

CIIN/DG.50

11th February, 2015

NOTICE OF 44TH ANNUAL GENERAL MEETING OF THE INSTITUTE

NOTICE IS HEREBY GIVEN that the Annual General Meeting of the Chartered Insurance Institute of Nigeria will hold on **Tuesday, 28th July, 2015 at TRANSCORP HILTON HOTEL ABUJA by 10am** to receive the annual reports of the Council including the audited accounts, Elections to Council shall also be held at the meeting in accordance with the provisions of the Enabling Law of the Institute.

Five (5) seats will be vacant in Council by June 2015. Fellows and Associates of the Institute who have fulfilled all financial obligations to the Institute and are at least thirty (30) years old before the date of the election are eligible to contest for Council Elections. Retiring members of Council are also eligible for re-election.

NOMINATIONS ARE HEREBY INVITED FOR ELECTION INTO THE FIVE (5) VACANT COUNCIL SEATS

Interested members wishing to contest must be paid-up Fellows or Associates of the Institute. They are to complete the attached Nomination Form and return same along with their Curriculum Vitae to reach the **Director - General on or before Thursday 16th April, 2015. Nominations received after this date will not be considered.**

VOTING BY POST

Ballot Papers will be specifically addressed to all paid-up professional members with all the necessary information about the candidates. This is to be returned in the envelope provided for it **on or before Friday 24th July, 2015** or submitted at the venue of the meeting before the commencement of counting.

MANDATORY CONTINUING PROFESSIONAL DEVELOPMENT (MCPD) SCORE

Attendance at the Annual General Meeting of the Institute attracts 5 MCPD points to Associate and Fellow members of the Institute.

AGENDA FOR THE MEETING

1. **MINUTES OF THE 43RD ANNUAL GENERAL MEETING HELD ON THURSDAY, 19TH JUNE, 2014.**

To adopt the Minutes of the previous Annual General Meeting Held on Thursday 19th June, 2014 at the External Ballroom, Federal Palace Hotel, Victoria Island Lagos.

2. To receive and approve the Annual Reports of the Council for the year from June 2014 to May 2015.

3. **FINANCIAL REPORT**

To receive and approve the report of the Treasurer including the Audited Accounts for the year ended 31st December, 2014.

4. **ELECTION INTO THE COUNCIL**

- (i) To appoint a Returning Officer for the election.
- (ii) To elect Five (5) members into the Council

5. **APPOINTMENT OF AUDITORS**

To appoint Auditors and authorize Council to fix the remuneration of the Auditors.

6. **ADJOURNMENT**

Minutes of the last Annual General Meeting are herewith attached, while the Annual Report and Financial Statements will be circulated shortly.

11th February, 2015

BY ORDER OF COUNCIL

Kola R. Ahmed

Director-General /Secretary to Council

CHARTERED INSURANCE INSTITUTE OF NIGERIA
(LIMITED BY GUARANTEE)

MINUTES OF THE 43RD ANNUAL GENERAL MEETING OF THE
CHARTERED INSURANCE INSTITUTE OF NIGERIA HELD ON
THURSDAY 19TH JUNE, 2014 AT THE FEDERAL PALACE HOTEL,
VICTORIA ISLAND, LAGOS.

1.0 ATTENDANCE

	COMPANY
1. F.K. Lawal	- Sterling Assurance Nigeria Ltd.
2. Bola Temowo	- International Loss Adjusters
3. Isioma Chukwuma	- Nigerian Reinsurance Corporation
4. Eddie Efekoha	- Consolidated Hallmark Insurance Plc
5. Adeyemo Adejumo	- A&E Integrated Services
6. Onaolapo Olawale	- Sovereign Trust Insurance Plc
7. G.U.S. Wiggle	- Linkage Assurance Plc
8. Warri Omonigbo	- LASACO Assurance Plc
9. Nathaniel Aina	- NEM Insurance Plc
10. Agboola Olubayo	- Great Nigeria Insurance Plc
11. Obi Onyewuchi	- National Insurance Commission
12. Amaka Ogbedaigo	- SCIB Nigeria & Co. Ltd.
13. Gbenga Williams	- SCIB Nigeria & Co. Ltd.
14. Faniyi Oluboye A.	- Cornerstone Insurance Plc
15. Adegoke O. Abosede	- Mutual Benefits Assurance Plc
16. Abdul Yakubu	- Mainstreet Bank Insurance Brokers
17. Olugbenga Feyijinmi	- Union Assurance Co. Ltd.
18. Clement Modu	- Zenith General Insurance Co. Ltd.
19. Kamal-deen O. Jimoh	- Nigeria Social Insurance Trust Fund
20. Adeleke Ojabanjo	- Industrial & Gen. Ins. Plc
21. Wasiu Fatoyinbo	- Unitrust Insurance Co. Ltd.
22. Ishola Hamdalat	- Mutual Benefits Assurance Plc
23. Uche Aniago	- Union Assurance Plc
24. Bello Oluwatoyin	- AIICO Insurance Plc
25. Doyin Okanlawon Fisayo-	- Sovereign Trust Insurance Plc
26. Abimbola Tiamiyu	- Cornerstone Insurance Plc
27. Demola Mojeed	- Leadway Assurance
28. Chima Ekechi	- Anchor Insurance Plc
29. Mobolaji Bunmi	- Niger Insurance Plc

