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ZANZIBAR

RE: ACADEMIC PROGRESSIVE REPORT OF YUSRA ABDULKARIM MUSSA
Institute of Islamic Banking and Finance

Reg Number: 222030519
10 Sep, 2025

PROGRAMME: Bachelor of Islamic Banking and Finance

This is to certify that YUSRA ABDULKARIM MUSSA 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	B	IBR301: Islamic Banking Theory And Practices	B+	IBF8501: Islamic Investment Banking and Financial Engine	B
IBF 7102: Principles of Islamic Economics & Development	B	IBR302: Islamic Banking Law	A	IBF8503: Corporate Governance For Islamic Financial Instit	B
IBF 7103: Business Mathematics	C	IBR303: Islamic Corporate Finance	B+	IBF8504: Islamic Micro-Finance	B+
IBF 7104: Principles of Accounting I	B+	IBR304: Principles of Marketing	B+	IBF8505: Research Methodology	B+
IBF 7105: Principles of Microeconomics	C	IBR305: Quantitative Methods For Business Analysis	B	IBF8602: Islamic Law Maxims and Contemporary Fatwa in	A
IBF 7106: Arabic Language	C	IBR306: Entrepreneurship Skills	A		
IBF 7107: English Language	C				
GPA		GPA		GPA	
2.57		4.17		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	C	IBR401: Islamic Public Finance	A	IBF8502: Islamic Capital Markets	A
IBF 7202: Business Communication Skills	B+	IBR402: Islamic Business Law	A	IBF8601: Insurance and Takaful Management	B+
IBF 7203: Business of Statistics	C	IBR403: Risk Management In Islamic Banking	A	IBF8603: Project Appraisal And Management	B
IBF 7204: Principles of Accounting II	B	IBR404: Financial Accounting	A	IBF8604: International Finance	C
IBF 7205: Principles of Macroeconomics	C	IBR405: Commercial Banking Management	A	IBF8605: Research Project	A
IBF 7206: Computer Application	B	IBR406: Internship	B+		
IBF 7207: Development Studies	B				
GPA		GPA		GPA	
2.71		4.79		4.31	

CGPA 3.72

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

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 Usai Hamed
Director, Institute of Islamic Banking and Finance
10 Sep, 2025