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ZANZIBAR

RE: ACADEMIC PROGRESSIVE REPORT OF RUQAYA ALLY HAJI
Institute of Islamic Banking and Finance

Reg Number: 222030350
27 Aug, 2025

PROGRAMME: Bachelor of Islamic Banking and Finance

This is to certify that RUQAYA ALLY HAJI is a full time student of the Institute of Islamic Banking and Finance at this University.
The following is a record of her academic progressive report.

First Year - First Semester : 2022/2023		Second Year - First Semester : 2023/2024		Third Year - First Semester : 2024/2025	
IBF 7101: Introduction to Islamic Law	Grade B	IBF8301: Islamic Banking Theory And Practices	Grade B	IBF8501: Islamic Investment Banking and Financial Engineering	Grade B
IBF 7102: Principles of Islamic Economics & Development	C	IBF8302: Islamic Banking Law	B+	IBF8503: Corporate Governance For Islamic Financial Institutions	B+
IBF 7103: Business Mathematics	B	IBF8303: Islamic Corporate Finance	B+	IBF8504: Islamic Micro-Finance	B+
IBF 7104: Principles of Accounting I	B+	IBF8304: Principles of Marketing	B+	IBF8505: Research Methodology	B+
IBF 7105: Principles of Microeconomics	C	IBF8305: Quantitative Methods For Business Analysis	B	IBF8602: Islamic Law Maxims and Contemporary Fatwa In Financial Transac	B+
IBF 7106: Arabic Language	B	IBF8306: Entrepreneurship Skills	B+		
IBF 7107: English Language	B+				
GPA	3	GPA	3.67	GPA	3.8
First Year - Second Semester : 2022/2023		Second Year - Second Semester : 2023/2024		Third Year - Second Semester : 2024/2025	
IBF 7201: Principles of Islamic Banking & Finance	Grade C	IBF8401: Islamic Public Finance	Grade B+	IBF8502: Islamic Capital Markets	Grade B+
IBF 7202: Business Communication Skills	B+	IBF8402: Islamic Business Law	B+	IBF8601: Insurance and Takaful Management	A
IBF 7203: Business of Statistics	B+	IBF8403: Risk Management In Islamic Banking	B+	IBF8603: Project Appraisal And Management	C
IBF 7204: Principles of Accounting II	B	IBF8404: Financial Accounting	B+	IBF8604: International Finance	C
IBF 7205: Principles of Macroeconomics	C	IBF8405: Commercial Banking Management	B	IBF8605: Research Project	A
IBF 7206: Computer Application	A	IBF8406: Internship	A		
IBF 7207: Development Studies	B+				
GPA	3.43	GPA	4.05	GPA	4.19

CGPA

3.7

Remark Pass

Program of Study : Bachelor of Islamic Banking and Finance

Grades Key

100 - 70 = A, 69.9 - 60 = B+, 59.9 - 50 = B, 49.9 - 40 = C, 39.9 - 35 = D, 34.9 - 0 = E

GPA Key

GPA = Grade Point Average

CGPA = Cumulative Grade Point Average

5 - 4.4 = First Class, 4.39 - 3.5 = Upper Second, 3.49 - 2.7 = Lower Second, 2.69 - 2 = Pass, 1.99 - 0 = Fail



Dr. Abdulla Usaid Hamad
Director, Institute of Islamic Banking and Finance
27 Aug, 2025

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.