30.	Akanisi Chinedu	-	Niger Insurance Plc
31.	Sobowale Feyisayo	-	STACO Insurance Plc
32.	Leke Ajibade	-	Sterling Assurance Nigeria Ltd
33.	Funmilola Adejola	-	Sterling Assurance Nigeria Ltd
34.	Eze John O.	-	KBL Insurance Plc
35.	Paul O. Ibe	-	Unity Kapital Assurance Plc
36.	Shina Gbadegesin	-	Cornerstone Insurance Plc
37.	Funmilola Ogunsola	-	STACO Insurance Plc
38.	Egbunike O. Peace	-	National Insurance Commission
39.	Otoikhila Oyakhire	-	Linkage Assurance Plc
40.	Ajayi Ayo E.	-	Unitrust Insurance Co. Ltd.
41.	Tunde Braimah	-	Mansard Insurance Plc
42.	Paschal Egerue	-	Mainstreet Bank Insurance Brokers
43.	Ilori Yetunde	-	Mansard Insurance Plc
44.	Vivian Osadebe	-	Equity Assurance Plc
45.	Enubuzor Uzor	-	NEM Insurance Plc
46.	Adeniji Kamoru	-	Linkage Assurance Plc
47.	Saiki Tony	-	Linkage Assurance Plc
48.	Olanrewaju Sunkanmi	-	Custodian Life Assurance Ltd
49.	Bola Ikupolati	-	Niger Insurance Plc
50.	Olayiwola Jimoh	-	Wapic Insurance Plc
51.	Adebisi Oresanya	-	Wapic Insurance Plc
52.	Bukola Oloniyo	-	ARM Life Plc
53.	Okoh Julius Okpara	-	Spring Life Assurance Plc
54.	Jankara Ibrahim Usman	-	National Insurance Commission
55.	Adeoye Taiwo	-	National Insurance Commission
56.	John Falade	-	National Insurance Commission
57.	Makinde Olubusola	-	Leadway Assurance Co. Ltd.
58.	Itanola N.O.	-	Claimswatch Loss Adjuster
59.	Ogundeji Olufemi	-	AIICO Insurance Plc
60.	Adekanusi Olufunmilayo	-	AIICO Insurance Plc
61.	Adeyinka Michael O.	-	Continental Reinsurance Plc
62.	Arusiuka Adetutu	-	AIICO Insurance Plc
63.	Komaiya B.O	-	Leadway Assurance Co. Ltd.
64.	Okuneye Yetunde	-	Unitrust Insurance Co. Ltd.
65.	Lekan Alayande	-	Sovereign Trust Insurance Plc
66.	Noah-Usim Olubunmi	-	Unitrust Insurance Plc
67.	M.I. Babatope	-	



