

DAILY HIGHLIGHT

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2017 LAGOS BANKERS & STAKEHOLDERS' NITE

SPECIAL INVITATION

27th July, 2017 06:00p.m

Federal Palace Hotel, Ahmadu Bello Way, Victoria Island, Lagos.

TOP STORIES

CBN plans N229b treasury bills to counter budget disbursement

Glo, Etisalat lose internet users as MTN, Airtel gain

Buhari's recovery is a miracle, says Ebonyi gov

Infertility: Six Couples to Benefit from Ali Baba, FSFT Free Treatment

[CIBN Events](#)

FINANCE NEWS

CBN plans N229b treasury bills to counter budget disbursements

The Central Bank of Nigeria (CBN) will offer N229.14 billion in Treasury bills next week in a move to quickly counter the inflation-inducing power of N652.2 billion shared by the three-tier government. While the monetary policy response is aimed at stabilising price and check speculations at the foreign exchange market, it has become a twice-monthly trend to curb rise in money supply, raise fund for government and help banks manage their liquidity. According to the apex bank schedule, N29.14 billion will be for 91-day bills; N80 billion will go for 182-day paper; while N120 billion will be allocated. [Source:](#) Guardian

CIBN canvasses policy review for economic growth

The Chartered Institute of Bankers of Nigeria, Lagos State branch, has advised the Federal Government to review its policy thrust by looking inward rather than relying too much on foreign direct investments for economic recovery. The Chairman, CIBN, Lagos State branch, Mr. Kola Abdul, said this at a news conference to announce the "2017 Lagos Bankers' and Stakeholders Nite." The theme of the event, which holds on Thursday (today), is "The new world economic order: Imperative of a national rethink.". [Source:](#) Punch

Banking dos and don'ts while changing jobs

While shifting jobs, there is a need to consider certain financial and banking matters to ensure a smooth transition. Many people have found themselves in some sort of financial mess for failing to address some financial and banking issues. According to www.business-standard.com, here are the financial issues you need to examine when changing jobs:

Bank accounts- With each new job, you are likely to have a new salary account. However, holding multiple salary accounts is not advisable. When you change jobs. [Source:](#) Punch

BUSINESS NEWS

Equities Market Nears Three-year High, Gains N1.5tn in 15 Days

The Nigerian equities market Wednesday moved closer to a three-year high after the Nigerian Stock Exchange (NSE) rose 3.4 per cent to hit 36,740.77, while market capitalisation closed higher at N12.662 trillion. This is a 32-month high and if the bullish trend continues for the week, the index would hit 37,000-point level, which was last attained in November 2014. The growth followed 15 days of consecutive rally prompted by stability in foreign exchange (forex) market that has led to increase in the level of foreign portfolio investments (FPIs), release of improved half year corporate results and relative increase in number of domestic investors. Year to date, the market has recorded a growth of 36.7 per cent. The market has remained uptick since July 6, leading to a gain of N1.529 trillion in capitalisation, growing from N11.133 trillion on July 6 to N12.662 trillion yesterday. The market, which underperformed its peers for three years, shrugged off the losses last April following the introduction of new foreign exchange window by the Central Bank of Nigeria (CBN). The new forex window stabilised the rate of the naira, a development that encouraged more FPIs to return to the stock market. Besides, the relatively stable exchange rate environment was expected to impact positively on the performance of companies for the second quarter of the year. [Source:](#) Thisday

'CBN can sustain forex interventions'

