

Study on Indian Debt Market

Prof. Payal Mane and Priyanshu Patel

Asst. Professor and Research Scholar

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India

Abstract: *The debt market, often referred to as the bond market, is a crucial component of the global financial system. It encompasses the buying and selling of debt securities, primarily bonds, which represent loans made by investors to issuers such as governments, corporations, and other entities. This market plays a pivotal role in capital formation and provides a means for these entities to raise funds for various purposes, including infrastructure development, business expansion, and budgetary needs. Debt securities in the market come in various forms, with different maturities and risk profiles, making it a diverse and complex landscape. The pricing and trading of debt instruments are influenced by factors such as interest rates, creditworthiness, and macroeconomic conditions. Participants in the debt market include institutional investors, retail investors, and financial institutions. The debt market is vital for investors seeking income and diversification and serves as an essential barometer of economic health, as fluctuations in bond prices and yields can indicate shifts in market sentiment and economic prospects.*

Keywords: Debt, consolidation, repayment, loans