

citi[®]
**CITIZENS OF
PROGRESS**

Corporate Citizenship Report 2016-17



Citizens of Progress

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MESSAGE FROM THE CEO

₹ 551 million

TOTAL INVESTMENT TOWARDS CITIZENSHIP INITIATIVES IN INDIA IMPACTING APPROXIMATELY 1.47 MILLION INDIVIDUALS

I am very pleased to present our 2016-17 Corporate Citizenship Report - Citizens of Progress. We believe that it is incumbent on every employee to be a good citizen, entrusted with the responsibility of leveraging our knowledge, capabilities and resources to contribute meaningfully to the communities that we live and operate in. The report chronicles our programs and partnerships, as well the significant contributions made by our colleagues across the country. Equally important, the report allows us to thank and celebrate our extraordinary partners, without whom none of which we set out to do, would ever have been possible.

At Citi, it is our mission to enable economic progress and growth for our clients and for society. This mission is accompanied by a strong conviction that it is imperative for this growth to be responsible and inclusive. We hope that this is manifested, not just in the business that we do, but also in our citizenship efforts and initiatives. Consistent with our national priorities, we have focused our efforts this year on education, skilling and employability, financial inclusion, nutrition and preventive healthcare, art and culture, and environmental sustainability.

I am delighted to report that we have increased our investments and efforts significantly this year. This has

happened by deepening our relationships with existing partners and by bringing new partners into our family. In 2016-17, Citi invested ₹ 551 million in citizenship initiatives in India, impacting approximately 1.47 million individuals.

I do hope that you enjoy our report. As always, I look forward to your comments and feedback.

With best regards,

PRAMIT JHAVERI
CEO, Citi India

MILESTONES

1999

First grant in India from Citi Foundation

1999

Launched Internet Banking

2002

Citi India completes 100 years

1902

Citi launches in India with its first branch in Kolkata

1971

1st Air India Boeing financed

1991

Citi promotes its first Indian classical music initiative

1992

Introduced Custodial Services

2004

Established Citi Micro Entrepreneur Award and India School of Microfinance for Women

2007

Citi and NCPA partner for Symphony Orchestra of India

2010

Launched Mobile Banking

2011

Diversity Council and Innovation Council established

2012

Citi Global 200th Anniversary

2013

1st fully integrated and certified mobile point of sale

2015

Citi partnered with the Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (CSMVS) formerly the Prince of Wales Museum of Western India on ConservArte and Museum on Wheels

2017

Citi impacts over 300,000 lives through PSL loans

CITI VALUES

Total Employees



Employee Satisfaction Score (%)



New Hires



Global Community Day



Management Associates

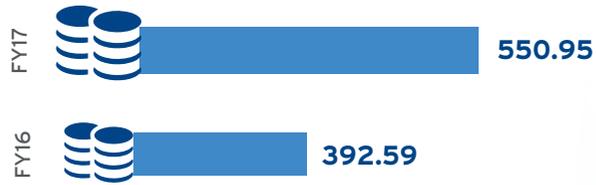


Giving at Citi (Payroll)



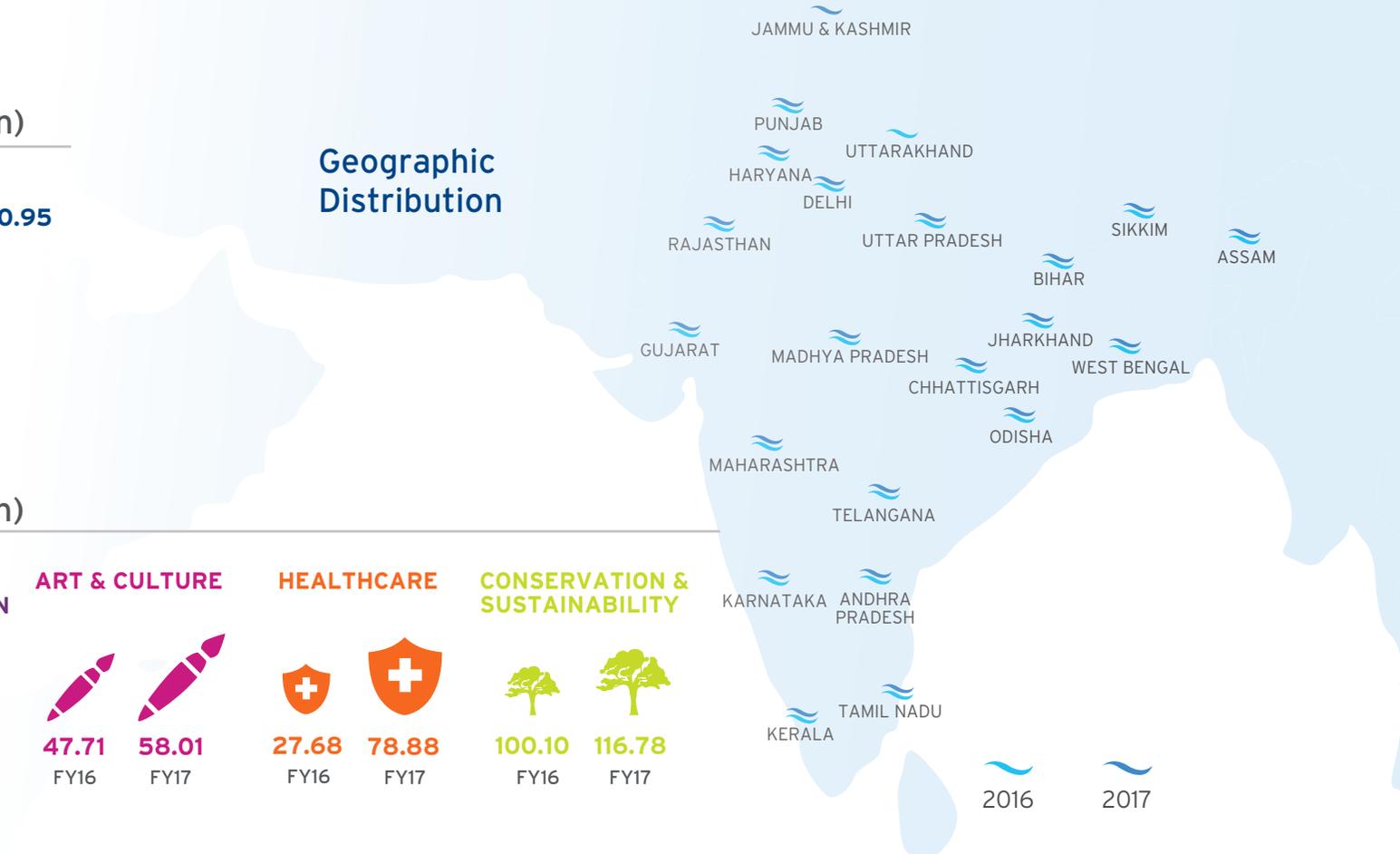
IMPACT ON COMMUNITIES

Annual Contribution* (INR Million)



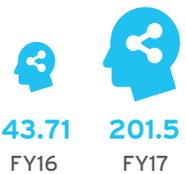
TOTAL CONTRIBUTION
* INCLUDES CITI FOUNDATION

Geographic Distribution



Sectoral Distribution (INR Million)

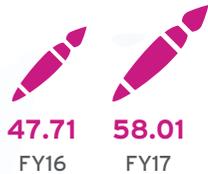
YOUTH SKILLING & EMPLOYABILITY



EDUCATION & FINANCIAL INCLUSION



ART & CULTURE



HEALTHCARE



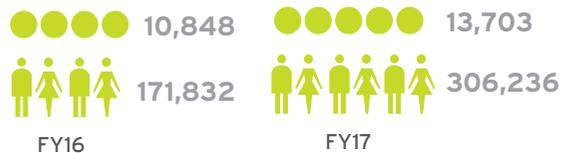
CONSERVATION & SUSTAINABILITY



Inclusive Finance (INR Crore)

BENEFICIARIES AMOUNT (CR)

OVERALL



AGRI



WEAKER SECTIONS



YOUTH SKILLING & EMPLOYABILITY

In India, 65% of the population is under 35 years of age. India will have the world's youngest population by 2020, with 13 million people entering the workforce each year. Only 2% of the workforce is skilled, and a meagre 10% among the university-age population have access to education beyond higher secondary. While many may see this as a challenge, we at Citi see this as an opportunity to collaborate with our partners to pioneer initiatives that foster skilling, drive employability and create entrepreneurs.



HOLISTIC AND INCLUSIVE

ADAPT



CITI CHAMPION: Sumit Ghosh

GRANT PARTNER: Citi India

LOCATION: Maharashtra

PARTNER: ADAPT, formerly The Spastics Society of India, has brought India's attention to the cause of children with multiple disabilities such as cerebral palsy.

ADAPT and Citi India have partnered to create a state-of-the-art Center for Advanced Learning and Inclusive Employment for youth with special needs that provides vocational guidance and counseling, and an innovative and individual-driven skill based training program to enhance their employability. In addition, Citi partners with ADAPT across its three centers in Mumbai to provide comprehensive physical and developmental assessments, and customized therapy to these young adults.

"Initially, I had difficulty in using my left hand. With therapy, medicine and a hand splint, I am now able to hold light and small objects. Moreover, I am learning to dress by myself.

ADAPT has also empowered me by training me in block printing, office skills and housekeeping.

