

Money and Banking Test

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Course- BCom. Hons.

Semester- V

Section- B

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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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Lauren Gardner



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The Principles of Money and Banking Charles Arthur Conant,1905 Master the DSST Money and Banking Exam Peterson's,2020-10-06 The nationally recognized credit by exam DSST R program helps students earn college credits for learning acquired outside the traditional classroom such as learning from on the job training reading or independent study DSST R tests offer students a cost effective time saving way to use the knowledge they ve acquired outside of the classroom to accomplish their education goals Peterson s R Master the TM DSST R Money and Banking Exam provides a general overview of the topics students will encounter on the exam such as the role of money types of money commercial banks the Federal Reserve System macroeconomics U S monetary policy and the international monetary system This valuable resource includes Diagnostic pre test with detailed answer explanations Assessment Grid designed to help identify areas that need focus Subject Matter Review proving a general overview of the subjects followed by a review of the relevant topics and terminology covered on the exam Post test offering 60 questions all with detailed answer explanations Key information about the DSST R such as what to expect on test day and how to register and prepare for the DSST R **The Principles of Money and Banking: Book VI-The co-operation of the factors of exchange: The evolution of negotiable securities** Charles Arthur Conant,1905 **Principles of Money and Banking** Harold Glenn Moulton,1916 *Money and Banking* John Thom Holdsworth,1920 **Master the DSST Money and Banking Exam** ,2020 This study guide provides a diagnostic pre test with answers an assessment grid to identify focus areas subject matter review and detailed explanations for all portions of the Peterson s Master the DSST Money and Banking Exam **Money, Banking and Financial Markets** Laurence Ball,2011-02-25 The breakthrough text that closes the gap between economic theory and the day to day behaviour of banks and financial markets Working from a macro framework based on the Fed s use of interest rate Ball presents the core concepts necessary to understand the problems of the stock market and the causes of recessions and banking crises

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