): 125 bps of cuts to 5.25%, then +25 bps to 5.50% on 7 Oct 2026; RBI Circular (16 Nov 2023) to 5.50%; unsecured consumer credit risk weights raised to 125–150%. , [2] Ministry of Finance Resolution (3 Nov 2025) & Lok Sabha reply (8 dec 2025): 8th CPC Covers ~50 lakh central govt. employees & ~69 lakh pensioners: recommendations due within 18 months, [3] Union Budget FY26 (Ministry of Finance): Personal income tax reforms under the new tax regime; estimated tax relief of approximately ₹1 lakh crore. , [4] GST Council 56th Meeting & PIB, September 2025: GST 2.0 rationalised rates to two primary slabs (5%/18%), effective 22 September 2025.

When Wallets Grow, Choices Upgrade

UTI Mutual Fund

Higher purchasing power + **Easier access to credit** + **Policy Support** → ***Premiumization across consumption baskets***



Consumer Services

Then

Kirana stores, local outlets, occasional travel

Now

E-commerce, quick commerce, organised & speciality retail, hotels, dining out



Financial Services

Then

Cash, bank deposits, branch-led services

Now

Digital payments, online broking, mutual funds, insurance & credit marketplaces



Consumer Durables

Then

Basic appliances, unbranded jewellery

Now

ACs & premium electronics, branded jewellery & watches



Automobiles

Then

Entry hatchbacks, commuter two-wheelers

Now

SUVs, premium motorcycles, electric vehicles



Realty & Lifestyle

Then

Smaller homes, unorganised apparel

Now

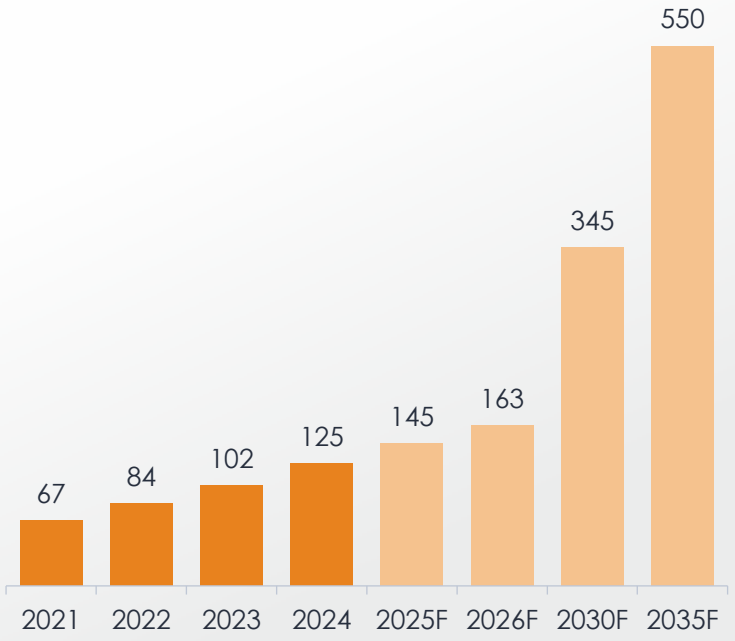
Larger & premium homes, malls, branded apparel & eyewear

India isn't just buying more - it's buying BETTER

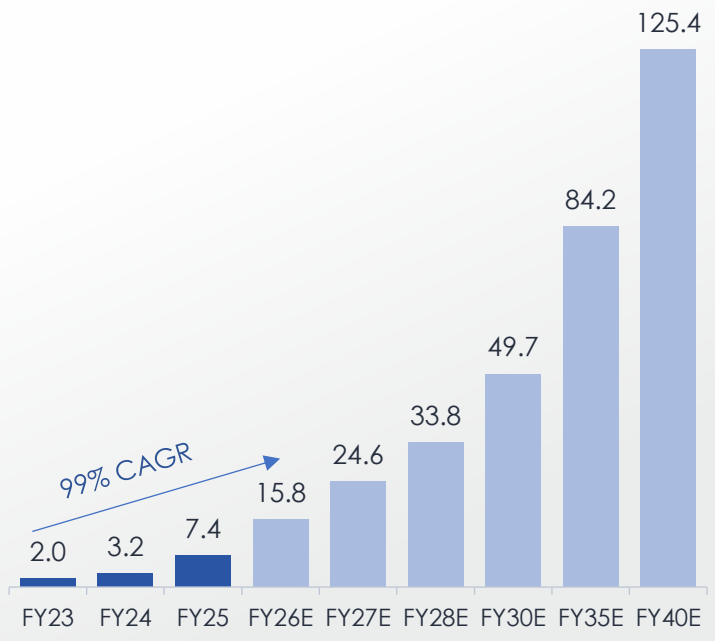
Digital Commerce Is Scaling Fast

UTI Mutual Fund

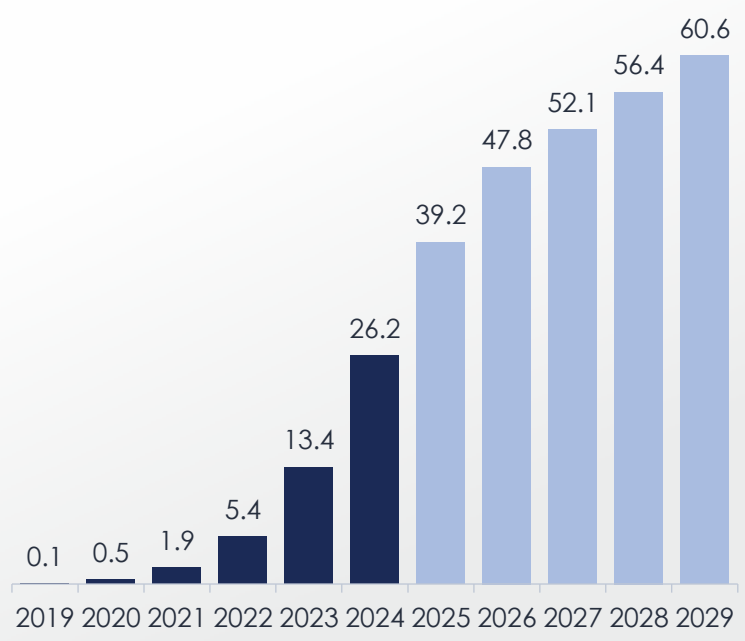
Indian e-commerce market (US$ bn)



Quick-commerce GMV (US$ bn)



Quick-commerce users (mn)

