



Ilm Institute

CERTIFICATE OF COMPLETION

is hereby granted to

Simanga Motsa

on successful completion of the course

Islamic Banking and Finance for Professionals

Course Grade: 87

on the condition that the knowledge acquired therein be internalized and disseminated globally.

Granted on this day, December 2, 2025

Dr. Bilal Philips

Founder, Ilm Institute
& Chancellor, IOU



Dr. Nissar Ahmad Yatoo

HOD Islamic Economics, Banking & Finance,
IOU