



ZANZIBAR UNIVERSITY

The Spring of Knowledge and Virtue

P.O. BOX 2440

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ZANZIBAR

RE: ACADEMIC PROGRESSIVE REPORT OF MULHAT ABDUL-AZIZ MOHAMMED Institute of Islamic Banking and Finance

Reg Number: 222030480

17 Sep, 2025

PROGRAMME: Bachelor of Islamic Banking and Finance

This is to certify that MULHAT ABDUL-AZIZ MOHAMMED 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		Grade	Second Year - First Semester : 2023/2024		Grade	Third Year - First Semester : 2024/2025		Grade
IBF 7101: Introduction to Islamic Law	A	IBF8301: Islamic Banking Theory And Practices	A	IBF8501: Islamic Investment Banking and Financial Engineering	B+			
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	A	IBF8303: Islamic Corporate Finance	A	IBF8504: Islamic Micro-Finance	A			
IBF 7104: Principles of Accounting I	B	IBF8304: Principles of Marketing	B+	IBF8505: Research Methodology	A			
IBF 7105: Principles of Microeconomics	C	IBF8305: Quantitative Methods For Business Analysis	A	IBF8602: Islamic Law Maxims and Contemporary Fatawa in Financial Transaction	A			
IBF 7106: Arabic Language	A	IBF8306: Entrepreneurship Skills	A					
IBF 7107: English Language	B							
GPA	4		GPA	4.67			GPA	4.8

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	A	IBF8401: Islamic Public Finance	A	IBF8502: Islamic Capital Markets	B+			
IBF 7202: Business Communication Skills	A	IBF8402: Islamic Business Law	A	IBF8601: Insurance and Takaful Management	A			
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	B+	IBF8404: Financial Accounting	B+	IBF8604: International Finance	B			
IBF 7205: Principles of Macroeconomics	B+	IBF8405: Commercial Banking Management	A	IBF8605: Research Project	A			
IBF 7206: Computer Application	A	IBF8406: Internship	A					
IBF 7207: Development Studies	B+							
GPA	4.43		GPA	4.84			GPA	4.54

CGPA 4.53

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

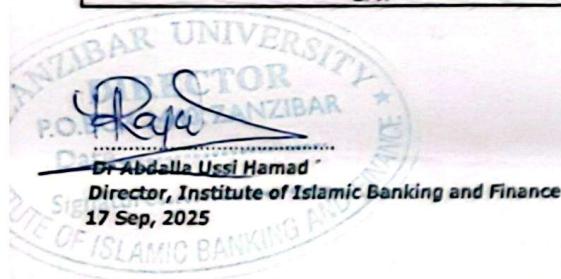
GPA = Grade Point Average

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.



[Signature]
Dr Abdalla Ussi Hamad

Director, Institute of Islamic Banking and Finance

17 Sep, 2025