

Agar ham duniya mein sabhi desho pe jitna karza hai, use mila de, to [kul milake aankda kuch 324 trillion dollars ke aaspaas aata hai](#). Bahut zyada hai na? Par tajjub ki baat ye nahi hai, tajjub ki baat ye hai ki agar ham poori duniya ki gdp ka total kare, [to uska total aata hai 111.33 trillion dollars](#). Gaur karne wali baat ye hai ki agar duniya ke sabhi desho ke paas paisa hi 111.3 trillion dollars hai, aur karza unpe iske muqaable 291% zyada, to in desho ne karza le kisse rakha hai, aur ye karze wala paisa agar duniya mein hai hi nahi, to ye paisa kharcha kahan kiya gaya, aliens ke paas?

Well is topic ki demand kaafi zyada aa rahi thi, aur aaj ke is video mein ham aapko isi ke baare mein batane wale hai, wo bhi proper economics, numerical data aur infographics ke saath taaki aap is mudde ko aur gehraayi se samajh sake, to hello guys main hoon kaushik aur chaliye shuru karte hai aaj ke is episode ko.

(Money In The Air)

Abhi [isi saal OpenAI ne Oracle ke saath unki cloud computing aur data center use karne ke liye 300 billion dollar ki deal kari hai](#). Ye tech history ki sabse mehengi deals mein se ek thi. [Is deal ke baad Oracle ke share ek din mein 40% uth gaye, uske employees raato raat crorepati ban gaye, aur company ke co-founder Larry Ellison kuch der ke liye duniya ke sabse ameer shakhs ban gaye the](#), Elon Musk se bhi zyada sampatti wale, magar is deal mein mudde ki baat ye hai [ki na to OpenAI ke paas Oracle ko dene ke liye 300 billion dollar hai](#), aur [na Oracle ke paas itna infrastructure hai ki wo 300 billion dollars ka computation OpenAI ko de sake](#). Wo paise jo exist hi nahi karte, unse wo service khareed li gayi jo abhi exist hi nahi karti, aur deal ne itna bawaal macha diya ki market aasmaan mein pahuch gayi, aur cheezein inflate ho gayi.

Is chhote se incident mein is maamle ka poora saar hai, jise ab ham gehraayi se samjhenge.

Saal 1944, Vishwa Yuddh Jab Apne Antim Charon Pe Tha, Tab Sabhi Arthvyavasthae Barbaad Ho Rahi Thi, Desh Ye Decide Nahi Kar Paa Rahe The Aur Samajh Nahi Paa Rahe The Ki Aakhir Is Global Economy Mein, Unki Currency Se International Trade Kaise Kiya Jaaye, Aur Kis Currency Ka Rate Kis Desh Mein Kitna Hoga Ise Kaise Fix Kiya Jaa Sake. Ek Aisi Vaishwik Arthvyavastha Jisme Mandi Ki Wajah Se Kayi Mudraye Bas Kaagaz Ke Barabar Hone Wali Thi, Wahan Stability Ka Sawaal Uthana Jaayaz Bhi Tha.

[Isi Ke Liye July 1944 Mein 44 Desh New Hampshire USA Ke New Bretton Sheher Mein Mile, Ye Decide Karne Ke Liye Ki Vishwa Yuddh Ke Baad Trade Kis Tarah Kaam Karega, Aur Wahan Unhone Sign Kiya Bretton Woods Agreement.](#)

[Is Agreement Mein Do Khaas Baatein Likhi Huwi Thi. Pehli Ye Ki Ab Se Sabhi Desho Ki Currencies Ki Value US Dollar Mein Dekhi Jaayegi Aur Global Trade US Dollars Ki Valuation Mein Hi Kiya Jaayega, Jaisa ki currently sabhi desho ke beech kiya jaata.](#)

[Halaki Isme Darr Ye Tha Ki Agar America Ne Apne Dollar Ki Value Ko Artificially Badha Diya, Tab To Baaki Duniya Ki Currencies Dollar Ke Muqable Worthless Ho Jaayengi. Aisi Paristhiti Na Aaye, Iske Liye Dollar Ke Bhaav Ko America Ke Paas Maujood Gold Se Link Kar Diya Gaya.](#)

