



REFORMED CHURCH UNIVERSITY

FACULTY OF COMMERCE

BACHELOR OF COMMERCE HONOURS DEGREE IN BANKING AND FINANCE

BANKING LAW AND PRACTICES

HBAF 208

PART 2 SEMESTER 2 EXAMINATION

TOTAL MARKS [100]

DATE: OCTOBER 2024

Time: 3 Hours

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

1. Examine the role of the Reserve Bank of Zimbabwe (RBZ) in regulating the banking sector. [25]

2. Explain the methods used to value a bank's loan portfolio and the regulatory requirements that influence these valuations. [25]

3. Analyse the legal implications of collateral valuation in secured lending and the consequences of inaccurate valuations. [25]

4. Evaluate the role of asset valuation in the legal process of bank insolvency and resolution. [25]

5. Discuss the challenges and legal considerations in valuing intangible assets, such as goodwill, in banking operations. [25]

6. Citing relevant examples, explain how market valuation of banks is assessed and the legal disclosures required to ensure transparency and compliance. [25]

END OF PAPER