1,219

THERAPIES PROVIDED THROUGH THE GIVING AT CITI PROGRAM

312

CHILDREN AND YOUNG ADULTS

My therapist is dedicated to improving my motor planning strategies. I look forward to cross training sessions on the elliptical with my peers. My therapy sessions largely aim to maintain my aerobic fitness.

Therapy also helped me find balance while kneeling and walking on my knees and I hope that I can stand and walk using a walker some day."

PRITESH, MAHARASHTRA



LIGHTING A PATH FOR LOW INCOME YOUTH



2,800
YOUTH

1,000
JOBS

ANUDIP FOUNDATION FOR SOCIAL WELFARE



CITI CHAMPION: Rajarshi Chakraborty
GRANT PARTNER: Citi Foundation
LOCATION: Andhra Pradesh

PARTNER: Anudip Foundation for Social Welfare specializes in nurturing and creating IT professionals with a focus on women and youth.

Through Citi Foundation's India Innovation Grant Program, Anudip supports the training of low-income youth from urban and peri-urban areas. Through 'Digital Inclusion of Young Aspirants' (DIYA), students undergo a 12-week training program which includes digitized interventions such as video, audio presentations and game formats, to provide training in IT, English, workplace readiness and financial literacy. Their unique teaching methodology is expected to increase skill sets, employability and to boost entrepreneurial abilities for the youth being trained. Anudip has provided training to 1,000 youth since the start of its program in 2016.

"If you met me a few years back, you would have met a shy and introverted Damayanti. One who had to give up her higher education following financial constraints within the family. My

father is a daily wage laborer and earns a meagre ₹ 2,000 every month, not sufficient to run a family of four. He took on some land on lease for cultivation, but suffered a significant loss. Although I started working in local shops to support my family, the job was not satisfactory and I soon realized that I needed additional skills to get better employment.

This is when I came across and enquired about the DIYA course and enrolled for the same. Apart from workplace IT and workplace English I also learnt communication skills and workplace readiness. The training helped me gain confidence. Today, I am working for a leading technology company in Visakhapatnam. It feels great to be financially empowered."

DAMAYANTI, ANDHRA PRADESH

DRIVING ENTREPRENEURSHIP AND EMPOWERMENT

CHILDFUND INDIA



CITI CHAMPION: Debasis Ghosh
GRANT PARTNER: Citi Foundation
LOCATION: Madhya Pradesh

PARTNER: ChildFund India has been working in India since 1951 with child and youth centered programs. Their expertise and unique program interventions cater to the changing needs and the development of children and youth.

Through Citi Foundation's India Innovation Grant Program, ChildFund India has initiated from 'Poverty to Prosperity', a program targeting 1,000 young women from the tribal belt of Alirajpur, Dhar and Jhabua districts of Madhya Pradesh. The project aims to train the women from the community to scientifically carry forward poultry farming and develop a self-sustaining model by forming a producer company to take it to a profitable scale. With Citi Foundation's support, ChildFund India is expected to bring about meaningful behavioral change and support disadvantaged youth through entrepreneurship training and employment access.

"We belong to the Bhil tribe of Jhabua district in Madhya Pradesh. Early marriage is a societal reality for girls in our

1,000
WOMEN

800
NEW JOBS

community. However, I have been able to question the norm and ChildFund India has helped me chart a story of growth.

The systematic sensitization program of ChildFund India made me aware about the poultry entrepreneurship program. I immediately enrolled and started attending the training programs on basic poultry management and setting up enterprises.

My dream is to set up a poultry farm and earn a good profit to educate my sisters and myself. I want to become a successful entrepreneur to support my family, and to change the perception in my community that women are not equal to men."

NARMADA, MADHYA PRADESH



EMPOWERING AGRA'S ARTISANS



500

EMBROIDERY
ARTISANS

FOUNDATION OF MSME CLUSTERS



CITI CHAMPION: Karan Kapoor
GRANT PARTNER: Citi Foundation
LOCATION: Agra

PARTNER: Foundation for MSME Clusters (FMC) was conceptualized to contribute towards the process of cluster-based development of MSMEs and thus enhance their competitiveness and generate long-term employment.

The Foundation of MSME Clusters, through Citi Foundation's India Innovation Grant program, launched the 'Embroidery to Employment' (E2E) initiative, aimed at improving living conditions of young embroidery artisans in Agra. Through the innovation and marketing hub, the young artisans will stay abreast of the newest trends in the market. The E2E program will ensure that the dying profession of embroidery becomes a job creator, leading the craft back to its old glory.

"I was born and raised in Agra, the epicenter of the finest hand embroidery craftsmanship. A decade ago there were thousands of families that supplied embroidered fabrics across the nation. Today there are 200 and most of them have been pushed into a cycle of poverty.

One of these families is mine. I supported my mother in her embroidery work but was reluctant to take this up as a full-time profession as there was no work in the summer and the limited work in the winter was gradually reducing.

I studied till the 10th grade and then got married, doing embroidery work sporadically while also taking care of the home. However, my income was not regular. With the help of the E2E program, I now work for a set number of hours every week, effortlessly juggling my responsibilities at home. The program staff's insights have ensured that my time is productively used and they have helped create an opportunity for me to earn on a regular basis."

NISHA, AGRA

CAREERS IN COMPASSION

1,290
YOUTH

GENERATION INDIA FOUNDATION



CITI CHAMPION: Sampath Kumar

GRANT PARTNER: Citi India

LOCATION: Bihar, Jharkhand, Karnataka, Orissa, AP and Tamil Nadu

PARTNER: Generation India is a youth employment initiative by McKinsey Social Initiative (MSI), aimed at training and placing one million young people on a promising career path.

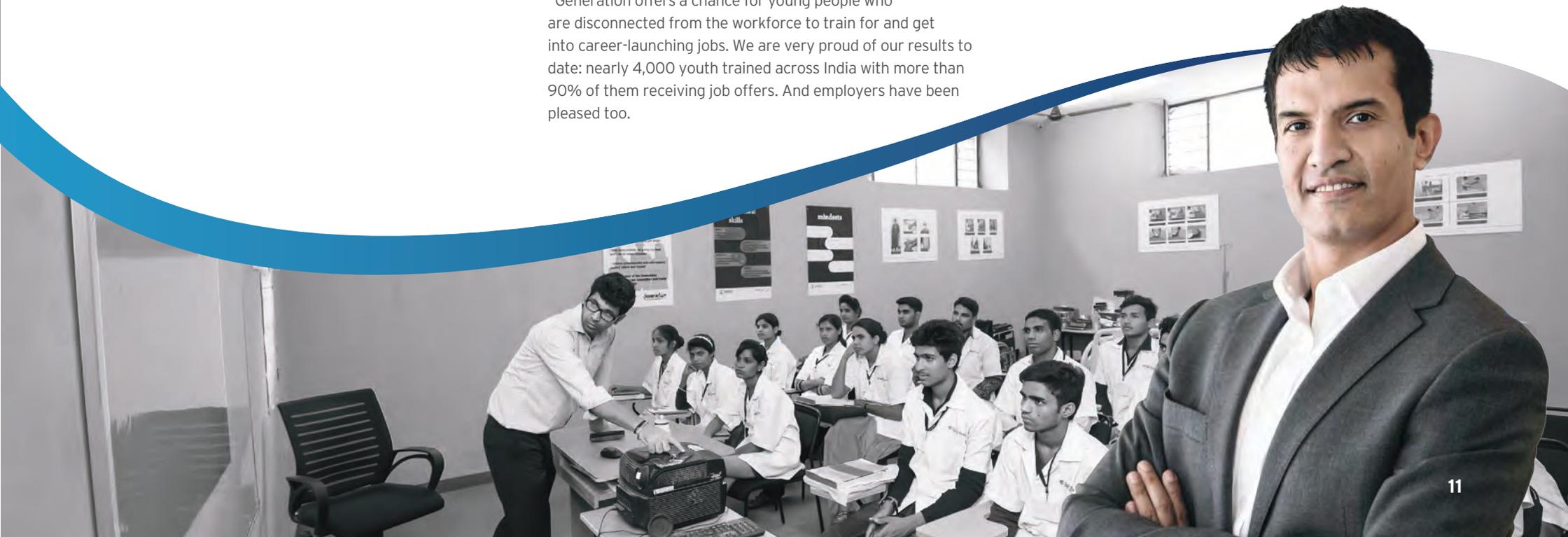
Through Citi India's support, the Citi-Generation India Foundation (Citi-GIF) General Duty Assistant (GDA) program will focus on skilling 1290 unemployed migrant youth across Delhi, Gurgaon, Chennai, Hyderabad and Bangalore. General duty assistants aid the elderly and the sick in hospitals and provide patient care, non-invasive medical care and help maintain a suitable environment for patients and their families. With the provision of an upskilling program, the hope is that many GDAs will become laterally or upwardly mobile. Moreover, through the alumni social networking sessions, GDA's are provided with an avenues to meet one another and share their experiences and best practices on how to overcome challenges faced on the job.

Our graduates are ready to excel in their jobs. For example, take Bishal, a young man who completed our General Duty Assistants (GDA) program and performed so well that he was soon promoted to Ward Secretary—where he now makes more than double the salary he expected on day one.

Generation India is excited to be working with Citi to bring the Generation program to hundreds of unemployed young people like Bishal."

AMIT KHERA
CHAIRMAN OF GENERATION INDIA FOUNDATION

"Generation offers a chance for young people who are disconnected from the workforce to train for and get into career-launching jobs. We are very proud of our results to date: nearly 4,000 youth trained across India with more than 90% of them receiving job offers. And employers have been pleased too.



