



KWAZULU-NATAL PROVINCE

EDUCATION
REPUBLIC OF SOUTH AFRICA

NATIONAL SENIOR CERTIFICATE

GRADE 11

ECONOMICS

SEPTEMBER 2025

Stanmorephysics.com

TEST

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MARKS: 100

TIME: 1½ hours

This question paper consists of 10 pages.

INSTRUCTIONS AND INFORMATION

1. Answer THREE questions as follows in the ANSWER BOOK:

SECTION A: COMPULSORY

SECTION B: Answer ONE of the two questions.

SECTION C: Answer ONE of the two questions.

2. Answer only the required number of questions. Answers in excess of the required number will NOT be marked.
3. Number the answers correctly according to the numbering system used in this question paper.
4. Write the question number above each answer.
5. Read the questions carefully.
6. Start EACH question on a NEW page.
7. Leave 2 – 3 lines between subsections of questions.
8. Answer the questions in full sentences and ensure that the format, content and context of your responses comply with the cognitive requirements of the questions.
9. Use only black or blue ink pen.
10. You may use a non-programmable pocket calculator.
11. Write neatly and legibly.



SECTION A (COMPULSORY)**QUESTION 1**

- 1.1 Various options are provided as possible answers to the following questions. Choose the answer and write only the letter (A – D) next to the question number (1.1.1 to 1.1.5) in the ANSWER BOOK, e.g. 1.1.6 C.

1.1.1 An interest rate charged by banks to the most prominent and stable customers is known as ...

- A. nominal interest rate.
- B. prime interest rate.
- C. constant interest rate.
- D. current interest rate.

1.1.2 Laws and policies aimed at correcting past injustices by giving equal access to economic opportunities are known as ...

- A. economic development.
- B. land reform.
- C. taxation system.
- D. economic redress.

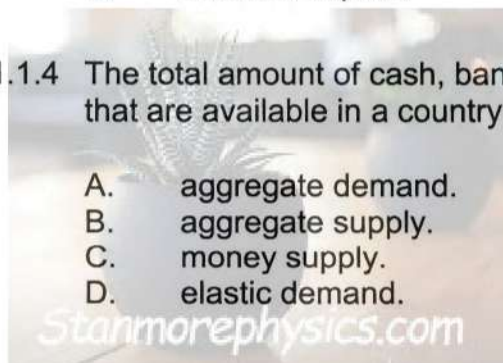


1.1.3 Creation of wealth through an increase in assets of the country is referred to as ...

- A. capital formation.
- B. fixed capital.
- C. direct investment.
- D. financial capital.

1.1.4 The total amount of cash, bank deposits and other liquid assets that are available in a country's economy is known as ...

- A. aggregate demand.
- B. aggregate supply.
- C. money supply.
- D. elastic demand.



1.1.5 A sustained and a significant increase in the general price level over a period of time is called ...

- A. wealth.
- B. stagflation.
- C. deflation.
- D. inflation.

(5 x 2) (10)

- 1.2 Choose a description from COLUMN B that matches the item in COLUMN A. Write only the letter (A – I) next to the question numbers (1.2.1 to 1.2.6) in the ANSWER BOOK, for example 1.2.7 G.

COLUMN A	COLUMN B
1.2.1 Progressive income tax	A. the exchange of one economic good or service for another.
1.2.2 Beneficiation	B. citizens between the age of 15 and 64 who are employed or seeking employment.
1.2.3 Repo rate	C. the measure of the average amount of money earned by each person in a nation within a period of time.
1.2.4 Labour force	D. a system in which the more income increases, the more levies are charged.
1.2.5 Barter system	E. the price at which the South African Reserve Bank lends money to commercial banks.
1.2.6 Per capita income	F. an increase in the value of raw materials through local manufacturing.
	G. financial assistance by the state that need not to be repaid.

(6 x 1) (6)

- 1.3 Give ONE term for each of the following descriptions. Write only the term next to the question number (1.3.1 to 1.3.4) in the ANSWER BOOK. Abbreviations, acronyms and examples will NOT be accepted.

