



CITI INDIA EQUAL EMPLOYMENT OPPORTUNITY AND AFFIRMATIVE ACTION POLICY STATEMENT

It is Citi's¹ policy that it offers equal employment opportunity for all persons, without bias or discrimination. This policy applies to all employment practices including (but not limited to) recruitment, promotion and training.

Selection of business partners is also guided by like principles.

Citi's heritage in India dates back to more than 100 years. All businesses, including ours, are directly affected by the wellbeing of all sections of the society that they operate in. Providing opportunities for all sections is the right thing to do, for our business, for the country, and for its citizens.

It is Citi's policy to maintain a working environment free of harassment and intimidation. Any type of harassment (including sexual harassment, verbal or implicit), or intimidation, is a violation of Citi's policy, and is dealt with in accordance with corrective action procedures.

¹ "Citi," as used in this policy statement, refers to all the subsidiaries of Citigroup Inc. that carry on business in India