Jitna [Gold Reserve America Ke Paas Hoga, Wo Utne Hi Value Mein Dollar Globally Supply Kar Paayega, Aur Gold Ki Keemat Set Kari Gayi 35\\$ per ounce. Agar Is Beech Koi Desh Chahe, To Gold Deke America Se Dollar Bhi Le Sakega, Ya Dollar Deke Zaroorat Padne Pe America Se Sona Le Bhi Sakega, Apni Economy Stable Rakhne Ke Liye.](#) Iska Matlab Mota Mota America Global Trade Mein Keval Utne Hi Dollars Circulate Kar Sakta Tha, Jitna Ki Uske Paas Sona Maujood Ho, Aur Chuki Wo Apne Gold Reserves Se Bahut Zyada Dollars Nahi print kar sakta tha, is wajah se america apni economy ko artificially bhi nahi badha sakta tha, aur dollar price gold reserve ki range mein rehte the.

[Is system mein aur transparency aur consistency laane ke liye, World Bank aur IMF ki bhi rachna ki gayi, taaki desho ki financial zarurato ko poora kiya jaa sake.](#)

Magar [Fir Aaya Saal 1970, Vietnam Se Yuddh Karte Karte America Ko 15 Saal Ho Gaye The. Is Yuddh Ko Fund Karte Huwe Apne Desh Mein Social Schemes Chalana Unhe Itna Bhaari Pad Raha Tha, Ki Unki Aamdani Iska Bojh Nahi Utha Sakti Thi, Gold Coverage, Yaani Unki Circulated Currency Ki Tulna Mein Unke Gold Reserves 22% Ho Gaye The,](#) Zaahir Si Baat Thi Bretton Woods System Ke Hisaab Se Currency Neeche Jaane Wali Thi, Dollar Ka Bhaav Gir Jaata Jise Americi Sarkar Us Samay Nahi Afford Kar Sakti Thi, To Unhone Kuch Aisa Kiya, Jise Kayi Log Aaj Unethical Maante Hai.

Tatkaleen Americi Rashtrapati, [Richard Nixon Ne 15 August 1971 Ke Din Ailaan Kiya Ki Wo Bretton Woods System Ko Khaarij Karte Hai. Aur Ab Se Gold Aur Dollar Ke Beech Ye Conversion System Band Kiya Jaata Hai. Ise History mein Nixon Shock kehke bhi pukaara jaata hai,](#) aur ye wo ghatna thi jisne modern economy ko janm diya.

Isse Huwa Kya Ki Ab Paise Chhaapne Ke Liye Kisi Bhi Desh Ke Upar Uske Equivalent Physical Resource Reserve Jaise Gold ke Hone Ki Need Khatam Ho Gayi, Aur Currency Ka Price Is Cheez Pe Tay Kiya Jaane Laga, Ki Us Currency Ka Demand-Supply Relation Kya Hai, Aur Globally Uspe Kitna Vishwas Kiya Jaata Hai. Technically America Ko Taakat Mil Gayi Ki Wo Jitna chahe utna paisa chhaap sakta hai, kyonki ab poori duniya Dollar istemaal karne ki aadi ho chuki thi, aur yahin se shuruat huwi large scale national debts ki.

### (Debt And Financing)

Jab bhi ham kehte hai ki [America ke upar 37 trillion dollar ka karza hai](#), ya [bharat ke upar 2.23 trillion dollar ka karz hai](#), to sunne mein yahin lagta hai ki dono hi desho ne doosre desho se ya world bank se itna karza leke rakha hai, magar debt keval yahin tak seemit nahi rehta.

Kisi bhi desh ke upar do tarah ke karz hote hai, ek domestic debt aur doosra international debt.

Isme Se Jo Domestic Debt Hota Hai, Wo Us Desh Ki Sarkar Majorly Us Desh Ke Central Bank Se Leti Hai Apne Kharche Niptane Ke Liye.

Ek Udaharan Se Samajhte Hai. Maan Lijiye Kal Ko Sarkar Ne Ek Nayi Yojna Shuru Ki, Ladli Buwa Yojna, Jiske Tehet Ek Specific Tabge Ki 10 Crore Mahilao Ko Sarkar Har Saal 30 Hazaar Baantne Ka Plan Kar Rahe Hai, Matlab Saal Ka 3 Lakh Crore.

