

# DAILY HIGHLIGHT

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## TOP STORIES

**FG plans N7.9tn budget for 2018**

**NDIC gets judgment against defunct Lead Merchant Bank**

**Boko Haram attack: NNPC suspends oil search in Chad Basin**

**Buhari Ready to Resume Work, Says Oyegun**

[CIBN Events](#)

**CIBN FELLOW WINS BRITISH EXCELLENCE AWARD:** Hearty Congratulations to Mr. Samuel Ademola Oluwaranti, FCIB, the Fellow of the Institute, who won the British Excellence Award recently

## FINANCE NEWS

### FG plans N7.9tn budget for 2018

The Federal Government on Thursday said it would send the 2018 budget proposal to the National Assembly at the beginning of October this year. The Minister of Budget and National Planning, Senator Udo Udoma, disclosed this in Abuja during a public dialogue with top government officials, members of civil society organisations and the Organised Private Sector, among others, on the 2018-2020 Medium Term Expenditure Framework and Fiscal Strategy Paper. He said the decision to submit the 2018 budget proposal early was in line with provisions of the Fiscal Responsibility Act, 2000. [Source:](#) Punch

### Secrets your bank teller won't tell you

Just because you deposited a cheque today doesn't mean you can start living it up tomorrow. There are rules that bank tellers won't tell you when it comes to banking. Below are some, according to [www.rd.com](http://www.rd.com)

#### **Make sure you have the right loss/theft protection**

If you're using your ATM card for debit transactions, ask your bank what kind of protection it offers if the card is. [Source:](#) Punch

### NDIC gets judgment against defunct Lead Merchant Bank

The Nigeria Deposit Insurance Corporation says it has secured a landmark judgment to the tune of N556,493,034.16 in favour of depositors of Lead Merchant Bank Limited (in-liquidation). The judgment was recently delivered by Justice Ibrahim Buba of the Federal High Court, Lagos in a matter instituted by First Bank of Nigeria Limited over a claim of indebtedness by Lead Merchant Bank to the First Bank prior to the revocation of the closed bank's licence in 2006 by the Central Bank of Nigeria. FBN had claimed in its suit before the court that the closed bank became indebted to it under a clearing and settlement banking. [Source:](#) Punch

## BUSINESS NEWS

### SON Act 2015 can enhance ease of doing business, say stakeholders

The Ease of Doing Business policy being promoted by the Federal Government will promote commerce, economic growth, export trade and ensure efficiency in trade facilitation. The policy will also receive significant boost from the provisions of the Standard Organisation of Nigeria (SON) ACT 2015, which include the removal of substandard products from the market place, and prosecution of offenders. This was the consensus of stakeholders at a consultative meeting in Lagos, titled: "SON ACT 2015 and Ease of Doing Business." SON Director-General Mr. Osita Aboloma explained that the SON Act 2015 was meant to ensure that compliant business persons were not disadvantaged by those into manufacturing, importation or exportation of sub-standard products. Aboloma, who was represented by SON Director of Legal Services Mr. Umaru Kawu said the provisions of the Act would also enhance enforcement of penalties against persons dealing in products not compliant with any mandatory [Source:](#) The Nation

### 'Billionaires list: Dangote, Adenuga gain, Bezos overtakes Bill Gates

The President, Dangote Group, Alhaji Aliko Dangote, saw his net worth increase by \$162m to \$16.2bn on Thursday, as the Founder of Amazon, Jeff Bezos, briefly overtook Microsoft's Bill Gates to claim the title of the world's richest person. According to a real-time billionaires' index compiled by *Forbes*, the net worth of the Chairman of Globacom, Dr. Mike Adenuga, rose by \$7m to \$6.2bn. The net worth of the Founder and Executive Chairman, Famfa Oil Limited, Mrs. Folorunsho Alakija, was unchanged at \$1.6bn. Bezos leapfrogged Gates, who has been the richest man on the planet since 2013, after a rise in the share price of Amazon ahead

of its latest results due later Thursday. According to the *Forbes'* index, the rise pushed the value of Bezos's fortune to \$91bn, compared with Gates' wealth of \$90bn. But as Amazon shares fell back, Gates regained the top spot. [Source](#): Punch

