

Stable Money Leads Gold & Silver ETF Surge on ONDC as Investors Turn to Safe, Regulated Products

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As gold and silver prices trade near recent highs, wealthtech platform Stable Money is seeing record transaction volumes in precious metal ETFs, driven by growing investor demand for safe, transparent, and SEBI-regulated investment options. This momentum is reinforced by Stable Money's leadership on the Open Network for Digital Commerce (ONDC), where it drives over 95% of all mutual fund transactions on the network. This position reflects strong investor trust built through early ONDC integration, a focus on regulated products, and a seamless user experience.



Stable Money x ONDC

The surge comes at a time when market uncertainty is pushing more Indians towards regulated gold and silver exposure

through exchange-traded funds, moving away from physical holdings or unregulated alternatives.

Stable Money operates on ONDC, an open digital infrastructure that enables platforms to reach investors across the country without being locked into closed ecosystems. By leveraging ONDC's interoperable network, Stable Money offers seamless access to SEBI-regulated mutual funds and ETFs – making it easier for investors to access trusted financial products. This alignment reflects a shared vision: democratising access to regulated investments through open, transparent infrastructure.

With precious metal prices hovering near multi-year highs and ongoing global economic uncertainty, investors are increasingly favouring SEBI-regulated gold and silver ETFs for their transparency, ease of access, and regulatory oversight. Stable Money has recorded its highest monthly transaction volumes in these asset classes, reflecting a clear shift in investor preference toward products they can trust. ONDC saw nearly 1,50,000 transactions in Jan '26, closing at an AUM of INR 72 Crores.

“When markets are uncertain, investors want products and platforms they can trust – and the numbers show it. We’re seeing our highest transaction volumes ever in gold and silver ETFs because people are choosing SEBI-regulated products over physical holdings or unregulated options. They want transparency, safety, and easy access all in one place. By operating on open infrastructure like ONDC and focusing exclusively on regulated investments, we’re able to meet that demand at scale without locking investors into closed ecosystems,” said **Saurabh Jain, Co-founder and CEO, Stable Money.**

Hrushikesh Mehta, SVP – Financial Services at ONDC, said, *“Stable Money’s activity on the ONDC Network reflects growing adoption of open, interoperable infrastructure within financial services. Participation at this scale indicates increasing maturity of network-led distribution models. It also points to broader access to regulated investment products across platforms. This represents an important phase in the evolution of open digital networks.”*

This growing preference is clearly reflected across Stable Money’s 30 lakh-strong user base, where the platform has recorded its highest-ever transaction volumes in gold and silver ETFs. By leveraging open digital infrastructure such as ONDC and maintaining a focused approach on regulated investments, Stable Money is well-positioned to meet this demand at scale while keeping investor choice and trust at the core.

About Stable Money

Stable Money is India’s leading fixed-income investment platform that enables individuals to earn stable and secure returns through fixed deposits, bonds via Stable Bonds, and other low-risk instruments. Founded in 2022, the platform has built a user base of over 30 lakh investors and facilitated more than Rs. 4,000 crore in investments with a simple, trusted, and transparent digital experience. The company has raised \$40 million from top investors, including Z47, Fundamentum, Lightspeed, and RTP Global, along with prominent angel investors such as Sriharsha Majety (Swiggy), Kunal Bahl, and Rohit Bansal (Snapdeal).

For more information, please visit www.stablemoney.in.

About ONDC

Incorporated on 30th December 2021, the Open Network for Digital Commerce (ONDC) is a Section 8 company established by the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, Government of India. ONDC aims to create a transformative digital infrastructure that enables open, unbundled, and interoperable network for commerce in India.

It is not an application, platform, intermediary, or software, but a set of specifications designed to foster inclusive and collaborative digital ecosystems.

To know more, visit ondc.org.