Ab Sarkar Ke Paas Budget Mein Keval 1 Lakh Crore Extra Bach Raha Hai, Jiska Matlab Yojna Ko Safal Banane Ke Liye Use 2 Lakh Crore Aur Chahiye, Is Paise Ko Sarkar Bharat Ki Central Bank, Yaani RBI Se Loan Ke Taur Pe Legi, Aur Is Loan Ko Facilitate Karne Ke Liye RBI Is Paise Ko Print Karegi, Aur Is Loan Se Hi Economy Mein Naya Paisa Enter Hota Hai.

Ab Zaroori Nahi Hai Ki Sarkar Ko Loan Dene Ke Liye RBI Har Baar Naya Paisa Print Hi Kare, Har Zarurat Pe Bina Soche Paisa Print Karne Se Currency Ki Valuation Mein Bhi Girawat Aati Hai, Yaani Global Trade Ka Nuksaan. Aisa Na Ho Isliye In Financings Ke Liye RBI Ya Sarkar Do Aur Tareeko Ka Istemaal Karti Hai. [Pehle Hai Government Security Bonds aur Treasury Bills, Ye Basically Aise Bonds Hote Hai, Jiske Through Sarkar Private Investors Se Paise Maangti Hai, Aur Badle Mein Unhe 3 Se 10% Tak Ka Interest Deti Hai. Chuki In Bonds Ki Amount Arbo Kharbo Mein Hoti Hai, Isliye Inki Maturity 40-50 Saal Tak Bhi Jaati Hai Magar Isse Dono Hi Parties Ka Faayda Hota Hai, as sarkar ko unke zaroorat ke paise mil jaate hai, aur paise dene wali party ko ek confirmed fixed source of income.](#)

Doosri Hai [Small Savings Schemes](#), Kabhi Socha Hai Ki Aapke PF Ke Paise, Ya Post Office Ke Paise Ka Sarkar Kya Karti Hai. Well Ye Schemes Jitna Aapke Faayde Ke Liye Hai, Utna Hi Sarkar Ki Zarurat Ke Liye Bhi, Aapke Dwara Jama Karaye Gaye In Paise Ko Maturity Tak Lock Karne Ke Naam Pe Sarkar Un Paise Ko Tab Tak Apne Expenses, Investments aur Developments Ke Liye Use Karti Hai, Aur Jab Maturity Ki Baat Aati Hai, To Un Investments Mein Jitna Fixed Return Aapko Promise Kiya Gaya Tha, Wo Lauti Deti Hai. In small savings schemes ka promised return bahut kam rehta hai, jis wajah se sarkar ke upar bhi zyada headache nahi aata, aur wo log jinke paas badi savings karne ka koi saadhan nahi rehta, unke liye bhi ye faaydemand ho jaata hai.

Jis Tarah Oracle Aur OpenAI Ki Deal Mein Paisa Bas Hawa Mein Ghoom Raha Tha, Usi Tarah In Cases Mein Bhi Paisa Long Term Mein Internally Hi Bas System Mein Ghoomta Rehta Hai, Kisi Number Ki Tarah Ek Account Se Doosre Account Mein. Sarkar ka in funds ki Repayment Karna Zaroori Hota Hai, Magar Chuki Is Repayment Ki Duration Itne Lambe Period Mein Hoti Hai, Ki Is Wajah Se Achanak Dher Saara Paisa Market Mein Ikattha Nahi Inject Kiya Jaata, Aur Economy Stable Rehti Hai.

Doosra Hota Hai International Debt, Jo Ek Desh Kisi Doosre Desh Se Leta Hai. Maan Lijiye Bharat Ne America Se 20 B2 Bomber Ki Deal Kari Jo 40 Billion Dollar Ke Aaspaas Honge, Ab Agar Bharat Jets Receive Karne Ke Baad Is Payment Ko 6% Ke Interest Pe Agle 5 Saal Mein Karne Ki Baat Kahe, To Yahan Ye 40-50 Billion Dollar Ho Gaya Bharat Ka International Debt.