NURTURING ENTREPRENEURSHIP

2,400

YOUTH

LEARNING LINKS FOUNDATION



CITI CHAMPION: Debopama Sen

GRANT PARTNER: Citi Foundation

LOCATION: Pune, Ahmedabad, Bengaluru and National Capital Region

PARTNER: Learning Links Foundation designs educational interventions for financial capacity building, livelihood enhancement and skill building.

Through Citi Foundation's India Innovation Grant Program, Learning Links Foundation's 'Youth Empowerment Series for Micro Entrepreneurs' (YES for ME) program aims at helping the youth build entrepreneurial skills. With digital and financial literacy, augmented by spoken English training, youth like Tinki are preparing for their entrepreneurial journey. YES for ME is a unique program that is also helping youth in getting acquainted with the larger financial ecosystem by working with them on creating a business plan and then helping them present their ideas to a large group of potential funders.

"For married women to establish their own business is a difficult proposition. However, my husband wants me to fulfil my dreams.

I am attending the YES for ME program at a center in the Mori Gate area of New Delhi. Currently, I am a homemaker, but my aim is to start a dance academy.

I feel quite fortunate to be a part of this program. No one in my family has ever been an entrepreneur. I am close to realizing my dream of starting a business. The mentors helped me develop a business plan and conduct a market survey to build a viable roadmap for the business. I know it is not easy to establish a business, so I am keeping my expectations within reasonable limits. I am getting close to building my identity and supporting my husband financially."

TINKI, NEW DELHI

EMPOWERING YOUTH TOWARDS EQUAL OPPORTUNITY

1,000
YOUTH

MEDHA



CITI CHAMPION: Alok Karkera

GRANT PARTNER: Citi India

LOCATION: Uttar Pradesh

PARTNER: Medha aims to improve employment outcomes for youth through training, career counseling and workplace exposure.

Medha and Citi India's partnership has been formed to improve employment outcomes for 2,500 youth over the next two years. Citi India's support contributes to Medha building greater systems and capabilities for broader scale and impact. The project aims to deliver employability education, internships and placement support to students from Medha's Career Service Centers at government and government-aided educational institutions.

"One of India's greatest strengths is that 50% of the population is below the age of 25 and accordingly 12 million people join the workforce each year. Herein also lies a potential weakness as quite a large portion of this young population lacks the skills required to succeed in today's growing and rapidly changing economy.

Medha addresses this issue by working with young students in the state of Uttar Pradesh before they leave the gates of their educational institution. They provide skills training, career counseling and mentorship, and on-the-job work experience to students through their Career Service Centers on campuses across the state. Since 2011, Medha has trained over 3,000 students across 35 educational institutions.

Working with Medha has been a fulfilling experience to say the least. It has helped me take a step back from my eternally hectic work schedule and do something that can positively impact people's lives."

ALOK KARKERA, CITI CHAMPION



PLACING DREAMS FIRST



7,000

YOUTH

PRATHAM EDUCATION FOUNDATION



CITI CHAMPION: Pramod Rao

GRANT PARTNER: Citi Foundation

LOCATION: Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Tamil Nadu, Uttar Pradesh

PARTNER: Pratham Education Foundation strives to improve the quality of education, skill building capacities and overall life in India.

Pratham Education Foundation, in collaboration with Citi Foundation, through the India Innovation Grant Program, pioneered Project RISE (Relocation Inspiration for Successful Employability). This program focuses on preparing the disadvantaged youth to build an entrepreneurial mindset, acquire leadership, financial and workplace skills, and begin to engage in the formal economy through a first job. Jointly designed by Pratham and Citi, Project RISE focuses on young people struggling to find their bearings in a new city and adjusting to first-time jobs. Project RISE provides for the basics of city life - food, a place to live, the knowledge to navigate the city, and a 3-week orientation program to help understand the city, manage finances, learn interview and negotiation skills, and assistance towards looking for appropriate jobs.

"I have studied till the 8th grade in my hometown Tawa, in Maharashtra. However, there were no opportunities for us back home. A group of us were referred to Pratham's hostel in Nahur and its Healthcare Training Center in Mumbai.

Migrating to Mumbai was our very first experience. We received on the job training from Aashirwad and Thane Hospital. Along with training and accommodation, we were given migration support services such as financial literacy and urban adjustment knowledge.

We all plan to become nurses and practice around Hospitals in the vicinity of Tawa Village, Dahanu. Some of us might even take up homecare services. We are at the brink of creating a new identity for ourselves, all thanks to Pratham."

PALLAVI, MAHARASHTRA

ENABLING THE SPECIALLY-ABLED

450
SKILLED

150
IN HIGHER EDUCATION

SAMARTHANAM TRUST FOR THE DISABLED



CITI CHAMPION: Nina Nagpal
GRANT PARTNER: Citi Foundation
LOCATION: Mumbai, Delhi and Hyderabad

PARTNER: The Samarthanam Trust for the Disabled helps empower differently-abled and distressed youth in socioeconomic and cultural fronts. It leads to their holistic development.

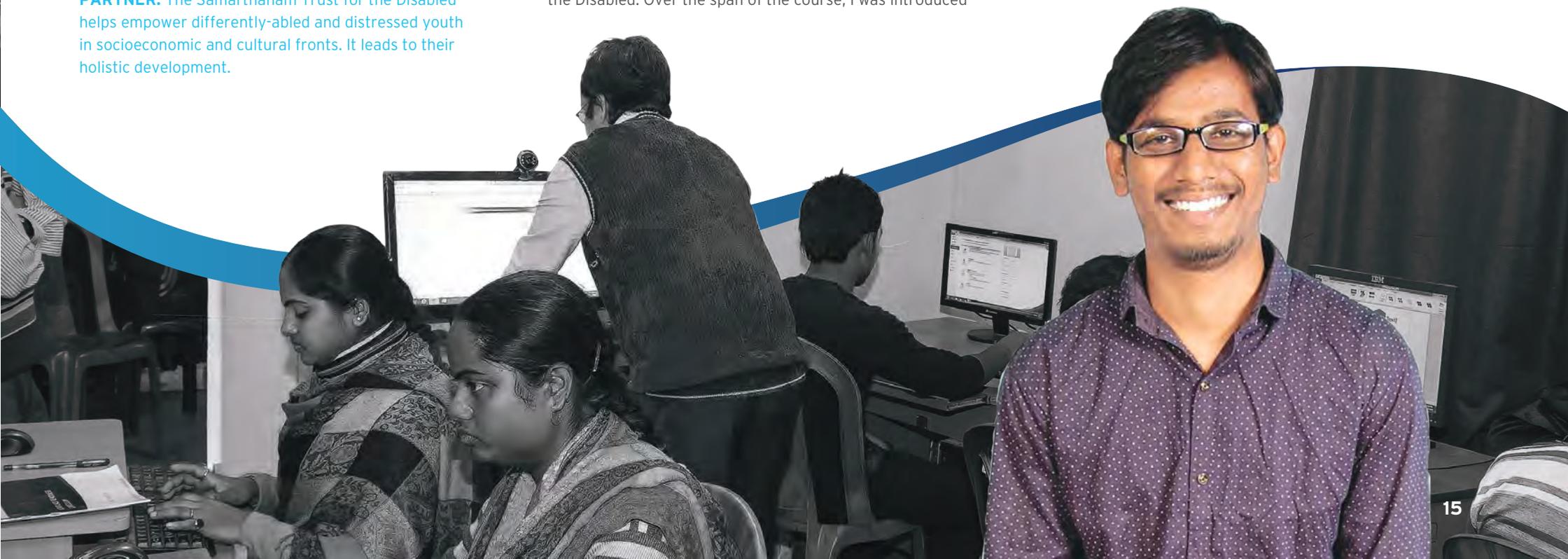
Under Citi Foundation’s India Innovation Grant Program, through ‘Project Amita’, The Samarthanam Trust for the Disabled aims to enable underprivileged and differently abled young people. The project delivers skills training to 450 participants including mobilization, training, placement, and post- placement support, while also facilitating higher education for employability.

“In 2014, I graduated from school and wished to pursue higher education. However, due to my visual impairment and the financial circumstances at home, I could not realize my dream. I couldn’t get a job owing to computer illiteracy. I was disappointed until I got a call from the Samarthanam Trust for the Disabled. Over the span of the course, I was introduced

to skills training, which includes software skills designed exclusively for the visually impaired.

I am now proficient at using a computer. After joining the course, my confidence level has increased, enabling me to face competition in the industry better. I hope to be placed in a reputed company, which I am sure can help me lead an independent life.”

ROHIT, ANDHRA PRADESH



PROVIDING OPPORTUNITIES AND CREATING INDUSTRY LINKAGES



1,250

YOUTH

My mother soon had to change jobs, and now works long hours to support us.

One day, I happened across a TechnoServe Inc. training awareness program in college. I was curious and attended a training session. I usually knew the answers to questions asked in class, but could never answer due to my fear of speaking in public. A lot of the group-based activities helped me realize that I can make my personal situation a source of strength.

Recently, I was interviewed for a position in sales at a leading bank. It was an opportunity that I got through the CREEYD program. My shy persona is in the past and I am on my way to start a career as a confident sales executive, where I will be meeting and talking to new people every day!"

URVI, MAHARASHTRA

TECHNOSERVE INC.



CITI CHAMPION: Sudip Basu
GRANT PARTNER: Citi Foundation
LOCATION: Mumbai

PARTNER: TechnoServe harnesses the power of the private sector to help people lift themselves out of poverty.