44th Annual General Meeting

68.	Makpokpomi Patience	-	KBL Insurance Plc
69.	Bomabebe Ebikelegba	-	Linkage Assurance Plc
70.	Aladetoyinbo Isaac	-	AIICO Insurance Plc
71.	Ozioko Joseph	-	AIICO Insurance Plc
72.	Adamu J. Nkom	-	Nigerian Agricultural Ins. Corporation
73.	Kudirat I. Shittu	-	STACO Insurance Plc
74.	Olatunji Olanrewaju	-	STACO Insurance Plc
75.	Abisiga Iswat	-	STACO Insurance Plc
76.	Adekoya Richard O.	-	Goldlink Ins. Plc
77.	Bose Agbogun	-	Nigerian Insurers Association
78.	Latifat Balogun	-	Nigerian Insurers Association
79.	Lawunmi Idowu	-	Nigerian Insurers Association
80.	Abayomi Oluremi-Judah-		Continental Reinsurance
81.	Moji Adegboye	-	Guinea Insurance Plc
82.	Emmanuel Peter	-	Nigerian Agricultural Ins. Corporation
83.	Awotedu Jide	-	Leadway Assurance Co. Ltd.
84.	Omolara Posi-Adedayo	-	Goldlink Insurance Plc
85.	Tunde Daramola	-	Consolidated Hallmark Insurance Plc
86.	Ugboajah Patience	-	Mansard Insurance Plc
87.	Kehinde Ariyibi	-	Mansard Insurance Plc
88.	Akinbogun Oluwabunmi-		AIICO Insurance Plc
89.	Karieren Pius	-	Niger Insurance Plc
90.	Ambali Olugbenga	-	Unity Kapital Assurance Plc
91.	Akintoyese Taofeek	-	STACO Insurance Plc
92.	Olugbohungbe Lawrence-		Law Union & Rock Insurance
93.	Adeleye Aderogba	-	Unity Kapital Assurance Plc
94.	Olatunji Tosin	-	STACO Insurance Plc
95.	Tunji Nosiru	-	STACO Insurance Plc
96.	Tolu Akinwunmi	-	Zenith General Insurance Co. Ltd.
97.	Olufunmi Balogun	-	Leadway Assurance Co. Ltd.
98.	Nneka Aniezue	-	Zenith General Insurance Co. Ltd.
99.	Peace Anyasodor	-	Mutual Benefits Assurance Plc
100.	Edwin Igbiti	-	AIICO Insurance Plc
101.	Andrew Iyeh	-	AIICO Insurance Plc
102.	Adesokan M. Adebowale-		Guinea Insurance Plc
103.	Dele Fabiyi	-	Industrial & General Insurance Plc
104.	Peter A. Olusanya	-	Investment & Allied Assurance
105.	Lawal Olugbenga	-	Regency Alliance Insurance Plc

106.	Gina Okere	-	Regency Alliance Insurance Plc
107.	Offiong Peter	-	SCIB Nigera & Co. Ltd.
108.	Agun Oluseyi Simon	-	SCIB Nigera & Co. Ltd.
109.	Adegoke Shedrack	-	AIICO Insurance Plc
110.	Adejare K.F.	-	AIICO Insurance Plc
111.	Ope Olusa	-	AIICO Insurance Plc
112.	Adeniyi Victor	-	Scib Nigeria & Co. Ltd.
113.	Olutunfese Dapo	-	Scib Nigeria & Co. Ltd.
114.	Olufemi Ogun	-	Peril Guard Insurance Brokers Ltd
115.	Monica Ukachukwu	-	Nigerian Reinsurance Corporation
116.	Yetunde Adenuga	-	Unitrust Insurance Co. Ltd.
117.	Kehinde John O. S	-	Linkage Assurance Plc
118.	Fatai Adegbenro	-	Nigeria Council of Registered Ins. Brks. Ltd.
119.	Mary Adeyanju	-	Consolidated Hallmark Insurance Plc
120.	Victoria Oguntoyinbo	-	AIICO Insurance Plc
121.	Alaaya Bolanle	-	Nigerian National Petroleum Corp.
122.	J.O. Adetimehin	-	Jully & Partners Insurance Brokers
123.	Shola Tinubu	-	SCIB Nigeria & Co. Ltd.
124.	Lanre Sogbesan	-	SCIB Nigeria & Co. Ltd.
125.	Bola Ashaolu	-	Industrial & General Insurance Plc
126.	Adeyanju Oluwagbolaga-	-	Consolidated Hallmark Insurance Plc
127.	Steve Odjugo	-	Continental Reinsurance Plc
128.	Roselyn Ulaeto	-	Great Nigeria Insurance Plc
129.	Tijani Haruna	-	ARM Life Plc
130.	Patrick Ijeoma F.	-	Unitrust Insurance Co. Ltd.
131.	Kunle Omotoye	-	Mansard Insurance Plc
132.	Oyinlade Olalekan	-	Mansard Insurance Plc
133.	Femi Inubile	-	Unic Insurance Plc
134.	Ogbona Genevieve	-	Guinea Insurance Plc
135.	Abodunrin Robert	-	Scib Nigeria & Co. Ltd.
136.	Sunny Adeda	-	Alpha Choice Insurance Brokers
137.	Roseline Ekeng	-	International Energy Insurance Plc
138.	Onakomaiya Bimbo	-	Peakthrust Insurance Brokers
139.	Okereafor Godson	-	Roomans Insurance Brokers
140.	Adenusi Olufunke	-	Colximate Insurance Brokers
141.	Abdulrasheed Akolade	-	West African Insurance Institute
142.	Ojedele Olawale	-	Mainstreet Bank Insurance Brokers