The Central Bank of Nigeria (CBN) has the muscle to sustain ongoing foreign exchange (forex) interventions in the economy, Chief Consultant of Biodun Adedipe Associates Limited, 'Biodun Adedipe, has said. Speaking at the Finance Correspondents Association of Nigeria (FICAN) Half-Year Economic Review in Lagos, he said the apex bank could achieve the feat, despite the pressure that could exert on foreign reserves. He said on the 30-day average, the reserves rose from \$29.07 billion at end of 2015 to \$30.36 billion this July. Adedipe said the liquid portion of the reserves stood at \$29.62 billion, which translate to 12.31 months of imports cover. He said the exchange rate had depreciated to N168 to dollar at the end of 2014; N197 to dollar at end of 2015; N305 to dollar at the end of last year and N305.85 to dollar as at July 19, 2017. Adedipe, who spoke on the theme: 'Nigerian economy: First-Half 2017 and outlook', said the required international benchmark was for external reserves to sustain at least six months of the import bill, adding that Nigeria is doing well with its reserves covering over 12 months imports. [Source:](#) The Nation

Nigeria's electricity generation drops to 2,775mw

Nigeria's power generation has dropped from the 4,500 Megawatts (MW) recorded in June, to 2,775.8MW on July 24, 2017. The Nigerian Electricity System Operator, an arm of the Transmission Company of Nigeria (TCN), which made this known in its operational report released on Wednesday, put the highest system frequency at 50.66Hz while the lowest system frequency was 49.51Hz. Power generation has continued to fluctuate around 3,227mw, 3,504mw, 3,285mw, 3,656mw, 3,579mw, 2,898mw and 2,829mw in the last few weeks. The inability of the generation companies to meet national demand has resulted to daily revenue losses of over N1.30 billion. Specifically, the Nigerian Electricity Supply Industry Statistics (NESI), showed that the power sector lost an estimated N1.219 billion on July 23, due to constraints. According to NESI, the industry lost 814mw to gas constraints; and 172mw to reported frequency management constraint due to loss of DisCo feeders. Decrying the state of the country's power sector, Professor of Economics, University of Ibadan, Adeola Festus Adenikinju, argued that Nigeria is well endowed in energy resources, saying that the wealth from the resources has not been translated into actual [Source:](#) Guardian

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 **dedline for submission is Friday, July 21, 2017**

Mr Nelson Olagundoye is available on 08028289271 or 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 candidates 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	9.0am - 12.0pm 2.0pm - 5.0pm	9.0am - 12.0pm 2.0pm - 5.0pm	9.0am - 12.0pm 2.0pm - 5.0pm
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	Financial & Mgt. Acctg.	Strategic Mgt. & Leadership Marketing of Financial Services
CHARTERED BANKER LEVEL	Mgt. of Fin. Institutions	Banking Law, Ethics & Corporate Gov.	Practice of Banking Bank Lending & Credit Admin.
CHARTERED BANKER ELECTIVES	—	Treasury Management	Banking Regulation & Supervision Financial Planning & Control Prin & Practice of Risk Management Human Capital Management
MICROFINANCE CERTIFICATION PROGRAMME	Fundamentals of Micro Finance Banks	Managing Micro-Finance Banks	Fin. Analysis & Fin. Perf. Monitoring of MFBs Product Dev. & Marketing Risk Mgt. By Microfinance Banks Internal Control & Mgt. Info. System
TREASURY MANAGEMENT CERTIFICATION (TMC) FMDA	STAGE 1	Introduction to Assets & Liabilities Mgt	—
CERTIFIED RISK MANAGER (CRM) RIMAN	STAGE 1 STAGE 2 STAGE 3	Module I - III Module IV - V	— Module I - III Module IV - VI Module I - II Module III - IV
OTHER CERTIFICATION PROGRAMMES	Investment Banking	Legal Issues in Hum. Capl. Mgt.	Property Law Mortgage Finance

DETAILS OF OTHER CERTIFICATION PROGRAMMES

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

SPECIAL INSTRUCTIONS

- To register for the examination, please log on to 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 examinations of previous years sitting for the examinations.
- Registration for October 2017 Examinations will close at 5.00 p.m. on Friday, 24th 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 Management 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 his/her exam docket is duly authenticated by any of the persons specified below:

- Human Resource Mgt. (Membership & Registration) Officer
- Branch Managers or Operation Managers in Charge Service Managers of Banks
- Head of Departments of Technical Institutions
- MAN/MDA Executives

Official Stamp and Signature must be provided on the Authentication page.