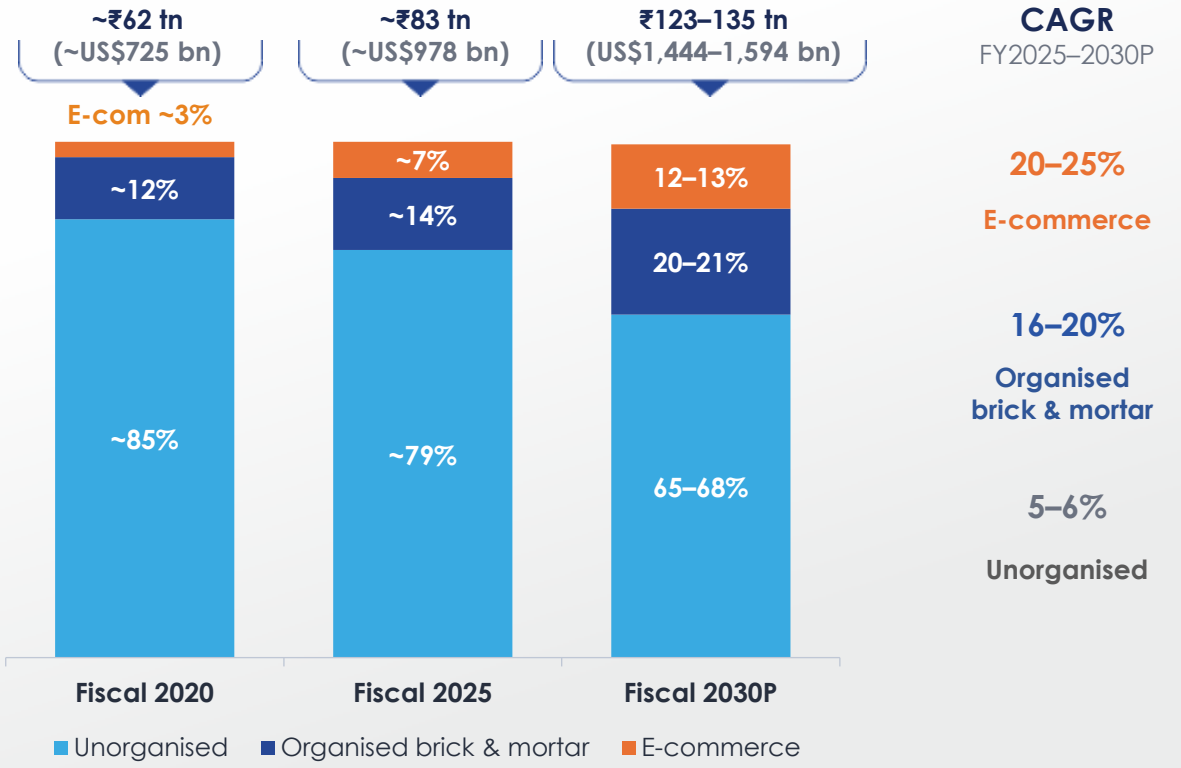


From a click to a 10-minute delivery - Convenience is becoming a habit

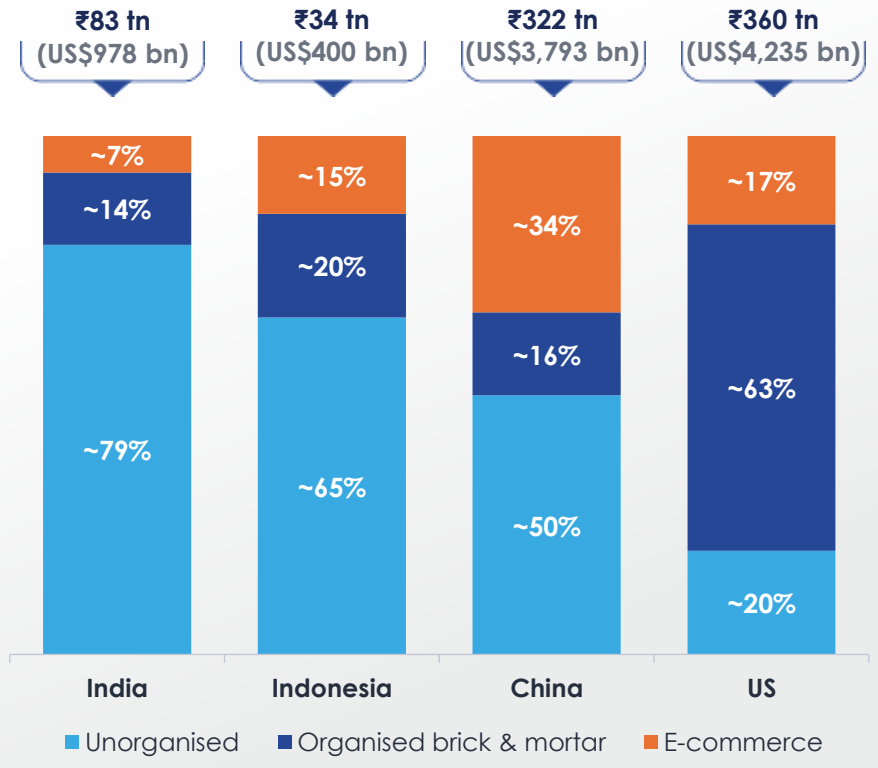
Sources e-commerce market — IBEF/news articles, 2025F onwards forecast; quick-commerce GMV — Redseer, Ambit Capital research (FY26E onwards estimates; assumes ~40% non-grocery); share of online retail GMV — DRHP, Redseer Research, Avendus Spark Research (CY30 projected); quick-commerce users — Techrt (2025 onwards projected). Estimates and forecasts are not guaranteed outcomes. F-Forecasted: E-Estimated, P-Projected