1.3.1 A graphical representation of the cumulative distribution of income or wealth in a country.

1.3.2 Number of live births per 1000 people in an area over a period of one year.

1.3.3 The portion of income that is normally kept in banks for future use.

1.3.4 Economic policy that is used to control the quantity of money in circulation in the country.

(4 x 1) (4)

TOTAL SECTION A: 20

SECTION B

Answer any ONE of the two questions in this section in the ANSWER BOOK.

QUESTION 2: ECONOMIC PURSUITS

2.1 Answer the following questions.

2.1.1 Name any TWO examples of basic needs for healthy standard of living. (2 x 1) (2)

2.1.2 How can the promotion of entrepreneurship improve economic development? (2)

2.2 Study the information below and answer the questions that follow:

CLASSIFICATION OF COUNTRIES' DEVELOPMENT

WTO allows member countries to classify themselves as "developed" or "developing". However, other members can challenge the decision of a country to be classified as "developing". Only the "least-developed countries" status is designated by the UN. Countries in the three lists:

Developing	Developed	Least-developed countries
India	U.S.	Afghanistan
China	European Union	Bangladesh
Russia	Japan	Bhutan
Brazil	Canada	Myanmar
South Africa	Australia	Nepal
South Korea	New Zealand	South Sudan

Source: Insights IAS

2.2.1 Identify the institution that supports the development of countries from the above information. (1)

2.2.2 Name the concept that is used to describe developed countries. (1)

2.2.3 Briefly describe the term *dependency burden*. (2)

2.2.4 Explain the importance of land reform policy in the South African economy. (2)

2.2.5 Why do developing countries experience high levels of unemployment? (2 x 2) (4)

2.3 Study the extract below and answer the questions that follow.

SERVICE DELIVERY IN CRISIS

Decades after the dawn of democracy, millions of South Africans continue to live in informal settlements, waiting in vain for their promised Reconstruction and Development Programme (RDP) houses.

As hope dwindles amid persistent delays and allegations of corruption in housing allocations, many are left questioning the government's commitment to addressing this urgent issue.

An article published by the Conversation shows that the backlog is estimated at 2.4 million with the number of houses being delivered declining from 75 000 units in 2019 to 25 000 units in 2023.

Source: www.iol.co.za

- 2.3.1 Identify the year in which most houses were delivered from the extract above. (1)
- 2.3.2 Give any ONE social service other than housing that was provided under RDP. (1)
- 2.3.3 Briefly describe the term *urbanisation*. (2)
- 2.3.4 Explain the negative impact of high inequality in the economy. (2)
- 2.3.5 How can government reduce poor service delivery in South Africa. (2 x 2) (4)
- 2.4 Briefly discuss *economic growth* and *economic development*. (8)
- 2.5 Analyse the importance of accessing modern technology as a development strategy. (4 x 2) (8)

[40]

