

# SINGAPORE MANAGEMENT UNIVERSITY

## OFFICIAL TRANSCRIPT

Name: ZHOU, YINGYING  
Date of Enrolment: 14 Aug 2017  
Date of Birth: 19 Oct 1993

Student ID No: G1725371P  
Date of Issue: 18 Feb 2019  
Serial Number: 201950224

Course Description	Units Taken/Earned	Grade	Grade Points Per Unit
<b>2017-18 Term 1</b>			
Applied Statistical Analysis with R	1.0 / 1.0	B-	2.7
Data Analytics Lab	1.0 / 1.0	B-	2.7
Digital Banking and FinTech	1.0 / 1.0	B+	3.3
Internship	2.0 / 0.0	IP	-
Spreadsheet Modelling for Technology & Operations Decisions	1.0 / 1.0	B-	2.7
T&O Risk Management Essentials	1.0 / 1.0	C+	2.3
Term Total: Course Units Attempted = 5.0; Earned = 5.0; Term Grade Point Average = 2.74			
<b>2017-18 Term 2</b>			
Data Management	1.0 / 1.0	B+	3.3
Financial Accounting	0.5 / 0.5	B-	2.7
Internship	2.0 / 0.0	IP	-
Management Accounting for Technology & Operations Managers	0.5 / 0.5	B+	3.3
Term Total: Course Units Attempted = 2.0; Earned = 2.0; Term Grade Point Average = 3.15			
<b>2017-18 Term 3</b>			
Big Data Analytics in Financial Services	1.0 / 1.0	A-	3.7
IT Project and Vendor Management	1.0 / 1.0	B-	2.7
Internship	2.0 / 2.0	B+	3.3
Term Total: Course Units Attempted = 4.0; Earned = 4.0; Term Grade Point Average = 3.25			
<b>2018-19 Term 1</b>			
Big Data: Tools and Techniques	1.0 / 1.0	B	3.0
Financial Markets Systems & Technology	1.0 / 1.0	B	3.0
Term Total: Course Units Attempted = 2.0; Earned = 2.0; Term Grade Point Average = 3.00			
<b>Other Graduation Requirements</b>			
Postgraduate Professional Development Series	Fulfilled Requirement		
<b>Cumulative Total</b>			
Course Units Earned = 13.0			
Cumulative Grade Point Average = 3.00			

Degree Awarded: Master of Information Technology in Business  
Track(s): Financial Services Analytics Track  
Degree Award Date: 18 Jan 2019

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End of Transcript



Tan Lee Chuan  
Registrar



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This transcript is printed on watermarked paper with randomly infused coloured fibres. The face of this transcript has an off-white background and a 'tangram lion' symbol in blue in the centre of this 210 x 297 mm page. The ceremonial seal of the University is gold and appears at the bottom of this page. A raised seal is not required. The official signature of the Registrar is blue. A black and white document is not official. Transcript guide on back.



**GUIDE TO OFFICIAL TRANSCRIPT  
SINGAPORE MANAGEMENT UNIVERSITY**

Office of the Registrar  
Administration Building, 81 Victoria Street, Singapore 188065  
Tel: (65) 68280100, Fax: (65) 68280998, Email: registrar@smu.edu.sg  
Monday-Friday 8:30am-5:45pm

The Singapore Management University Act (Chapter 302A), enacted by the Parliament of the Republic of Singapore in Year 2000, recognises and confirms SMU's authority to confer and award degrees, diplomas and certificates, including honorary degrees and other distinctions.

English is the medium of instruction at SMU.

#### CALENDAR

- For bachelor's degrees, all course work completed at SMU is under a semester system, which is 15 weeks in length. Two terms constitute the normal academic year. Two optional third terms, each consisting of the same number of contact hours as a normal term, allow students to take courses on an intensive basis during the university vacation.
- For postgraduate degrees and diplomas, please refer to the following hyperlink for the respective programme's calendar system:
  - <http://www.smu.edu.sg/programmes/postgraduate>

#### COURSE UNITS

Credit information appears to the right of the course information on the transcript. A course unit (CU) represents one course that meets for generally 3 hours of class time per week over a term, except for the Master of Science in Applied Finance programme (only those students enrolled before 2004) where a CU represents one hour of class time per week.

#### GRADING SYSTEM

SMU has a 4-point grading system. The following grade notations are used in calculating the Grade Point Average (GPA), which is the quotient of total grade points divided by total CUs attempted:

Grade	Grade Point	Grade	Remarks
A+	4.3	P (Pass - for Pass/Fail Course)	Not used for computation of GPA
A	4.0	IP (In Progress)	Not used for computation of GPA
A-	3.7	CR (Credit - for Credit/No Credit Course)	Not used for computation of GPA
B+	3.3	NC (No Credit - for Credit/No Credit Course)	Not used for computation of GPA
B	3.0	I (Incomplete)	Not used for computation of GPA
B-	2.7	W (Withdrawn)	Not used for computation of GPA
C+	2.3	U (Auditing)	Not used for computation of GPA
C	2.0		
C-	1.7		
D+	1.3		
D	1.0		
F	0.0		

Where computations result in the cumulative GPA exceeding the 4-point grading system, a round down approach will be adopted. The highest cumulative GPA attainable by a student is 4.00.

#### CUM LAUDE AND MERIT AWARDS

SMU uses the cumulative GPA criteria to identify degree candidates with academic excellence. The following awards are given for holders of bachelor's and juris doctor degrees:

Summa Cum Laude: 3.80+  
Magna Cum Laude: 3.60 - 3.79  
Cum Laude: 3.40 - 3.59  
High Merit: 3.20 - 3.39  
Merit: 3.00 - 3.19

Summa Cum Laude, Magna Cum Laude and Cum Laude are latin awards adopted from the US system, and can be translated as with Highest Distinction, with High Distinction, and with Distinction respectively.

All cum laude awards are highly selective. They do not equate to the various classes of degree honours conferred by universities that follow the British system of academic honours.

#### SMU-X COURSES

Effective August 2016, SMU established a recognition system for SMU-X modules which emphasise experiential learning through industry-sponsored projects, whereby students integrate knowledge across disciplines to solve complex problems.

#### ENRICHMENT COURSES (not applicable for bachelor's and doctoral degrees)

With approval, a student may take courses beyond the degree requirements for enrichment purposes. Enrichment courses are denoted by the symbol @ following the course grade, which is not used for computation of GPA.

#### REPEAT COURSES (not applicable for postgraduate degrees)

With approval, a student may repeat courses in which a passing grade ("D" or better) was received, in order to demonstrate his or her ability to achieve a better grade. Repeat courses are denoted by an asterisk following the course grade, which is not used for computation of GPA.

#### STUDY ABROAD/TRANSFER OF CREDIT

Unless otherwise indicated, acceptable transfer courses are counted towards the fulfilment of the total CUs requirement for the degree, but are not used for computation of GPA.

#### LEAVE OF ABSENCE

Only leave of absence of one term or longer is recorded in the transcript.

*Any queries about this document should be directed to the Office of the Registrar, Singapore Management University.*