Through the 'Creating Employment and Empowerment through Youth Development Program' (CREEYD), TechnoServe Inc. and Citi Foundation enable youth empowerment and employment by delivering hands-on interactive skills training and career counseling while also forging industry partnerships. The program targets youth from underprivileged backgrounds in the age group 18-25 in their second or final year of university and identifies potential outperformers seeking meaningful job linkages within corporate service industries.

"We often take whatever life offers us for granted. We forget that fate may alter our lives drastically. Five years ago, an overwhelming tragedy struck my life. My father passed away and his demise placed a burden on my mother to make ends meet. We had to depend on her meagre income as a teacher.

DEVELOPING SKILLS, BUILDING CAREERS

UDYOGINI



CITI CHAMPION: Sharad Mohan
GRANT PARTNER: Citi India
LOCATION: Mumbai

PARTNER: Udyogini works towards women's empowerment, skill development and entrepreneurship, and is at the forefront of the socioeconomic transformation across the country.

The Udyogini-EduBridge Career Academy is a strategic collaboration between Udyogini, EduBridge and Citi India, to bring high quality skill development and employment-linked training to unemployed youth. The training course results in full-time employment with a few of the 300 recruiting partners. Thus, the aim is to provide sustainable employment to 1400 unemployed youth, thereby increasing their household income by more than 100%. The program gets you certified from the Government of India and provides opportunities in the Indian labor market. The program serves economically backward youth via 3 skill development centers.

"Each year, over 10 million people enter India's workforce. And many of them have to grapple with the wide gap between skills and opportunities. Through Citi's partnership, the

1,400
YOUTH

Udyogini-EduBridge Career Academy is striving to bridge this gap through a series of interventions. The program, through a specially curated 'Buddy-mentor' initiative, facilitates the ascension of the youth into the intricacies of a regular work environment.

Through our collaboration, we aim to leverage each other's strengths, providing high-quality skill development and employment-linked training for a period of 2 months to unemployed youth, resulting in full-time employment.

At the heart of our plan is the goal of building an equal and empowered society, one that recognizes true potential and helps channel it towards a greater good. After all, what good is opportunity, if it is not shared?"

SHARAD MOHAN, CITI CHAMPION



EDUCATION & FINANCIAL INCLUSION

Citi has strived to create a just and balanced society, the foundation of which is equal opportunity and access. Through long-term partnerships with our NGOs, Citi is working hard to educate the future of the nation. In addition, our innovative approach to poverty reduction focuses on eliminating the intimidation that financial planning and education creates by creating programs that catalyze a behavioral change and bring financially excluded individuals into the mainstream.



SCHOOLING THE BEST FINANCIAL PRACTICES

249,702
CHILDREN

7
STATES

AMERICAN INDIA FOUNDATION TRUST



CITI CHAMPION: Anuranjita Kumar
GRANT PARTNER: Citi Foundation
LOCATION: Delhi, Punjab, Haryana, Odisha, Tamil Nadu, Telangana and Karnataka.

PARTNER: The American India Foundation is committed to building a lasting bridge between the United States and India through high-impact interventions in education, livelihoods, public health, and leadership development.

Through Technology Enabled Financial Education in Schools (TEFES), Citi Foundation and AIF are furthering the principles of financial inclusion and ensuring that their future goals of India become a reality. Using a game format, AIF uses virtual money to reinforce financial concepts and build on what the students learn in class. TEFES supported lessons provide students with an extremely engaging and interactive learning experience by standardizing delivery and using measurement tools.

“My mother, the breadwinner of our family, works extremely hard as domestic help to provide for our education. I have been very curious about financial terms and I enrolled in the TEFES program last year. I enjoy the learning process a lot and learning all the modules has been motivating.

On one occasion, I also took the initiative to teach the concept of the barter system and the role of money in our day-to-day lives to my classmates. I am very thankful to AIF and my mentor who gave me an opportunity to learn about finance. It has really helped me to understand the importance of saving. I can proudly say that I understand the value of money.”

ILMA, DELHI



CENTER FOR SOCIAL IMPACT AND PHILANTHROPY



900
STUDENTS

25
STATES

ASHOKA UNIVERSITY



CITI CHAMPION: Anuranjita Kumar

GRANT PARTNER: Citi India

LOCATION: Haryana

PARTNER: Ashoka University, founded by the International Foundation for Research and Education, is India's premier liberal arts university. It brings contemporary values and practices to higher education.

Ashoka University and Citi India have set up the Center for Social Impact and Philanthropy (CSIP). The Center aims to solve structural challenges for India's social sector organizations with the objective of building capacity and supporting their ability to deliver a sustainable impact with new strategies and refreshing solutions. The objectives of the Center are creating knowledge, building capacity in the sectors via training programs and seminars for NGOs and creating the leaders of tomorrow.

"CSIP works in close collaboration with leaders across India's social sector and the academic resources within Ashoka University. The aim is to spur India's philanthropic ecosystem towards greater impact, relevance, resilience, and recognition.

Moreover, CSIP's capacity building initiatives will focus on raising sector ambition, sustainability and talent. Our collaboration with the Harvard Business School (HBS) and Dasra will bring HBS' popular 'Strategic Non-Profit Management' program to India in 2017. The Center's Mother Teresa Fellowship was recently expanded to include financial and non-financial support to 16 chosen fellows last year; who underwent an intense 10-day orientation.

Citi India's early support has been catalytic in establishing India's first academic center focused on philanthropy and social impact. We are working to bridge the critical gaps in capacity, capability, connectivity and credibility to enhance, and strengthen the social sector in India."

INGRID SRINATH,
DIRECTOR, CSIP AT ASHOKA UNIVERSITY

INFORMING POLICY IN INDIA

10
REPORTS

50
SEMINARS

BROOKINGS INSTITUTION INDIA CENTER



CITI CHAMPION: Biplab Banerjee
GRANT PARTNER: Citi India
LOCATION: Pan India

PARTNER: The Brookings Institution India Center serves as an important platform for developing and disseminating policy recommendations for Indian policymakers.

Citi India has supported Brookings India in the areas of economic development, energy and environment, and foreign policy. It publishes research on several issues within these domains and interacts with various stakeholders including policy-makers and the Government. Citi India and Brookings India aim to contribute to the different perspectives that are needed to develop practical policy solutions for India.

“Despite high economic growth and being the fastest growing global economy of its size, India ranks low on social development indicators. In the UN Human Development Index, India ranked 130 in 2015. India is concretizing its policy priorities and intends to address the nation’s critical social issues. We are aiding the process with high quality research and inputs to policy-makers across a range of economic and developmental issues. Brookings India’s fundamental objective is to contribute meaningfully to the process of designing solutions for India’s policy problems.

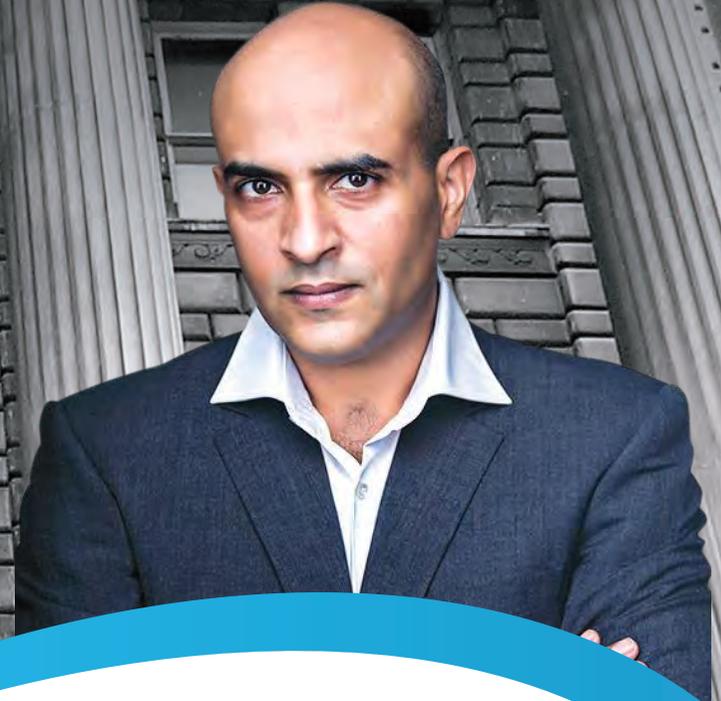
Support from Citi India has enabled Brookings India to take its research to the next level of quality and impact. It has aided us in expanding our reach and added value to the process of policy formulation in India.

The objective remains to address key policy challenges in the country, while ensuring our commitment towards quality, independence, and impact.”

DR. HARSHA VARDHANA SINGH,
 EXECUTIVE DIRECTOR, BROOKINGS INSTITUTION INDIA CENTER



EXCELLENCE IN JOURNALISM



95

ENTRIES

31

PUBLICATIONS

CITI JOURNALISTIC EXCELLENCE AWARD (CJEA)



CITI CHAMPION: Arvind Vashistha
GRANT PARTNER: Citi India
LOCATION: Pan India

PARTNER: The Citi Journalistic Excellence Award (CJEA) is a 30 year program supported by Citi that honors and propels quality journalism across many of the countries that Citi operates in.

A free, empowered and skilled press is the cornerstone of a well-functioning democracy. Citi brought the prestigious program to India in 2014-15 to recognize the work of journalists in the fields of finance, economy and business. The winner attends a 10-day course at Columbia University Graduate School of Journalism in New York. These awardees gain exposure to a wide-ranging view of financial and economic issues and engage in discussions with senior academicians and policy-makers.