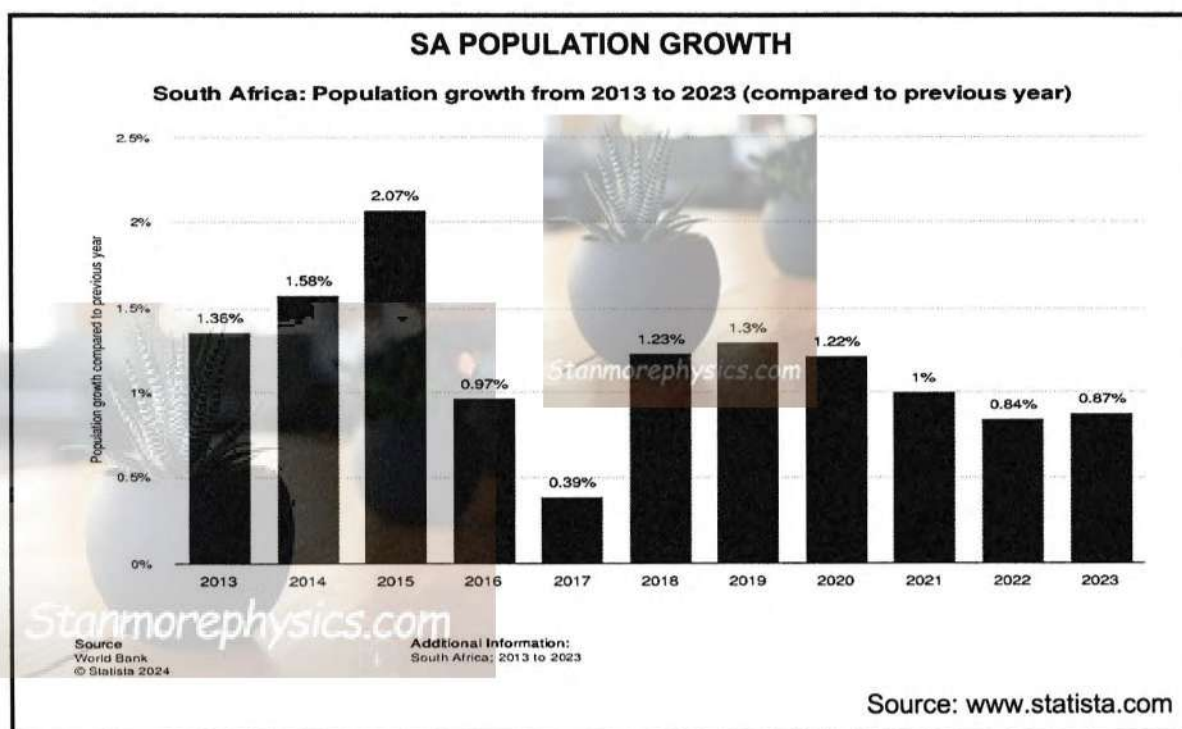
QUESTION 3: ECONOMIC PURSUITS

3.1 Answer the following questions.

3.1.1 Name any TWO examples of economic infrastructure. (2 x 1) (2)

3.1.2 How can corruption negatively affect development in a country? (2)

3.2 Study the graph below and answer the questions that follow.



3.2.1 Identify the year with the least population growth rate in South Africa from the graph above. (1)

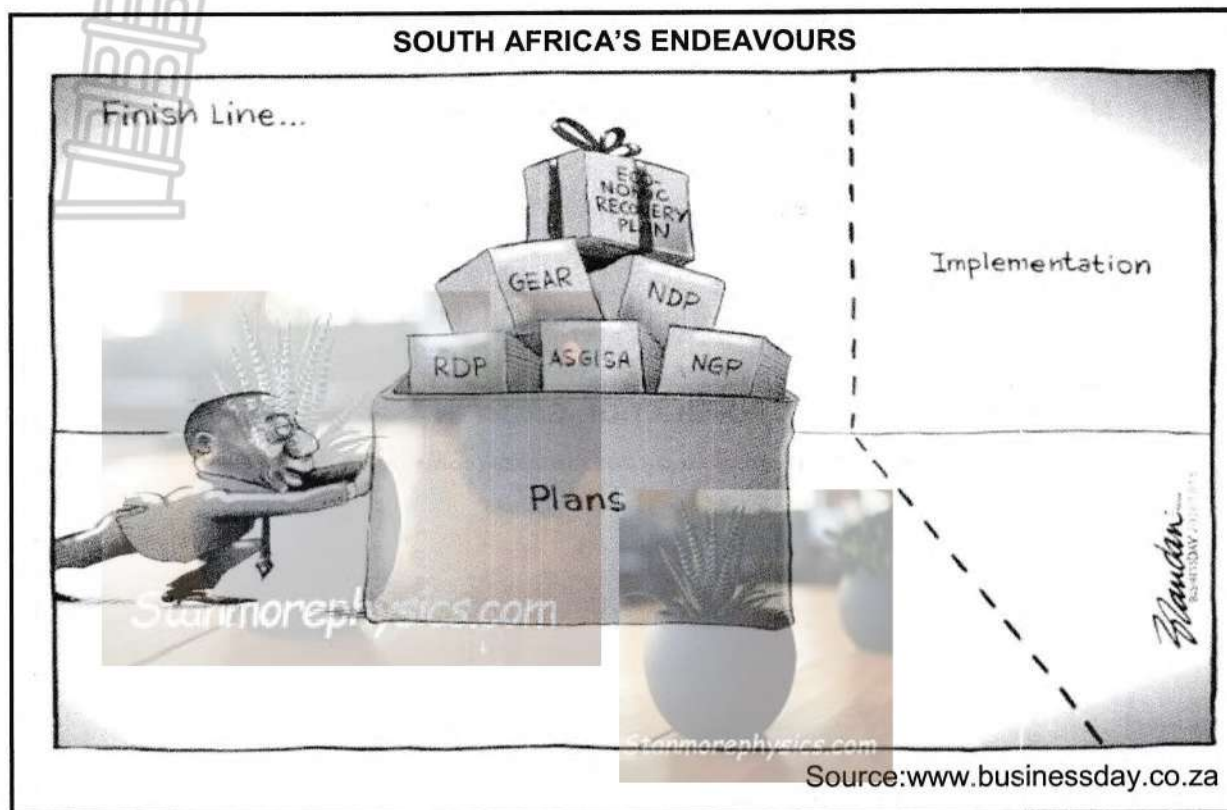
3.2.2 Name the group of countries associated a high birth rate. (1)