Organized Retail: The Next Big Shift

India Retail Market by purchase format



Purchase-format mix vs global peers, CY2024

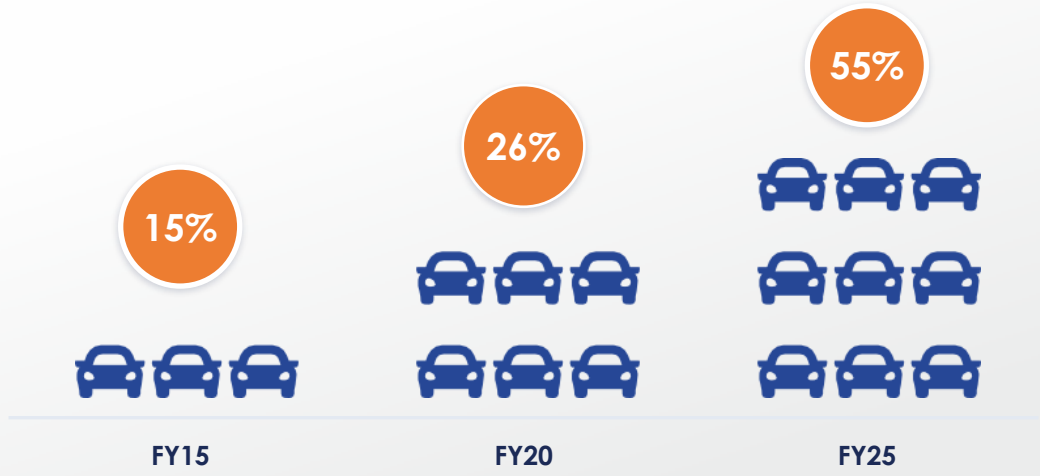


From Kirana to Cart: the shift to organized market has only just begun

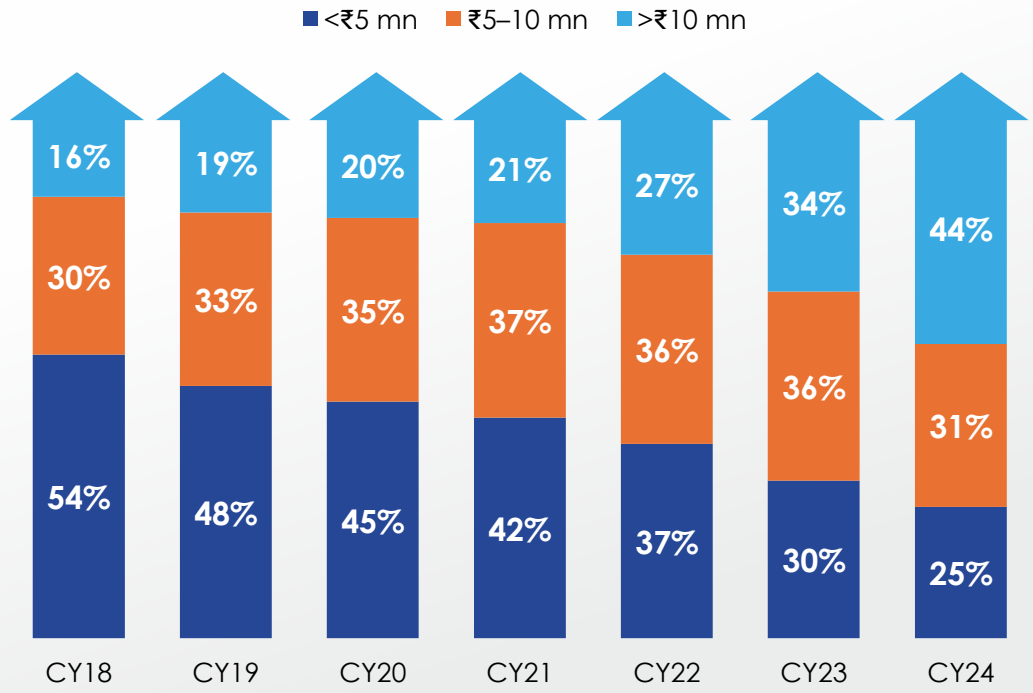
Note: 1. Conversion rate: 1 US$ = ₹85; 2. India split by purchase channel pertains to Fiscal 2025; 3. E-commerce is defined as retail business moael that involves customers buying and selling goods over the internet, including quick commerce; 4. Organised brick and mortar is defined as purchase of goods with large-scale, standardized operations, professional management, and regulatory adherence, which provides better product assortment and access to the consumers. It includes chain stores, supermarkets, hypermarkets, malls, etc.
Source(s): Redseer research & analysis

