

THE STATE UNIVERSITY OF ZANZIBAR



The Senate of the State University of Zanzibar  
certifies that

*Zuwena Hamadi Kombo*

*having fulfilled all the requirements and passed all the  
examinations for the award of the*

**BACHELOR DEGREE IN  
BANKING AND FINANCE**

*Upper Second*

*was admitted to the Degree  
at a congregation held in Zanzibar  
on the Thirtieth Day of December Two Thousand Twenty*



Dr. Zakia M. Abubakar  
Vice Chancellor



Dr. Ali M. Ussi  
Deputy Vice Chancellor  
(Academic, Research & Consultancy)





# Academic Transcript

## Bachelor Degree in Banking and Finance

FULL NAME: ZUWENA HAMADI KOMBO

GENDER: Female

REGISTRATION NO. BBF/1/17/003/TZ

TRANSCRIPT NO: 33006262

YEAR:	1	2017	SEMESTER	I	Grade	Credit	Point	Total Point
1	AC811	Principles of Accounting			C	9	2	18
2	BA812	Commerce and Office Practice			B	8	3	24
3	BM811	Business Mathematic and Statistics			B+	8	4	32
4	CS811	Communication Skills			A	8	5	40
5	EC811	Principles of economic			B+	8	4	32
6	IT811	Introduction to Information Technology			A	8	5	40
7	PB811	Principles of Banking			B	11	3	33

YEAR:	1	2018	SEMESTER	II	Grade	Credit	Point	Total Point
1	AC812	Financial Accounting			B	9	3	27
2	BL812	Business Law			A	8	5	40
3	IT812	Computer application			A	8	5	40
4	MB811	Money and Banking			B+	11	4	44
5	MG812	Principles of Management			B+	8	4	32
6	PA812	Public Sector Accounting			B+	8	4	32
7	QM812	Quantitative Methods for Decision Making			B+	8	4	32

Annual GPA 3.88

YEAR:	2	2018	SEMESTER	III	Grade	Credit	Point	Total Point
1	AC821	Intermediate Accounting			B+	9	4	36
2	CA821	Principles of Cost Accounting			B	8	3	24
3	EA821	Principles of Auditing			B+	8	4	32
4	FI821	Financial Market and Institutions			A	10	5	50
5	FM821	Financial Management			B+	9	4	36
6	MK821	Marketing Management			B+	8	4	32

Annual GPA 4.18

YEAR:	2	2019	SEMESTER	IV	Grade	Credit	Point	Total Point
1	BO822	Banking Operation			A	11	5	55
2	CS831	Customer Services and Business Ethics			B+	11	4	44
3	ET821	Entrepreneurship Skills			B+	8	4	32
4	FM822	Financial Management			A	9	5	45
5	FP822	Field Practical			A	8	5	40
6	FR822	Financial Reporting			B	8	3	24
7	RM822	Research and Consultancy Methodology			B+	8	4	32
8	TA822	Taxation			B+	8	4	32

Annual GPA 4.61

YEAR:	3	2019	SEMESTER	V	Grade	Credit	Point	Total Point
1	EB831	Electronic Banking			A	9	5	45
2	IB831	International Banking and Finance			A	11	5	55
3	IB832	Islamic Banking and Finance			A	10	5	50
4	LP832	Lending Principles and Practice			A	11	5	55
5	MA831	Management Accounting and Control			B+	10	4	40
6	ME831	Managerial Economics			B+	10	4	40

Annual GPA 4.61

YEAR:	3	2020	SEMESTER	VI	Grade	Credit	Point	Total Point
1	CF832	Computational Finance with ICT			A	7	5	35
2	MF832	Microfinance for Development			B+	7	4	28
3	MK832	Marketing of Financial Services			B+	9	4	36
4	RM832	Research Work			A	15	5	75
5	SM832	Strategic Management			A	8	5	40
6	TM832	Treasury Management			B+	10	4	40

CUMMULATIVE GPA: 4.2

CLASS OF AWARD:

UPPER SECOND

Vice Chancellor



Dean