3.2.3 Briefly describe the term *life expectancy*. (2)

3.2.4 Explain the importance of the provision of healthcare in the economy. (2)

3.2.5 How can low population growth benefit the economy. (4)

3.3 Study the cartoon below and answer the questions that follow.



3.3.1 Identify a policy that aims to reduce poverty and inequality by 2030 from the above cartoon. (1)

3.3.2 Name the composite statistical measure of standard of living. (1)

3.3.3 Briefly describe the term *foreign aid*. (2)

3.3.4 Explain the impact of failure to achieve policy objectives on the economy. (2)

3.3.5 How does the Expanded Public Works Programme (EPWP) benefit the South African economy? (4)

3.4 Differentiate between developed and developing countries. (8)

3.5 Analyse the importance of Indigenous Knowledge Systems (IKS) in South Africa. (8)

[40]

TOTAL SECTION B: 40

SECTION C

Answer any ONE of the two questions in this section in the ANSWER BOOK.

Your answer will be assessed as follows:

STRUCTURE OF ESSAY	MARK ALLOCATION
Introduction The introduction is a lower-order response: • A good starting point will be to define the main concept related to the question topic. • DO NOT include any part of the question in your introduction. • DO NOT repeat any part of the introduction in the body. • Avoid mentioning in the introduction what you are going to discuss in the body.	Max. 2
Body Main Part: Discuss in detail/ In-depth discussion/ Examine/ Critically discuss/ Analyse/ Compare/ Evaluate/ Distinguish/ Differentiate/ Explain/ Assess/ Debate. A maximum of 8 marks may be allocated for headings/ examples. Additional part: Critically discuss/ Evaluate/ Critically evaluate/ Deduce/ Compere/ Distinguish/ Suggest/ Interpret/ Debate/ How. A maximum of 2 marks may be allocated for mere listing of facts.	Max. 26 Max. 10
Conclusion Any higher-order conclusion should include: • A brief summary of what been discussed without repeating facts already mentioned • Any opinion or value judgement on the facts discussed • Additional support information to strengthen the discussion/analysis • A contradictory viewpoint with motivation, if required • Recommendation	Max. 2
TOTAL	40

QUESTION 4: ECONOMIC PURSUITS

- Discuss in detail the different methods used to redistribute income and wealth. (26)
 - Evaluate the South African government's efforts to redress economic inequality. (10)
- [40]

QUESTION 5: ECONOMIC PURSUITS

- Discuss in detail the functions of the South African Reserve Bank. (26)
 - How can the SARB use monetary policy instruments to reduce money supply? (10)
- [40]

TOTAL SECTION C: 40**GRAND TOTAL: 100**



KWAZULU-NATAL PROVINCE FINAL

EDUCATION
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SENIOR CERTIFICATE**

GRADE 11

**ECONOMICS
MARKING GUIDELINES**

SEPTEMBER 2025

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MARKS: 100

This marking guideline consists of 12 pages.