Bigger Vehicles, Bigger Homes

SUV Share of Passenger Vehicle Sales in India



Housing Sales by Ticket Size (%) of India

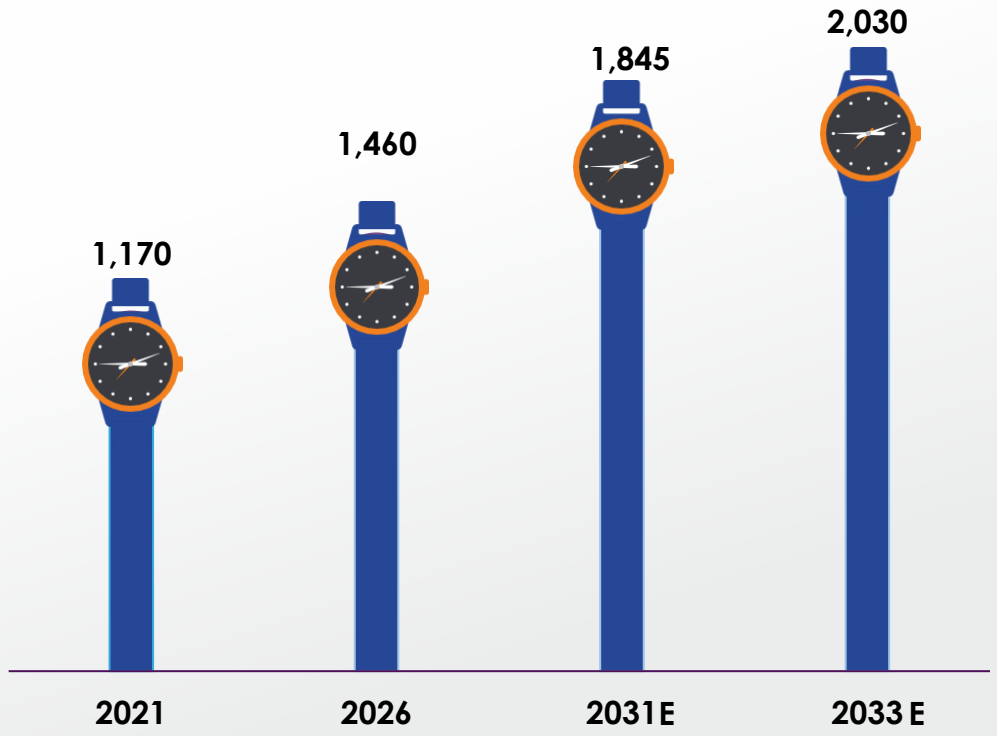


The largest-ticket purchases show the clearest shift to premium

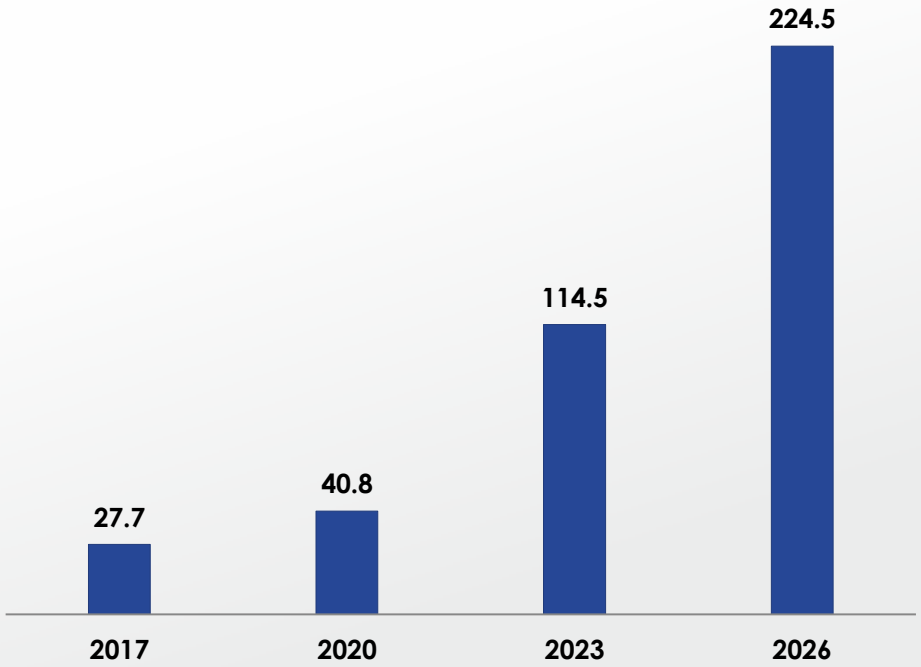
Source: CLSA, Morgan Stanley. Cross-check: SIAM reports utility vehicles (incl. MUVs) at ~65% of domestic PV dispatches in FY25 vs ~60% in FY24 (SIAM, 15 Apr 2025).

Trading Up: From Lifestyle to Investments

Luxury watch market of India (USD Million)



Demat accounts in India (as of 31 March, in mn)

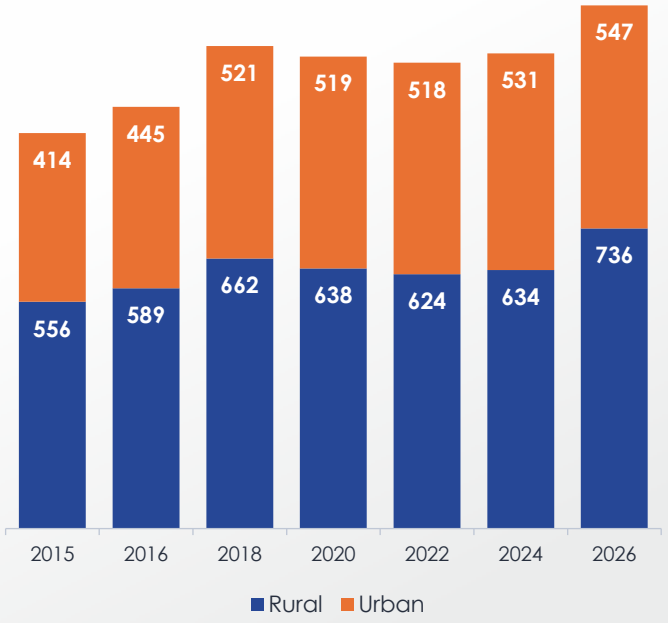


Spending better and investing smarter - two sides of the same affluence

Sources: Grandview research; SEBI/NSDL/CDSL

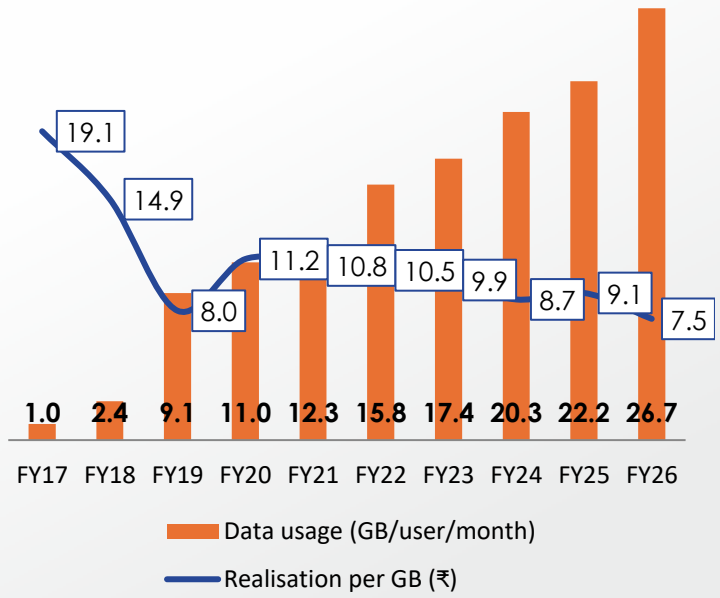
Telecom: The Connected Consumer

Wireless subscribers (In mn)



970 mn → 1,282 mn connections, 2015–2026; rural adds lead the latest rise

Data per user (GB/month) & ₹ per GB



~27x data per user since FY17, Price per GB fell from ₹19.1 to ₹7.5

Industry ARPU (₹ per month)



~3x from the FY19 – users paying more for more

Every phone is now a store, a bank and a cinema - the whole market is a tap away

Sources: TRAI, Equirus. Subscribers and data usage/realisation as labelled on source charts (TRAI quarterly reports); ARPU quarterly values read from the source chart and approximate. ARPU- Avg Revenue Per User. The ector(s)/ stock(s) /issuer(s) mentioned above do not constitute any research report/recommendation and the schemes may or may not have any future position in these sector(s)/stock(s)/issuer(s).

Premiumization Is Playing Out Across Consumption pockets

Sector	Consumer shift reflected
Consumer Services	Online, quick-commerce & organised retail; travel, hotels & dining out
Auto	Shift to SUVs, premium motorcycles and EVs
Consumer Durables	Branded jewellery & watches; ACs and premium electronics
Financial Services	Digital payments, online broking, wealth & asset management
Realty	Larger, premium homes; malls and lifestyle retail destinations
Telecom	Data-heavy usage and premium connectivity plans
Services	Rising air travel
Textiles	Branded innerwear & apparel
Media & Ent.	Multiplexes and content consumption

How can an investor own them in one basket?

The sector(s)/stock(s)/issuer(s) mentioned above do not constitute any research report/recommendation and the schemes may or may not have any future position in these sector(s)/stock(s)/issuer(s).