## **Boko Haram attack: NNPC suspends oil search in Chad Basin**

The Nigerian National Petroleum Corporation has suspended exploration for crude oil in the Lake Chad Basin, situated in parts of Borno State, following attacks on its workers and some military personnel by the terrorist group, Boko Haram. The Minister of State for Petroleum Resources, Ibe Kachikwu, said the exercise had to be put on hold until the military could give the corporation sufficient clearance to resume oil search in the region. Kachikwu, who commiserated with the families of those killed by the insurgents, however, stated that the corporation got the necessary clearance from security agencies before embarking on the trip that led to the death of scores of persons on Tuesday. "The reality is that anytime the NNPC decides to go into a terrain, it first gets the privilege of security advice and that security advice, I can say, was sufficiently cleared," he said. He regretted that the team was ambushed by terrorists, but insisted that no work would be done at the site anytime soon. [Source](#): Punch

### **CIBN NEWS**

#### **ANNOUNCEMENT**

#### **FELLOWSHIP APPLICATION**

The Board of Fellows and Practice Licence of the chartered Institute of Bankers of Nigeria has scheduled a meeting for **Tuesday, July 25, 2017** to consider Fellowship applications. This is a great opportunity for all Associates who possess professional experience of ten years and above, post ACIB to be elevated to the prestigious category of fellowship. You are therefore encouraged to click [here](#) to download the Fellowship Application Form. The completed form should be sent to the Group Head, Membership Services while the **deadline for submission is Friday, July 21, 2017**

Mr Nelson Olagundoye is available on 08028289271 or [nelsonolagundoye@cibng.org](mailto:nelsonolagundoye@cibng.org) for further information and clarification of your enquiries.





## THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

(Incorporated in 1976 and Chartered by CIBN Act No.12 of 1990, now Act No. 5 of 2007)

This is to announce to all eligible student members & the general public that registration is in progress for the

### OCTOBER, 2017 EXAMINATIONS

NIGERIA, THE GAMBIA & LIBERIA

All candidates MUST register for the examination and bring their online printed exam dockets duly authenticated by any of the designated persons to the exam hall. Any candidate not duly registered for the examination will NOT be allowed to take examination.

Examination Registration  
Commencement Date: June 1, 2017  
Closing Date: Sept. 1, 2017

#### TIME TABLE (NIGERIA)

DATE	TUE. 10TH OCTOBER, 2017	WED. 11TH OCTOBER, 2017	THUR. 12TH OCTOBER, 2017
TIME	9.00 am - 12.00 pm 2.00 pm - 5.00 pm	9.00 am - 12.00 pm 2.00 pm - 5.00 pm	9.00 am - 12.00 pm 2.00 pm - 5.00 pm
CATEGORY	SUBJECTS / COURSES		
DIPLOMA LEVEL	Business Comm. Skills Basic Economics Information & Comm. Tech.	Acctg. & Bus. Finance Quantitative Techniques Fundamentals of Marketing	Elements of Banking Business Law
INTERMEDIATE PROFESSIONAL LEVEL	Financial Economics Mgt. of Fin. Institutions	Strategic Mgt. & Leadership Practice of Banking Banking Law, Ethics & Corporate Gov.	Int'l Trade & Finance Corporate Financial Mgt.
CHARTERED BANKER LEVEL	—	—	—
CHARTERED BANKER ELECTIVES	—	—	—
MICROFINANCE CERTIFICATION PROGRAMME	—	—	—
TREASURY MANAGEMENT CERTIFICATION (TMC) FMDA	—	—	—
CERTIFIED RISK MANAGER (CRM) RMAN	—	—	—
OTHER CERTIFICATION PROGRAMMES	—	—	—

