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0455/32

May/June 2013

1 hour 30 minutes

Candidates answer on the Question Paper.

READ THESE INSTRUCTIONS FIRST

Write your Centre number, candidate number and name on all the work you hand in.

Write in dark blue or black pen.

You may use a soft pencil for any diagrams, graphs or rough working.

Do not use staples, paper clips, highlighters, glue or correction fluid.

DO **NOT** WRITE IN ANY BARCODES.

Answer **all** questions.

At the end of the examination, fasten all your work securely together.

The number of marks is given in brackets [] at the end of each question or part question.

This document consists of **8** printed pages and **1** Insert.

1 (a) (i) Define external costs.

[2]

[4]

- [4]

- [2]

[2]

- [2]

[2]

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- This image shows a full page of white paper with horizontal dashed lines, typical of primary school writing paper. The lines are evenly spaced and run across the entire width of the page. There are no margins, text, or other markings present.

[Total: 20]

[2]

- (i) quantity,

[2]

- [2]

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- This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

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- (d) (i) Using information from the extract, identify **two** functions of commercial banks.

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- (ii) Explain **one** other function of a commercial bank.

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- (e) Discuss what factors will influence the amount saved in India in the future.

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Additional writing space is on the next page.

[Total: 20]

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