



OTUNBA (MRS.) 'DEBOLA OSIBOGUN, FCIB  
PRESIDENT/CHAIRMAN OF COUNCIL,  
THE PRESIDENT/CHAIRMAN OF COUNCIL  
SATURDAY, AUGUST 16, 2014

**WELCOME ADDRESS  
AT THE 2014 ACIB  
GRADUATES  
INDUCTION AND PRIZE  
AWARDS DAY**

**AT THE LAGOON RESTAURANT,  
VICTORIA ISLAND, LAGOS**

## Protocol

I am pleased to welcome you, on behalf of the Governing Council and the entire members of the Institute, to the 2014 CIBN Graduates Induction and Prize Awards Day. The induction which is a symbolic reminder of the core mandate of the Institute is principally organized to;

-  Admit student members who have passed the prescribed examinations and fulfilled all other conditions set by the Governing Council into Associateship (ACIB).
-  Admit students into the Associateship of the Institute the graduates of Chartered Banker/MBA Programme to complete the triple awards of Masters in Business Administration (Bangor), ACIB (Scotland) & ACIB (Nigeria).
-  Present certificates to the members who have passed the examinations for the treasurers' Dealership Certificate jointly set by the Financial Market dealers Association and CIBN.
-  Admit student members who have passed the Microfinance Certification Programme and fulfilled other conditions necessary for admittance as Microfinance Certified Bankers (MCIB).
-  Present certificates to those members who completed the Certificate in Banking (CIB).
-  Honour the student members whose performance in the 2013 banking professional and other certification examinations were outstanding, have also demonstrated excellence and distinction.

This year's induction sees a record high number of 993 student members who have all successfully completed the qualifying examinations of the Institute. This number is the highest in the history of the Institute and it comprises of the following; 162 for Associateship, 9 for Chartered MBA, 4 for Treasurers' Dealership Certificate, 795 for Micro-finance Certification Programme, and, 23 for Certificate in Banking.

Ladies and Gentlemen, I would like to offer my warmest congratulations and celebrate with you on your achievement in completing an extremely demanding, rigorous and tough

professional programmes. Not only is today, a deserved testament to your hardwork, your discipline and your commitment, it also represents a major milestone in your lives.

It is equally a time for celebration as you mark both the end and beginning of exciting parts of your lives and an occasion on which to look forward to the opportunities available to you as Chartered Bankers, Certified Treasury Dealers and Microfinance Certified Bankers. I wish you all the best as you start the next adventure of your lives and hope that this accomplishment opens many doors of opportunity and helps you to realize your personal and professional ambitions.

May I single out for special recognition all the awardees in the various subjects, for their exceptional brilliance. However only 7 (seven) out of 17 (seventeen) awards will be presented at this occasion. The remaining 10 (ten) unfortunately, will not be awarded since all the candidates in the subjects scored lower than the required marks for prize. This is a challenge to the student members currently writing the subjects and I implore them to take their lectures more seriously, so that they will not only pass but qualify for special prizes.

Having passed the examination, you have developed a distinctive skill set which you will need as you move into a constantly changing global economy. You have acquired a capacity for critical thought and life-long learning and the ability to communicate effectively and work independently with little or no supervision, which should stand you in good stead to progress in your chosen profession.

In today's dynamic business environment achieving such professional qualifications, demonstrate commitment to professionalism which is an important differentiator in the competitive market place. As bankers there are so much you can do to bring a fresh lease of life to banking & finance sector and businesses in both the private and public sectors. This implies that the economic potential of our country is not limited by your visions and the dreams

of the future. I therefore urge you to always “shoot for the moon, even if you miss it you will land among the stars”.

I wish to remind you of some of the things contained in the Code of Conduct in the Nigerian Banking Industry recently approved by the Bankers Committee. You must endeavour to avoid these if only to ensure that you become the heroes and heroines of your chosen profession. You must avoid:

-  Engaging in any enterprise/venture of which there are clear issues of conflict of interest;
-  Abusing the trust reposed in you or your office;
-  Misusing official information in the course of your professional career;
-  Offering and/or accepting gratification/bribe.

You will find the others in the referenced Code which is currently being distributed and attested to by every member of the banking profession, for your guidance, at all times.

Finally, I need to call your attention to the need for you to remain relevant in the profession by belonging to and rendering services at the branch and chapter of the Institute, nearest to you. You are also to participate in the activities of the National Secretariat. As it were, you all, like those before you, are debtors to this profession. I count on you to contribute your quota to the continuous growth and development of not only the Institute but the banking & finance industry.

Our dear distinguished guests, I want to thank you all for squeezing time out and giving up a substantial part of your highly valued weekend to honour our graduates in particular and the Institute at large with your presence at today’s ceremony. It is our hope that you will continue to honour our future invitations. For the graduands and award winners, I once again, congratulate you on your achievements and wish you steady advancement along your career paths.

Once again, welcome, thank you and God bless.

**OTUNBA (MRS.) 'DEBOLA OSIBOGUN, FCIB**  
President/Chairman of Council  
The Chartered Institute of Bankers of Nigeria  
August 16, 2014