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 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 CERTIFICATION PROGRAMME	N2,500.00	N2,500.00
CERTIFIED RISK MANAGER PROGRAMME	N5,000.00	N15,000.00

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

The New Regulations and Syllabus for the Banking Professional Examinations is available at www.cibn.org or in hardcopy or visit CIBN Bookshop, National Secretariat Annex, Abuja, Zonal Offices in Owerri, Osoyo, Gombe & bookshops nationwide for www.cibn.org.

EXAMINATIONS CENTRES

ABA, ABEOKUTA, ABUJA, AKURE, ASABA, AWKA, BABCOCK UNIVERSITY ILISAN, BAUCHI, BENIN-CITY, CALABAR, ENUGU, GOMBE, IBADAN, ILO-ILO, ILMU, JOBS, KADUNA, KANO, LAGOS, MAKURDI, MINNA, ONITSHA, OSOGBO, OWERRI, PORT HARCOURT, SOHOTO, 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 will be taken as passed in any of the following subjects which appears in the Fellowship as well as in the Certification Programme, once written and passed. The Pass will count for both.

NB • 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

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.

On-line payments: InterSwitch (ATM Card/Master card/Verve) E-wallet (don't attempt pay out) Visit any bank branch Make payment & obtain a confirmation code. Log on to www.cibn.org, click on Member Login and proceed. For more information please visit www.cibn.org (select Help menu)

FOR FURTHER ENQUIRIES, PLEASE CONTACT

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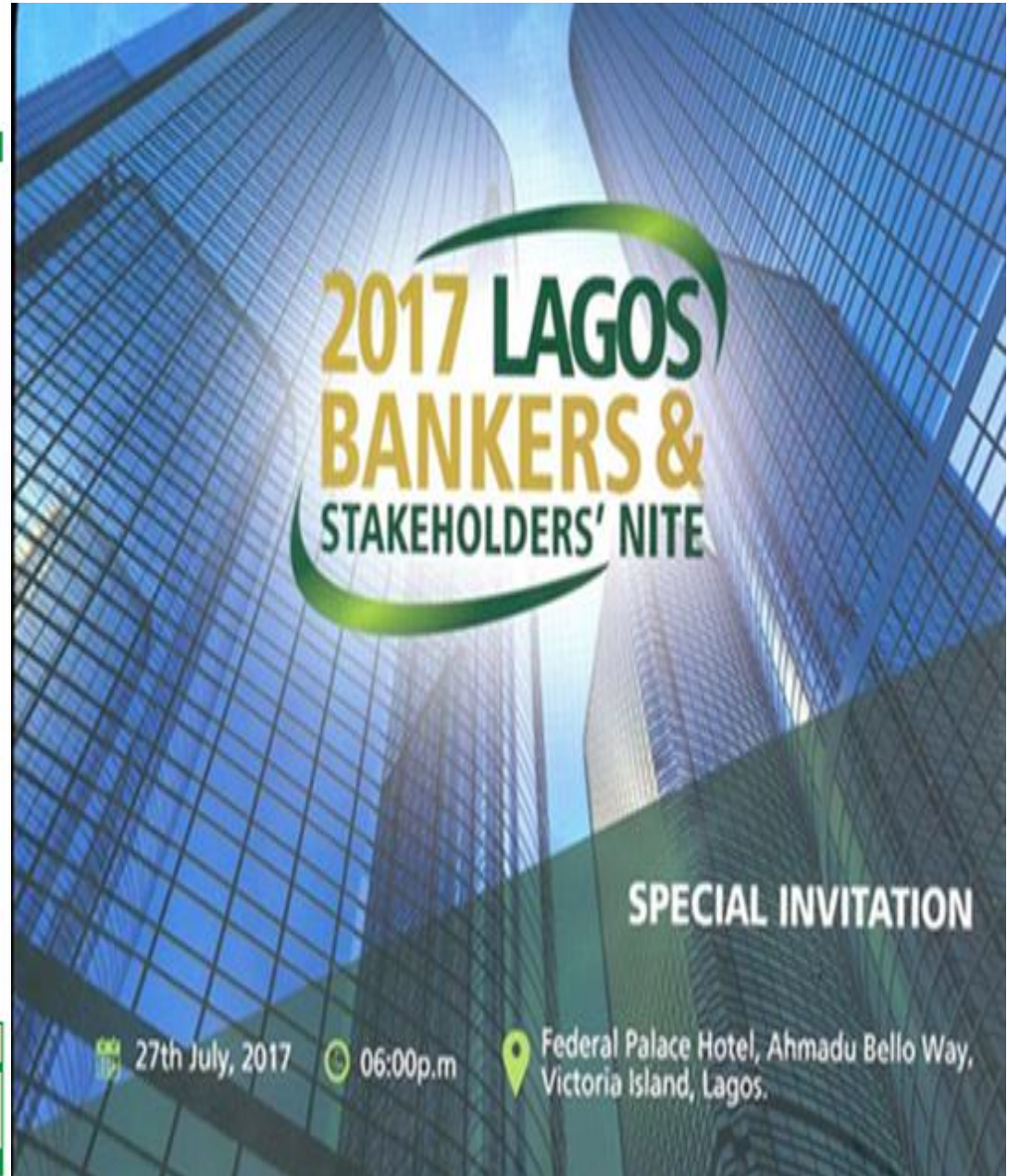
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Website: <http://www.cibn.org> E-mail: exams@cibn.org CARE Centre: 0700DIALCIBN (0700342252426)



