

RBI – Inflation Index Securities –A Critical Appraisal

Pankaj Batra

Abstract

This research attempts to explain India as an upcoming Debt Market with the introduction of the new instruments like “*Inflation Indexed Bonds*” (both for the retail and the institutional buyers) followed by the explanation about recently issued **Inflation Indexed National Saving Securities- Cumulative (IINSS-C) 2013 by RBI** – their applicability in Indian Market. The purpose of the topic is to analyze the IINSS-C by reviewing the financial expert reports. A Discussion on Pros & Cons of these securities will help the investors in making investment decision. We have also commented upon the real value of the returns keeping in mind the Investor’s perspective (purchasing power) and his behavior in buying and evaluating such instruments. Lastly, we have compared Inflation bonds/securities with PPF & Tax Free Bonds in the rising inflation scenario. Efforts have been made to find the best possible option for investors in the present inflationary situation in India.



Objectives

The present study aims to fulfill the following objectives:

- 1) To evaluate indexed bonds – especially the **IINSS-C**
- 2) To examine the financial experts and planner reviews
- 3) To Compare indexed securities with PPF & Tax Free Bonds
- 4) To help the investors in finding solution for investment decision.

Research Methodology

The present study is empirical research. It is based on the analysis of secondary as well as primary data collected by the researchers. The secondary data is availed from various journals, internet websites of banks and books. The primary data is collected with the help of opinions of bank managers’ as well technical staff about use of net banking are taken into consideration. The data collected from the various sources has been analyzed and interpreted

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