



**SENATE OF THE
FEDERAL REPUBLIC OF NIGERIA
ORDER PAPER**

Tuesday, 30th January, 2018

1. Prayers
 2. Approval of the Votes and Proceedings
 3. Oaths
 4. Announcements (if any)
 5. Petitions
-

PRESENTATION OF BILLS

1. Aged Persons Welfare Agency (Est, etc) Bill, 2018 (SB. 606) -*First Reading*
Sen. Suleiman O. Hunkuyi (*Kaduna North*).
 2. Sheriffs and Civil Process Act CAP S56 LFN 2004 (Amendment) Bill, 2018 (SB. 599) -*First Reading*
Sen. David Umaru (*Niger East*).
 3. Federal Polytechnic Aba, Abia State (Est., etc.) Bill, 2018 (SB. 602) -*First Reading*
Sen. Theodore A. Orji (*Abia Central*).
 4. Federal Polytechnic Item (Est., etc.) Bill, 2018 (SB. 607) -*First Reading*
Sen. Mao A. Ohuabunwa (*Abia North*).
-

PRESENTATION OF REPORTS

1. Report of the Committee on Establishment and Public Service
South East Development Commission (est, etc) Bill, 2018 (SB. 303)
Sen. Emmanuel Paulker (*Bayelsa Central*)
-That the Senate do receive the report of the Committee on Establishment and Public Service on the South East Development Commission (est, etc) Bill, 2018 (SB. 303) - *To be Laid*.
2. Report of the Committee on Establishment and Public Service
Chartered Institute of Directors of Nigeria (est, etc) Bill, 2018 (SB. 424)
Sen. Emmanuel Paulker (*Bayelsa Central*)
-That the Senate do receive the report of the Committee on Establishment and Public Service on the South East Development Commission (est, etc) Bill, 2018 (SB. 424) - *To be Laid*.
3. Report of the Committee on Judiciary, Human Rights and Legal Matters
Small Claims Court (Est, etc.) Bill, 2018 (SB. 44)
Sen. David Umaru (*Niger East*)
-That the Senate do receive the report of the Committee on Judiciary, Human Rights and Legal Matters on the Small Claims Court (Est, etc.) Bill, 2018 (SB. 44) -*To be Laid*.
4. Report of the Committee on Judiciary, Human Rights and Legal Matters
Confirmation of Nomination of Hon. Kadi Ibrahim Rufai Imam
Sen. David Umaru (*Niger East*)

-That the Senate do receive the report of the Committee on Judiciary, Human Rights and Legal Matters on the Confirmation of Nomination of Hon. Kadi Ibrahim Rufai Imam for Appointment as the Grand Kadi, Sharia Court of Appeal, FCT, Abuja -*To be Laid.*

5. Report of the Joint Committee on Judiciary, Human Rights & Legal Matters and Foreign Affairs
Urgent need to regularize the Agreement between the Federal Republic of Nigeria and United Kingdom
Sen. David Umaru (Niger East)

-That the Senate do receive the report of the Joint Committee on Judiciary, Human Rights & Legal Matters and Foreign Affairs on the motion for the urgent need to regularize the agreement between the Federal Republic of Nigeria and the Government of United Kingdom on the transfer of Sentenced Persons -*To be Laid.*

ORDERS OF THE DAY

MOTIONS

1. Withholding of Assent.

Senate Leader

The Senate:

Recalls that the President C-in-C had signified the withholding of his assent on the Federal University of Wukari (Est, etc) Bill, 2018 pursuant to section 58(4) of the Constitution of the Federal Republic of Nigeria 1999 (as amended);

Notes that the rationale for withholding assent are regarding certain words and phrases utilized in the Bill that are inconsistent with similar extant laws;

Relying on order 88(b) of the Senate Rule, the Senate,

Accordingly resolves to:

Refer the Bill to the Conference Committee to look into the President C-in-C observations and report back in one week.

2. Urgent need to Investigate, Regularize and Amend Conflicting, Vague and Unjust Remedies which the Central Bank of Nigeria offers to victims of Excess and Arbitrary Bank Charges and Illegal Deductions by Commercial Banks.