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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 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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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:

- ✓ 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 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/ 0816 873 0986 or Peter Ejeomo at: peterejeomo@cibng.org/ 0802 844 4550

HEALTH NEWS

Benefits of watermelon many, says expert

A naturopath Dr. Robert Adamu has urged Nigerians to consume water melon as has many health benefits. According to Adamu, watermelon, which contains about 92 percent of water, is a refreshing fruit with nutrients; each juicy bite has significant levels of vitamins A, B6 and C, and lots of lycopene (about 20 milligrams per two-cup serving), antioxidants and amino acids that are healthy. Adamu said: "Lycopene is a phytonutrient, which is a naturally occurring compound in fruits and vegetables that reacts with the human body to trigger healthy reactions. It is also the red pigment that gives watermelons, tomatoes, red grapefruits and guavas their color. "Lycopene has been linked with heart health, bone health and prostate cancer prevention. It's also a powerful antioxidant thought to have anti-inflammatory properties. To

Infertility: Six Couples to Benefit from Ali Baba, FSFT Free Treatment

As part of efforts to reduce infertility in Nigeria, six couples will begin free fertility treatment, courtesy of a veteran Comedian, Atunyota Akpobome, popularly known as Ali Baba and the Fertility Treatment Support Foundation (FTSF). The free fertility treatment, which is an initiative of the FTSF, will be done at the Nordica Fertility Centre, Lagos. The six lucky couples are Mr. Okon and Mrs. Vivian Eshiet; Mr. Humphrey and Mrs. Precious Oghomienor; Mr. Celestine and Mrs. ChikaUdoji; Mr. Jeffrey and Mrs. OmololaAnioye; and Mrs. Pat Harry; and Mr. Musibau and Mrs. Halima Akande. Unveiling the couples in Lagos recently, the Founder, FSTF, Dr. Abayomi Ajayi said Ali Baba's involvement was due to his concern at the number of couples who are fertility

'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

maximise lycopene intake, experts advise consumers to allow the watermelon to be fully ripened.”, [Source](#): The Nation

challenged, adding that this will be an opportunity for poor Nigerian couples to undergo the treatment and enjoy the joy of parenthood like their fertile counterparts. [Source](#): Thisday

