

REG.NO. :212020032

16th October,2024

**RE: ACADEMIC PROGRESSIVE REPORT OF UMMU-AYMAN KHALFAN KHALID**  
**INSTITUTE OF ISLAMIC BANKING**  
**PROGRAMME: Bachelor of Arts in Islamic Banking & Finance**

This is to certify that UMMU-AYMAN KHALFAN KHALID . Is a full time student of the Institute of Islamic Banking and Finance at this University.  
The following is a record of his/her academic progressive report.

First Year-First Semester : 2021/2022		Grade	Second Year-First Semester : 2022/2023		Grade	Third Year-First Semester : 2023/2024		Grade
IBF8102:Principles Of Islamic Economics and Development		B+	IBF8304:Principles Of Marketing		B+	IBF8602:Islamic Law Maxims And Contemporary Fatawa in Financial		B+
IBF8106:Arabic Language		A	IBF8303:Islamic Corporate Finance		B+	IBF8501:Islamic Investment Banking And Financial Engineering		A
IBF8105:Principles Of Microeconomics		C	IBF8306:Entrepreneurship Skills		B+	IBF8504:Islamic Micro-Finance		B+
IBF8107:English Language		C	IBF8302:Islamic Banking Law		A	IBF8503:Corporate Governance For Islamic Financial Institutions		A
IBF8104:Principles Of Accounting I		C	IBF8301:Islamic Banking Theory And Practices		B+	IBF8505:Research Methodology		C
IBF8101:Introduction To Islamic Law		A	IBF8305:Quantitate Methods For Business Analysis		C			
IBF8103:Business Mathematics		C						
GPA	3.10		GPA	3.80		GPA	4.00	
Results	PASS		Results	PASS		Results	PASS	
First Year-Second Semester: 2021/2022		Grade	Second Year-Second Semester : 2022/2023		Grade	Third Year-Second Semester : 2023/2024		Grade
IBF8202:Business Communication Skills		A	IBF8403:Risk Management In Islamic Banking		B+	IBF8605:Research Project		A
IBF8203:Applied Statistics		B	IBF8401:Islamic Public Finance		B+	IBF8603:Project Appraisal And Management		B+
IBF8207:Development Studies		B+	IBF8402:Islamic Business Law		A	IBF8604:International Finance		B
IBF8205:Principles Of Macroeconomics		C	IBF8404:Financial Accounting		B	IBF8601:Insurance And Takaful Management		A
IBF8206:Computer Application		B+	IBF8405:Commercial Banking Management		A	IBF8502:Islamic Capital Markets		A
IBF8204:Principles Of Accounting II		C	IBF8406:Internship		A			
IBF8201:Principles Of Islamic Banking And Finance		B+						
GPA	3.40		GPA	4.30		GPA	4.60	
Results	PASS		Results	PASS		Results	PASS	

Key to Grades:A=70-100%; B+=60-69%; B=50-59%;C=40-49%; D =35-39%; E=0 -34%;

Dr. Abdalla Usayb Hamad  
Director INSTITUTE OF ISLAMIC BANKING and FINANCE

16th October, 2024

This report is issued for information only. It does not override any part of the official transcript.  
which will be issued to the student upon successful completion of the programme of study.