Sponsor: Senator Magnus Ngei Abe (*Rivers South -East*)

Co- Sponsors: Sen. Ahmad Lawan (*Senate Leader*)

Sen. Aliyu Sabi Abdullahi (*Niger North*)

Sen. Albert Bassy (*Akwa Ibom North East*)

Sen. Ali Wakili Mni (*Bauchi South*)

Sen. Abubakar Kyari (*Borno North*)

Sen. David Umaru (*Niger East*)

Sen. Dino Malaye (*Kogi West*)

Sen. Samuel Anyanwu (*Imo East*)

Sen. Yahaya Abdullahi (*Kebbi North*)

Sen. Olugbenga Ashafa (*Lagos East*)

Sen. Mohammed Ohiare (*Kogi Central*)

Sen. Ovie Omo Agege (*Delta Central*)

Sen. Nelson Effiong (*Akwa Ibom South*)

Sen. John Owan Enoh (*Cross Rivers Central*)

Sen. Isah Hamma Misau (*Bauchi Central*)

Sen. Baba Kaka Garbar (*Borno Central*)

Sen. Adeola O. Solomon (*Lagos West*)

Sen. Rafiu Adebayo Ibrahim (*Kwara South*)

Sen. Matthew Urhoghbe (*Edo South*)

Sen. Ibrahim Abdullahi Danbaba (*Sokoto South*)

Sen. Babajide Omoworere (*Osun East*)

Sen. Abdullahi Gumal (*Jigawa North West*)

The Senate:

Notes that over the years commercial banks in Nigeria have indulged in sharp practices of overcharging customers/depositors arbitrarily and excessively contrary to tariff stipulations, credit and monetary guidelines issued from time to time by the Central Bank of Nigeria;

Aware that the Central Bank of Nigeria on the 20th of February reported that it had recovered about N2.6b from depositors funds from Banks as excess charges imposed on their customers in 2015 through a statement issued by the Director, Corporate Communications Department Muazu Ibrahim. In 2015 alone, the apex bank investigated about 6000 of such cases;

Concerned that several of the Central Bank of Nigeria s applicable rules that should remedy such hardship and discourage sharp practices by the commercial banks are conflicting, vague and unjust. There by causing the commercial banks to frequently short change their customers;

Further concerned that requests made by Bank Customers to the Central Bank of Nigeria for clarification of the rules are largely ignored;

Worried that if this trend is allowed to continue unabated, Nigerians will be worse off for it, while the commercial banks will continue to declare huge profits at the expense of innocent Nigerians from regular depositors to business firms;

Observes that some of the conflicting, vague and unjust rules include, but not limited to:

- **APG Accounts Irregularity:** Some banks charge at its lending rates but pays no interest to the customer on the APG deposits. While technically the bank is lending the customers part of his funds in the APG account. The CBN enjoins banks to maintain a 7 basis points between their lending and deposit rates. This they do on moral suasion. There ought to be specific and enforceable rates;
- **Interest on credit balances in customers account:** This monetary and credit policy Guideline issued by the Federal Government states that banks must continue to pay interest on credit balances on customer account where negotiated. The banks argue that the customers did not negotiate and so are not entitled to interest. Most customers are not aware of this right. The burden of communicating this right verifiably must rest on the commercial bank. Consequently not coming forward to negotiate should not amount to loss of right. The CBN should set a standard policy of interest (percentage) payment for credit balances;
- **Six year status barred:** recently, the CBN by their circular FPR/DFIR/GEN/CIR/01/045 dated 16th February 2015, introduced a time limit of six (6) years for the resolution of complaints effective from the date of the transaction. It stated that the circular did not apply to fraud cases. It is noteworthy that excess, arbitrary and illegal deductions are by their nature and content fraudulent. Unavailability and access to documents was the reason given for the rule, which is no longer tenable in this Information technology age;
- **Published Rates Differentials:** the CBN on the 6th of January 2010 passed a circular BSD/DIR/GEN/CIR/04/001. This circular is to the effect that banks publish all charges and commissions levied by the banks fully disclosing their maximum rates in all publications. When non complying banks are confronted they insist that the publication is merely a guide and not compulsory or enforceable. The CBN connives in the argument that noncompliance with published rates did not amount to contractual offence. It is deception simplicity, banks that exceed published rates ought to refund the excesses to customers;
- **Interest payable on due refunds:** The inspectorate department of each bank is mandated to monitor and ensure refunds to customers where non payments or underpayments of interests on deposit accounts. The rule is that the refunds should be made with interest at the prevailing banks maximum lending rate, along with an apology letter to the customer within two weeks. Failure to refund excess charges or underpayment of interests attracts a penalty amounting to 100 percent of the amount involved. The banks refuse to pay interest mischievously hoping to be compelled to pay a lower rate when reported to the bankers committee which calculates at Treasury bill rates plus 2% penal. This is grossly unfair; and
- **Multiple Accounts and Debt Service Reserve Accounts Irregularity:** to obtain loans desperate costumers are forced to open separate account by the Banks where certain percentages of receipts from the customers' income is held for servicing of indebtedness. Consequently substantial credit balances are in DSRA accounts without credit interest, while the current account will have large debit balances on which the bank takes their maximum interest. Certainly an unfair practice,

