

Read me first

What this file is. A format template for the IGNOU MBF project report (MMPP-001): the page order, what each chapter contains, empty table shells and sentence frames. It follows the report structure and front-matter rules in the MMPP-001 guidelines, section 8 of the MBF Student Handbook (January 2025). It is laid out for the sample topic in the companion sample synopsis; adapt the chapter titles to your own approved title.

It deliberately contains no results. Every table is empty and every finding is a frame with [blanks]. Findings, figures and conclusions can only come from your own data. A report that carries figures you did not collect is not your original work, and the Certificate of Originality you and your guide sign would be false.

What the guidelines fix, and what they do not. Fixed: about 50 to 60 double-spaced typed pages, not exceeding about 18,000 words excluding appendices and exhibits; A-4 size, double space, bound volume; the chapter order below; the approved proposal, approved proforma and guide's bio-data bound in, not stapled; a signed and dated Certificate of Originality. Not fixed: font, margins, referencing style and an abstract. Agree those with your guide and keep them consistent.

SAMPLE FOR STUDY
NOT FOR SUBMISS

Page order of the bound report

#	Item	Rule in the MMPP-001 guidelines
1	Cover page	Must carry the student's name and enrolment number, the guide's name and the title of the project. The title must match the approved title word for word.
2	Certificate of Originality	Signed and dated by the student and the guide. Use the format printed in the guidelines ("the certificate may be submitted in the same format").
3	Approved proposal, approved proforma and guide's bio-data	Bound in, not stapled. A report with a stapled proposal is not accepted; a report missing any of these is returned for compliance.
4	Acknowledgements (optional)	Not required by the guidelines.
5	Detailed table of contents with page numbers	All pages numbered as shown in the table of contents.
6	List of tables and list of figures (optional)	Helpful when the results chapters carry many tables.
7	Chapters 1 to 8	In the order below.
8	References or bibliography	Every source cited in the text.
9	Annexures	Questionnaire or data extraction sheet, and data tables.

Cover page frame

[TITLE OF THE PROJECT, EXACTLY AS APPROVED]

Project report submitted in partial fulfilment of the requirements for the MBA (Banking and Finance) (MBF), Indira Gandhi National Open University

Course: MMPP-001 Project

Submitted by: [Name] | Enrolment No.: []

Under the guidance of: [Guide's name, designation, organisation]

Regional Centre: [] | Study Centre: []

Project Proposal (PP) No.: [as allotted by the Regional Centre]

[Month, year]

Chapter 1: Introduction and review of literature

Contains: introduction to the topic; brief details of the organisations studied; review of literature; rationale; statement of the problem; objectives; scope of the study. [Objectives must be the approved ones, unchanged.]

Sentence frame: The review of [number] studies shows that [pattern you found in the studies you read]. None of these studies covers [gap], which this study addresses for [Bank A] and [Bank B] during [period].

Chapter 2: Research methodology

Contains: research design; nature and source of data; sample and sampling method with rationale; the tools (data extraction sheet or questionnaire) and their purpose; reliability and validity of the tools; data collection; statistical tools used. [Keep it consistent with the approved synopsis. Where you changed anything with your guide's agreement, say what and why.]

Sentence frame: The data were taken from the annual reports of [Bank A] and [Bank B] for [year] to [year]. Figures were cross-checked against the comparative figures in the following year's report, and [number] restated figures were [treated as follows].

Chapter 3: Deposit composition (objective 1)

Table 3.1: Deposit composition of [Bank A], [year] to [year] (percentage of total deposits)

Year	Current deposits	Savings deposits	Term deposits	Current + savings share

Source: [annual reports of the banks, year to year; your calculations]

Table 3.2: Deposit composition of [Bank B], [year] to [year] (percentage of total deposits)

Year	Current deposits	Savings deposits	Term deposits	Current + savings share

Source: [annual reports of the banks, year to year; your calculations]

Sentence frame: The share of current and savings deposits in [Bank A] [rose / fell / stayed near] from [] per cent in [year] to [] per cent in [year], while in [Bank B] it [] from [] per cent to [] per cent.

Sentence frame: Term deposits grew at a compound annual rate of [] per cent in [Bank A] and [] per cent in [Bank B] over the period.

Chapter 4: Cost of deposits and cost of funds (objective 2)

Table 4.1: Cost of deposits and cost of funds, [year] to [year] (per cent)

Year	[Bank A] cost of deposits	[Bank A] cost of funds	[Bank B] cost of deposits	[Bank B] cost of funds

Source: [annual reports of the banks, year to year; your calculations]

Sentence frame: The cost of deposits of [Bank A] ranged from [] to [] per cent, against [] to [] per cent for [Bank B]. [State the formula used, or that the figures are as disclosed.]

Sentence frame: The mean cost of deposits was [] per cent for [Bank A] and [] per cent for [Bank B]; the difference is [significant / not significant] at [] per cent ([name of test], value []). Hence H02 is [rejected / retained].

Chapter 5: Deposit mix and cost of deposits (objective 3)

Table 5.1: Correlation between the current and savings share and the cost of deposits

Bank	Correlation coefficient (r)	Number of years	p-value	Decision on H01

Source: [annual reports of the banks, year to year; your calculations]

Sentence frame: For [Bank A], $r = []$, which is [significant / not significant] at [] per cent; hence H01 is [rejected / retained]. The sign indicates that [interpretation in plain words].

Chapter 6: Net interest margin (objective 4)

Table 6.1: Net interest margin, [year] to [year] (per cent)

Year	[Bank A]	[Bank B]	Difference

Source: [annual reports of the banks, year to year; your calculations]

Sentence frame: The net interest margin of [Bank A] was [higher / lower] than that of [Bank B] in [number] of the [number] years. [Relate this to the findings of Chapters 3 to 5 without claiming a cause the data cannot show.]

Chapter 7: Summary, conclusions and recommendations

Contains: a summary of the study; findings objective by objective, each traced to a table; conclusions; recommendations that follow from the findings and are addressed to [bank management / depositors / policy].

Sentence frame: Finding [n] (objective [n], Table [n.n]): [one sentence stating what your data show].

Sentence frame: Recommendation [n]: Since [finding], [the bank / policy maker] may consider [action], because [reason drawn from your data].

Chapter 8: Limitations and direction for further research (optional)

Sentence frame: This study covered [number] banks for [number] years using published data only; a study covering [more banks / branch-level data / a longer period] could test whether [finding] holds more widely.

References

[List every source cited, in one consistent style agreed with your guide: IGNOU course blocks, the banks' annual reports, RBI data tables with access dates, and every study in your review of literature.]

Annexures

- Annexure 1: blank data extraction sheet (the tool).
- Annexure 2: raw data tables year by year, with the source page of each figure.
- Annexure 3: any calculation worksheets.

Final check before binding

Check	Done
Title on the cover matches the approved title word for word	
Approved proposal, approved proforma and guide's bio-data bound in, not stapled	
Certificate of Originality signed and dated by student and guide	
Table of contents page numbers match the pages	

Check	Done
Every table in Chapters 3 to 6 is followed by an interpretation	
Envelope marked "PROJECT REPORT-MMPP-001", addressed to the Registrar (SED), IGNOU, Maidan Garhi, New Delhi 110068	
A complete copy kept for yourself (the report is not returned)	

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