SECTION A (COMPULSORY)**QUESTION 1****1.1 MULTIPLE CHOICE QUESTIONS**

1.1.1 B. prime interest rate. ✓✓

1.1.2 D. economic redress. ✓✓

1.1.3 A. capital formation. ✓✓

1.1.4 C. money supply. ✓✓

1.1.5 D. inflation. ✓✓

(5 x 2) (10)

1.2 MATCH THE ITEMS

1.2.1 D (a system in which the more income increases, the more levies are charged.) ✓

1.2.2 F (an increase in the value of raw materials through local manufacturing.) ✓

1.2.3 E (the price at which the South African Reserve Bank lends money to commercial banks.) ✓

1.2.4 B (citizens between the age of 15 and 64 who are employed or seeking employment.) ✓

1.2.5 A (the exchange of one economic good or service for another.) ✓

1.2.6 C (the measure of the average amount of money earned by each person in a nation within a period of time.) ✓

(6 x 1) (6)

1.3 CONCEPTS

1.3.1 Lorenz Curve ✓

1.3.2 Birth rate ✓

1.3.3 Savings ✓

1.3.4 Monetary policy ✓

(4 x 1) (4)

TOTAL SECTION A: 20

SECTION B**QUESTION 2: ECONOMIC PURSUITS**

2.1 Answer the following questions.

2.1.1 Name any TWO examples of basic needs for healthy standard of living. (2 x 1)(2)

Food ✓
Shelter ✓
Clothing ✓

(Accept any other correct relevant response)

2.1.2 How can the promotion of entrepreneurship improve economic development? (2)

Entrepreneurs establish businesses that generate employment opportunities from which households can earn income and improve their standard of living. ✓✓

(Accept any other correct relevant response)

2.2 **DATA RESPONSE**

2.2.1 Identify the institution that supports the development of countries from the above information. (1)

UN / United Nations ✓

2.2.2 Name the concept that is used to describe developed countries. (1)

First-world countries / Rich countries ✓

(Accept any other correct relevant response)

2.2.3 Briefly describe the term *dependency burden*. (2)

Dependency burden is the number of people between the age of 0 to 14 and over 65, who are supported by the working population. ✓✓

(Accept any other correct relevant response)

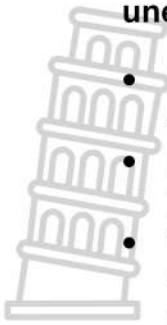
2.2.4 Explain the importance of land reform policy in the South African economy. (2)

- It ensures access to land and an opportunity to make a living for those who were previously discriminated during apartheid. ✓✓
- The policy assists in ensuring that there is food security in the country as it allows for the majority of the population to work the land. ✓✓

(Accept any other correct relevant response)

2.2.5 Why do developing countries experience high levels of unemployment?

(2 x 2)(4)



- The labour force in developing countries is largely unskilled and that makes workers unemployable in the labour market. ✓✓
- Developing countries lack capital investment to build industries that can absorb its workforce. ✓✓
- Governments in developing countries lack the capacity to create a conducive environment for the private sector to grow and create job opportunities. ✓✓

(Accept any other correct relevant response)

2.3 DATA RESPONSE

2.3.1 Identify the year in which most houses were delivered from the extract above.

(1)

2019 ✓

2.3.2 Give any ONE social service other than housing that was provided under RDP.

(1)

Clean water ✓

Electricity ✓

Healthcare ✓

(Accept any other correct relevant response)



2.3.3 Briefly describe the term *urbanisation*.

(2)

Urbanisation is a situation where people move from rural areas to urban areas in search for economic opportunities. ✓✓

(Accept any other correct relevant response)

2.3.4 Explain the negative impact of high inequality in the economy.

(2)

- It creates high dependency on social welfare programmes which puts a strain on public finances. ✓✓
- Social ills such as crime and social unrest that result from high inequality can cause investors to flee the country. ✓✓

(Accept any other correct relevant response)

2.3.5 How can government reduce poor service delivery in South Africa.

(2 x 2)(4)

