



We are pleased to announce that Registration for the April 2021 Diet Examinations scheduled to hold from **13th–15th April, 2021** is in progress. To register, please ([Click here](#)). Registration closes on **Monday, March 22, 2021**.

Please note that the New Banking Professional Syllabus will run concurrently with the Existing Syllabus for two consecutive diets (April and October 2021) giving opportunity to candidates with few subjects to complete the Programme. The New Syllabus would take full effect from April 2022. However, candidates who are unable to complete the Programme by October 2021 will transit to the New Syllabus by April 2022. Hence, the old subjects would no longer be available for examination purposes. For candidates who did not complete all the subjects in the old Syllabus as at October 2021, the subjects passed will be mapped to the New Syllabus and the remaining subjects must be written and passed by the candidate.

OTHER INFORMATION

1.	Examination Timetable	Click here	
2.	Examination Fees	Associateship Flagship Examinations	Click here
		Micro-Finance Certification	Click here
3.	Examination Centre	Click here	
4.	Exemption	Click here	

CATEGORY OF EXAMINATIONS

* Diploma *Intermediate * Chartered Banker *e-Payment * Microfinance * Other Certifications

CATEGORY OF EXAMINATIONS

For Associateship Flagship Examinations Syllabus (click [here](#)), Micro-Finance Certification Program Syllabus (click [here](#)), Examiners Report (click [here](#)), Study Packs and other relevant texts, kindly contact the CIBN Bookshop through:

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Credit Administration & Loan Recovery in Banks and Other Financial Institutions

FEB.
16-17
2021

Virtual
Learning
Zoom

10:00am
02:00pm Daily



OVERVIEW

Credit Management and Loan Recovery are critical elements in the sustenance of every financial institution, especially at this time of uncertainty. They are the core functions that keep banks afloat as they remain instrumental to averting loan delinquency.

Regrettably, financial institutions, particularly banks, have been faced with the challenge of loan repayment defaults by their customers. This challenge is further exacerbated by the recent outbreak of the deadly corona virus, otherwise known as COVID 19, which has severely bruised economies across the world, including Nigeria, thus affecting loan repayments.

This sad development is a serious threat to banks' sustainability, therefore calls for an immediate intervention.

This programme is therefore designed to equip participants with the contemporary strategies and necessary skills required for effective credit management and loan collection for enhanced corporate performance and guaranteed results.

It is expected that the lessons learnt during the Training by participants, if adopted, would reduce loan default rate by customers to the acceptable level, thereby improving revenue for their institutions.

LEARNING OUTCOMES

At the end of the Course, participants will

- Gain excellent understanding of Credit.
- Be able to identify early warning signals on possible bad loans, thereby guarding against them.
- Be equipped with the skills for addressing difficult loan collection cases as well as make the right decisions regarding credit collection
- Gain insight into effective strategies for loan recovery.

COURSE OUTLINE

- **Module 1:** Introduction to Credit Administration and Loan Recovery
- **Module 2:** Early Warning Signals on Problematic Loan and Strategies for Averting Default
- **Module 3:** Mastering Loan Structuring and Restructuring
- **Module 4:** Ethical and Professional Issues in Credit Administration and Loan Collection
- **Module 5:** Credit Supervision, Monitoring and Review
- **Module 6:** Effective Loan Recovery Strategies and Remedies

PARTICIPATION FEE

- N30,000 per participant
- N500,000 Corporate Slot of 20 Delegates

MODE OF PAYMENT

Payment should be made to the Institute through E-Transfer/Cash/
Cheque Deposit into CIBN Account: Zenith Bank Plc – 1011016327.

ENQUIRIES | Omolola - 08165356593 | omololaogunbanjo@cibng.org

World Bank Plans to Invest over \$5bn in Africa's Drylands

The World Bank plans to invest over \$5 billion over the next five years to help restore degraded landscapes, improve agriculture productivity, and promote livelihoods across 11 African countries on a swathe of land stretching from Senegal to Djibouti.

[Read more+](#)

Nigeria attracts \$2.6bn FDI in 2020 amid global downturn

Global foreign direct investment (FDI) collapsed in 2020, falling 42% from \$1.5 trillion in 2019 to an estimated \$859 billion, according to the latest UNCTAD Investment Trends Monitor, with Nigeria earning \$2.6 billion of the global volume.

[Read more+](#)

'FG must reposition capital market to accumulate global savings'

Experts have stressed the need for the Federal Government to reposition the local bourse to make it more attractive to accumulate savings from the rest of the world. The Managing Director, Chief Economist Africa and Middle East, Global Research, Standard Chartered Bank, Razia Khan, argued that Nigeria is in dire need to borrow from the savings crew available abroad to finance growth.

[Read more+](#)

CBN to ban defaulting exporters over dollar remittances

Banks' Chief Executive Officers (CEOs) have been asked to compile and submit to the Central Bank of Nigeria

(CBN) the names of exporters with unremitted foreign exchange (forex) proceeds. The submission is to prepare the ground for the expulsion the defaulting exporter from the banking system.

[Read more+](#)

Ecobank Nigeria Secures N50bn 10-Year Subordinated Loan

Ecobank Transnational Incorporated (ETI), the parent of the Ecobank Group, yesterday said that one of its significant subsidiaries, Ecobank Nigeria, secured N50 billion, 10-Year bilateral subordinated loan. In a notification to the Nigerian Stock Exchange (NSE), ETI explained that the funding provides stable medium-term liquidity to the balance sheet of Ecobank Nigeria and positively improved its balance sheet ratios.

