

**MIDLANDS STATE UNIVERSITY**



**FACULTY OF COMMERCE**

***DEPARTMENT OF BANKING AND FINANCE***

**THE EFFECTIVENESS OF EARLY WARNING SYSTEMS IN PREDICTING  
BANK FAILURES IN ZIMBABWE (2009– 2012)**

***BY***

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***This dissertation is submitted in partial fulfillment of the requirements of the Bachelor of  
Commerce Honours Degree in Banking and Finance at Midlands State University.***

**OCTOBER 2013**

***Gweru: Zimbabwe***