

की मुद्राओं की तुलना में घरेलू मुद्रा में परिवर्तन की दरों है। यह विदेशी मुद्रा खरीदने के लिए आवश्यक घरेलू मुद्रा की मात्रा है। यह कई विदेशी मुद्राओं के भंडित औसत के मुकाबले एक मुद्रा के मूल्य की बात है। अधिकतम प्रभावी विनियम दर में वृद्धि करने की मूल्यवृद्धि को इंगित करती है। अतः कथन 1 सही है।

2. वास्तविक प्रभावी विनियम दर (REER):- यह अन्य प्रमुख मुद्राओं के मुकाबले के संबंध में विदेशी देश की मुद्रा का भंडित औसत है। वास्तविक प्रभावी विनियम दर में वृद्धि का अर्थ है कि निर्यात अधिक महंगे हो जाते हैं और आयात सस्ता, इसलिए वृद्धि प्रतिस्पर्धा में कमी को दर्शाता है। अतः कथन 2 सही नहीं है। REER का उपयोग यह निर्धारित करने के लिए किया जाता है कि विदेशी देश की मुद्रा का मूल्योत्तम नहीं किया गया है। इसका उपयोग अपने व्यापार भागीदारों के साथ विदेशी देश के व्यापार की प्रतिस्पर्धा को करने के लिए एक मुकाबले के रूप में किया जाता है।

3. REER, NEER अधिकतम प्रभावी विनियम दर का भंडित औसत है, जिसे घरेलू कीमती और विदेशी कीमती के अनुपात से समायोजित किया जाता है। अन्य देशों में मुद्रास्फीति की तुलना में घरेलू मुद्रास्फीति में वृद्धि की प्रवृत्ति NEER व REER में एक अंतर पैदा करती है। अतः कथन 3 सही है।

3. भारतीय अर्थव्यवस्था के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिए:

1. यदि मुद्रास्फीति अत्यधिक है, तो भारतीय रिजर्व बैंक (RBI) संशोधित रूप से सरकारी प्रतिभूतियाँ खरीद सकता है।
2. यदि राष्ट्र का लेजी में मूल्यवृद्धि हो रहा है, तो RBI बाजार में ढलियों को संशोधित रूप से विज्ञापन कर सकता है।
3. यदि USA का यूरोपीय संघ में व्याज दरें गिरती होंगी, तो इससे संशोधित रूप से RBI की ढलियों की खरीद प्रेरित हो सकती है।

उपरोक्त कथनों में कौन-से सही हैं?

- (a) केवल 1 और 2
- (b) केवल 2 और 3
- (c) केवल 1 और 3
- (d) 1, 2 और 3

### व्याख्या

**उत्तर:** (b) सरकारी प्रतिभूतियाँ कैसे उधार लेने के लिए सरकार द्वारा जारी किए गए ऋण साधन हैं। यह सरकार के ऋण ढलियों को स्वीकार करता है। सरकारी प्रतिभूतियों के निर्माण का प्रबंधन RBI द्वारा किया जाता है।

यदि मुद्रास्फीति अधिक है तो RBI खुले बाजार प्रचालन के माध्यम से सरकारी प्रतिभूतियों की जनता को बेचना बाजार की तरलता को कम करने की कोशिश करता है।

यदि RBI को लगता है कि अर्थव्यवस्था मंदी की ओर बढ़ रही है, तो यह बैंक को सरकारी प्रतिभूतियाँ खरीदने और रिपेट्स में पैसा इंजेक्ट करने। कैसे के अतिरिक्त उपलब्धता व्याज दरों में कमी लाएगी। अतः कथन 1 सत्य है।

2. रुपये का अल्पमूल्य का अर्थ है-ढलिर के मुकाबले रुपये के मूल्य में गिरावट। अल्पमूल्य तब होता है जब ढलिर की मांग अग्रणी से अधिक होती है। इसलिए ढलिर की अग्रणी बढ़ाने के लिए RBI बाजार में ढलियों का संशोधित रूप से विज्ञापन कर सकता है। अतः कथन 2 सही है।

3. यदि अमेरिका और यूरोपीय संघ में व्याज दरें गिरती हैं, तो निवेशक भारतीय बाजार में अधिक पैसा लगाना चाहेंगे, जिससे भारतीय बाजार विदेशी मुद्रा से भर जाएगा। इसकी निश्चय के लिए RBI अतिरिक्त ढलिर खरीदने ढलिर की अग्रणी को काम करने के लिए। अतः कथन 3 सही है।

4. “G-20 कॉमन प्रेसबर्क” के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिए :

1. यह G-20 और उसके साथ वैश्व कलम द्वारा समर्थित पहल है।
2. यह अंतराष्ट्रीय ऋण करने निम्न अन्य देशों को सहमत देने की पहल है। उपरोक्त कथनों में कौन-सा/से सही है/हैं?
- (a) केवल 1
- (b) केवल 2
- (c) केवल 1 और 2 दोनों
- (d) न तो 1, न ही 2