Accordingly resolves to:

- i. *Urge* the government to proactively protect customer's rights, eradicate short payments of interest and end the culture of excess and arbitrary bank charges, these steps if taken will, reposition the bank to avert future re-occurrence;
- ii. *Direct* committee on Banking to conduct an investigative hearing and invite the CBN governor, his officials and other stakeholders such as Forensic Auditors, MD s of Commercial banks and Bankers Committee with a view to harmonizing and amending these Laws, rules and guidelines that do not adequately protect the customers and give them substantial remedy when overcharged; and
- iii. *Mandate* the committee to thoroughly investigate CBN and Commercial banks operational charges with a view to finding an enduring solution and report back to the senate for further legislative action.

3. Amendment of the Standing Rules of the Senate pursuant to Order 110 of the Senate Standing Rule, 2015.

Sponsor: Senate Leader

The Senate:

Recalls that at the plenary of the Senate on the 18th November 2015, the Senate President announced the list of Senate Special and Standing Committees;

Observes that the Senate President announced the split of some Standing Committee and the creation of additional Standing Committees;

Aware that the development has made it imperative to amend the Standing Orders of the Senate 2015 (as amended) occasioned by the split of Senate Standing Committees and to have their functions and jurisdictions reflected in the Standing Order;

Further aware that there also exist some areas in the Senate Standing Orders that require amendment to reflect the present realities and ensure the smooth running of the Senate in accordance with international best parliamentary practice;

Notes that in view of the foregoing a consequential approval is required of the Senate to renumber the Rule in Order 98, in view of the split and creation of additional Committees;

Aware that the amendments have been circulated to Senators in accordance with Order 110 Rule 2 of the Senate Standing Order,

Accordingly resolves to:

Approve the proposed amendment as contained therein.

4. Urgent need to investigate the proliferation of Bit-coin, a form of Crypto-currency, to ascertain the worthiness of same as a form of investment in Nigeria.

Sponsor: Sen. Benjamin Uwajumogu (Imo North)

The Senate:

Notes with caution the alarming rate at which Bit-coin, a form of digital currency is being proliferated in Nigeria as one of the best form of investment;

Notes further that this crypto-currency is openly marketed across the country on the local television and radio stations, mostly to Nigerians not aware of the consequences;

Notes further with deep concern, that Nigerians are freely advised, and even persuaded to invest in this crypto-currency, as it promises quick returns, in certain instances, a triple or quadruple of the invested sum as profit within days;

Observes with concern, that Google, quoted; one (1) Bit coin to be the equivalent of N5, 706, 713.20 (Five Million, Seven Hundred and Six Thousand, Seven Hundred and Thirteen Naira, Twenty Kobo) as at 10th December 2018;

Aware that JP Morgan, the world renowned investment bank, in a conference held in New York City USA, and reported in the US guardian, noted that "*the digital currency (bit-coin) was only fit for drug dealers and would eventually blow up*", this reaffirmed the advice of the German Central Bank and the Reserve Bank of India against investing in Bit-coin;

Aware further that Bit-coin, is not recognized by the Central Bank, does not exist in any tangible form and is also not subject to any international or local monetary regulations, or backed up by any established government institution for that matter;

Recalls that the MMM bubble of 2016, left millions of Nigerian families broken, devastated and many business men lost all their capital in the phony scheme;

Aware further that the primary objective of the government is to protect the life and welfare of its citizens, including their investments;

Concerned that the Federal Government has neither taken a decisive stand against this investment scheme nor expended resources in orientating Nigerians on the dangers of Bit-coin as a store of value, given how much the operators encourage Nigerians to invest in it; though a quick search on the internet showed a report of the Central Bank advising against it;

Also Concerned that as Nigeria is recovering from recession, it will be devastating for our citizens to lose their hard earned money on schemes they could easily have avoided had they been properly advised by the government;

Worried that the Central Bank of Nigeria, Nigeria Stock Exchange, Nigeria Deposit Insurance Commission, National Orientation Agency are not doing enough to educate Nigerians on the investment risks inherent in Bit-coin;

