

Money and Banking Test

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Submitted To- Yogesh Sir

Q 1) How is the money multiplier used in determining the money supply? Critically evaluate the assumptions behind the money multiplier theory, particularly concerning central bank reserve requirements. (6 marks)

Ans- The money multiplier determines the money supply by showing how much money banks can create from each dollar of reserves. It is calculated as the inverse of the reserve requirement ratio. For example, if the reserve requirement is 10%, the multiplier is 10 ($1 / 0.10$). This means that banks can generate \$10 in deposits for every dollar in reserves.

How the Money Multiplier Works:

1. **Basic Concept:** The money multiplier (MM) is calculated as:

$$MM = 1/RR$$

where (RR) is the reserve requirement ratio the central bank sets. For instance, if the reserve requirement is 10% (or 0.10), the money multiplier would be 10. This means that for every dollar of reserves, the banking system can create \$10 in total money supply.

2. **Mechanism:** When a bank receives deposits, it must keep a fraction as reserves and can lend out the remainder. The loans made by banks are then

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Peipei Pang



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