UTI Mutual Fund

Presenting

Nifty India New Age Consumption Index*

"Decoding What India Wants Next"

*Product of NSE Indices Limited

Nifty India New Age Consumption Index@ - Construction approach



Universe

Nifty 500 TRI

- Stocks forming part of the eligible basic industries within the Nifty 500



Selection

Selection of 75 stocks:

- Top stock from each eligible basic industry based on 6M Avg Free Float Market cap
- Deficit number of stocks are selected based on 6-M Avg Free Float Market cap from the remaining universe



Weighing

- Free Float Market Cap weighted
- Weight capping :
  - Sector: 25%
  - Stock: 5%



Rebalancing

Semi-annual

March & September

@Product of NSE Indices Limited

Nifty India New Age Consumption Index* - Portfolio

*Product of NSE Indices Limited

A Different Slice of Consumption

Sector	NAC	INDCON	N500
Sectors held by Nifty India New Age Consumption Index			
Consumer Services	25.1	15.3	4.1
Auto & Components	25.1	24.9	7.4
Consumer Durables	13.5	11.0	2.8
Financial Services	12.9	–	30.6
Realty	8.8	1.3	1.5
Telecom	7.8	10.1	3.7
Services	4.7	3.5	2.2
Textiles	1.5	–	0.3
Media & Ent.	0.8	–	0.1
Total	100.0	66.1	52.6
Sectors held by other two Indices			
FMCG	–	23.8	5.3
Healthcare	–	8.2	7.3
Power	–	1.9	3.4
Total	–	33.9	16.0
Rest of the Nifty 500			
All other sectors (IT, energy, industrials, metals etc.)	–	–	31.4

Discretionary over staples: No FMCG exposure; tilts toward discretionary sectors that grow as incomes rise

NAC: Nifty India New Age Consumption TRI, INDCON: Nifty India Consumption TRI, N500: NIFTY 500 TRI Source: NSE Indices; weights as of 30-Sep-2026 using NSE sector classification common to all three indices.
"All other sectors" groups sectors with no weight in either consumption index: Capital Goods, Oil & Gas, IT, Metals & Mining, Construction, Chemicals, Construction Materials, Diversified. The sector(s)/stock(s)/issuer(s) mentioned above do not constitute any research report/recommendation

Capturing India's Changing Shopping Cart

UTI Mutual Fund

Sector	Basic Industry	NAC	INDCON	N500	Active wt. vs INDCON	Active wt. vs N500
Consumer Services	E-Retail/ E-Commerce	9.4	7.2	1.9	**2.2**	**7.5**
	Specialty Retail	5.2	2.7	0.7	**2.5**	**4.5**
	Hotels & Resorts	3.5	2.0	0.5	**1.5**	**3.0**
	Diversified Retail	3.4	1.9	0.5	**1.5**	**2.9**
	Internet & Catalogue Retail	2.0	1.5	0.3	**0.5**	**1.7**
	Restaurants	0.9	–	0.1	**0.9**	**0.8**
	Tour & Travel Services	0.5	–	0.1	**0.5**	**0.4**
	E-Learning	0.3	–	0.04	**0.3**	**0.2**
	Total	**25.1**	**15.3**	**4.1**	**9.8**	**21.0**
Auto	Cars & Utility Vehicles	12.9	13.0	2.7	**–0.1**	**10.2**
	2/3 Wheelers	12.2	11.9	2.2	**0.3**	**10.0**
	Other	–	–	2.5	**–**	**–2.5**
	Total	**25.1**	**24.9**	**7.4**	**0.2**	**17.7**
Consumer Durables	Gems, Jewel & Watches	5.7	5.9	1.1	**–0.2**	**4.6**
	Household Appliances	4.0	–	0.5	**4.0**	**3.5**
	Consumer Electronics	3.6	1.7	0.5	**1.9**	**3.2**
	Footwear	0.2	–	0.02	**0.2**	**0.1**
	Other	–	3.4	0.7	**–3.4**	**–0.7**
	Total	**13.5**	**11.0**	**2.8**	**2.5**	**10.7**

Sector	Basic Industry	NAC	INDCON	N500	Active wt. vs INDCON	Active wt. vs N500
Financial Services	Fintech	4.9	–	0.6	**4.9**	**4.3**
	Stockbroking & Allied	4.1	–	0.5	**4.1**	**3.6**
	Asset Mgmt Company	3.8	–	0.5	**3.8**	**3.3**
	Other	–	–	28.9	**–**	**–28.9**
	Total	**12.9**	**–**	**30.6**	**12.9**	**–17.7**
Realty	Real Estate Projects	8.8	1.3	1.1	**7.4**	**7.6**
	Other	–	–	0.3	**–**	**–0.3**
	Total	**8.8**	**1.3**	**1.5**	**7.4**	**7.3**
Telecom	Telecom Services	7.8	10.1	3.1	**–2.4**	**4.6**
	Other	–	–	0.6	**–**	**–0.6**
	Total	**7.8**	**10.1**	**3.7**	**–2.4**	**4.1**
Services	Airline	4.7	3.5	0.6	**1.2**	**4.1**
	Other	–	–	1.6	**–**	**–1.6**
	Total	**4.7**	**3.5**	**2.2**	**1.2**	**2.5**
Textiles	Garments & Apparels	0.9	–	0.1	**0.9**	**0.8**
	Other Textile Products	0.5	–	0.1	**0.5**	**0.4**
	Total	**1.5**	**–**	**0.3**	**1.5**	**1.2**
Media & Ent.	Film Production & Exhibition	0.4	–	0.05	**0.4**	**0.3**
	TV Broadcasting & Software	0.3	–	0.07	**0.3**	**0.2**
	Media	0.1	–	0.02	**0.1**	**0.1**
	Total	**0.8**	**–**	**0.1**	**0.8**	**0.6**

NAC: Nifty India New Age Consumption TRI, INDCON: Nifty India Consumption TRI, N500: NIFTY 500 TRI

Source: NSE Indices. *Data as of 30th Sep 2026. The sector(s)/stock(s)/issuer(s) mentioned above do not constitute any research report/recommendation and the schemes may or may not have any future position in these sector(s)/stock(s)/issuer(s).

Leaders at the Core. Growth at the Edge.