[Read more+](#)

Fidelity Bank Hosts Capacity Building Programme

Fidelity Bank Plc is set to organise a national capacity building webinar for small and medium scale enterprises (SMEs) in the country. The programme is part of efforts to assist entrepreneurs across all sectors of the Nigerian economy develop requisite capacity to unlock their full potentials and take their businesses to the next level of growth.

[Read more](#)

MARKET RATES: INTERBANK /PARALLEL

NGN	USD	GPB	EUR
26 JAN	472 / 477	638 / 647	575 / 580
25 JAN	472 / 477	638 / 647	575 / 580
24 JAN	472 / 477	638 / 638	572 / 580
23 JAN	472 / 475	638 / 648	572 / 580

Source: CBN & Aboki fx



FG's revenue shortfall, debts weaken CBN's interventions

The Federal Government's repeated recourse to Ways and Means (WM) facility with the Central Bank of Nigeria (CBN) has raised concerns about weaknesses in public finance management, complacency on the part of many revenue generating agencies who use most of the generated funds as overhead costs and excessive dependence on the apex bank for fiscal stability.

[Read more+](#)

Olam, BATN, eight other exporters earn \$100.88m in one month

Top 10 traders earned \$100.88m from non-oil goods exported in one month according to latest figures obtained from the Central Bank of Nigeria. Most of the exports were agriculture produce such as cocoa beans, cashew nuts, and sesame among others.

[Read more+](#)

Driving Cost Efficiency, Value Optimisation in Oil Industry

Last week, players in the Nigerian oil and gas industry received a great relief with the eventual launch of the National Oil and Gas Excellence Centre (NOGEC) Lagos by President Muhammadu. The integrated resource centre, whose major flagship units are domiciled at the Department of Petroleum Resources (DPR) headquarters annex, in Lagos, is a well-thought out regulatory intervention of the agency to tackle some of the major challenges being suffered in industry.

[Read more+](#)

SON destroys N300m worth of substandard goods

The Standard Organisation of Nigeria on Monday destroyed cooking gas cylinders and tyres estimated at N300m. The Director-General, Farouk Salim, who supervised the destruction at the SON warehouse in Amuwo-Odofin, said the tyres and cylinders were kept in seven containers. Salim explained that the tyres were stuffed while the cylinders were substandard and unable to withstand extremely hot temperatures.

[Read more+](#)

Expert explains implications of increased tax in Finance Act

A partner at Stransact Partners, Yomi Salawu, has said that increasing the personal income tax during the COVID-19 pandemic will not help to alleviate poverty. He said this while speaking on the implications of the newly signed Finance Act 2020. "In my opinion, this is not

the right time to increase income tax, especially as it relates to income tax of employees in Nigeria.

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CIBN INSURES ITS MEMBERS

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Please note that this value added service is strictly for professional members who are 69 years and below.

WHAT'S NEW?

HEALTH & WELLNESS



Four cases of UK COVID-19 variant found in Nigeria –NCDC

The Director-General, Nigeria Centre for Disease Control, Dr. Chikwe Ihekweazu, on Monday, disclosed that four COVID-19 strain from the United Kingdom. Ihekweazu, who disclosed this at the briefing of the Presidential Task Force on COVID-19, said that those that tested positive included three Nigerians who had travelled out of the country, while one was a foreigner. It is surprising to find the new strain in the country given the frequency of travel between the UK and Nigeria.

[Read more+](#)

FG targets 70% COVID-19 vaccination in two years –Minister

The Minister of Health, Dr Osagie Ehanire, says Federal Government is exploring all options to ensure the vaccination of 70% of the population in two years. Ehanire disclosed this on Monday at the national briefing of the Presidential Task Force on COVID-19.

[Read more+](#)

SPORTS



Late show sees Spurs past Wycombe and into FA Cup fifth round

Tottenham left it late to see off Championship strugglers Wycombe 4-1 with three goals in the final four minutes to reach the FA Cup fifth round on Monday. Jose Mourinho took the chance to leave Harry Kane, Son Heung-min and Tanguy Ndombele on the bench with Spurs facing a brutal schedule across four competitions in the coming months.

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Chess players, federation disagree over 2021 plans

Chess players in Nigeria have questioned the commitment of the current board of the Nigeria Chess Federation ahead of nomination and election of new board members later in the year. With the National Sports Festival set to hold next month, the players expressed their disappointment alleging that the current board refused to address them on plans for the year.

[Read more+](#)

“The world is not moved only by the mighty shoves of the heroes, but also by the aggregate of the tiny pushes of each honest worker.”

- Helen Keller

GENERAL NEWS



JUST IN:

Access Bank’s Lawyer, Ogunba, Accuses Seplat of Intimidation, Blackmail

Lawyer to Access Bank Plc, Mr. Kunle Ogunba (SAN), has accused Seplat Petroleum Development Company of embarking on blackmail and intimidation over his discharge of his professional duties to the bank.

[Read more+](#)

South West governors, Miyetti Allah agree to flush out killer herdsmen

Rising from a meeting with South-West governors in Akure, yesterday, the Miyetti Allah Cattle Breeders Association of Nigeria (MACBAN) agreed to work with governments in the region and security agencies to curb insecurity.

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Trump impeachment article sent to Senate

The US House of Representatives presented a single article of impeachment to the Senate on Monday accusing Donald Trump of inciting the storming of the Capitol, setting in motion the first-ever impeachment trial of a former president.

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