#### DETAILS OF OTHER CERTIFICATION PROGRAMMES

SUBJECTS	HUMAN CAPITAL MANAGEMENT	CORPORATE FINANCE & INVESTMENT BANKING	MORTGAGE FINANCE
	<ul style="list-style-type: none"> <li>Human Capital Management</li> <li>Legal Issues in Human Capital Mgt.</li> <li>Strategic Management &amp; Leadership</li> <li>Banking Law, Ethics &amp; Corp. Gov.</li> </ul>	<ul style="list-style-type: none"> <li>Corporate Financial Management</li> <li>Investment Banking</li> <li>Practice of Banking</li> <li>Banking Law, Ethics &amp; Corp. Gov.</li> </ul>	<ul style="list-style-type: none"> <li>Mortgage Finance</li> <li>Property Law</li> <li>Bank Lending &amp; Credit Admin.</li> <li>Banking Law, Ethics &amp; Corp. Gov.</li> </ul>

#### SPECIAL INSTRUCTIONS

- To register for the examination, please log on to [www.cibn.org](http://www.cibn.org).
- Exam registration forms can also be downloaded from the Institute's website.
- Candidates who wish to sit for the examinations MUST have registered as Student Members and Membership registration numbers obtained will serve as the Examination Numbers.
- Candidates MUST have processed their applications of admission before sitting for the examinations.
- Registration for October 2017 Examinations will close at 5.00 p.m. on Friday, 1st September, 2017. Registration after this date will attract a penalty fee of N10,000.
- All manual application forms must be received at the National Secretariat on or before the closing date. Any application received after the closing date will not be processed.
- Application for change of Examination Centre must be received on or before Monday, 4th September, 2017.
- Any interested candidate can register for the Microfinance Certification Examinations and any of the new Certification Programmes.

- All candidates must print out their examination dockets from our online examination portal and confirm that:
  - The information captured therein is correct
  - The Examination Dockets carry their passport photographs
- Candidate MUST ensure that higher exam docket is duly authenticated by any of the persons specified below:
  - Admission Officer/Chairman
  - Branch Manager or Operation Manager
  - Head of Department of Banking Services
  - Branch Manager or Operation Manager
  - Head of Department of Banking Services
  - Branch Manager or Operation Manager
- Candidates must bring the original copy of the duly authenticated docket to the exam centre and submit a photograph to the exam officials.
- A list of examination offices and related penalties is available on our website, [www.cibn.org](http://www.cibn.org) or use the New Regulations & Syllabus for Banking Professional Examinations.

#### EXAMINATION FEES

EXAM LEVEL	1 SUBJECT	2 SUBJECTS	3 SUBJECTS	4 SUBJECTS	5 SUBJECTS
DIPLOMA	N45,000	N115,000	N175,000	N235,000	N295,000
INTERMEDIATE PROFESSIONAL LEVEL	N115,000	N225,000	N335,000	N445,000	N555,000
CHARTERED BANKER LEVEL	N225,000	N335,000	N445,000	N555,000	N665,000

EXAM LEVEL	REGISTRATION FEE	FEES PER SUBJECT
MICROFINANCE	N2,500.00	N2,500.00
CERTIFICATION PROGRAMMES	N5,000.00	N15,000.00

Candidates writing the Level 1 Microfinance Certification Programme will be expected to pay N1,000 for Study Material as part of the Examination registration process.

The New Regulations and Syllabus for the Banking Professional Examinations is available at [www.cibn.org](http://www.cibn.org) or NIBN/ICBN or Visit CIBN Bookshops, National Secretariat Annex, Abuja, Zonal Offices in Owerri, Onitsha, Lagos, Makurdi, Minna, Onitsha, Osoyo, Owerri, Port Harcourt, Sokoto, Uyo, Yola, The Gambia & Liberia.

#### EXAMINATIONS CENTRES

ABA, ABEOKUTA, ABUJA, AKURE, ASABA, AWKA, BABCOCK UNIVERSITY ILISAN, BAUCHI, BENIN-CITY, CALABAR, ENUGU, GOMBE, IBADE, ILO-ILO, ILMU, JALINGO, JOS, KADUNA, KANO, LAGOS, MAKURDI, MINNA, ONITSHA, OSOYO, OWERRI, PORT HARCOURT, SOKOTO, UYO, YOLA, THE GAMBIA & LIBERIA.

The certification programmes provide a route to the Fellowship of the Institute's (FCIB) qualification and as such any subject written and passed in the Fellowship which appears on the certification programme will be taken as passed in the Fellowship as well as in the Certification Programme, once written and passed. The Pass will count for both.