UTI Mutual Fund

Nifty India New Age Consumption Index

Large Cap

Stock Name	Weight (%)	Sector
Maruti Suzuki	5.1	Auto
Bharti Airtel	5.1	Telecom
Mahindra & Mahindra	5.0	Auto
Eternal Limited	4.9	Consumer Services
Titan Company	4.8	Consumer Durables
InterGlobe Aviation	4.7	Services
Bajaj Auto	3.5	Auto
Trent Limited	3.3	Consumer Services
Eicher Motors	2.9	Auto
TVS Motor Company	2.8	Auto
Others (6 stocks)	10.1	-
Total (16 stocks)	52.1	

Mid Cap

Stock Name	Weight (%)	Sector
One 97 Com.	3.0	Financial Services
Indian Hotels	2.4	Consumer Services
Dixon Tech	2.3	Consumer Durables
Hero Motocorp	2.0	Auto
Lenskart Solutions	1.9	Consumer Services
Info-Edge (India)	1.8	Consumer Services
FSN E-Com.(Nykaa)	1.7	Consumer Services
PB Fintech	1.6	Financial Services
Phoenix Mills	1.5	Realty
Swiggy	1.4	Consumer Services
Others (23 stocks)	19.5	-
Total (33 stocks)	39.0	

Small Cap

Stock Name	Weight (%)	Sector
Ather Energy	0.8	Auto
Angel One	0.7	Financial Services
Amber Ent.	0.6	Consumer Durables
Crompton Greaves	0.6	Consumer Durables
Nuvama Wealth	0.6	Financial Services
Cartrade Tech	0.5	Consumer Services
Brigade Enterprises	0.4	Realty
Pine Labs	0.4	Financial Services
Anant Raj	0.4	Realty
PVR Inox Limited	0.4	Media & Ent.
Others (16 stocks)	3.7	-
Total (26 stocks)	9.0	

75 Stocks

42% Top-10 Stock Weight

52% large caps

(vs ~90% in INDCON)

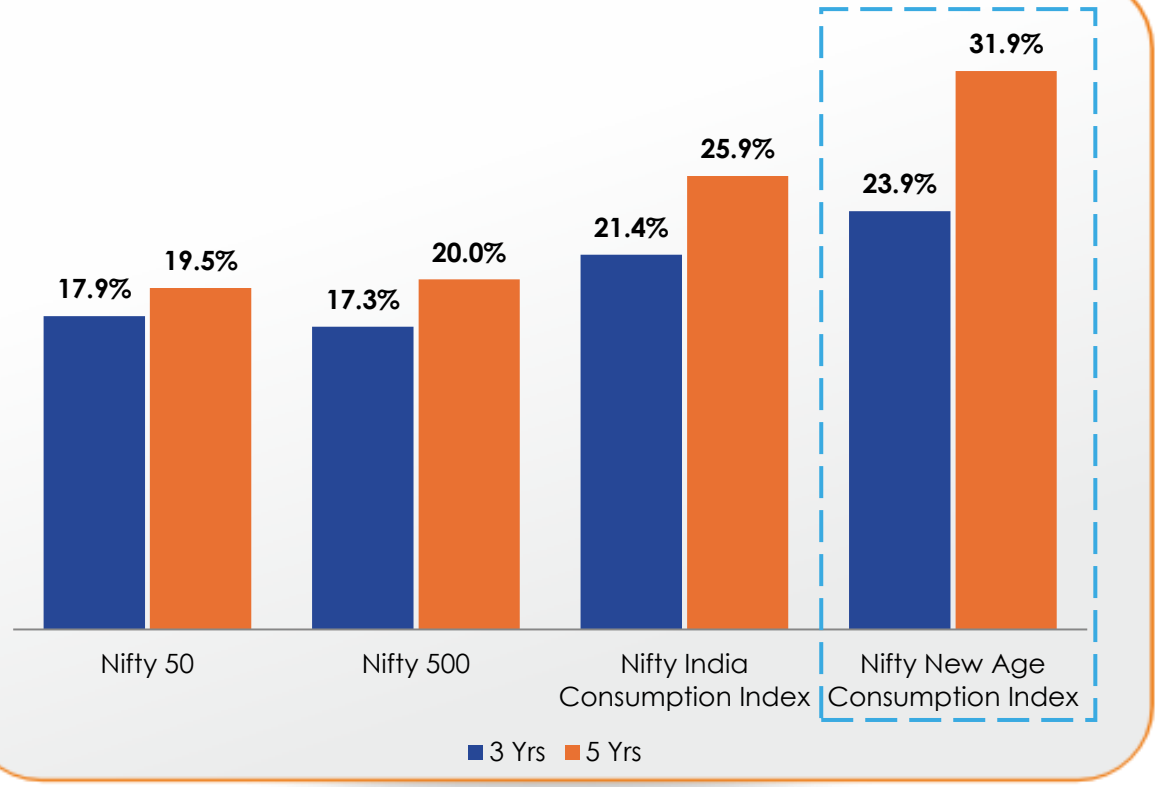
48% mid & small caps

(vs ~10% in INDCON)

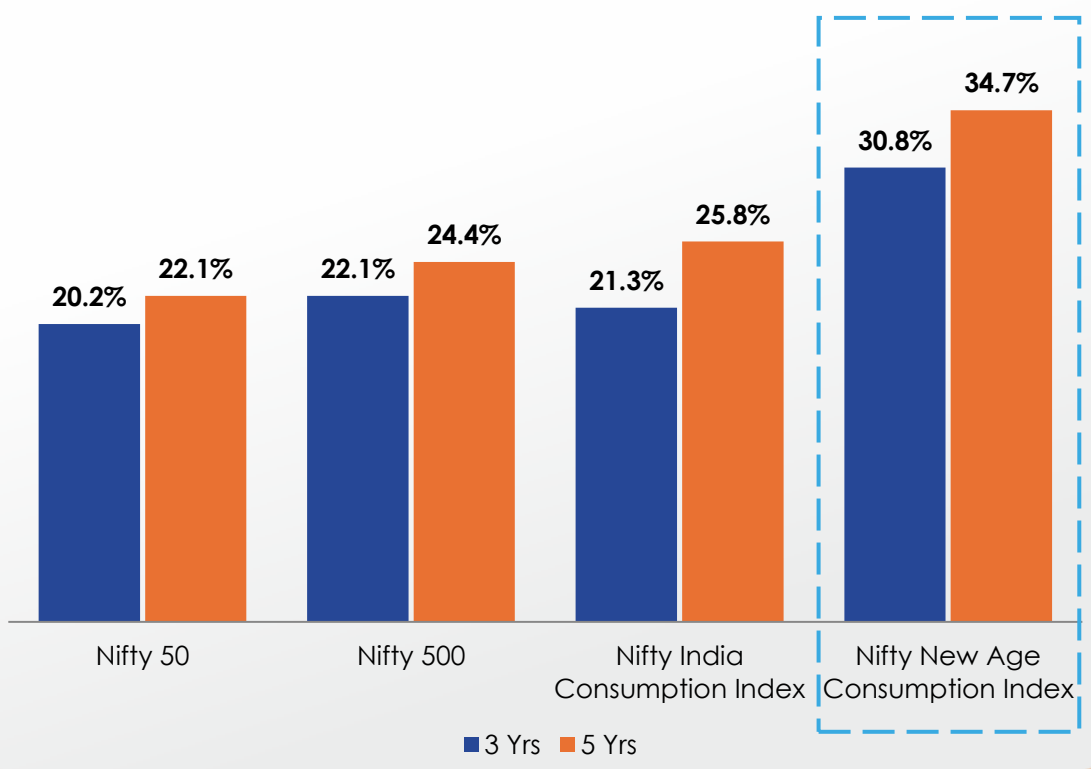
*NAC: Nifty India New Age Consumption TRI, INDCON: Nifty India Consumption TRI,. Source: NSE Indices. *Data as of 30th Sep 2026. The sector(s)/stock(s)/issuer(s) mentioned above do not constitute any research report/recommendation and the schemes may or may not have any future position in these sector(s)/stock(s)/issuer(s).*

The New Age Growth Premium

Revenue Growth



PAT Growth



As choices become more premium, growth finds the companies that make them

As of Mar 2026 (annualized figures). Weighted average, annualised. Source: UTI Research, Ace Equity.



