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ZANZIBAR

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

**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.

<b>First Year - First Semester : 2022/2023</b>		<b>Grade</b>	<b>Second Year - First Semester : 2023/2024</b>		<b>Grade</b>	<b>Third Year - First Semester : 2024/2025</b>		<b>Grade</b>
IBF 7101: Introduction to Islamic Law	B	IBF8301: Islamic Banking Theory And Practices	B	IBF8501: Islamic Investment Banking and Financial Engineering	B	IBF8502: Islamic Capital Markets	B+	B+
IBF 7102: Principles of Islamic Economics & Development	C	IBF8302: Islamic Banking Law	B+	IBF8503: Corporate Governance For Islamic Financial Institutions	B+	IBF8601: Insurance and Takaful Management	B+	B+
IBF 7103: Business Mathematics	B	IBF8303: Islamic Corporate Finance	B+	IBF8504: Islamic Micro Finance	B+	IBF8602: Islamic Capital Markets	B+	B+
IBF 7104: Principles of Accounting I	B+	IBF8304: Principles of Marketing	B+	IBF8505: Research Methodology	B+	IBF8603: Project Appraisal And Management	B+	B+
IBF 7105: Principles of Macroeconomics	C	IBF8305: Quantitative Methods For Business Analysis	B	IBF8604: Islamic Law Maxims and Contemporary Fatwa in Financial Transaction	B+	IBF8605: International Finance	C	C
IBF 7106: Arabic Language	B	IBF8306: Entrepreneurship Skills	B+	IBF8606: Research Project	A	IBF8607: Islamic Banking and Finance	A	A
IBF 7107: English Language	B+							
		<b>GPA</b>			<b>GPA</b>			<b>GPA</b>
		<b>3</b>			<b>3.67</b>			<b>3.8</b>

  

<b>First Year - Second Semester : 2022/2023</b>		<b>Grade</b>	<b>Second Year - Second Semester : 2023/2024</b>		<b>Grade</b>	<b>Third Year - Second Semester : 2024/2025</b>		<b>Grade</b>
IBF 7201: Principles of Islamic Banking & Finance	C	IBF8401: Islamic Public Finance	B+	IBF8602: Islamic Capital Markets	B+	IBF8603: Project Appraisal And Management	A	A
IBF 7202: Business Communication Skills	B+	IBF8402: Islamic Business Law	B+	IBF8604: International Finance	B+	IBF8605: Research Project	C	C
IBF 7203: Business of Statistics	B	IBF8403: Risk Management In Islamic Banking	B+	IBF8606: Research Project	A	IBF8607: Islamic Banking and Finance	A	A
IBF 7204: Principles of Accounting II	C	IBF8404: Financial Accounting	B	IBF8608: Internship	B+	IBF8609: Research Project	B+	B+
IBF 7205: Principles of Macroeconomics	C	IBF8405: Commercial Banking Management	A	IBF8610: Internship	B+	IBF8611: Islamic Banking and Finance	B+	B+
IBF 7206: Computer Application	A	IBF8406: Internship	B+	IBF8612: Internship	B+	IBF8613: Research Project	B+	B+
IBF 7207: Development Studies	B+							
		<b>GPA</b>		<b>GPA</b>	<b>4.05</b>	<b>GPA</b>		<b>4.19</b>
		<b>3.43</b>						



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

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.

**Dr. Abdulla Usid Hamad**  
Director, Institute of Islamic Banking and Finance  
27 Aug 2025, IMC BANKING AND FINANCE

Reg Number: 222030350  
27 Aug, 2025