



Zanzibar Institute of Financial Administration

P. O. Box 1208, Zanzibar, Tanzania, Email: registrar@zifa.ac.tz, Web site: www.zifa.ac.tz

Academic Transcript

Bachelor Degree in Banking and Finance

FULL NAME: RUFUMA MUSSA JOSEPH

GENDER: Female

REGISTRATION NO. 12/BBF/011

TRANSCRIPT NO: 1/0012/4

YEAR	1	2012	SEMESTER	I	Grade	Credit	Point	Total Point
1	UAC711		Introduction to Accounting		B	8	3	24
2	UBA711		Principles of Management		C	8	2	16
3	UBM711		Business Mathematics and Statistics		C	8	2	16
4	UCS711		Communication Skills		B	8	3	24
5	UEC711		Principles of Economics		C	8	2	16
6	UIT711		Introduction to ICT		C	8	2	16
7	UMB711		Money and Banking		B	10	3	30

YEAR	1	2013	SEMESTER	II	Grade	Credit	Point	Total Point
1	UAC712		Principles of Accounting		C	8	2	16
2	UBA712		Principles of Banking		A	10	5	50
3	UBO712		Banking Operations		B+	10	4	40
4	UGA712		Public Sector Accounting		B+	8	4	32
5	UIT712		ICT Applications		B	8	3	24
6	URM712		Field Attachment		A	10	5	50

Annual GPA 3.28

YEAR	2	2013	SEMESTER	III	Grade	Credit	Point	Total Point
1	UBL721		Law Relating to Bank		B+	10	4	40
2	UCA721		Cost Accounting		C	10	2	20
3	UEA721		Elements of Auditing		C	8	2	16
4	UF1721		Financial Market and Institutions		B	10	3	30
5	UFM721		Corporate Finance I		C	10	2	20
6	UPF721		Public Finance		C	8	2	16

YEAR	2	2014	SEMESTER	IV	Grade	Credit	Point	Total Point
1	UAC72		Financial Reporting		C	8	2	16
2	UFM72		Corporate Finance II		C	10	2	20
3	UMF72		Microfinance for Development		B	10	3	30
4	UMK72		Introduction to Islamic Banking		C	10	2	20
5	UQM72		Quantitative Methods		C	8	2	16
6	UTA72		Taxation		B+	10	4	40
7	UTF72		International Trading Finance		A	10	5	50

Annual GPA 2.72

YEAR	3	2014	SEMESTER	V	Grade	Credit	Point	Total Point
1	UFM812		International Banking and Finance		B	12	3	36
2	ULP816		Lending Principles and Practice		B+	12	4	48
3	UMAB11		Management Accounting		B+	12	4	48
4	UMEB14		Managerial Economics		C	12	2	24
5	URM811		Research Methods		B+	12	4	48
6	UTM813		Treasury Management		B	10	3	30

YEAR	3	2015	SEMESTER	VI	Grade	Credit	Point	Total Point
1	UCB824		Customer Service and Business Ethics		B	12	3	36
2	UCF826		Computational Finance with ICT		B+	12	4	48
3	UET822		Entrepreneurship		B+	12	4	48
4	UMK823		Marketing of Financial Services		B+	12	4	48
5	URM829		Research Work		B+	20	4	80
6	USM821		Strategic Management		B	12	3	36

Annual GPA 3.53

CLASS OF AWARD:

LOWE

CUMMULATIVE GPA: 3.2

Date issued: November 20, 2015

Registrar, ZIFA

A: 70 - 100 (Excellent) B+: 60 - 69 (Very Good) B: 50 - 59 (Good) C: 40 - 49 (Average) D: 30 - 39 (Marginal Fail) F: 20-24 (Absolute Fail)

The GPA is based on a 5.0 grading system