

THE STATE UNIVERSITY OF ZANZIBAR



*The Senate of the State University of Zanzibar  
certifies that*

*Zuwena Hamadi Kombo*

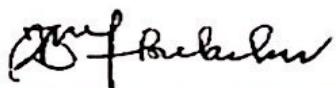
*having fulfilled all the requirements and passed all the  
examinations for the award of the*

**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
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 4.18
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
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
								Annual GPA 4.61
CLASS OF AWARD:				UPPER SECOND			CUMMULATIVE GPA: 4.2	
 Vice Chancellor				 ADMISSION			 Dean	