44th Annual General Meeting

143.	Emmanuel Aniemeke	-	Unitrust Insurance Co. Ltd.
144.	Peter Aniemeke	-	Royal Exchange Prudential Life Plc
145.	Ogunseye Tosin	-	Law Union & Rock Insurance Plc
146.	Adekoya Adeyinka	-	Cornerstone Insurance Plc
147.	Atoloye Kazeem	-	Sovereign Trust Insurance Plc
148.	Oyediran Abiodun	-	Capital Express Assurance Plc
149.	Iyabo Adeniran	-	AIICO Insurance Plc
150.	Akintayo Omowunmi	-	STACO Insurance Plc
151.	Ebubechukwu Confidence-	-	STACO Insurance Plc
152.	Amao N.O	-	Strategic Alliance Brokers
153.	Okechukwu P. Anyim	-	Consolidated Hallmark Insurance Plc
154.	Ogunbiyi Funmi	-	Custodian Life Assurance Plc
155.	Adeola Akere	-	Davisther Brokers Ltd.
156.	Bunmi Agbabiaka	-	Nem Insurance Plc
157.	Dosumu James O.	-	Unity Kapital Assurance Plc
158.	Helen Udia	-	Unity Kapital Assurance Plc
159.	Olu Ogunwole	-	Riskwatch Insurance Brokers
160.	Nike Nihinlola	-	Consolidated Hallmark Insurance Plc
161.	Bamgboye I. Kunle	-	Zenith General Insurance Co. Ltd
162.	Raji O. Abdulganiu	-	Equity Assurance Plc
163.	Rapheal Abiiba	-	Sovereign Trust Insurance Plc
164.	Kemi Oni	-	Sovereign Trust Insurance Plc
165.	Loretta Eze	-	Sovereign Trust Insurance Plc
166.	Ayinde Sola	-	Law Union & Rock Insurance Plc
167.	Oyefeso Sakiru O.	-	STACO Insurance Plc
168.	Philipa Ogele	-	Regency Alliance Insurance Plc
169.	Abayomi Ogunlaja	-	Insurance Brokers of Nigeria
170.	Adebowale Bamidele	-	STACO Insurance Plc
171.	Tope Orowale	-	Great Nigeria Insurance Plc
172.	Abimbola Salvador	-	Great Nigeria Insurance Plc
173.	Koko Adewale A.	-	Standard Alliance Insurance Plc
174.	Oseni Samuel O	-	Sovereign Trust Insurance Plc
175.	Ifidon Jonathan	-	Standard Alliance Insurance Plc
176.	Ojo Pius O.	-	Cornerstone Insurance Plc
177.	Fatai Ekunnusi	-	Digital Concept

178.	Idodo Funmilayo	-	Sovereign Trust Insurance Plc
179.	Samuel Ogbodu	-	Sovereign Trust Insurance Plc
180.	Agboola Abiola	-	NEM Insurance Plc
181.	Bola Oniyide	-	Continental Reinsurance Plc
182.	Bosun Balogun	-	Continental Reinsurance Plc
183.	Kate Epoiinu	-	Insurance Brokers of Nigeria
184.	Sobayo Yinka	-	Insurance Brokers of Nigeria
185.	Adaramola Yinka	-	Zenith General Insurance Co. Ltd
186.	Abdur-Rasheed Babalola-		Mayas Insurance Brokers Limited
187.	Ify Edet	-	Custodian & Allied Insurance Plc
188.	Akah L.M.	-	National Insurance Commission
189.	Othman A.S	-	National Insurance Commission
190.	Aturu A.A	-	T.A. Braithwaite Insurance Brokers
191.	Popoola Idowu	-	T.A. Braithwaite Insurance Brokers
192.	Farinu E.O	-	National Insurance Commission
193.	Shelle O. I.	-	Prestige Assurance Plc
194.	Oduniyi Bosun	-	AIICO Insurance Plc
195.	Kola R. Ahmed	-	Director-General, CIIN