Nifty India New Age Consumption Index* - Performance

*Product of NSE Indices Limited

Returns – Short & Medium Term

Period	Returns as on Sep 30, 2026				Nifty India New Age Consumption TRI alpha vs		
	Nifty India New Age Consumption TRI	Nifty India Consumption TRI	Nifty 500 TRI	Nifty 50 TRI	Nifty India Consumption TRI	Nifty 500 TRI	Nifty 50 TRI
1 Year	-4.5%	-7.5%	-2.0%	-7.1%	3.0%	-2.5%	2.6%
3 Years	15.3%	10.4%	9.5%	6.1%	4.9%	5.8%	9.2%
5 Years	12.9%	10.1%	9.0%	6.4%	2.8%	3.9%	6.5%
7 Years	12.1%	12.3%	12.8%	11.5%	-0.2%	-0.7%	0.6%
10 Years	12.9%	14.2%	13.3%	12.0%	-1.3%	-0.4%	0.9%

NAC has shown relatively better returns over 3 & 5 year period

Source : MFI, based on Total Returns Index. Data as of Sep 30, 2026. TRI i.e., 'Total Return Index' consider reinvestment of dividends issued by companies forming part of Index. NAC: Nifty India New Age Consumption TRI, INDCON: Nifty India Consumption TRI, N500:NIFTY 500 TRI N50:NIFTY 50 TRI. Returns are CAGR. Standard Deviation is based on the daily returns for the respective period. 2. Past performance - may or may not be sustained in future and is not a guarantee of any future returns. The figures pertain to performance of the index and do not indicate the returns/performance of the scheme. It is not possible to invest directly in Index.

Returns – Financial Year

Period	Returns			
	Nifty India New Age Consumption TRI	Nifty India Consumption TRI	Nifty 500 TRI	Nifty 50 TRI
FYTD^ 27	16%	8%	8%	2%
FY 26	-7%	-3%	-3%	-4%
FY 25	9%	7%	6%	7%
FY 24	69%	43%	40%	30%
FY 23	-6%	6%	-1%	1%
FY 22	24%	16%	22%	20%
FY 21	82%	48%	78%	73%
FY 20	-37%	-15%	-27%	-25%
FY 19	-10%	4%	10%	16%
FY 18	18%	20%	13%	12%
FY 17	30%	19%	26%	20%
FY 16	-3%	1%	-7%	-8%
FY 15	37%	30%	35%	28%

Over the last 13 FYs, NAC has demonstrated relatively higher:

vs Nifty India Consumption TRI
- Return in 7 instances (54%)
- RAR* in 6 instances (46%)

vs Nifty 500 TRI
- Return in 9 instances (69%)
- RAR* in 5 instances (38%)

vs Nifty 50 TRI
- Return in 9 instances (69%)
- RAR* in 8 instances (62%)

NAC: Nifty India New Age Consumption TRI, INDCON: Nifty India Consumption TRI, N500:NIFTY 500 TRI N50:NIFTY 50 TRI

Source : MFI, based on Total Returns Index. FYTD^27 Period – Apr 01,2026 to Sep 30, 2026. Past performance may or may not be sustained in the future and shall not be used for comparison with other investments. The figures pertain to performance of the index and do not indicate the returns/performance of the scheme. It is not possible to invest directly in Index. *RAR – Risk Adjusted Returns

NAC vs Nifty 50: Performance across Return ranges

Return* Range of Nifty 50 TRI	No. of Instances	% of Instances	Average 1Y Rolling Returns* %			Avg Alpha of NAC (%)	
			NAC	Nifty 50 TRI	Nifty 500 TRI	Vs Nifty 50 TRI	Vs Nifty 500 TRI
Less than 0%	929	18.3%	-18.3	-13.5	-14.2	-4.9	-4.1
0% to 10%	1208	23.8%	0.4	5.4	4.2	-5.0	-3.9
10% to 20%	1224	24.1%	12.1	14.4	14.0	-2.3	-1.9
20% to 30%	703	13.8%	**36.1**	24.7	29.1	**11.4**	**7.0**
30% to 40%	351	6.9%	**46.0**	34.3	37.4	**11.6**	**8.6**
More than 40%	670	13.2%	**67.5**	57.5	61.4	**10.0**	**6.1**
Total	**5085**	**100.0%**					

Return advantage widened as markets strengthened

During Strong markets (N50 > 20%):
NAC outperformed N50 TRI by avg ~11% & N500 TRI by avg ~7%

On 1 Year Daily Rolling Return basis, NAC has outperformed N50 TRI in 2513 instances (49%) out of 5085 total instances and outperformed N500 TRI in 2719 instances (53%) out of 5085 total instances.
NAC: Nifty India New Age Consumption TRI, N50:NIFTY 50 TRI , N500:NIFTY 500 TRI
Source : MFI, based on Total Returns Index. Period considered as Apr 01, 2005 to Sep 30, 2026. Past performance does not guarantee future performance of the scheme. Past performance may or may not be sustained in the future and shall not be used for comparison with other investments. The figures pertain to performance of the index and do not indicate the returns/performance of the scheme. It is not possible to invest directly in Index. *Average Rolling Returns with daily frequency of indices as mentioned basis 1 year period.

UTI Mutual Fund

Presenting

UTI Nifty India New Age Consumption Index Fund

Scheme replicating **Nifty India New Age Consumption Index***

NFO opens on 22nd Oct 2026 I NFO closes on 05th Nov 2026

**Product of NSE Indices Limited*

About UTI Nifty India New Age Consumption Index Fund



Investment Objective:

- To provide returns that, before expenses, corresponds to the total returns of the securities as represented by the underlying index, subject to tracking error.
- However there is no assurance that the investment objective of the scheme will be achieved.