SPORT NEWS

CAF will back Morocco’s bid for 2026 World Cup, says Pinnick

Morocco will meet next month’s deadline to bid to host the 2026 World Cup, says leading Confederation of African Football (Caf) official Amaju Pinnick. Interested countries have until 11 August to submit their bids, with the USA, Canada and Mexico having already expressed an interest. “I’ve been told Morocco wants to put in its bid and Caf will support them 100%,” Pinnick told BBC Sport. “I’d be surprised (if Morocco does not put in a bid), but I think they will.” The North African nation has failed in four previous World Cup bids – in 1994, 1998, 2006 and 2010. The 2010 tournament was hosted by South Africa as the continent staged the World Cup for first, and only, time in its history. Fifa’s rotational hosting policy means Africa is one of four confederations. [Source](#): Guardian

Man Utd not yet at Barca’s level – Mourinho

Pre-season matches against star-studded Real Madrid and Barcelona were good preparation for the rigours of the Premier League even as they demonstrated the Spanish giants’ superior level, Manchester United coach Jose Mourinho said Wednesday. With a goal from Brazilian striker Neymar, Barcelona defeated Manchester United 1-0 on Wednesday, handing the Red Devils the first defeat of their US Tour. It came on the heels of a penalty shootout victory over Real Madrid after the teams drew 1-1 in their International Champions Cup friendly match. In terms of sheer talent, Mourinho acknowledged, Real Madrid and Barcelona have the edge. “I think now, the best players are in these two clubs,” he said. “We have to accept that as a reality. [Source](#): Punch

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

Buhari’s recovery is a miracle, says Ebonyi gov

The Governor of Ebonyi State, Mr. Dave Umahi, has described the rate of the recovery of President Muhammadu Buhari as a miracle. Umahi, who is one of the seven governors that visited the President in

Glo, Etisalat lose internet users as MTN, Airtel gain

The internet users and data subscribers in Nigeria’s telecommunications networks marginally increased to 91.6 million in June. According to data published by the Nigerian

Compliance level at seaports increasing –PTML Customs

The Area Controller of Nigeria Customs Service, Ports Terminal Multiservice Limited Command, Lagos, Mrs. Modupeola Aremu, has said that the degree of compliance by importers and agents with Customs’

London on Wednesday night, told one of our correspondents on the telephone from London, that he and his colleagues were surprised with the level of his (President) recovery. Apart from Umahi, others governors in the entourage are Udom Emmanuel (Akwa Ibom); Abdulaziz Yari (Zamfara); Abiola Ajimobi (Oyo); Samuel Ortom (Benue); Umar Ganduje (Kano); and Kashim Shettima (Borno). Six of the governors were chosen based on the six geo-political zones in the country while the governor of Zamfara State was picked because of his position as the chairman of the Nigeria Governors Forum. [Source](#): Punch

Communications Commission, Airtel and MTN gained more internet subscribers during the month, while Glo and Etisalat were the big losers. Overall, internet users increased by 33,747 to 91,598,757 from 91,565,010 in May, the June NCC Monthly Internet Subscribers Data showed. MTN accounted for 284,629 new users, increasing its subscription to 31,691,070 from 31,406,441 in May. Globacom lost 218,482 internet users and had 27,184,002 data subscribers left on its network in June. In May, Nigeria's second largest network had 27,402,484 internet users. Airtel gained the most with 261,428 new internet users. [. Source](#): Punch

rules and regulations had increased, leading to a reduction in cases of infractions such as under-declaration, concealment, smuggling and other Customs-related trade malpractices. Aremu, who stated this in an interview said, "Their compliance level is increasing because they know that they can get their consignments out in six hours if they do things right. That notwithstanding, we are doing a lot of enlightenment and education to keep them abreast of import and export trade issues such as usage of Information and Communication Technology to reduce [Source](#): Punch

CIBN DAILY HIGHLIGHTS, 2017.

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