• Human Capital Management • Strategic Management & Leadership • Corporate Financial Management • Practice of Banking • Bank Lending & Credit Admin • Banking Law, Ethics & Corp. Gov.

For full information on the new Certification Programmes, please visit our website [www.cibn.org](http://www.cibn.org)

Payment Options: POS at the National Secretariat, Lagos, National Secretariat Annex Abuja & Eastern Zonal Office Owerri; Bank Drafts, Bank Cheques in favour of The Chartered Institute of Bankers of Nigeria, Lagos or Cash Payment into any of the CIBN accounts with evidence of payment forwarded to the Institute.

#### FOR FURTHER ENQUIRIES, PLEASE CONTACT

Group Head, Capacity Building & Certification The Chartered Institute of Bankers of Nigeria P.O. Box 15, Alimosho Industrial Estate, Victoria Island, Lagos E-mail: <a href="mailto:info@cibn.org">info@cibn.org</a> Tel: 01-26124222	National Secretariat Annex 15/15, Alimosho Industrial Estate, Victoria Island, Lagos E-mail: <a href="mailto:info@cibn.org">info@cibn.org</a> Tel: 01-26124222	Zonal Coordinator South Western Zonal Office P.O. Box 15, Alimosho Industrial Estate, Victoria Island, Lagos E-mail: <a href="mailto:info@cibn.org">info@cibn.org</a> Tel: 01-26124222	Zonal Coordinator South Western Zonal Office P.O. Box 15, Alimosho Industrial Estate, Victoria Island, Lagos E-mail: <a href="mailto:info@cibn.org">info@cibn.org</a> Tel: 01-26124222	Zonal Coordinator South Western Zonal Office P.O. Box 15, Alimosho Industrial Estate, Victoria Island, Lagos E-mail: <a href="mailto:info@cibn.org">info@cibn.org</a> Tel: 01-26124222	Zonal Coordinator South Western Zonal Office P.O. Box 15, Alimosho Industrial Estate, Victoria Island, Lagos E-mail: <a href="mailto:info@cibn.org">info@cibn.org</a> Tel: 01-26124222	The Zonal Office The Zonal Executive Secretary The Zonal Secretaries Association P.O. Box 15, Alimosho Industrial Estate, Victoria Island, Lagos E-mail: <a href="mailto:info@cibn.org">info@cibn.org</a> Tel: 01-26124222	The Zonal Office The Zonal Executive Secretary The Zonal Secretaries Association P.O. Box 15, Alimosho Industrial Estate, Victoria Island, Lagos E-mail: <a href="mailto:info@cibn.org">info@cibn.org</a> Tel: 01-26124222
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Website: <http://www.cibn.org> E-mail: [exams@cibn.org](mailto:exams@cibn.org) CARE Centre: 070034252426

# 2017 LAGOS BANKERS & STAKEHOLDERS' NITE

## SPECIAL INVITATION

27th July, 2017 06:00p.m. Federal Palace Hotel, Ahmadu Bello Way, Victoria Island, Lagos.



## Release of April, 2017 Examination Results

Following the approval by the President/Chairman of Council, **Prof. Segun Ajibola, FCIB**, the results of the **April 2017 Examinations of the Institute (ACIB & MCIB)** have been released

To this end, candidates can now access their results by visiting the Institute's website, [www.cibng.org](http://www.cibng.org) and follow the steps below:

1. Logon to CIBN Portal with Membership Number and Password.
2. Click on Check Results.
3. Select the Year and Diet of Examination.
4. Click on View Result.

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[www.cibng.org](http://www.cibng.org)

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The Chartered Institute of Bankers of Nigeria is the umbrella professional body for bankers in Nigeria



## Calling the Attention of Members



The Chartered Institute of Bankers of Nigeria hereby informs its professional members: **MCIB, ACIB, HCIB** and **FCIB** that the Institute is updating its database. In this regard, Members should kindly forward the following details to [cibn@cibng.org](mailto:cibn@cibng.org):

- ✓ Your Name in Capital Letters(Surname First)
- ✓ Membership Number
- ✓ Mobile Number(s)
- ✓ Email Address
- ✓ Company Name
- ✓ Current/Last Position

You can also send the information by text or Whatsapp to **08028289271/08028444550** or visit [http://www.cibng.org/cb\\_memberup.asp](http://www.cibng.org/cb_memberup.asp) to complete the update form and submit.