- Government needs to strengthen accountability systems and measures to ensure that targets are met and funds are used for intended purposes. ✓✓
- Officials in positions of power need to be trained continuously in order for public finances to be managed and used efficiently. ✓✓
- There should be improved coordination between national, provincial, and local government so that policy objectives are aligned. ✓✓

(Accept any other correct relevant response)

2.4 Briefly discuss economic growth and economic development. (4 x 2) (8)**Economic Growth**

- Growth is an increase in the production capacity in a country over a certain period. ✓✓
- It is measured as a percentage change in real GDP from one year to another. ✓✓
- Takes place when a country produces more goods and services than before. ✓✓

(Accept any other correct relevant response)

Economic Development

- Development is an increase of standard of living amongst people in a country. ✓✓
- It is measured as a percentage change in real GDP per capita. ✓✓
- Development is concerned with people and human development. ✓✓

(Accept any other correct relevant response)

2.5 Analyse the importance of accessing modern technology as a development strategy. (4 x 2) (8)

- Modern technology improves the ability of a country to produce more quality goods and services, which increases national income and contribute to development. ✓✓
- The use of technology can increase productivity of a country and help a country to gain international competitiveness. ✓✓
- Technology allows a country to be cost-effective in production and ensures affordable prices amongst people. ✓✓
- Businesses using new technology in country grow faster and are able to introduce new products in the economy. ✓✓
- New technology attracts more foreign direct investment in a country which increase economic growth and contribute to the development of people. ✓✓

(Accept any other correct relevant response)

[40]

QUESTION 3: ECONOMIC PURSUITS

3.1 Answer the following questions.

3.1.1 Name any TWO examples of economic infrastructure. (2 x 1)(2)

- Roads / bridges ✓
- Energy / electricity ✓
- Seaports / harbours ✓

(Accept any other correct relevant response)

3.1.2 How can corruption negatively affect development in a country? (2)

- Corruption hampers service delivery which leads to low economic growth and hinder development within a country. ✓✓

(Accept any other correct relevant response)

3.2 **DATA RESPONSE**

3.2.1 Identify the year with the least population growth rate in South Africa from the graph above. (1)

2017 ✓

3.2.2 Name the group of countries associated a high birth rate. (1)

Less developed countries / Low income countries ✓

(Accept any other correct relevant response)

3.2.3 Briefly describe the term *life expectancy*. (2)

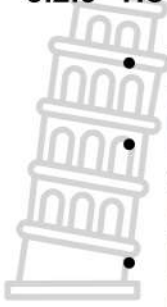
Life expectancy refers to the estimated number of years a new-born is likely to live. ✓✓

(Accept any other correct relevant response)

3.2.4 Explain the importance of the provision of healthcare in the economy. (2)

- A healthy population tends to be productive and that stimulates economic growth in a country. ✓✓
- Provision of healthcare minimises loss of workdays due to illnesses and results to improved productivity and economic growth. ✓✓

(Accept any other correct relevant response)

3.2.5 How can low population growth benefit the economy. (4)

- Low population growth rate can assist the country in maintaining high employment rate. ✓✓
- Maintaining steady population growth reduces pressure on government spending in public services such as education and health. ✓✓
- It plays a crucial role in minimizing the dependency burden and promoting economic stability. ✓✓

(Accept any other correct relevant response)

3.3 DATA REPONSE**3.3.1 Identify a policy that aims to reduce poverty and inequality by 2030 from the above cartoon. (1)**

NDP ✓

3.3.2 Name the composite statistical measure of standard of living. (1)

Human Development Index ✓

3.3.3 Briefly describe the term *foreign aid*. (2)

Foreign aid is a development assistance received from foreign countries in the form of grants, subsidised loans, machinery and expertise. ✓✓

(Accept any other correct relevant response)

3.3.4 Explain the impact of failure to achieve policy objectives on the economy. (2)

- Investors may lose confidence on the country's economy as failure to achieve policy objectives can be an indication of governance inefficiency. ✓✓
- Economic growth may be constrained by poor service delivery such as water and electricity. ✓✓