Cognizant that by failing, refusing or neglecting to educate the citizenry of the dangers inherent in investing in unverified schemes; especially one orchestrated by foreign syndicates, Nigerians run the risk of losing their life savings and the economy risks losing the much needed forex to foreign criminals;

Further worried that the wonder banks like Bit-coin traders, Swiss golden traders etc. have carried on their businesses unchecked in Nigeria, mostly to the detriment of the citizens;

Saddened that apart from the skirmishes of warning issued by the regulatory authorities, efforts are not made to shut down the activities of these unverified investment schemes;

Notes the need for concerted efforts of the Federal Government to protect the economic welfare of Nigerian citizens from unverified and highly risky investment schemes,

Accordingly resolves to:

- i. Urge the Central Bank of Nigeria, the NDIC and the Nigerian Stock Exchange to make an unequivocal statement across all the News platforms in all dialects on the dangers of Bit-coin as a store of value in Nigeria;
- ii. Call on the National Orientation Agency to spread the News against all forms of Wonder banks and Ponzi schemes operating in Nigeria; and

- iii. *Call* on the members of the Senate Committee on banking and other financial institutions to investigate the viability of Bit-coin as a form of investment, come up with recommendation(s) on how to control its uses/trade, and report to the Senate within 2 weeks.

5. Urgent need to deploy Scanning Machines and adequate Security Personnel in all the Railway Stations across the federation.

Sponsor: Sen. Theodore A. Orji (*Abia Central*)

The Senate:

Notes that the Railway Stations across the country are porous and can be easily attacked by terrorist and other criminals;

Further notes that there are no adequate scanning machines and security personnel in our railway stations;

Observes that the inability of the Government to deploy scanning machines and adequate security personnel in our railway station is a security threat hence terrorist and other criminals can easily take advantage of it to cause mayhem in the country;

Regrets that railway users in the country are at risk and at the mercy of terrorist and other criminals due to the inability of the Government to deploy scanning machines and adequate security personnel;

Acknowledges that the deployment of scanning machine and adequate security personnel in railway stations across the Federation will go a long way in securing not only railway users but also properties,

Accordingly resolves to:

- i. *Urge* the Federal Government through the Ministry of Transportation to deploy adequate scanning machines and security personnel at the railway stations across the Federation; and
- ii. *Mandate* the committee on Transportation to ensure full compliance.

6. The need for sustainable tourism policy in Nigeria.

Sponsor: Sen. Fatimat Raji-Rasaki (*Ekiti Central*)

The Senate:

Notes that according to the 2008 UN Recommendations on Tourism Statistics, tourism is a social, cultural and economic phenomenon which entails the movement of people to countries or places outside their usual environment for leisure, business, religious, health and for other purposes;

Notes further that sustainable tourism on the other hand entails the adoption of policies and programmes that takes into account the expectations of tourists and the desire of the communities affected by tourism projects to entrench environmentally friendly practices that minimize carbon dioxide emissions associated with operation of transport and other tourism facilities as well as ensure efficient use and conservation of energy, water, biodiversity, cultural heritage, traditional values, and generally promote intercultural understanding with a view to generating local income and facilitating integration of local communities;

Aware of the importance and potential contribution of tourism to Nigeria's quest for economic diversification and creation of employment opportunities to the teeming youth population and the recognition of tourism by the United Nations (UN) as one of the ten sectors capable of making significant contributions to sustainable development because of its close linkages to other sectors of the economy;

Notes that over the last decades, tourism has emerged as one of the largest economic sectors accounting for 9% of the world GDP and over 200 million jobs with business volume of tourism reported to equal or even surpass that of oil exports, food products or automobile. Tourism offers millions of direct and indirect entry point into

the workforce, particularly for youths and women and ensuring diversity of investment opportunities for young entrepreneurial talents;

Observes that Nigeria is yet to formulate and adopt policies that would develop the tourism sector in a sustainable manner and leverage on the sector as a wealth creator, major source of foreign exchange earnings and most viable economic development strategy with positive impact on poverty alleviation;

Convinced that there is a need for the Senate to intervene in a manner that would ensure that tourism is given priority in our development agenda because of its globally recognized potentials to contribute to the growth of local economies,

Accordingly resolves to:

