



**REFORMED CHURCH UNIVERSITY**

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**FACULTY OF COMMERCE**

**BACHELOR OF COMMERCE HONOURS DEGREE IN  
BANKING & FINANCE**

**BANKING REGULATION & SUPERVISION**

**HBAF 403**

**PART 4 SEMESTER 1 EXAMINATION**

**TOTAL MARKS [100]**

DATE: JUNE 2024

Time: 3 Hours

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**INSTRUCTIONS**

- 1 This paper has *six (6)* questions
  - 2 Answer Question One (*1*) and any other *three (3)*
  - 3 Each question carries *25 marks*
  - 4 Start each question on a new page
  - 5 *NB Mathematical Tables must be provided.*
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1. 'Despite the policies and programmes of the regulatory bodies in the Zimbabwean financial system, bank distress can only be minimized, not eliminated.' Discuss (25)
2. Giving relevant examples, examine the rationale for financial regulation and supervision of banks in Zimbabwe. (25)  
(25 marks)
3. Analyse the role of the Central bank on banking regulation and supervision in Zimbabwe. (25)
4. Examine the effectiveness of CAMELS as a measure for analysing the performance of banks and interpret any two ratios that can be used for each measure in CAMEL. (25)
5. Examine the significance of the Basel Accords on banking regulation and supervision. (25)
6. Analyse the effectiveness of Banking Regulation and Supervision in Zimbabwe. (25 )

**END OF PAPER**