“Numerous programs support and encourage journalism in India. However, CJEA stands out as it is supported by Columbia University, which is renowned for its journalism program. The jurors of CJEA rate work based on areas that they themselves are scholars in, which heightens the value.

As a representative of India at the 2016 seminar, attending the conference gave me a first-hand view of how international journalists think and see the world from their vantage point. Despite the differences that separates about 30 countries, our goal is the same - showcase the truth, verify the facts and tell a great story.

Several folks were interested in India as an emerging country and an economy that is poised for better days ahead. I took away several lessons that I apply to my work today. We were only together for a week and a half but the CJEA class of 2016 is still in touch and has retained an ‘alumnus network’ of sorts on Facebook, which speaks volumes to the quality of the seminar and its lingering influence.”

PAVAN, MAHARASHTRA

RECOGNIZING WOMEN LEADERS

CITI WOMAN LEADER AWARD (CWLA)

CITI CHAMPION: Nitin Dembla
GRANT PARTNER: Citi India
LOCATION: Pan India

PARTNER: The Citi Woman Leader Award (CWLA) recognizes the achievements of young women across India's top business schools and engineering institutes, and gives them the opportunity to hone and nurture their leadership skills.

Through its CWLA program, which has now completed its seventh year, Citi identifies women with leadership potential through a rigorous assessment process, from India's top 13 Business Schools and 8 Engineering Institutes. The candidates undergo a 5 step assessment process, which is designed to identify women with leadership potential. The winners are awarded a tuition scholarship, the opportunity to intern at Citi with senior Citi leaders, and be a part of a capacity building workshop.

"I am from Amritsar. I graduated in Management Studies from Shaheed Sukhdev College of Business Studies, University of Delhi, where I specialized in Finance. I am currently pursuing my Post Graduate Program (PGP) from the Indian Institute of Management, Ahmedabad.

1,100
 FEMALE STUDENTS

21
 INSTITUTES

Despite graduating from a top institution in the country, what most of us lack viz-a-viz our peers studying abroad is practical hands-on knowledge on how a real work environment throws challenges and opportunities at us. The Citi Woman Leader Award program has been one of the most unique experiences that has not only allowed me to apply what I have learnt in college to a professional environment, but has also taught me soft skills that are essential to my growth and career development. The experiences shared by the Citi Leadership Team as well as sessions with our Citi mentor were invaluable to me.

This experience with the various working groups has been critical and very meaningful to me."

MADHUKOT, PUNJAB



BANKING ON MOBILE



23,222

CLIENTS

₹ 1.4 crore

WORTH TRANSACTIONS

GRAMEEN FOUNDATION



CITI CHAMPION: Debopama Sen
GRANT PARTNER: Citi Foundation
LOCATION: Uttar Pradesh

PARTNER: The Grameen Foundation aims to bring innovative and sustainable solutions to the fight against poverty and hunger.

With local partners - Oxigen Services and Sonata, Grameen Foundation in partnership with Citi Foundation is scaling its digital financial services and financial education initiative. The objective is to deliver integrated mobile and digital banking services, and education to female borrowers. The Grameen Foundation trains front-line workers to access financial products using a mobile interface. Each of these workers then train and handhold other women through this digital acclimatization process and help them to make transactions on their mobile phones. By empowering women to take charge of their finances, Citi Foundation and Grameen Foundation are helping to spark a positive financial behavioral change in these women.

"I have had a bank account, but never used it much as my four sons would always take care of the financial matters themselves. However, this five-inch screen in my hand has exposed me to the new world of mobile financial literacy where I can take charge of the family's finances.

We have used the credit for agriculture as we own land where we grow beets and rice. The loans have allowed us to invest in farming practice and increase our income. Moreover, we have started a commercial enterprise in our house selling wood, and own a small shop in the locality. The easy access to financial credit with the convenience of managing it on my phone is liberating. Thanks to this program, I am certainly more aware of my expenses and savings."

VIDYA, UTTAR PRADESH

BRINGING CHILDREN TO SCHOOLS

567
CHILDREN

20
KADAM CENTERS

HUMANA PEOPLE TO PEOPLE INDIA



CITI CHAMPION: Debopama Sen
GRANT PARTNER: Citi India
LOCATION: Haryana

PARTNER: Humana People to People India (HPPI) is committed to the holistic development of marginalized populations in rural and urban India through targeted and scalable social development and poverty alleviation interventions.

HPPI's Out-of-School Children Program, KADAM, is an innovative initiative that brings young students into the mainstream education system. The children, who are from poor, migrant families, are also given a mid-day meal to help boost their energy, and concentration. Citi India is extending its support to the program which aims at plugging the learning gaps of over 500 children through 20 Kadam centers. HPPI's approach is holistic and is designed to gradually build the child's competency and social skills in a structural manner. Through the program, Citi India and HPPI are supporting the fundamental right of a child to education.

"As someone who spends most of her time in a corporate environment, I am often faced with challenges that require a methodological approach. When I engage with the talented staff and beneficiaries of the HPPI program, I am revitalized by their passionate and creative way of addressing complex social issues. I am humbled and honored to have the chance

of putting the knowledge and skills that I have learnt over the course of my career to valuable use.

One of my favorite aspects of working with KADAM is getting to meet wonderful children like Vikas. When he was a young boy, his brother disappeared from their village and was never found. Soon after, Vikas dropped out of school and lost all interest in studying until he was introduced to the program a few years later. After spending time at the center and learning Math and English, in what he describes as an "interesting and engaging" manner, Vikas reignited his desire to study and is currently on his way to being enrolled in a Government school.

I am so grateful to play a part in HPPI's journey, and I can only hope that I have given back a fragment of what I have gained."

DEBOPAMA SEN, CITI CHAMPION



INCLUSIVE EDUCATION FOR CHILDREN WITH SPECIAL NEEDS



102
LIVES

10
VILLAGES IN J&K

HUMANITY WELFARE ORGANIZATION



CITI CHAMPION: Rahul Saraf
GRANT PARTNER: Citi India
LOCATION: Jammu & Kashmir

PARTNER: Humanity Welfare Organizations' Zaiba Aapa institute of Inclusive Education is a school for disabled children that was set up in 2003.

United Way of India, in collaboration with Citi India, is supporting Humanity Welfare Organization's (HWO) Zaiba Aapa Institute of Inclusive Education. The school, situated in Bjjibehara Tehsil (Anantnag), was relocated within the same district after the flood in September 2014. To keep the school functioning, Citi India proposed supporting differently-abled students who could attend the school, as well as children with severe disabilities through home based rehabilitation. This collaboration gives the children access to quality education to build their future lives. They are also trained with daily living skills as well as mobility and vocational skills, in addition to physiotherapy and other extracurricular activities.

"When I first came to the Zaiba Aapa Institute I had found reading, writing and interacting with other children rather

challenging. But, today my biggest achievement is that I can play my favorite game, cricket, without any assistance. I can successfully use my left hand to pick up objects to a large extent. The school's staff provides regular physiotherapy, behavior management therapy, special education, music therapy, crafts and sports training.

I have started walking independently, thanks to the regular physiotherapy sessions at the school. The support from my parents and my extended family at the Institute is one of the most important factors for my improvement. The school has lit new hopes of joy for children with special needs and their families."

FAYAZ, JAMMU & KASHMIR

NURTURING LEGAL LUMINARIES

250

UNDERPRIVILEGED STUDENTS

20,000

STUDENTS

INCREASING DIVERSITY BY INCREASING ACCESS TO LEGAL EDUCATION (IDIA)



CITI CHAMPION: Sridhar Marimuthu

GRANT PARTNER: Citi India

LOCATION: Pan India

PARTNER: The IDIA project is a pan Indian movement to empower underprivileged communities by creating efficient lawyers from those communities.

IDIA is partnering with Citi India to provide legal career counselling to students, especially from underprivileged and marginalized communities. Scholarships are provided to deserving students like Bhavna to help them become eminent lawyers. IDIA conducts a carefully crafted aptitude test to understand a student's aptitude for law. Based on this aptitude test, an interview and a background check, IDIA carefully selects trainees to conduct a two year rigorous training program. With the help of Citi India, IDIA aims to reach out to more deserving students from diverse backgrounds.

"While growing up, I often sensed a lack of love and attention from my family. However, these problems made my determination to empower myself stronger.

I connected with IDIA when three students of NLU Delhi came to my school for a law entrance counselling. My experience with IDIA was the best experience of my life. The year I spent at the NLU Delhi hostel was truly memorable, as I experienced the hard-work that law students put in and the stress levels before exams. Within a year, my personality and my life underwent a radical transformation. I was amazed at how the educational and professional environment motivated me.

For a year, I studied diligently and prepared for the law entrance exams. Finally, I secured admission at Guru Gobind Singh Indraprastha University, Delhi. I'm currently enjoying law school and would like to thank IDIA for giving me a different life!"

BHAVNA, NEW DELHI



BUILDING AN ECOSYSTEM OF SUPPORT



50,000

PARTICIPANTS

2,888

SHGs

KALIGHAT SOCIETY FOR DEVELOPMENT FACILITATION



CITI CHAMPION: Mridula Iyer

GRANT PARTNER: Citi Foundation

LOCATION: West Bengal

PARTNER: Kalighat Society for Development Facilitation (KSDF) has been working with the goal of economic development, ensuring basic rights and social equality for marginalized sections of society.

