

### **Credit Transfer and the Credit Exemption Policy**

Transfer of students desiring their credits transfer in a specific degree program will be required to submit application along with their transcripts and course outlines/descriptions soon after their admission formalities have been completed. The equivalence committee will examine such cases and decide accordingly, keeping in view the following:

- All requests must be for same level of program. Courses completed in Bachelor's program cannot be considered for Master's program
- Transfer application can be submitted once and in the first semester, late applications for transfer of credits will not be considered
- Student must have secured B or better grade as per IoBM grading plan in each course meant to be transferred and the course title /outline must match with IoBM course plan.
- Maximum of 3 courses can be transferred in MS/MPhil/PhD program as per the procedure mentioned above
- Courses of two semesters maximum can be accepted in bachelor's / master's program from highly reputed and HEC recognized institutes of Pakistan and abroad. However, each case will be reviewed separately and the decision will be taken considering the grades and the justification for transfer