Investment Universe:

- Nifty India New Age Consumption TRI



Investment Strategy:

- Low-cost Scheme tracking the Nifty India New Age Consumption TRI
- Endeavor to achieve returns of the underlying index while minimizing tracking error

Key Stats

UTI Nifty India New Age Consumption Index Fund

Type of scheme	An open ended scheme replicating/tracking **Nifty India New Age Consumption Total Return Index (TRI)**
Plans & Options	The Scheme offers following Plans: **Regular Plan and Direct Plan** Both the Plans offer only **Growth Option**.
Entry and Exit Load^	NIL
Minimum Application Amt.	Minimum amount of investment during NFO and On an Ongoing basis under all Plans and Options **Minimum initial investment amount is Rs. 1,000/- and in multiples of Re.1/- thereafter**. Subsequent minimum investment amount under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit. Minimum SIP Amount - The minimum **SIP amount for Daily, Weekly and Monthly SIP is Rs.500/-** and in multiples of Re.1/- thereafter. The minimum SIP amount for **Quarterly SIP is Rs. 1,500/-** and in multiples of Re.1/- thereafter
Benchmark	Nifty India New Age Consumption TRI

^In terms of provision no. 11.7.1 a. of para 11.7 under Chapter 11 of SEBI Master Circular for Mutual Funds no entry load will be charged by the Scheme to the investor effective August 1, 2009

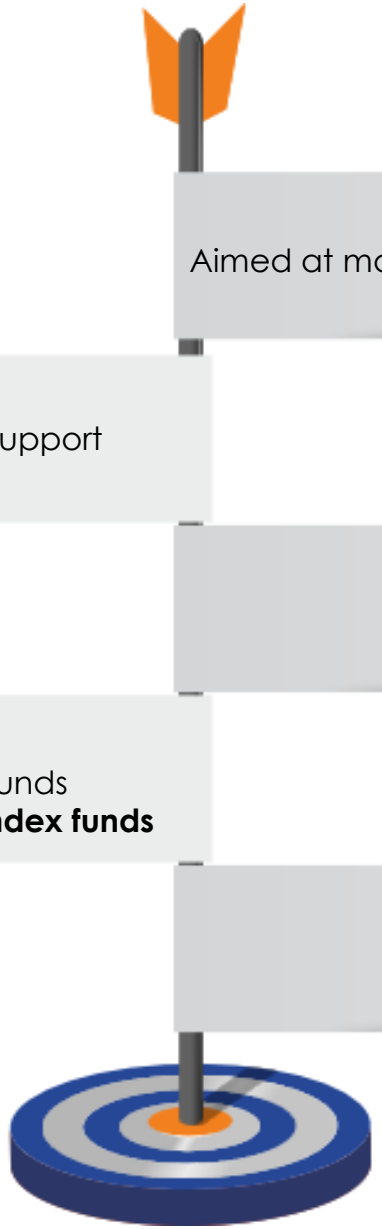
Who should invest?



UTI's Edge in Index Funds

*Product of NSE Indices Limited

UTI Mutual Fund: A Trusted Passive Partner



Cost Structure
Aimed at maintaining **Competitive Expense Structure** across passive offerings

System & Processes
Creation–redemption mechanism designed to support liquidity

Track Record
Low Tracking error & Tracking Difference

Scale
One of the largest Asset Manager in the Index Funds category with **AuM of Rs. 46,795 crs. across 21 index funds**

Experience
Managing Index funds for **over 25 years**

Source : MFI as on September 30, 2026.

About the Fund Managers



Sharwan Kumar Goyal - Fund Manager

He is Head – Passive, Arbitrage and Quant Strategies. He is a CFA Charter holder from CFA Institute, USA and also holds a Post-graduate degree in Management (MMS) from Welingkar Institute of Management Development & Research, Mumbai. He began his career with UTI Mutual Fund in June 2006 and has over 20 years of experience in Risk Management, Equity Research and Portfolio Analysis.



Ayush Jain – Assistant Fund Manager

He is a Associate Vice President and designated as Assistant Fund Manager at UTI AMC Ltd. He is a Chartered Accountant holding charter from Institute of Chartered Accountants of India. He began his career with UTI AMC Ltd in April, 2018 and has over 7 years of experience in Equity Fund Management, Equity Research, Equity Portfolio Analysis & Portfolio Management Services.



Lokesh Kulthia – Assistant Fund Manager

He is Assistant Fund Manager & AVP – Quant & Passive Strategies. He holds an MBA in Finance, a PGPFM from NSE Academy, and an Executive Program in Algorithmic Trading from QuantInsti. He joined UTI AMC in 2019 and moved to the Investments team in 2021. With over five years of research experience, he currently manages Passive and Quantitative Strategies, focusing on index-based mandates and rules-driven portfolio construction.

For returns of other schemes managed by fund manager refer to : https://www.utimf.com/statutory-disclosures/performance-fund-manager-wise

Product Label

UTI Nifty India New Age Consumption Index Fund

(An open ended scheme replicating/tracking Nifty India New Age Consumption Total Return Index (TRI))

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter: UTI Nifty India New Age Consumption Index Fund	Benchmark Risk-o-meter: Nifty India New Age Consumption TRI#
• Returns that, before expenses, correspond to the total return of the securities as represented by the Nifty India New Age Consumption TRI subject to tracking error • Investment in equity securities covered by the Nifty India New Age Consumption TRI		
***Investors should consult their financial advisers if in doubt about whether the product is suitable for them**		

Product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. # Based on the Index Composition as on September 30, 2026.

Disclaimer

REGISTERED OFFICE: UTI Tower, 'GN' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 – 66786666. UTI Asset Management Company Ltd (Investment Manager for UTI Mutual Fund) Email: invest@uti.co.in. (CIN-L65991MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified UTI Mutual Fund Independent Financial Advisor (IFA) for a copy of the Statement of Additional Information, Scheme Information Document, and Key Information Memorandum cum Application Form.

Disclaimers: The information on this document is provided for information purposes only. It does not constitute any offer, recommendation, or solicitation to any person to enter into any transaction or adopt any hedging, trading, or investment strategy, nor does it constitute any prediction of likely future movements in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. Users of this document should seek advice regarding the appropriateness of investing in any securities, financial instruments, or investment strategies referred to in this document and should understand that statements regarding future prospects may not be realized. The recipient of this material is solely responsible for any action taken based on this material. Opinions, projections, and estimates are subject to change without notice.

The information contained in this document is not an investment advice and is not purporting to provide you with investment, legal, or tax advice. UTI AMC Ltd or UTI Mutual Fund (acting through UTI Trustee Company Pvt. Ltd) accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental, or consequential loss or damage) from your use of this document, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with this document, its contents or associated services, or due to any unavailability of the document or any part thereof or any contents or associated services.

The sector(s)/stock(s)/issuer(s) mentioned above do not constitute any research report/recommendation and the schemes may or may not have any future position in these sector(s)/stock(s)/issuer(s).