Thank you  
Seye Awojobi, FCIB  
Registrar/CE

### Governing Council Approves New Group Life Insurance for Members

As a means of ensuring that the Group Life Insurance Policy covers all the professional members of the Institute, the Governing Council at its meeting of December 3, 2015, approved a review of the policy which was introduced in 2012.

To this end, all professional members who are up to date in the payment of their annual subscriptions will be covered under the new policy which has a sum assured of **N1,000,000 (One Million Naira)**. The new policy is expected to take off from January 2016.

With the new policy, most members can enjoy financial peace of mind, safe and secure in the knowledge that the immediate needs of their loved ones are taken care of in case of any eventuality.

For enquiries/comments, please contact Funmbi Akinluyi at: [olufunmbiakinluyi@cibng.org/](mailto:olufunmbiakinluyi@cibng.org/) 0816 873 0986 or Peter Ejeomo at: [peterejeomo@cibng.org/](mailto:peterejeomo@cibng.org/) 0802 844 4550

### HEALTH NEWS

#### Six couples to get free IVF treatment

It was a moment of joy. The atmosphere was filled with feelings of accomplishment and fulfilment. Men and women gathered at the headquarters of Nordica Fertility Centre, Ikoyi, Lagos, to listen to the announcement of the winners of free IVF fertility treatment. The Free Treatment Cycles programme is an initiative of the Fertility Treatment Support Foundation (FTSF). It is part of its Fertility Awareness Advocacy Initiative (FAAI). The initiative is supported by star comedian, Atunyota Alleluya Akpobome, a.k.a Ali Baba. The recipients are expected to receive the free IVF treatment cycle at the centre. The Medical Director, Dr. Abayomi Ajayi, announced the six couples who won. According to him, "the six fertility-challenged couples went through a stringent process of selection." [Source:](#) The Nation

#### Academics warn on brain damage

Academics have said the increase in brain diseases is because of prevalent environmental challenges. This was the consensus at the sixth biennial International Conference of the Institute of Neuroscience and Biomedical Research (INBR), at Babcock University, Ogun State. They said the brain health is being endangered by unhealthy dietary, stress and dirty surroundings which have made both the youths victims of brain diseases. A Neurosurgeon, Prof Iheanyichukwu Okoro who is also the Deputy Vice Chancellor of Babcock University, said unfit lifestyle is dangerous to the brain. "We tend to eat all kinds of food that are unhealthy and it has become the lifestyle of our young people. These foods have high fat content which block. [Source:](#) The Nation

#### 'Nigeria to Achieve Below 100 Maternal Mortality Ratio by 2030

The Minister of Health, Prof. Isaac Adewole has said that despite Nigeria's current rating as second to last country on the Maternal Mortality index scale in Africa, it is possible for the country to achieve a below 100 ratios by the year 2030 and 300 maternal mortality rate in 2018. This, he said is possible if the government can strengthen the various social intervention programmes noting that there is a strong correlation between maternal mortality and level of social and economic development of any country. Adewole stated this recently [Source:](#) Thisday

## SPORT NEWS

### CHAN Qualifier : New Eagles captain optimistic of good outing

New home-based Super Eagles captain, Ikechukwu Ezenwa on Thursday said the team has good chances of qualifying for the 2018 CHAN tournament in Kenya. Ezenwa disclosed this during an interview with the News Agency Nigeria(NAN) in Kano. He said though some of the players were new, they would blend and get good results against Benin. "I am delighted with the training so far because all the boys are in high spirit and I will try and encourage my team mates to work hard to progress," he said. The captain said the players were determined to qualify for CHAN 2018 and do the nation proud. "We understand the expectations of Nigerians from us are high, we will do our best," he said. Eagles Coach, Salisu Yusuf, said he was optimistic the Eagles would do well in their matches against Benin. He said the players in the camp were being encouraged by the technical staff to blend and do the country proud. [Source](#): The Nation

