


Inflation

- Inflation means the **average rise in prices** of goods and services.
- Inflation **reduces the purchasing power of money.**
- **Disinflation** means inflation **falls but remains positive.**
- **Deflation** means the general **price level falls.**
- Stagflation means **inflation and stagnation exist together.**
- **Demand-pull inflation** occurs when demand rises faster than supply.
- **Cost-push inflation** occurs when production cost rises.
- **Hyperinflation** is rapid and uncontrolled inflation.
- **Core inflation excludes** food and energy.
- **WPI tracks** wholesale prices of goods.
- **CPI tracks** retail prices faced by consumers.
- India follows **CPI-based flexible inflation** targeting at 4 per cent with a 2 to 6 per cent tolerance band.
- Inflation **benefits debtors** and **hurts creditors.**
- Inflation **can weaken savings,** financial assets and currency value.
- RBI controls inflation through monetary tools such as **repo rate, CRR, SLR and MSF.**


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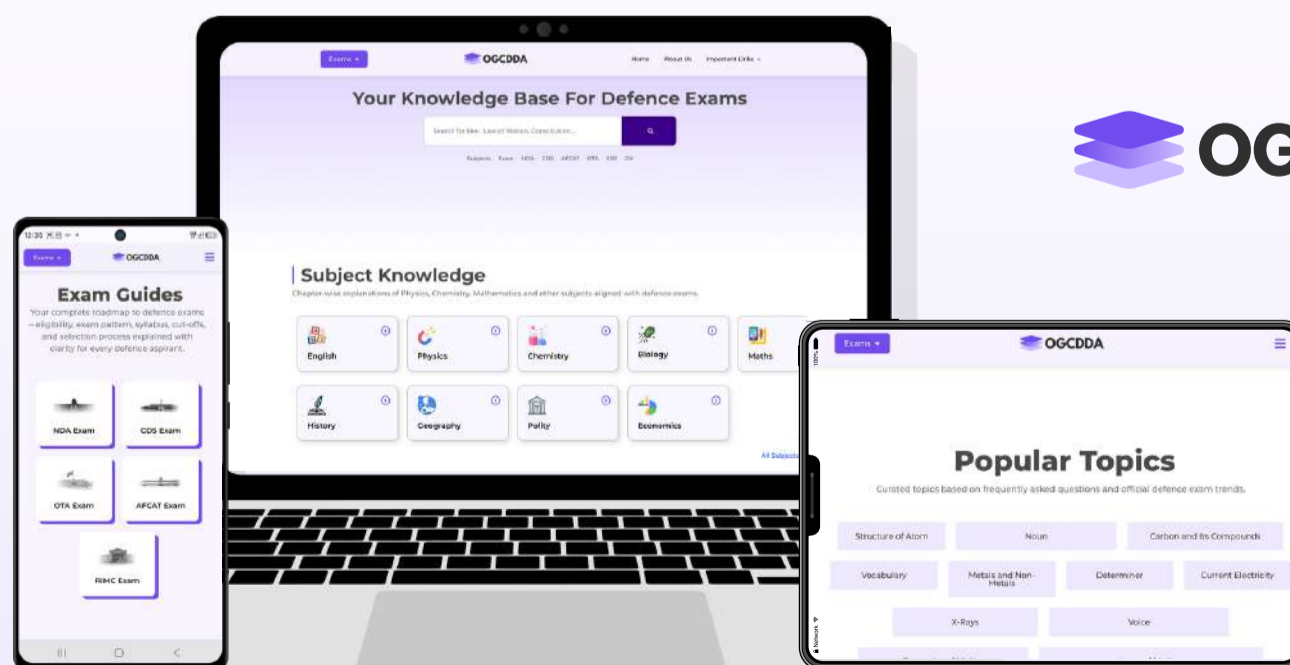
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