

**THE INSTITUTE OF FINANCE MANAGEMENT**  
**FACULTY OF ACCOUNTING, BANKING AND FINANCE**  
**BANKING AND FINANCIAL SERVICES DEPARTMENT**

**BBF I**

**BF 07202: PROJECT WORK**

**20<sup>TH</sup> AUGUST, 2016**

**The objectives of the project work**

1. To conduct an independent study and write a project report
2. Demonstrate and improve personal skills, particularly on areas of time and work management, report writing and general presentation.
3. Integrate the material learnt throughout the academic period, by applying it to an open-ended problem.

**Supervisor's responsibilities**

***What is the role of the supervisor?***

**It is your report and not your supervisor's.** They are there to provide academic guidance, to provide you with feedback on your progress and help you to make necessary changes and correction as your work progresses.

***How does the supervision process work?***

From the supervisor's point of view, different supervisors may have different approaches or philosophy about how frequently and to what degree they should intervene. Our experience suggests that the number of meetings between supervisor and the student varies from about 3 to 7. With e-mail and electronic interactions, appointments do not have to be face to face and some supervisors may give you detailed written comments and send these by email.

**You can expect the following from your supervisor:**

- Giving you a reasonable number of appointments at times suitable to both of you.
- Providing academic feedback on your work within a reasonable period of time. Such feedback can be in various forms depending on the supervisor's preference:
  - Verbal feedback and discussion during meetings or telephone
  - Annotated comments on draft chapters (either on hardcopy or on softcopy)
  - Summary written comments in the form of a note.
- Relevant materials to be used by candidate and its sources
- Structure of the report
- Reading the complete draft of your report before submission.
- Marking the final report

## **Report Structure**

- ✓ **ACKNOWLEDGEMENT**
- ✓ **EXECUTIVE SUMMARY**
- ✓ **TABLE OF CONTENTS**

## **CHAPTER ONE**

1.1 Brief history about your bank

1.2 Mission/vision

1.3 Ownership structure

1.4 Organization structure

1.5 State and explain the various quantitative and qualitative methods of credit control generally adopted by central bank of Tanzania.

## **CHAPTER TWO**

### **BASED ON THE BANK ALLOCATED TO YOU**

2.1 Describe various methods of **settlement** and **payment** systems used by the bank and explain how your bank match expanding banking services with needs of the customers?

2.2 Describe the concept and scope of electronic banking

2.3 Describe features of various products/services provided under electronic banking

2.4 How does the central bank (BOT) mitigate risk associated with these recent developments to ensure financial stability in the country?

2.5 What is credit creation? Describe how the bank creates credit. What are the limitations that are faced by the bank in credit creation?

2.6 Describe the golden (general) rules of sound lending employed by the bank.

2.7 Describe the various sources of credit information to your bank. How far Credit Information Bureau introduced in Tanzanian lending sector is helpful in this respect?

2.8 Does the bank grant a loan against a Fixed Deposit Receipt (FDR) and life Assurance Policies? Describe the terms and explain the precautions taken by the bank while granting a loan against them?

2.9 What is guarantee? Discuss necessity and various kinds of guarantees which are offered to the banks as one of the security.

## **CHAPTER THREE**

Conclusion and recommendation

**Reference** - Use the Harvard citation style

A full bibliographic record (reference) for all the materials (i.e. books, internet sites, papers, thesis & dissertations, etc.) used must be placed in this section. Such a full and proper citation should include the full name of all the authors; the full title of the book or article; the title of the journal, if appropriate; place, publisher and date of publication. The following website might be helpful in providing further insights about the Harvard referencing style.

- <http://libweb.anglia.ac.uk/referencing/harvard.htm>.
- <http://efn.hud.ac.uk/studyskills/referen.html>
- <http://www.shef.ac.uk/library/libdocs/hsl-dvc1.pdf>

**Appendix** – Attach all relevant documents (e.g. policies, brochures, etc.) collected from the allocated bank.

### **Presentation Layout**

General Text: Text should be **1.5** spaced using one side of the page only.

Font selected should be **Times New Roman**, print size **12**.

Page number: Centered at the bottom of the page.

Justified: Both left and right.

Headings: chapter heading print size **16** in bold typeface. Sub heading print size **14** in bold typeface.

**Note 1:** Plagiarism will not be entertained, if it happens all the candidates concerned will be awarded Zero.

**NOTE 2:** Please note that just because your supervisor had read your draft and asks you to go ahead and submit does not mean that you have passed your Project report.