1.1 **In Attendance**

1.	J.I. Obah	-	CIIN
2.	M.O. Akinyemi	-	CIIN
3.	Ebun Ayeni	-	CIIN
4.	Oyetayo Yeside	-	CIIN
5.	M.A. Adekoya	-	CIIN
6.	Oluseun Banwo	-	CIIN
7.	O.C. Olatunji	-	CIIN

2.0 **OPENING**

The 2014 Annual General Meeting was declared open at 10.32am by the President of the Institute Mr. Fatai Kayode Lawal. The opening prayer was said by Mr. Peter A. Olusanya (Investment & Allied Assurance Plc).

3.0 **NOTICE OF MEETING**

The Director General read the notice of the meeting and confirmed that it was issued in accordance with the provisions of the Institute's Enabling Law.

4.0 **ADOPTION OF AGENDA**

The Agenda for the 2014 Annual General Meeting was adopted following a motion by Mr. Kamal-deen Jimoh (Nigeria Social Insurance Trust Fund) which was seconded by Mrs. Mary Adeyanju (Consolidated Hallmark Insurance Plc).

5.0 **MINUTES OF THE LAST MEETING**

5.1 **Adoption of the Minutes of the Last Annual General Meeting**

The minutes of the Institute's last Annual General Meeting held on Friday June 14th, 2013 at the Federal Palace Hotel, Victoria Island, Lagos were considered and subsequently adopted as the correct records of proceedings. The motion for the adoption of the minutes was moved by Mr. Paschal Egerue (Mainstreet Bank Insurance Brokers) and Seconded by Mr. Pius Karieren (Niger Insurance Plc).

6.0 **ANNUAL FINANCIAL STATEMENTS**

The Financial Statements as presented by Mr. Adeyemi Adetunji of **Messrs. Adewuyi Adetunji & Co.** were said to be in agreement with the books, which in their opinion had been properly kept. Mr. Tunde Daramola (Consolidated Hallmark Insurance Plc) moved for the adoption of the Financial Report which was seconded by Mr. Edwin Igbiti (AIICO Insurance Plc) and Mr. Uche Aniago (Union Assurance Co. Ltd).

7.0 **AUDITOR'S REPORT**

The reports of the Auditors were presented by Mr. Adeyemi Adetunji of **Messrs. Adewuyi Adetunji & Co.** The auditors confirmed the auditing of the Institute's Accounts in accordance with Auditing Standards. Mr. Edwin Igbiti (AIICO Insurance Plc) moved for the approval of the Auditors' report and it was seconded by Mr. Uche Aniago (Union Assurance Co. Ltd).

8.0 **APPOINTMENT OF AUDITORS**

Mr. Edwin Igbiti (AIICO Insurance Plc) moved the motion that **Messrs Adewuyi Adetunji & Co.** be reappointed as auditors for the ensuing year at a fee to be determined by the Governing Council of the Institute. The motion was seconded by Mrs. Mojisola Adegboye (Guinea Insurance Plc), and thereafter adopted.

9.0 ELECTION INTO COUNCIL

9.1 Vacant Seats and Candidates

The President announced the names of Mr Paul Ibe as the Chairman of the Electoral Committee and the six candidates listed below for the four (4) vacant seats in the Council of the Institute.