(Accept any other correct relevant response)

3.3.5 How does the Expanded Public Works Programme (EPWP) benefit the South African economy? (4)

- The Expanded Public Works Programme (EPWP) provides poverty and income relief through temporary work opportunities for the unemployed. ✓✓
- It enables participants to gain experience while contributing to socially beneficial projects. ✓✓
- The development of community's assets through infrastructure projects is improved. ✓✓

(Accept any other correct relevant response)

3.4 Differentiate between developed and developing countries. (4 x 2)(8)**Developed Countries**

- There are highly industrialised countries with high gross domestic product. ✓✓
- High quality of life with quality education and good healthcare facilities. ✓✓
- Diverse job opportunities and low unemployment rate. ✓✓

(Accept any other correct relevant response)

Developing Countries

- There are less industrialised countries focusing more on primary sector and have low gross domestic product. ✓✓
- Less quality of life with lack of education and poor healthcare facilities. ✓✓
- Dominated by informal sector jobs and high unemployment rate. ✓✓

(Accept any other correct relevant response)

3.5 Analyse the importance of Indigenous Knowledge Systems (IKS) in South Africa. (8)

- Indigenous knowledge reflects centuries of traditions, customs, and practices that can be used as tourism attraction activities. ✓✓
- Many indigenous practices, such as traditional farming methods, contribute to environmental conservation and food security. ✓✓
- Traditional medicine, rooted in indigenous knowledge, provides alternative healthcare solutions, especially in rural areas. ✓✓
- Integrating IKS into the curriculum fosters a deeper understanding of local history and promotes inclusivity in learning. ✓✓
- Indigenous craftwork, agriculture, and medicinal knowledge create opportunities for entrepreneurship and job creation. ✓✓

(Accept any other correct relevant response)

[40]

TOTAL SECTION B: 40

SECTION C**QUESTION 4: ECONOMIC PURSUITS**

- Discuss in detail the different methods used to redistribute income and wealth. (26)
 - Evaluate the South African government's efforts to redress economic inequality. (10)
- [40]**

INTRODUCTION

Redistribution is the process of distributing income, wealth, and resources more equitably among citizens to minimize social and economic disparities. ✓✓

(Accept any correct relevant introduction.)

(Max. 2)

MAIN PART**Taxation ✓**

- South Africa uses a progressive tax system with an aim to achieve a fair distribution of income. ✓✓
- A progressive tax system charges a high marginal tax rate from high income earners in order to fund services for low income earners. ✓✓
- Government collects direct and indirect taxes with personal income tax, VAT, and company income tax being the major contributors to government revenue. ✓✓

Social grants (cash benefits) ✓

- Government uses revenue from taxation to pay for its social security programmes. ✓✓
- The main cash grants provided in South Africa are old-age pensions, disability grants, child support grant, care dependency grant and foster care grant. ✓✓
- About 28 million people in South Africa receive social grants totalling to R427 billion, equivalent to 18% of the national budget. ✓✓
- Social grants help to improve the standard of living of low-income groups and reduce the inequality gap. ✓✓

Payments in kind ✓

- Payments in kind are essential services that the government provides to the needy free of charge. ✓✓
- They consist of primary health care; basic education; feeding schemes; protection and infrastructure. ✓✓
- Although payments in kind do not contribute to the accumulation of assets for generating long-term wealth, they help satisfy basic needs. ✓✓

Labour market policy ✓

- The implementation of a minimum wage and unemployment insurance helps to reduce relative poverty for people who earn very low wages. ✓✓
- Strategies for helping the youth to enter job market include a wage subsidy, a search subsidy and reduced regulations for inexperienced jobseekers. ✓✓
- Employment Equity Act promotes equal opportunities and fair treatment in employment through the elimination of unfair discrimination. ✓✓

Macroeconomic policy ✓

- The benefit of strong macroeconomic performance and economic growth is that tax revenue is generated to fund social expenditure. ✓✓
- Previous macroeconomic policies such as GEAR and AsgiSA influence the distribution of income and wealth in various ways and currently government is implementing the NDP. ✓✓
- Regional development policies reduce geographical inequalities of income and wealth. ✓✓