### व्याख्या

**उत्तर:** (c) G-20 कॉमन प्रेसबर्क G-20 देशों तथा वैश्व कलम के द्वारा समर्थित पहलपूर्ण पहल है। इसकी घोषणा नवंबर-2020 में COVID-19 के प्रभाव से विभिन्न देशों के द्वारा सामने किए जाने वाले अक्षित जालों के मुद्दों से निपटने के लिए की गई थी।

वैश्व कलम सैनदार देशों का समूह है। जिसकी स्थापना वर्ष 1965 में हुई थी। इसका उद्देश्य जाली देशों की समस्या का समाधान करना है। यह अंतराष्ट्रीय ऋण देने वाले निम्न अन्य देशों को सहमत देने की एक पहल है। (1) व (2) दोनों कथन सही हैं।

5. भारतीय अर्थव्यवस्था के संदर्भ में, “मुद्रास्फीति-सहस्रान्त बॉन्ड (Inflation-Indexed Bond (IBs))” के क्या लाभ हैं?

1. सरकार IBs के रूप में अपने ऋण प्रण पर कूपन दरों को काम कर सकता है।
2. IBs निवेशकों को मुद्रास्फीति के बारे में अतिरिक्तता से सुरक्षा प्रदान करते हैं।
3. IBs पर प्राप्त व्याज और लाभ को सार्वजनिक सार्वजनिक कर-योग्य नहीं होने। उपरोक्त कथनों में कौन-से सही हैं?
- (a) केवल 1 और 2
- (b) केवल 2 और 3
- (c) केवल 1 और 3
- (d) 1, 2 और 3

### व्याख्या

**उत्तर:** (c) मुद्रास्फीति-अनुक्रमित बॉन्ड (IB) सरकार द्वारा जारी बॉन्ड है जो मुद्रास्फीति को परभाव किए बिना निवेशकों को निवेश लाभ प्रदान करता है। मुद्रास्फीति-सहस्रान्त बॉन्ड पर वास्तविक कूपन व्याज दर निर्धारित है, लेकिन व्यापार्य मूल्य मूल्य मुद्रास्फीति के लिए समायोजित किया जाता है। सरकार IB के रूप में अपने ऋण प्रण पर कूपन दरों को काम कर सकता है। (कथन 1 सही है।)

● संशोधित मूल्य मूल्य पर अत्यधिक कूपन भुगतान जारी किए जाते हैं। इस तरह मूल्य एवं कूपन दोनों ही मुद्रास्फीति से सुरक्षित रहेंगे। (कथन 2 सही है।)

● इन बॉन्डों का द्वितीयक बाजार में कारोबार किया जाता है, हालांकि उन्हें सरकारी एकराशी के माध्यम से द्वितीयक बाजार में बेचा जाता है और लाभ कायदा जाता है, जो सार्वजनिक लाभ कर का भुगतान करना पड़ता है। इन पर मौजूदा कर प्रचालन लागू होने। इसके लिए कोई विशेष कर उपचार नहीं होने। (कथन 3 सत्य है।)

6. भारत में वर्तमान कर रही विदेशी-स्वायत्त की e-व्यापार पत्रों के संदर्भ

# Ias Exam 2011 Solved Papers

**Dr. Ranjit Kumar Singh, IAS (AIR-49)**



## **Ias Exam 2011 Solved Papers:**

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## **Table of Contents Ias Exam 2011 Solved Papers**

1. Understanding the eBook Ias Exam 2011 Solved Papers
  - The Rise of Digital Reading Ias Exam 2011 Solved Papers
  - Advantages of eBooks Over Traditional Books
2. Identifying Ias Exam 2011 Solved Papers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Ias Exam 2011 Solved Papers
  - User-Friendly Interface
4. Exploring eBook Recommendations from Ias Exam 2011 Solved Papers
  - Personalized Recommendations
  - Ias Exam 2011 Solved Papers User Reviews and Ratings
  - Ias Exam 2011 Solved Papers and Bestseller Lists
5. Accessing Ias Exam 2011 Solved Papers Free and Paid eBooks
  - Ias Exam 2011 Solved Papers Public Domain eBooks
  - Ias Exam 2011 Solved Papers eBook Subscription Services
  - Ias Exam 2011 Solved Papers Budget-Friendly Options
6. Navigating Ias Exam 2011 Solved Papers eBook Formats



- ePub, PDF, MOBI, and More
- Ias Exam 2011 Solved Papers Compatibility with Devices
- Ias Exam 2011 Solved Papers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Ias Exam 2011 Solved Papers
  - Highlighting and Note-Taking Ias Exam 2011 Solved Papers
  - Interactive Elements Ias Exam 2011 Solved Papers
- 8. Staying Engaged with Ias Exam 2011 Solved Papers
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Ias Exam 2011 Solved Papers
- 9. Balancing eBooks and Physical Books Ias Exam 2011 Solved Papers
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Ias Exam 2011 Solved Papers
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Ias Exam 2011 Solved Papers
  - Setting Reading Goals Ias Exam 2011 Solved Papers
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Ias Exam 2011 Solved Papers
  - Fact-Checking eBook Content of Ias Exam 2011 Solved Papers
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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