[Aaj Poore African Continent Pe 1.8 Trillion Dollar Se Zyada Karz Hai](#), Bharat Ke Muqable 430 Billion Dollars Kam, Magar Fir Bhi Wahan Gareebi duniya mein Sarvadhik Hai, aur currency nearly worthless hai.

Iska Kaaran Sirf Aur Sirf Domestic Aur International Debt Ka Ratio Hai. [2025-26 Ke Budget Ke Anusaar Jo Official Number Hai, Uske Hissab Se Bharat Pe Kareeb 2.23 Trillion Dollar Ka Total Debt Hai, Jisme Se 2.159 Trillion Dollars To Hamara Domestic Debt Hai, Aur Kuch Billion Dollars Hampe Doosre Desho Ka Bakaya Hai.](#) Duniya Jaanti Hai Ki Apne Domestic Debt Se To Har Desh Kisi Na Kisi Tarah Deal Kar Hi Leti Hai, Circular System Mein

Consistency Ke Liye Wo Paisa Behta Hi Rehta Hai. [BSNL Pe Jaise Aaj 16327 Crore Ka Loan Hai, Par BSNL Jo Bharat Sarkar Ki Company Hai, Use Adhiktar Loan Bhi Bharat Sarkar Ne Hi Diya Hai](#), Matlab Technically Lender Bhi Sarkar Hi Hai Aur Payment Bhi Sarkar Hi Karegi, Jise Write off Karna Koi Bada Kaam Nahi Hoga, Lekin Karza Dikhana Zaroori Hai Taaki Accounting Books Clear Rahe.

[2013 mein hi sarkar ne Madras Fertilisers Limited ka 550 crore ka loan maaf kar diya tha, taaki doobti company ko bachaya jaa sake.](#) In short, domestic loans ka burden sarkar ke liye hamesha relieve kiya jaa sakta hai.

Lekin Jo Paisa Doosre Desho Pe Bakaya Hota Hai, Wo Hamare Bas Mein Nahi Hai, Aur Agar Uski Value Badh Jaaye To Alarming Hai.

[America Ka Domestic Debt Wahan Ke 70% Karze Ko Cover Karta Hai, Kareeb 25.3 Trillion Dollar, Jabki Unka International Debt Keval 8 se 9 Trillion Dollar Hai. Bharat Ke Bhi Total Debt Mein Se 96.59% Internal Debt Hai, Aur Keval 3.41% External Debt Hai.](#) Yahin Pattern Sabhi Desho Mein Milta Hai, Lekin [Africa Ke Total 1.8 Trillion Mein Se 1.16 Trillion Dollar Unka Foreign Debt Hai.](#) Yaani Is Paise Se Wo Internally Nahi Sulajh Sakte, Ye Unke Liye Ek Non Negotiable Bojh Hai Jo Unhe Dena Hi Dena Hai, Aur Isiliye Baaki Desho Se Kam Karza Hone Ke Bawajood Unka Haal Behaal Hai.

Yaad Hai Hamne Shuru Mein Aapko 324 Trillion Dollars Ka Figure Diya Tha, Wo Domestic Aur International Debt Ko Milake Tha, Lekin Jab Hamne Manually Sabhi Desho Ke Upar Lage International Debt Ko Calculate Karne Ki Koshish Kari, To Uska Total Roughly 60 Se 70 Trillion Ke Beech Aa Raha Tha, Jo Poori Duniya Ki Total GDP Se Kam Hai, yaani technically paisa utna hi hai, bas har sarkar apni internal financing se joojhne ke liye apne hi aapko karza baant-ti rehti hai, jisse bina matlab ye figure itna inflate ho jaata hai, aur market mein aa jaata hai.

Halaki isi internal debt ne aaj china ki real estate market ko barbaad kar diya hai, itna ki wahan koi 10 rupay mein bhi makaan nahi khareedna chahta, aakhir kaise aur kyon, ye jaanne ke liye [aap hamara ye wala video checkout kar sakre hai](#) jisme hamne china ke real estate market ke downfall ki detailed factual analysis ki hai, aur bataya hai ki kaise aaj se 5-10 saal baad similar real estate crash bharat mein bhi hoga, to ise checkout karna mat bhoolna.(Outro)