

MICRO INVESTMENTS

Micro investing using Exchange Traded Funds (ETFs) is one of the best methods of making investments in silver and gold without investing huge amounts of capital. With just ₹100-₹500, you are able to buy small units of precious metals directly from your demat account.

What are Gold and Silver ETFs?

Gold and Silver ETFs are securities which you can buy and sell on the market tracking the current market price of actual gold or silver. A unit represents a tiny quantity (such as 1 gram of silver or gold). They are listed on the NSE and BSE, much like stocks are.



How to Start Micro Investing in ETFs:

- 1) **Open a Demat and Trading Account** – Using apps such as Groww, Zerodha, Upstox or Angel One.
- 2) **Search for ETFs** – Look for options like:
 - a) **Gold ETFs:** Nippon India Gold ETF, HDFC Gold ETF, SBI Gold ETF
 - b) **Silver ETFs:** ICICI Prudential Silver ETF, Aditya Birla Sun Life Silver ETF.
- 3) **Begin Gradually** – Buy 1 unit or even units on a fraction basis based on the cost.
- 4) **Monitor Regularly** – Check metal prices and change your SIPs every month.



Why Choose ETFs for Micro Investing?

- 1) No storage issues (other than actual gold or silver)
- 2) Prices clearly linked to market value
- 3) High liquidity – sell any time during market hours
- 4) Low cost start – invest ₹100 to ₹500 often.