KSDF, with the support of Citi Foundation's India Innovation Grant Program, empowers Women Self-Help Groups (SHGs) and their federations to be agents of change in their communities through the Ascent-Women led Financial Inclusion Initiative. Located in West Bengal, Kalighat has been working on the goal of poverty alleviation through livelihood and economic development. Initially, the program informs, and educates women on the Government's financial inclusion and social security initiatives. Then they mobilize the leaders of these self-help groups to assess the needs, saving patterns and potential scope of improvement of the slum communities. Citi India and KSDF believe that by empowering women, one can empower communities to be financially responsible.

"Financial planning is a gigantic mystery when one is ill-informed and unaware. I could have continued spending my earnings on paying a hefty interest rate on my loan if not for the KSDF camp. The self-help group informed me how to use relevant financial services and taking charge of my household finances. I opened a bank account through the KSDF camp and gradually opened two more Nanikali accounts to save enough for my daughter's future.

It has been a year, and my cumulative deposit is around ₹ 20,500. The savings are not only safe, but have provided me with an economic independence. The program has changed our socioeconomic status; and now I understand the importance of saving a corpus with formal machinery."

RAHELA, WEST BENGAL

MAKING ENTERPRISING DREAMS COME TRUE

208,922
YOUTH & CHILDREN

120
COMMUNITIES

11
INSTITUTES

1,140
SCHOOLS

MELJOL



CITI CHAMPION: Kartik Kaushik

GRANT PARTNER: Citi Foundation

LOCATION: Assam, Jharkhand, Kerala, Maharashtra, Odisha, Rajasthan, Telangana, Uttar Pradesh, Himachal Pradesh, Bihar & Chhattisgarh.

PARTNER: MelJol works in the broader spectrum of child rights and education with a core focus on social and financial education for children from low-income families.

With funding from Citi Foundation's India Innovation Grant Program, Meljol has taken its unique learning initiatives, 'Aflatoun' (for children) and 'Aflateen' (for the youth) to schools, communities and institutions across eleven states. The purpose of these programs is to empower the youth by teaching them how to become financially independent. Citi Foundation and MelJol are focused on encouraging youth to gain financial education, encouraging entrepreneurship and helping young minds like Ritesh to think critically.

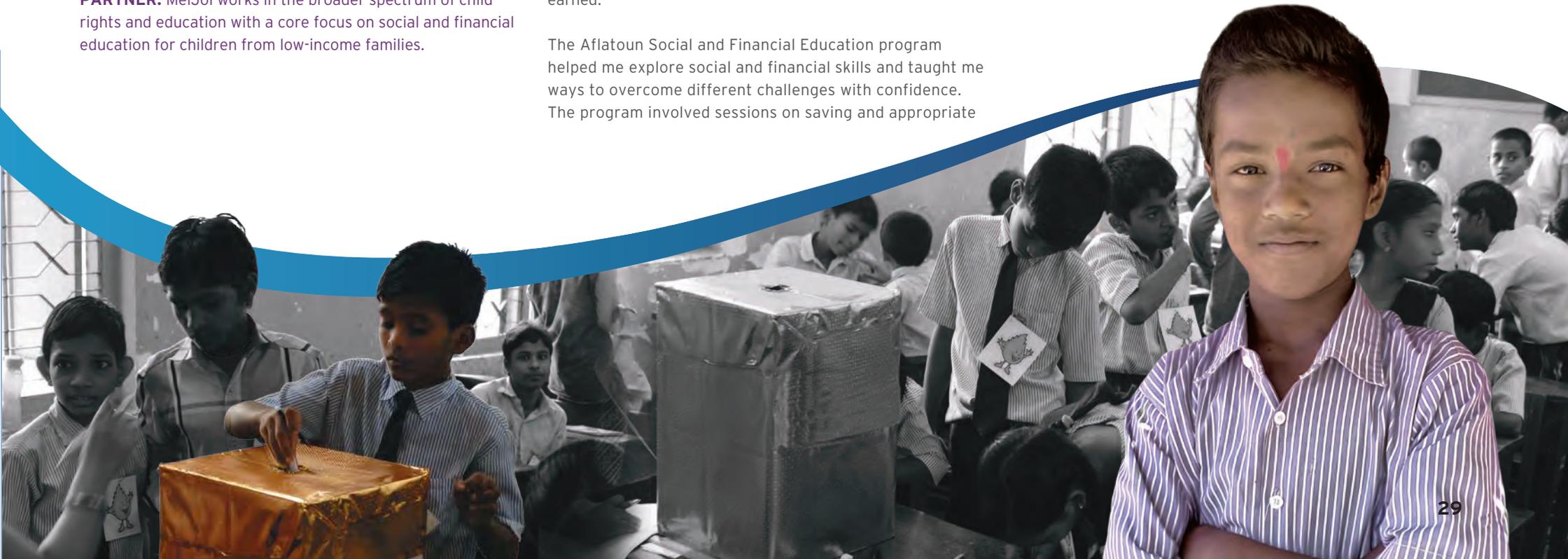
"I have grown up seeing my mother, a daily wage laborer struggle to make ends meet with the meagre ₹ 5,000 that she earned.

The Aflatoun Social and Financial Education program helped me explore social and financial skills and taught me ways to overcome different challenges with confidence. The program involved sessions on saving and appropriate

spending, planning and budgeting and small scale child friendly entrepreneurship. I was inspired by these initiatives and sought additional guidance from my teacher.

I started saving money in the Aflatoun Bank and after a period of seven months, I had ₹ 550. With the financial understanding I had gained, I bought five different types of fruits during the Ganesh Festival. I invested ₹ 400 and sold them at competitive prices, at a profit of around ₹ 385. For the first time in my life, I believed that I could be a responsible son to my mother and help her."

RITESH, MAHARASHTRA



DRIVING FINANCIAL CHANGE



375
AREAS

15,000
WOMEN

NAVYA DISHA



CITI CHAMPION: Debasis Ghosh
GRANT PARTNER: Citi Foundation
LOCATION: Karnataka

PARTNER: Navya Disha has created an innovative mobile school that is localized, accessible and impactful for low-income rural women.

Buzz India, a mobile school, offers tailor-made tools and relevant solutions for the growth of marginalized women. With the support of Citi Foundation's India Innovation Program, Buzz India has created a positive attitudinal change in women in rural and peri-urban Karnataka. It partners with microfinance institutions and Government bodies for a ready database of women like Devamma. The program has been further deepened through 'Buzz Friends', who are women from the community who undergo training to lead five villages and motivate the women in these areas towards entrepreneurship and financial self-dependence.

"In rural areas like ours, women often face many socioeconomic constraints. Due to a lack of education and

limited access to financial instruments, many of us fail to save a corpus. However, Buzz India has equipped women like me with financial and enterprise management skills.

Earlier, my family would always be short of money and I was steeped in debt as I could not repay my loans. The knowledge that I gained from the training process motivated me to create a self-help group and save about ₹ 900 per month. By managing my expenses, I cleared my debt of ₹ 30,000 and saved around ₹ 13,500. Before the training, I was oblivious to my spending habits. Now I maintain a systematic account of my tailoring business."

DEVAMMA, KARNATAKA

MOBILIZING THE YOUTH FOR A BETTER TOMORROW

PUBLIC CONCERN FOR GOVERNANCE TRUST (PCGT)



CITI CHAMPION: Arun Wable
GRANT PARTNER: Citi India
LOCATION: Maharashtra

PARTNER: The Public Concern for Governance Trust was primarily established to promote good governance, contain corruption, uphold and inculcate constructive values and enhance goodwill in society.

With Citi India's support, PCGT runs two programs, 'Kuchh Aur' and 'Youth For Governance' (YFG). These programs collaborate with educational institutions and conduct awareness sessions, debates and talks to inspire the country's youth to take a stand against any form of social evil, leading to truly reformed and transformed communities. PCGT and Citi India seek to instill ethics and morals into young minds so that they become better citizens in future.

"Throughout my career with the Mumbai Police, I strived to keep the country and its citizens safe. However, I realized that in a democratic nation that thrives on freedom of thought and expression, there is a need to actively shape and encourage constructive attitudes. Such attitudes then lead to behaviors that drive higher levels of safety and security.

With this in mind, we have designed programs that work with the youth of India to

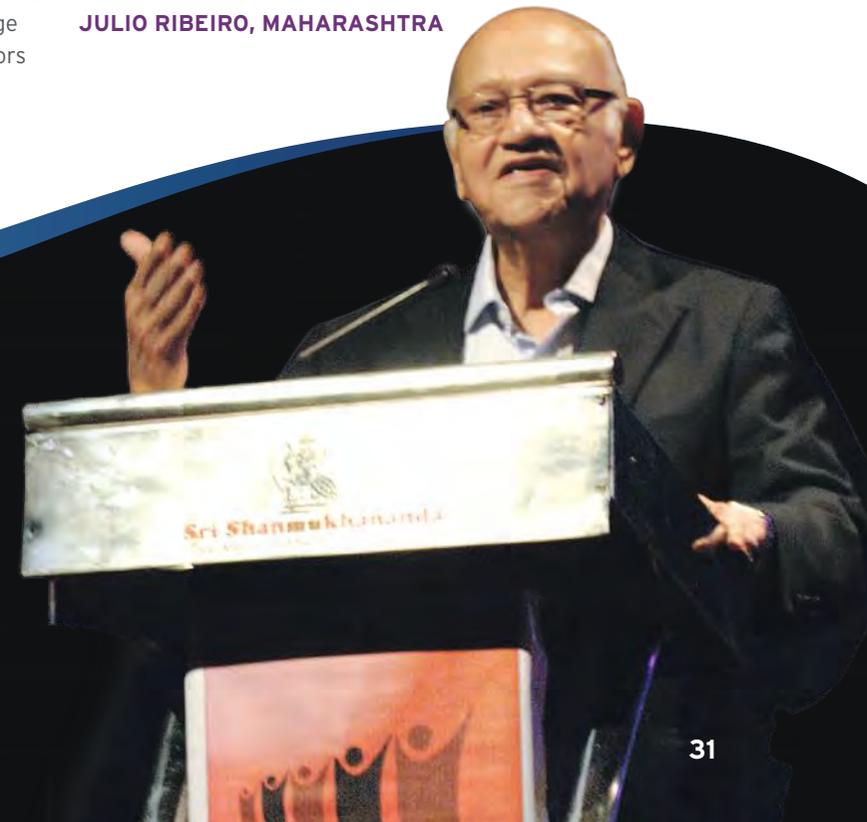
1,500
STUDENTS

30
CITIZEN PROGRAMS

inculcate intolerance for social evils such as corruption and exploitation from an early age. YFG was initiated to sensitize the youth to issues of governance while they take up leadership roles in different capacities. A standout initiative was the painting competition inside Arthur Road Jail, where students from 8 colleges painted their 'Idea of India'.

