

BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF COMMERCE
DEPARTMENT OF BANKING AND FINANCE
BANK REGULATION AND SUPERVISION (BS451)
FINAL EXAMINATION
DURATION: THREE HOURS

APR 2025

INSTRUCTIONS TO CANDIDATES

- a) Answer **any four** questions.
- b) Start the answer to each question on a fresh page in the answer sheet provided.
- c) All calculations to be presented in good style and all workings should be shown.
- d) Questions may be written in any order, but must be numbered accurately and legibly.

QUESTION ONE

Critically evaluate how country risk affect Zimbabwe's involvement in international financial transactions. **[25 marks]**

QUESTION TWO

- a) Discuss the successes and failures experiences by the central bank in resolving connected lending issues. **[25 marks]**

QUESTION THREE

- a) Explain how information communication technology would be useful in positioning a financial institution.
(15)
- b) Discuss risks associated with electronic banking.
(10)

[25 marks]

QUESTION FOUR

Discuss problems of onsite and offsite supervision in light of bank closures in Zimbabwe. **[25 Marks]**

QUESTION FIVE

- a) Discuss why banks should be regulated in an economy.
(15)
- b) What are the challenges and benefits experienced in the modern day banking?
(10)

[25 Marks]

QUESTION SIX

Discuss the effectiveness of an international regulatory framework in an international business environment with different levels of economic development.

[25 Marks]