(26)

ADDITIONAL PART**Efforts and Successes**

- The government has allocated a significant portion of its budget to social grants, including child support, old-age pensions, and disability grants, which help alleviate poverty. ✓✓
- Investments in education, teacher training, and employment programs aim to improve access to opportunities for disadvantaged communities. ✓✓
- Broad-Based Black Economic Empowerment (B-BBEE) – Policies such as B-BBEE and employment equity seek to correct historical imbalances by promoting economic participation among previously marginalized groups. ✓✓
- Efforts to accelerate land redistribution and provide well-located housing aim to expand asset ownership among the poor. ✓✓
- Reducing transport costs for low-income workers is a priority to ease financial burdens. ✓✓

Challenges and Criticism

- Despite these efforts, South Africa remains one of the most unequal countries globally, with slow economic growth limiting the impact of redistribution policies. ✓✓
- The gap between high-income earners and the rest of the population continues to widen, with top earners seeing disproportionate income growth. ✓✓
- High unemployment rates, particularly among young people, hinder economic mobility despite government interventions. ✓✓

(Accept any other correct relevant responses)

(Max 10)

CONCLUSION

The government plays an important role in the redistribution of income so that previously disadvantaged groups benefit and participate in economic activities to ensure growth and development in the economy. ✓✓

(Accept any other correct relevant conclusion)

(Max. 2)

(40)

QUESTION 5: ECONOMIC PURSUITS

- Discuss in detail the functions of the South African Reserve Bank. (26)
- How can the SARB use monetary policy instruments to reduce money supply? (10)

INTRODUCTION

The central bank is an institution that issues banknotes and is responsible for controlling money supply and credit creation with an aim to protect the value of the currency. ✓✓

(Accept any other correct relevant introduction)

(Max. 2)

MAIN PART**The SARB acts as bankers bank ✓**

- It acts as a clearing bank to settle claims between banks as the claims between banks are settled on a daily basis. ✓✓
- The SARB keeps accounts of the various banks. ✓✓
- The central bank supervises and controls all the activities of commercial banks and financial institutions. ✓✓
- All banks that operate in South Africa have to register and submit reports to the central bank. ✓✓
- Banking is a risky business and therefore the Reserve Bank as lender of last resort has to monitor them carefully. ✓✓

The SARB issues coins and banknotes ✓

- SARB has the sole right to produce, issue and destroy banknotes and coins in South Africa. ✓✓
- The SA Mint Company, a subsidiary of the bank, mints all the coins on behalf of the Reserve Bank. ✓✓
- SA Note Company, another subsidiary of the bank, prints all banknotes on behalf of the Reserve Bank. ✓✓

The SARB acts as banker to the government ✓

- SARB conducts a cheque account for the government. ✓✓
- It administers the financial accounts of the central government and provincial governments and various State-owned enterprises. ✓✓

The SARB acts as custodian of foreign reserves ✓

- The SARB is the custodian of the country's reserves in gold and foreign exchange. ✓✓
- SARB markets the gold output of the country on international markets. ✓✓

(Accept any other correct relevant answer)

(Max 26)

ADDITIONAL PART

- Higher interest rates on loans increase borrowing costs and hence reduce demand for loans. ✓✓
- SARB can use open market transactions to limit the supply of money by selling securities to banks. ✓✓
- The SARB can limit the money supply by increasing the percentage of cash Reserve requirements. ✓✓
- Through moral suasion SARB can persuade commercial banks to apply stricter loan regulations. ✓✓
- SARB can increase repo rate and banks will increase the prime lending rate accordingly which will reduce issuing of loans. ✓✓
- Applying the free-floating exchange rate which implies that the force of supply and demand determine the currency and inflow and outflow money. ✓✓

(Accept any other correct relevant responses)

(Max 10)

CONCLUSION

All the functions of the South African Reserve Bank must be properly executed to ensure an efficient and effective banking service. ✓✓

(Accept any other correct relevant conclusion)

(Max. 2)

(40)

TOTAL SECTION C: 40

GRAND TOTAL: 100