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Welcome address at the in-house seminar on the mortgage industry in Nigeria: issues, challenges and prospects

Y. Nuhu Central Bank of Nigeria

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Welcome Address

P. O. Okonkwor*

The Special Guest of Honour, Deputy Governor (Policy),
The Director of Research,
The Acting Director of Human Resources,
Distinguished Participants,
Ladies and Gentlemen,

It is my honour and privilege to present this welcome address on the occasion of the 2004 Executive Policy Seminar organized by the Research Department in collaboration with Human Resources Department. I am made to understand that the Seminar is a yearly event aimed at acquainting the Executive cadre of the Bank with topical and contemporary economic/policy issues.

This year's seminar is the 12th in the seminar series which started in 1993. The theme of this year's seminar is, "Current Economic Reforms in Nigeria: The Case of Deregulation of the Downstream Petroleum Sub-Sector". I consider the theme quite relevant and timely, given the developments in the downstream petroleum sub-sector in recent times. It is my hope that the seminar will be able to address the intractable issues relating to the current economic reforms by government in general and the deregulation of the downstream segment of the oil industry in particular.

I want to use this opportunity to formally welcome you to the ancient city of Ilorin .I also want to sincerely thank the organizing committee and the management of the Bank for choosing Ilorin as the host of this year's seminar. We want to assure you that your stay in Ilorin will be memorable, given the facilities at your disposal at the Kwara Hotels and the peaceful environment in Ilorin town. The peace and tranquility of the

^{*}Mr. P. O. Okonkwor is Branch Controller, Central Bank of Nigeria, Ilorin.

city is enviable, not to mention the commendable efforts by the state government towards sanitation. I therefore invite you to feel at home and enjoy yourself.

I have been informed that seasoned professionals have been assembled to lead discussions at the seminar. I implore you to contribute effectively at each syndicate session in order to bring out the best policy options from this seminar. You should therefore feel free to discuss frankly and to ask questions on any issue that is not clear to you.

The Deputy Governor, Directors of Research and Human Resource Departments, distinguished participants, permit me to once again welcome you to Ilorin, the Kwara State capital.

I wish you all very fruitful deliberations. Thank you and God Bless.