Additionally, our Kuchh Aur program engaged with school children directly, teaching them the importance of mental and physical cleanliness. We hope to help our society evolve towards a clean, progressive and safe space and thrive in the future."

JULIO RIBEIRO, MAHARASHTRA



ENSURING A SOUND FUTURE WITH SMART PROGRAMS

5,000
TEACHERS

200,000
STUDENTS

SAMPARK FOUNDATION

SAMPARK
FOUNDATION
creating a million *Smiles*

CITI CHAMPION: Megha Chopra
GRANT PARTNER: Citi Foundation
LOCATION: Haryana

PARTNER: The Sampark Foundation aims to create 7 million smiles through frugal innovation as the catalyst for social change in primary education in India.

Sampark Foundation, with support from Citi India, promotes education through its 'Sampark Smart Shala' program. The initiative strives to familiarize children with effective means of learning. It also equips teachers with the right skills and techniques so that imparting knowledge becomes more than just a job; it becomes a channel of transformation for young lives.

"I recently visited the teacher training camps of Sampark in Raipur and Bemetra to get a first-hand experience of the program. I attended both the Math and English sessions where the enthusiasm of the teachers was unbelievable. I found the course to be an extremely invaluable experience. In

Math class, there were even a few female teachers who had come with their children to attend the sessions and develop an understanding of the materials.

Overall, there were several positives. I could see the transformation in the teachers and could feel the energy of building a great future for India. The Sampark Smart Shala program exemplifies the Citi philosophy of inclusion, scalability and innovation. The quality impact that it will have on the children's future excites me and I look forward to doing much more."

MEGHA CHOPRA, CITI CHAMPION

ENABLING OF CHILDREN AND EDUCATION

140
STUDENTS

SEVA SADAN SOCIETY



CITI CHAMPION: Niraj Parekh
GRANT PARTNER: Citi India
LOCATION: Maharashtra

PARTNER: The Seva Sadan Society aims to create an innovative teaching approach that offers affordable, quality education to marginalized children and in-turn, prepares them for future challenges.

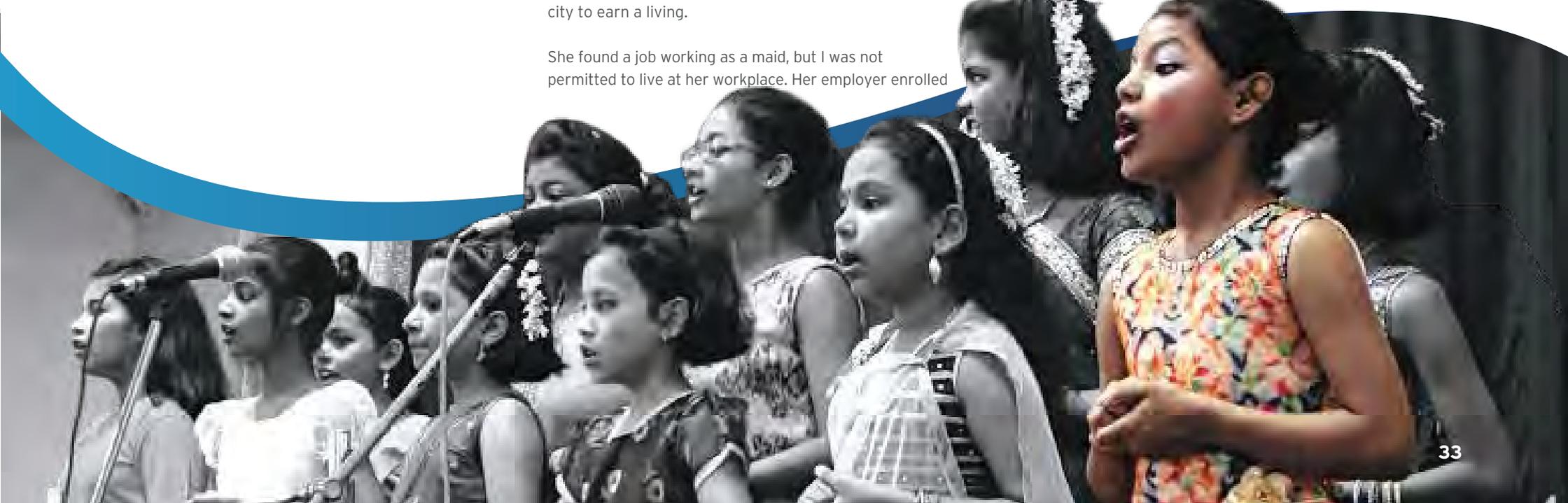
Seva Sadan Society provides children from low-income families, mostly girls, an opportunity to transform their lives by laying a strong foundation through comprehensive education and child development. The partnership with Citi India has enabled the introduction of the latest teaching aids that have enhanced their learning experience. These include options to stream educational web videos, an audio-visual library, museum visits and access to computers. The ultimate goal is to make a real difference by empowering the lives of future generations in India and giving them an opportunity to achieve more.

“Standing on a stage in front of a crowd and delivering a strong account on demonetization would have been an unimaginable feat for a girl like me from a small village in West Bengal. I came to Mumbai when my mother came to the city to earn a living.

She found a job working as a maid, but I was not permitted to live at her workplace. Her employer enrolled

me into the Seva Sadan Home and Seva Sadan’s Primary English School. This was the first time I was introduced to the world of books and computers. Being introduced to education feels wonderful and I have been learning so many new things. Seeing my interests and strengths, my teacher tutored me and selected me to speak on ‘The Effects of Demonetization’ at an elocution competition organized by an NGO. I won the first prize and the same organization invited me to be their chief guest at an annual program - an unimaginable opportunity for a girl like me. I am more confident today that life surely has many more opportunities and achievements in store for me.”

RUPA, WEST BENGAL



BRINGING FINANCIAL KNOWLEDGE ALIVE, DIGITALLY



1,000

USERS DOWNLOADED THE APP

20,491

WOMEN DIGITALLY ENABLED

SWADHAAR FINACCESS



CITI CHAMPION: Vinaya Parvate
GRANT PARTNER: Citi Foundation
LOCATION: Maharashtra, Gujarat

PARTNER: Swadhaar FinAccess seeks to address the issue of financial inclusion through financial education, bridging the gap between the financial sector and low-income households.

With the support of Citi Foundation's India Innovation Grants Program, Swadhaar FinAccess has developed Swadhaar Saathi, a money management mobile application for low-income communities to help them ascertain and determine their financial health, and use bank products as per their goals. The tool captures the socioeconomic information of the households and individuals and gives them insights into their financial health. Swadhaar has also conducted financial education training since 2009 and has reached over 3,00,000 people from low-income communities over that period. Through this digitized financial inclusion initiative, Swadhaar FinAccess has educated 20,491 women.

"I could have never imagined that a phone could equip me with financial information and give me the independence to

make an apt economic choice. With the meager salary that I earn as a domestic helper, I had been trying to make ends meet at home. Moreover, with limited exposure to formal education and financial knowledge my earnings would quickly be depleted.

Gradually, as I started interacting with my peer educator at Swadhaar FinAccess, I learnt how to operate a bank account and use an ATM. I was selected among a few women to use the Swadhaar Saathi App. I was provided with a phone and introduced to the Swadhaar which is a wonderful money management tool. Now managing my expenses and saving a monthly sum of ₹ 1,000 has become easier. I use the app regularly and look forward to additional training programs."

SUNITA, MAHARASHTRA

CONSERVATION LEADERSHIP THROUGH EDUCATION

WWF INDIA



CITI CHAMPION: Nishith Parashar
GRANT PARTNER: Citi India
LOCATION: Maharashtra and Delhi

PARTNER: WWF India is working towards environmental and wildlife conservation. Through its conservation programs, it aims to stop the degradation of the planet and build an ecologically balanced future.

Through the program 'Ek Prithvi', WWF India and Citi India aim to embed the concept of environmental awareness and action in the school's education system using innovative teaching methodologies. The goal is to raise awareness, hone skills, and drive commitment in students to help them make environmentally positive and sustainable life choices. The program entails teacher training and activity based workshops for students, helping them to adopt sustainable school practices and creating model schools.