- i. *Mandate* the Senate Committees on Information and Culture to consider summoning the Minister of Information and Culture to brief the Committee on the performance of the culture and tourism sectors and the efforts being made to reposition the sector as a major foreign exchange earner and employment creator, and to report back in two (2) weeks;
- ii. Call on the Federal Government to adopt a comprehensive sustainable tourism policy with a view to using tourism as an important tool for economic diversification; conservation of natural resources and creation of employment;
- iii. Call on the Federal Government to consider de-merging "culture and tourism" from the Federal Ministry of Information to ensure effective implementation of a sustainable tourism policy that would ensure the optimum realization of the recognized potentials of the tourism sector to our economy; and
- iv. Call on the Nigerian Immigration Service and the Federal Ministry of Health to intensify surveillance and monitoring of tourist traffic to forestall cross-border crimes and epidemics at Nigeria's international borders.

7. The Socio-Economic importance of Rural Roads.

Sen. Utazi Chukwuka (*Enugu North*)

This Senate:

Notes the importance of road infrastructure to the social and economic development of the country;

Notes that construction of roads brings multiple socio-economic benefits that traverse all human settlements of the areas of the road and form a strong base for the national economy as it is a powerful instrument for the socio-economic transformation of cities, towns, villages and economic hubs;

Aware that the provision of roads has the visible benefits of increased mobility, increased productivity, saving in cost of transportation of men and material, speedier flow of commodities, improved standard of living, and enhanced lifestyles as roads are a major instrument for the creation of wealth. Particularly, the provision and construction of roads and road links especially those that pass through rural areas form a strong backbone for the agro-based economy;

Aware that there are many such important roads across the States of the Federation with rural content, that should be constructed to achieve a broad-based agro-economic and youth empowerment integration;

Informed for instance, that the Nkpologu (Onubeogbo) - Uvuru - Ukpata - Adaba - Nkume - Umulokpa - Umumbo - Omor road which traverse the food belt of Enugu and Anambra States and which was captured in the 2018 budget for design and construction under the Federal Ministry of Works, Power and Housing is archetypical of the characteristics of a critical road that will have a huge impact on the agro-economy of these areas and help the government reduce hunger and poverty, create wealth and give the countryside a facelift;

Informed that the road is a major artery that traverses through Uzo-Uwani Local Government Area of Enugu State and Ayamelum Local Government Area of Anambra State. A spur of the road, already constructed by the Enugu State Government through Umulokpa, feeds the Ninth Mile Corner road. Both Uzo-Uwani and Ayamelum are the food baskets of both Enugu and Anambra States as 90% of the rice produced by both States come from this belt. There are other associated agro-products like Okra, maize, water melon and garden egg;

Convinced that the construction of the road, and other such-like roads, will ensure the evacuation of these agricultural products that are produced in commercial quantity along that belt, thereby creating gainful employment for the youth, control rural-urban migration, and help the nation attain self-sufficiency in essential food production;

Informed that despite budgetary provisions for the road, there is no visible work on the road and the peoples of these areas, who were initially hopeful that at last the huge agricultural produce of the areas will get to markets instead of rotting after harvest, are now concerned whether the federal government has forgotten about them;

Concerned that the Federal Government, as a way of tackling the high youth unemployment, pursuant to its policy to revive and diversify the economy, has been strident in asking the youth of the country to return to the farms and to agriculture as a means of wealth creation and empowerment, a call which many young persons have subscribed to in these areas, yet the government does not seem to provide the necessary basic infrastructure to support the youth in their quest to be self-employed;

Convinced that a lot of criminalities, like kidnappings, armed robbery, menacing hooliganism and other vices, which have been on the increase around these areas will be drastically minimized with the construction of this road and the youth who take advantage of the many water sources in the area can be gainfully engaged all-year round and would legitimately make themselves wealthy;

Observes that considering the immense socio-economic benefits of this road, there is need for increased budgetary allocation for the road in the 2018 budget,

Accordingly resolves to:

- i. *Urge* the Federal Government through the Federal Ministry of Works to roll-over the 2018 allocations for the Nkpologu-Uvuru-Umulokpa-Umumbo-Omor Road and increase the 2018 provisions for same to harness the socio-economic benefits of the road;
- ii. *Identify and ensure* the construction of rehabilitation of critical rural roads across the country that are used for the evacuation of agricultural products in order to facilitate the attainment of the country's goal for food sufficiency.

