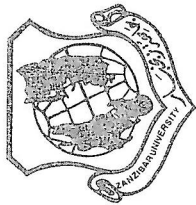


(Serial No.5) 0298

Registration No. 11/DIB/42

THE ZANZIBAR UNIVERSITY



جامعة زنجبار

This is to certify that

The Council of the Zanzibar University, upon the recommendation of the Senate, has awarded

Wahida Hamad Haji

THE DIPLOMA IN ISLAMIC BANKING AND FINANCE

Division
III

After having completed the course of study, fulfilled all Requirements, passed the prescribed examinations and was Admitted to the

Graduation Ceremony held in Zanzibar, Tanzania

This : 14th day of November in the year 2013

[Signature]
Deputy Vice-Chancellor (Academic)

14/11/2013
Prof. Mustafa A. A. Roshani (Ph.D.)

Vice - Chancellor

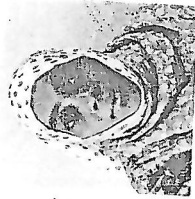
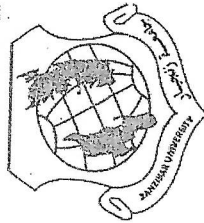
ZANZIBAR UNIVERSITY

Serial No. 42

P.O.BOX 2440,
TEL. NO. +255 777 436530
ZANZIBAR

INSTITUTE OF CONTINUING EDUCATION

جامعة زنجبار



TRANSCRIPT OF ACADEMIC RECORD FOR DIPLOMA COURSES

FAMILY NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX	NATIONALITY	REG. NO.	DATE OF AWARD
HAJI	WAHIDA	HAMAD	11.06.1991	F	TANZANIAN	11/DIB/42	14.11.2013
COURSE OFFERED: DIPLOMA IN ISLAMIC BANKING AND FINANCE							
DATE OF ENTRY: 2011							
Examination Results				Examinations Results			
First Year-First Semester, 2011/2012				Second Year-First Semester, 2012/2013			
DIB 111: English Language	Grade	First Year-Second Semester, 2012/2013		Grade	Grad		
DIB 112: Computer Application Skills	C	DIB 121: Business Mathematics	C	DIB 211: Islamic Capital Markets	B+		
DIB 113: Foundation of Islamic Economics	C	DIB 122: Business Communication Skills	B	DIB 212: Investment Banking and Financial Engineering	B		
DIB 114: Principles of Economics	C	DIB 123: Islamic Banking Operations	C	DIB 213: Risk Management in Islamic Banking System	B+		
DIB 115: Principles of Accounting	C	DIB 124: Islamic Insurance (TAKAFUL)	C	DIB 214: Regulation, Supervision and Corporate Governance	B		
DIB 116: Conventional Banking Operations	B	DIB 125: Islamic Law of Banking and Finance	B+	DIB 215: Internship.	B+		
GPA: 2.33				CGPA: 2.82			
Award:				CGPA: 2.82			
DIPLOMA IN ISLAMIC BANKING AND FINANCE				GRADE: B			
Key to Grades:				Key to Grades:			
A = 80 - 100% B = 70 - 79% C = 50 - 59% D = 40 - 49% E = 0 - 39%				A = 80 - 100% B = 70 - 79% C = 50 - 59% D = 40 - 49% E = 0 - 39%			
KEY				KEY			
GPA = Grade Point Average				GPA = Grade Point Average			
CGPA = Cumulative Grade Point Average				CGPA = Cumulative Grade Point Average			
5.00 - 4.40 = A				5.00 - 4.40 = A			
4.39 - 3.50 = B+				4.39 - 3.50 = B+			
3.49 - 2.70 = B				3.49 - 2.70 = B			
2.70 - 2.00 = C				2.70 - 2.00 = C			
Dr. Miraji Issa Saleh				Dr. Nsubuga Haroonah			
Deputy Vice Chancellor (Academics)				Director, Institute of Continuing Education			
Date: 06-01-2014				Date: 06/01/2014			