TrainEyeXIndia

FREE INVESTMENT GUIDES





THE BEGINNER'S GUIDE
TO GOLD ETFs

Understand how Gold ETFs work

Explore India-listed and US-listed examples

Learn about costs, risks and key considerations

Educational information only - not investment advice.

No fund is recommended or endorsed in this guide.

THE BEGINNER'S GUIDE TO

GOLD ETFs

TrainEyeXIndia | 6 funds across India & the US | October 2026

GOLD WITHOUT KEEPING BARS AT HOME

A Gold Exchange-Traded Fund (ETF) gives you market-linked exposure to gold through exchange-listed units. Most funds featured here hold physical bullion through custodians. You buy ETF units, not jewellery or individual gold bars.

Why do investors use Gold ETFs?

START SMALL You can usually buy a single unit; the minimum depends on the market price and your broker.

FOLLOW THE PRICE See indicative prices and trade during exchange hours.

NO HOME LOCKER The fund arranges custody of the underlying gold.

SELL THROUGH A BROKER You can place a sell order, but execution and settlement take time.

NO JEWELLERY MAKING CHARGES Fund fees, spreads, brokerage and applicable taxes still matter.

3 gold ETFs listed in India

FUND	SYMBOL	WHY IT'S INCLUDED
Nippon India ETF Gold BeES	GOLDBEES	Long-running, widely traded physical-gold ETF
HDFC Gold ETF	HDFCGOLD	Established domestic gold-tracking fund
SBI Gold ETF	SETFGOLD	Established fund from SBI Mutual Fund

3 gold ETFs listed in the US

FUND	TICKER	PUBLISHED ANNUAL FEE
SPDR Gold Shares	GLD	0.40%
iShares Gold Trust	IAU	0.25%
SPDR Gold MiniShares	GLDM	0.10%

Fee figures are issuer-published reference rates. Verify current prospectuses. These six funds are examples, not a ranking.

COMPARE BEFORE YOU INVEST

India vs US Gold ETFs

Different listings can mean different currencies, brokers, taxes and trading costs.

QUESTION	INDIA-LISTED	US-LISTED
Trading currency	INR	USD
Typical exchange	NSE / BSE	US exchange, e.g. NYSE Arca
Gold exposure	Domestic INR gold prices	USD gold benchmark
Also consider	Indian brokerage and tax rules	FX conversion, access and cross-border tax rules

Your 5-point ETF checklist

1. Compare expense ratio (TER) and tracking difference.
2. Check trading volume and bid–ask spread.
3. Review the fund’s gold holdings, custodian and issuer documents.
4. Confirm broker access, dealing fees and foreign-exchange charges.
5. Consider currency exposure, residency, tax and investment horizon.

How to buy or sell

FIVE SIMPLE STEPS

1. Open an eligible brokerage / demat account.
2. Search for the exact ticker.
3. Review bid, ask, fund details and order size.
4. Consider a limit order.
5. Monitor your holdings and costs. To sell, place an order during market hours; wait for settlement before withdrawing cash.

Risks you should know

Gold prices can fall, and an ETF does not guarantee income or profit. Units may trade above or below net asset value. Fund expenses, tracking difference and spreads can reduce returns. US-listed holdings introduce foreign-exchange and cross-border considerations. The lowest fee alone does not make a fund the best choice.

BEFORE YOU DOWNLOAD & INVEST

Costs, tax & useful links

TAX RULES ARE PERSONAL

Indian gold ETF tax treatment depends on the investor and holding period under current law. US-listed funds may involve foreign-investment reporting, Indian tax obligations and potentially US estate-tax considerations for non-US investors. Rules change; check guidance specific to your residency and circumstances.

Official fund information

Nippon India Gold BeES
https://etf.nipponindiaim.com/Funds/details/13

HDFC Mutual Fund
https://www.hdfcfund.com/

SBI Mutual Fund
https://www.sbimf.com/

SPDR Gold Shares (GLD)
https://www.spdrgoldshares.com/usa/gld/

iShares Gold Trust (IAU)
https://www.ishares.com/us/products/239561/ishares-gold-trust-fund

SPDR Gold MiniShares (GLDM)
https://www.spdrgoldshares.com/usa/gldm/

REMEMBER

Check the latest issuer factsheets, total trading costs and applicable taxes before making a decision. Selling ETF units does not mean cash is immediately withdrawable.

EDUCATIONAL INFORMATION ONLY - NO INVESTMENT RECOMMENDATIONS.
ETFs listed are examples, not endorsements, rankings or buy/sell advice.
TrainEyeXIndia does not provide personalised financial advice or guarantee returns.