8. Failure of capturing 108 Civil Servants under IPPIS for 2 years.

Sen. Andrew Uchendu (*Rivers East*)

The Senate:

Aware that Section 153(1) (d) provides for the establishment of the Federal Civil Service Commission;

Aware also that in the Third Schedule, Part 1(D) (ii) (I),(a) the Commission shall have powers to appoint persons to offices in the Federal Civil Service; and (b) to dismiss and exercise disciplinary control over persons holding such offices;

Informed that in 2014, about 167 young Nigerians were recruited by the Federal Civil Service Commission and deployed to various Ministries including Federal Ministry of Health;

Further informed that in compliance with the laid down procedure, the 167 newly recruited officers were verified and authenticated by the Federal Civil Service Commission for capturing;

Alarmed that of the 167 officers about 39 of them were extracted from the list and were captured by Integrated Payroll and Personnel Information System (IPPIS) platform under the cover of President Awardees and physically challenged;

Worried that the remainder of the 108 Civil Servants have been working since then without any salaries because they have not been captured;

Recalled that their colleagues who were recruited along with them in 2014 and deployed to the Ministries of Education, Agriculture, Interior, Women Affairs, have been captured and have been receiving their salaries duly;

Unhappy that even with the letter of intervention by the Secretary, Federal Ministry of Health to the Chairman, Federal Civil Service Commission on the 18th December, 2018, the 108 Civil Servants have still not been captured,

Accordingly resolves to:

Direct the Senate Committee on Establishment to find out why 108 officers of 167 officers recruited and deployed to the Federal Ministry of Health cannot be captured by IPPIS and their entitlements paid accordingly and report back to the Senate in two weeks.

CONSIDERATION OF A BILL

1. Report of the Committee on FCT

2018 FCT Appropriation Act (Amendment) Bill, 2018 (SB. 598)

Sen. Dino Melaye (*Kogi West*)

-That the Senate do consider the report of the Committee on FCT on the 2018 FCT Appropriation Act (Amendment) Bill, 2018 (SB. 598).

COMMITTEE MEETINGS

No.	Committee	Date	Time	Venue
1.	Defence	Tuesday, 30 th January, 2018 (Oversight)	10.00am	Front of Senate New Building
2.	Petroleum Downstream	Tuesday, 30 th January, 2018 (Public Hearing)	11.00am	Conference Room 231 Senate New Building
3.	Finance	Tuesday, 30 th January, 2018 (Interactive Session)	2.00pm	Committee Room 204 Senate New Building
4.	Foreign Affairs	Tuesday, 30 th January, 2018 (Budget Defence)	2.00pm	Committee Room 221 Senate New Building
5.	Power, Steel Development and Metallurgy	Tuesday, 30 th January, 2018 (Budget Defence)	12:00noon	Conference Room 231 Senate New Building
6.	Communications	Tuesday, 30 th January, 2018 (Budget Defence)	2.00pm	Committee Room 224 Senate New Building
7.	Industries	Tuesday, 30 th January, 2018	2.00pm	Committee Room 328 Senate New Building
8.	Ad-Hoc Committee on Alleged Mis-use, Under- Remittance and other fraudulent Activities.	Tuesday, 30 th January, 2018 (Public Hearing)	1.00pm	Committee Room 204 Senate New Building
9.	Poverty Alleviation and Social Welfare	Wednesday, 31 st January, 2018 (Budget Defence)	2.00pm	Committee Room 305 Senate New Building

10.	Ad-hoc Committee on Investigation of Allegations of Corruption against NNPC Trading Ltd	Wednesday, 31 st January, 2018 (Investigative Hearing)	2.00pm	Conference Room 022 Senate New Building
11.	Joint Committee on Finance, Banking, Insurance and other Financial Institutions	Wednesday, 31 st January, 2018 (Investigative Hearing)	2.00pm	Committee Room 204 Senate New Building
12.	Agriculture and Rural Development	Wednesday, 31 st January, 2018	2.00pm	Committee Room 107 Senate New Building
13.	Ad-hoc Committee on Accommodation, Logistics, Feeding, etc. Onshore and Offshore of the Nigerian Pilgrims	Wednesday, 31 st January, 2018	1.00pm	Committee Room 221 Senate New Building
14.	Nigerian Army	Wednesday, 31 st January, 2018 (Budget Defence)	2.00pm	Committee Room 427 Senate New Building
15.	Defence	Thursday, 1 st February, 2018 (Budget Defence)	10.00am	Conference Room 231 Senate New Building
16.	Corporation and Integration in Africa and NEPAD	Wednesday, 7 th February, 2018 (Budget Defence)	1.00pm	Committee Room 107 Senate New Building