

$$\text{Money Created} = \frac{\text{New Deposit}}{\text{Reserve Requirement}}$$

$$= ₹ 100 / 0.2$$

$$= ₹ 500$$

$$\text{Money Multiplier} = \frac{1}{\text{Reserve Requirement}}$$

$$= 1 / 0.2$$

$$= 5x$$

₹ 5 created for every ₹ 1 deposited

↓ reserve req
↑ money created

20%
Reserve
Requirement



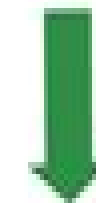
Depositor

₹ 100



Asset: ₹ 100

Borrower



₹ 80



Asset: ₹ 80



₹ 64
Borrower

Continue until
there is no more
money left to be
deposited and
loaned out

Money Banking And Credit Made Simple

Clemens Wendtner



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