S/N	Candidates	Company
1.	Mr. Eddie Efekoha	Consolidated Hallmark Ins. Plc
2.	Mr. Edwin Igbiti	AIICO Insurance Plc
3.	Mrs. Yetunde Ilori	Mansard Insurance Ltd
4.	Mrs. Femi Ogun	Peril Guard Insurance Brokers
5.	Mr. S.O. Oyefeso	STACO Insurance Plc
6.	Mr. G.U.S Wiggle	Linkage Assurance Plc

9.2 Election Results

Mr. Paul Ibe, Chairman of the Electoral Committee announced the results of the election, and declared four (4) of the six (6) contestants elected into Council as shown below:

S/N	Candidates	Votes	Remarks
1.	Mr. Edwin Igbiti	443	Elected
2.	Mr. Eddie Efekoha	410	Elected
3.	Mr. S.O. Oyefeso	380	Elected
4.	Mrs. Yetunde Ilori	332	Elected
5.	Mrs. Femi Ogun	296	
6.	Mr. G.U.S Wiggle	217	

Certificates attesting to their election for a period of 3 years, ending 2017 were issued and presented to the newly elected members by the President of the Institute Mr. Fatai Kayode Lawal.

10.0 ADJOURNMENT

The motion for adjournment was moved by Mrs. Warri Omonigbo (LASACO Assurance Plc) and seconded by Mr. Opeyemi Olusa (AIICO Insurance Plc).

The closing prayer was said by Mrs. Funke Adenusi (Colximate Insurance Brokers).

The 2014 Annual General Meeting adjourned at 12.15pm.

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MR. FATAI K. LAWAL FCII, FIIN
President/Chairman of Council

.....
MR. KOLA R. AHMED FCII, FIIN
Director - General

ELECTION TO THE GOVERNING COUNCIL OF THE INSTITUTE

2015 COUNCIL ELECTION CONDITIONS FOR ELECTION

- The applicant must not be below thirty (30) years.
- The applicant must be an Associate or a Fellow of the Institute.
- The applicant must possess a minimum of ten years (10) post qualification experience.
- The applicant must have been in continuous professional practice for a minimum of ten (10) years.
- The applicant must be nominated by two (2) professional members of the Institute.
- The nominated and nominating members must be financial members in the last three (3) years including the year of election.
- The applicant must have the minimum MCPD score in the last three years including the year of election.
- The applicant must submit the names of two referees who are professional and financial members of the Institute.
- The applicant must submit a letter of attestation to professional integrity by his/her employer.
- The applicant must appear before the Membership Committee for an interactive session.
- New members without the opportunity of having served in any committee of Council must show evidence of participation in Institute's activities.
- Candidates must satisfy any other condition that may be approved by the Governing Council as it deems appropriate.

CHARTERED INSURANCE INSTITUTE OF NIGERIA

27, Lagos Street, Ebute-Metta, Lagos. Tel: Tel: 01-3425490, 08172040916

mail: membership@ciinigeria.com

11th February, 2015

2015 COUNCIL ELECTION

NOMINATION FORM

ALL INFORMATION SHOULD BE IN CAPITAL LETTERS

1. NOMINATED MEMBER

- (i) Name(s)
- (ii) Membership No.....
- (iii) Address.....
- (iv) Signature & Date:.....
-

2. PROPOSER

- (i) Name(s)
- (ii) Membership No.....
- (iii) Address.....
- (iv) Signature & Date:.....
-

3. SECONDER

- (i) Name(s)
- (ii) Membership No.....
- (iii) Address.....
- (iv) Signature & Date:.....

Note:

The Nominated candidate is to ensure that the proposer and the seconder are financial members of the Institute i.e. Fellows or Associates and must have paid their Membership Subscription up to 2015.



4. PERSONAL DATA OF NOMINATED CANDIDATE

I. NAME.....

II. DATE OF BIRTH.....

ADDRESS.....

PRESENT EMPLOYMENT.....

CURRENT POSITION HELD.....

PIN

III. SCHOOLS ATTENDED WITH DATES

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.....
.....
.....

IV. ACADEMIC QUALIFICATIONS WITH DATES

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.....
.....

V. PROFESSIONAL QUALIFICATIONS WITH DATES

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.....
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VI. PROFESSIONAL CAREER RECORD (INCLUDING POSITIONS HELD WITH DATES)

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VII. SERVICE TO THE INSTITUTE (PAST AND PRESENT)

.....

VIII. SERVICES TO THE PUBLIC (PAST AND PRESENT)

.....

IX. SPECIFIC PROGRAMME FOR THE GROWTH OF THE INSTITUTE,
IF ELECTED

.....

X. NAMES AND ADDRESSES OF TWO REFEREES

(1)	(2)

.....
SIGNATURE OF CANDIDATE

.....
DATE

.....
SIGNATURE OF WITNESS

.....
DATE

