GFOLIO

Bringing Gold-Led Wealth Creation into the Digital Age


Shubham Jain
Founder & CEO

India's relationship with gold has always extended beyond investment. It represents security, intergenerational wealth, celebration and a familiar store of value. What is changing is the manner in which consumers access it. Rising gold prices, mobile-first financial behaviour and the growing preference for systematic investing are creating room for digital wealth platforms that make asset ownership possible without requiring large upfront purchases. In this evolving landscape, the opportunity lies not simply in digitizing transactions, but in connecting everyday saving with long-term wealth creation.

GFOLIO is building its proposition around precisely this shift. The digital wealth management platform is bringing gold and silver into a more accessible ecosystem where consumers can buy fractionally, save systematically, work towards financial goals and even rethink conventional gifting. Its larger ambition is to transform precious metals from an occasional purchase into an asset that can become part of everyday financial planning.

At the helm is Shubham Jain, Founder & CEO, whose interest in financial discipline began well before GFOLIO. A graduate of Christ University, Bengaluru, with an MSc in Entrepreneurship, Innovation and Management from the University of Nottingham, he comes from a family-business background and made his first investment at 18. His experience shaped a simple conviction: financial independence does not begin with the first salary, but with the first disciplined step towards owning assets.

Supporting Shubham in building and scaling GFOLIO are co-founders Kaustav Mishra, CTO; Raj Tolasaria, CFO; and Yogesh Agawal, COO. Together, the founding team brings technology, financial and operational capabilities to the platform, complementing Shubham's entrepreneurial vision as GFOLIO develops its digital wealth ecosystem.

Turning Small Savings into Asset Ownership

One of the barriers to traditional gold ownership is the amount required to purchase jewellery, coins or bars. GFOLIO addresses this through fractional digital ownership, enabling consumers to begin with amounts as low as ₹10. This changes the starting point of gold accumulation from waiting until one can afford a substantial purchase to saving incrementally and consistently.

The platform structures this proposition through distinct offerings. GoldFolio supports one-time buying and selling alongside access to physical gold and silver coins. GrowFolio introduces automated accumulation through daily, weekly or monthly saving plans. A consumer could, for instance, automate a small amount regularly rather than depending on occasional investments.

"GoalFolio adds a planning layer to this behaviour. A parent saving towards a child's education or another long-term milestone can establish a target and timeline, with the platform helping determine the periodic contribution required. The idea is to connect gold accumulation with a defined financial purpose rather than treating it as an isolated purchase", says Shubham Jain, Founder & CEO.

GFOLIO complements these features with educational content covering precious-metal markets, pricing and basic financial concepts. Its corpus calculator further allows users to model long-term accumulation, growth and inflation assumptions as well as systematic investment and withdrawal scenarios.

Reimagining Gifting through Financial Value

GFOLIO also sees an opportunity beyond conventional wealth accumulation. Shubham's own experiences around family and gifting led him to question the long-term value of many commonly exchanged gifts. This resulted in GiftFolio, which allows consumers to gift fractional digital gold or silver for occasions such as birthdays and weddings.

"The same concept extends into corporate gifting. Rather than managing physical procurement, packaging, logistics and distribution, organizations can digitally allocate gold to employees or customers. GFOLIO provides an interface through which companies can upload recipient information and execute distribution at scale", mentions Shubham Jain.

This positioning brings together two behaviours deeply familiar to Indian consumers—gifting and gold ownership—while adapting them to a digital environment. For GFOLIO, the opportunity is not to replace the cultural significance of precious metals, but to make that relationship more practical for contemporary consumers.

> *If India's traditional relationship with precious metals is moving into a digital era, GFOLIO wants to make that transition about more than convenience*

Building Trust around Digital Ownership

Accessibility, however, has limited value without confidence in the underlying ecosystem. Shubham identifies trust as the most significant challenge for any young fintech platform, particularly when customers are purchasing financial assets digitally.

GFOLIO has consequently focused on establishing supporting infrastructure around its offering. KYC is mandatory and facilitated through Cashfree and DigiLocker, while customer information is encrypted. Digital gold purchased through the platform is backed by certified 24-karat physical gold, with Augmont Gold serving as its precious-metal partner and Sequel Logistics supporting vaulting. The vaulted gold is also insured.

Customer education has been equally important to adoption. GFOLIO has used online educational content, digital outreach and sessions in schools and colleges to improve awareness around financial planning and digital gold. According to the company, the platform progressed from roughly 150 early users during its first two months to around 5,000 users who had completed KYC and their first transaction.



Building a Broader Gold & Silver Ecosystem

Over the next three to five years, GFOLIO intends to move beyond digital accumulation towards becoming a one-stop ecosystem for gold and silver. Its roadmap envisages access to physical precious metals alongside gold-linked lending, investment and other financial products through a unified platform.

Among the concepts being explored is a gold-backed credit card, where eligible gold holdings could support a credit limit while spending rewards are accumulated in digital gold. GFOLIO is also exploring gold-leasing models that could enable eligible holdings to generate additional gold-based returns, subject to the applicable product structures and requirements.

For Shubham, the larger objective remains rooted in financial discipline and accessibility. If India's traditional relationship with precious metals is moving into a digital era, GFOLIO wants to make that transition about more than convenience. By connecting fractional ownership with systematic saving, financial goals, gifting and education, the company is working to make gold and silver a more active part of how a new generation approaches wealth creation. FOI