### Dalung Inaugurates Gymnastics Board

The board of the Gymnastics federation of Nigeria has been inaugurated. On the occasion which took place today at the conference room of the Minister of Youth and Sports, Barrister Solomon Dalung who presided over the inauguration charged the board members to eschew violence and work together towards taking the sport to greater heights. "The Harmonization Committee met today to resolve all grey areas surrounding the election of the Gymnastics Federation of Nigeria. Rowdiness and unruly behaviour were pointed out as some of the challenges faced during the electoral process. We have made it clear to the President that the leadership of the Gymnastics federation must do everything possible to ensure a violent -free administration. We have extracted a letter of commitment from the board. "If there is violence of any form in the federation, we will move in and help you to stabilize. [Source](#): The Nation

### Neymar scores as Barcelona beat Man Utd 1-0

Neymar, serene amid a frenzy of transfer speculation, scored the first-half goal that gave Barcelona a 1-0 victory over Manchester United on Wednesday in an International Champions Cup friendly. The Brazilian striker, reportedly pondering a 222-million euro (\$256.8 million) move to Paris Saint-Germain, showed why the French club would be willing to pay a world-record price to get him. He delivered his third goal in two matches in the exhibition tournament as Barcelona handed the English Premiership club their first defeat of the pre-season. After a bright start, Manchester United struggled to contain Barcelona's star duo of Neymar and Lionel Messi. Neymar broke through in the 31st, stripping the ball from Antonio. [Source](#): Punch

## GENERAL NEWS

### Unexploded civil war bomb discovered in Oji River

Many years after the Nigeria civil war ended, the Enugu State Police Command said it had successfully evacuated a suspected leftover bomb in Oji River

### Buhari Ready to Resume Work, Says Oyegun

As Nigerians eagerly await the return of President Muhammadu Buhari from his medical treatment in the United Kingdom, the National Chairman of

### You're lazy, sultan tells northern governors

The Sultan of Sokoto, Alhaji Saad Abubakar, yesterday condemned what he considered as the lazy attitude of



community. It would be recalled that Oji River axis of the state was a battlefield during the Nigeria – Biafra civil war that ended in January 1970. The command’s spokesman, Ebere Amaraizu, said in a statement on Thursday that the successful operation was carried out on July 21. “The Explosive Ordinance Unit of the Enugu State Police Command has successfully evacuated an object suspected to be unexploded ordnance (bomb), which was used during the civil war. “The object was found at a farmland called Amaetiti in Oji River community within Oji River Local Government Area,” said Amaraizu, a Superintendent of Police. According to him, an expert analysis indicates that the civil war bomb leftover has not been detonated and is of a high calibre. The civil war was fought between. [Source:](#) Guardian

the All Progressives Congress (APC), Chief John Oyegun, has said that the president has recovered well enough to resume duties. The worst is certainly over. Mr. President is going to come back and is going to face the responsibilities for which the people of this country elected him. I am glad to say that he is recovering beautifully,” he told journalists shortly after he received the report of the party’s constitution review committee Thursday at the National Secretariat of the party in Abuja. He said contrary to people’s fears, Buhari had recovered and was convalescing very strongly. “There has been sufficient information given to the public. We want to confirm that Mr. President is convalescing very strongly. Right now, all he is doing is having enough rest. [Source:](#) Thisday

some northern governors to governance. The sultan said the governors must show practical commitment to discharging their duties by avoiding procrastination and implementing decisions capable of turning around the poor situation of the north. Coming from the sultan, it is an indication that the northern establishment is set for self-evaluation. It is no longer prepared to pamper the issue of poor development in the north as the sultan’s call on the region’s political leadership to brace to the challenges of development is unmistakeable. At a joint meeting of the Northern Governors’ Forum and traditional rulers at Sir Kashim Ibrahim House in Kaduna yesterday, the sultan said the northern elite must throw away their lazy attitude. He urged traditional and religious leaders [Source:](#) Guardian

#### **CIBN DAILY HIGHLIGHTS, 2017.**

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