



ZANZIBAR UNIVERSITY

The Spring of Knowledge and Virtue

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ZANZIBAR

RE: ACADEMIC PROGRESSIVE REPORT OF MARYAM SAID HAMAD

Institute of Islamic Banking and Finance

Reg Number: 222030597
17 Sep, 2025

This is to certify that MARYAM SAID HAMAD 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.

PROGRAMME: Bachelor of Islamic Banking and Finance

First Year - First Semester : 2022/2023	Grade	Second Year - First Semester : 2023/2024	Grade	Third Year - First Semester : 2024/2025	Grade
IBF 7101: Introduction to Islamic Law	B+	IBF8301: Islamic Banking Theory And Practices	A	IBF8501: Islamic Investment Banking and Financial Engineering	A
IBF 7102: Principles of Islamic Economics & Development	A	IBF8302: Islamic Banking Law	B+	IBF8503: Corporate Governance For Islamic Financial Institutions	A
IBF 7103: Business Mathematics	B+	IBF8303: Islamic Corporate Finance	B+	IBF8504: Islamic Micro-Finance	A
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 Fatawa In Financial Transaction	B+
IBF 7106: Arabic Language	B	IBF8306: Entrepreneurship Skills	B		
	GPA		GPA		GPA
	3.43		4		4.6
First Year - Second Semester : 2022/2023	Grade	Second Year - Second Semester : 2023/2024	Grade	Third Year - Second Semester : 2024/2025	Grade
IBF 7201: Principles of Islamic Banking & Finance	B+	IBF8401: Islamic Public Finance	A	IBF8502: Islamic Capital Markets	A
IBF 7202: Business Communication Skills	B+	IBF8402: Islamic Business Law	A	IBF8601: Insurance and Takaful Management	B+
IBF 7203: Business of Statistics	B+	IBF8403: Risk Management In Islamic Banking	A	IBF8603: Project Appraisal and Management	B
IBF 7204: Principles of Accounting II	C	IBF8404: Financial Accounting	C	IBF8604: International Finance	B
IBF 7205: Principles of Macroeconomics	B	IBF8405: Commercial Banking Management	B+	IBF8605: Research Project	B+
IBF 7206: Computer Application	A	IBF8406: Internship	A		
IBF 7207: Development Studies	B+				
	GPA		GPA		GPA
	3.71		4.37		3.88

CGPA 3.96 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 Abdalla Ussi Hamad
Director, Institute of Islamic Banking and Finance
17 Sep, 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.