"As custodians of our planet, the world's children are our greatest hope to preserve the Earth and building a cognizant and responsible society. With this thought at the core of our operations, we launched Ek Prithvi in Ladakh in March 2016. Following its success, we launched Ek Prithvi Karnataka in October 2016 and the program has since collaborated with almost 2,000 students in 40 schools across 7 states.

9,500
STUDENTS

40
SCHOOLS

When we first visited these schools, we found that most students had lost their connection with nature. We took them on walks which allowed them to see the flora and fauna and the impact that human actions were having on the ecosystem.

Over the next few weeks, students and teachers collaboratively implemented measures to reduce energy and water consumption. They also implemented mechanisms for waste segregation, management and recycling. Some schools developed kitchen gardens after we conducted plantation drives.

What we brought about was a sustained change in the children's behavior towards the environment."

RADHIKA SURI,
DIRECTOR ENVIRONMENT EDUCATION,
WWF-INDIA



ART & CULTURE

The preservation and promotion of our rich cultural heritage is critical to our progress. Art and Culture represent the values, attitudes and social fabric of our nation. It is timeless and transcends generations, tastes and perspectives. Citi is committed to both safeguarding India's extraordinary legacy, and at the same time, furthering her magnificent culture with the younger generations.



ENRICHING EDUCATION THROUGH THE ARTS

INDIA FOUNDATION FOR THE ARTS (IFA)



CITI CHAMPION: Aditya Menon

GRANT PARTNER: Citi India

LOCATION: Karnataka

PARTNER: The IFA has been working in the field of arts education for over eight years. It primarily focuses on the teacher as a pivotal agent of change in government school systems in Karnataka.

Citi India has collaborated with the IFA on its Arts Education program. The program connects the arts to education in Karnataka. Christened 'Kali-Kalisu' (Learn and Teach), the idea is to find new solutions for engaged learning based on the principle of inclusion through the arts. The project supports teachers like Gangadhara Naik and encourages them to engage with artists and cultural practitioners to enable students to build an enjoyable and synergistic learning experience.

"I am a high school teacher and a Cluster Resource Person. I have been designing a series of workshops, with support from the IFA, for the sixth-grade students of the government higher primary school in Gandhinagar, Sirsi.

50,000+

STUDENTS

1,000+

TEACHERS

16

DISTRICTS IN KARNATAKA

The first part of my project was based on inculcating the habit of reading in children, and I invited cultural resource experts to help. Then, I introduced students to the essence of Chutuku Kavana (short poems) and encouraged the kids to write some on their own. My biggest achievement has been a notebook called Kavanagala Moolaka Kalike. It is a collection of poems that draw inspiration from every day experiences of students. It is encouraging to see the range of themes used in these poems.

I find it extremely motivating to be able to find new ways of connecting with and engaging with children."

GANGADHARA, KARNATAKA



PRESENTING AND PRESERVING A PIECE OF HISTORY



130,000

VISITORS FOR MUSEUM
ON WHEELS

150,000

VISITORS FOR
CONSERVARTE PROJECT

CHHATRAPATI SHIVAJI MAHARAJ VASTU SANGRAHALAYA (CSMVS)

THE MUSEUM



CITI CHAMPION: Anand Chopra

GRANT PARTNER: Citi India

LOCATION: Maharashtra

PARTNER: For over a century, Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (CSMVS) has been preserving and promoting India's rich cultural legacy.

The Museum on Wheels and ConservArte programs are based on the premise of conservation, proliferation and education of India's heritage. Through a three-year partnership, Citi India and CSMVS have preserved and promoted a collection of carefully curated artefacts, which are a representation of India's rich cultural blueprint. Through ConservArte, hundreds of objects will be conserved and restored, of which, 150 will be iconic historic and artistic works of national significance, spanning 4,000 years of history.

The CSMVS Museum Art Conservation Center's dedicated and skilled art conservator-restorers are trained to care for diverse types of art materials. At the end of each year, restored artefacts spanning a four millennia historical period

are displayed for public viewing, along with illustrative before and after treatment visuals and storytelling.

The CSMVS Education Center also has the support of Citi for the Museum on Wheels initiative. This program consists of a series of planned journeys that the 'Museum on Wheels' bus makes to various schools and small towns to exhibit examples from the CSMVS collection through a series of themed, interactive and educational programs.

"I loved the documentary, it was interesting and there were many things to learn from it. We then got to the Harappan Seal-Making activity and I was so excited to create a seal, like our ancestors would have. The amount of information was great and the bus had jewelry and textiles, which depicted

the lifestyle of Harappan people. The Museum has helped me understand the history of the Indian civilization in a much better way.”

PRACHI MEHTA, STUDENT, VISITOR AT MUSEUM ON WHEELS DURING THE INDUS VALLEY CIVILIZATION EXHIBIT

“Museums are powerhouses of knowledge, heritage and traditions. Disseminating this knowledge for the future generations is the *raison d’être* of museums. With Citi staunchly by our side as partners, Museum on Wheels makes this dissemination possible while reaching within the very heart of communities who might otherwise not be able to access the Museum’s rich offerings. We hope to continue this joint effort of reaching out to wider audiences and making engagement with culture enjoyable in a way that allows people to explore, interpret and share.”

BILWA KULKARNI, EDUCATION OFFICER, CSMVS

“Art Conservation at its heart is the thought of enhancing the life of an art object. The fact that historic objects spanning

almost 4,000 years of India’s cultural heritage are being preserved with the support of Citi, is a social and moral imperative which we at CSMVS museum are proud to partner with and participate in. This comprehensive project has also resulted in the development of skills, livelihood opportunities and the establishment of standards and exemplars in this important sector of heritage conservation in India.”

ANUPAM SAH, HEAD OF ART CONSERVATION, RESEARCH AND TRAINING, CSMVS MUSEUM ART CONSERVATION CENTER

“Our effort through the Museum on Wheels project remains to reach out to the widest possible audiences

and deepen their engagement with culture and heritage as much as possible. The key objective of this project is to reach out to people, particularly those who have limited or no access to museum education. In the past year we received an overwhelming response from schools and other educational and cultural organizations, even from far-flung rural areas of Maharashtra. It gives us a great deal of satisfaction when we see people from various walks of life participating and taking pride in their rich cultural heritage, and sharing it with their parents and friends. It is this culture that helps us rethink who we are as people and the way that we think, learn and communicate. We are grateful to Citi India for extending their wholehearted support in this endeavor as our partner.”

SABYASACHI MUKHERJEE, DIRECTOR GENERAL, CSMVS



STRIKING THE RIGHT CHORD



350

CHILDREN

7

SCHOOLS

NATIONAL CENTRE FOR THE PERFORMING ARTS (NCPA)



CITI CHAMPION: Rahul Shukla

GRANT PARTNER: Citi India

LOCATION: Andhra Pradesh, Gujarat, Karnataka, Maharashtra and Tamil Nadu

PARTNER: The National Center for the Performing Arts (NCPA), is committed to preserving and promoting the rich and vibrant heritage of India. For over 50 years, the NCPA has been at the forefront of innovative approaches to music, dance, theater, film, literature and photography.

In 2007, Citi forged a partnership with NCPA, becoming the first and only patron of The Symphony Orchestra of India. Over the years, the relationship between the two institutions deepened, with several unique collaborations.

In June 2010, the Citi-NCPA Guru-Shishya Program was initiated to enable gurus to teach talented pupils in the discipline of the musical art form they specialized in for three or five years. The partnership then expanded to the Citi-NCPA Music Scholarship Program that supports deserving students of music in their pursuit of Indian Classical Music.

In 2011, Citi and NCPA co-created the Aadi Anant Festival of Indian Music. The festival is the most prolific and visible form of Guru-Shishya relationship, featuring some of the most

renowned names in Indian classical music alongside their protégés.

In 2014, Citi and NCPA created the Music for Schools Program to introduce Indian music to children with limited access to musical resources in Mumbai.

“When I played duets with my father/guru, he was very clear about our respective roles, no quarter was given, and the stage was the place where you showed your worth and if you could not keep up, then you had to be quiet and listen, thus going back to being an apprentice. In my opinion the Guru-Shishya system is the only way to create professional artistes of merit.”

USTAD ZAKIR HUSSAIN

“Volumes of scientific research points to the fact that children who engage in some form of music activity, show marked improvement with respect to social behavior, academic performance, cognitive abilities, communication skills and most importantly, emotional intelligence. The ‘Music for Schools’ program provides this much needed exposure to young children, while also providing them a stage to showcase their talent in the presence of their peers and teachers; something that boosts their morale and enhances self-confidence.

The Citi NCPA Music Scholarships thorough its eight editions so far, have been successfully providing deserving music scholars an opportunity to pursue their passion for Indian

classical music and in turn also ensuring that the knowledge of Hindustani music and instruments are passed on to the next generation.”

DR. SURVARNALATA RAO, PROGRAMMING HEAD, INDIAN MUSIC AND RESEARCH SCIENTIST ON THE MUSIC FOR SCHOOLS AND MUSIC SCHOLARSHIP PROGRAMS

“When we first walked into the auditorium, it was a bit scary for me, because we were seeing such a big stage for the first time. But afterwards, we were more comfortable performing in front of an audience. The experience made us more confident and we wish to learn more songs next year, and, if possible, learn to play instruments.”

KARISHMA SAROJ, MODERN ENGLISH SCHOOL, GHATKOPAR EAST, BENEFICIARY OF THE MUSIC FOR SCHOOLS INITIATIVE.

24

SHISHYAS

8

GURUS

206

APPLICATIONS

9

SCHOLARSHIPS

7200

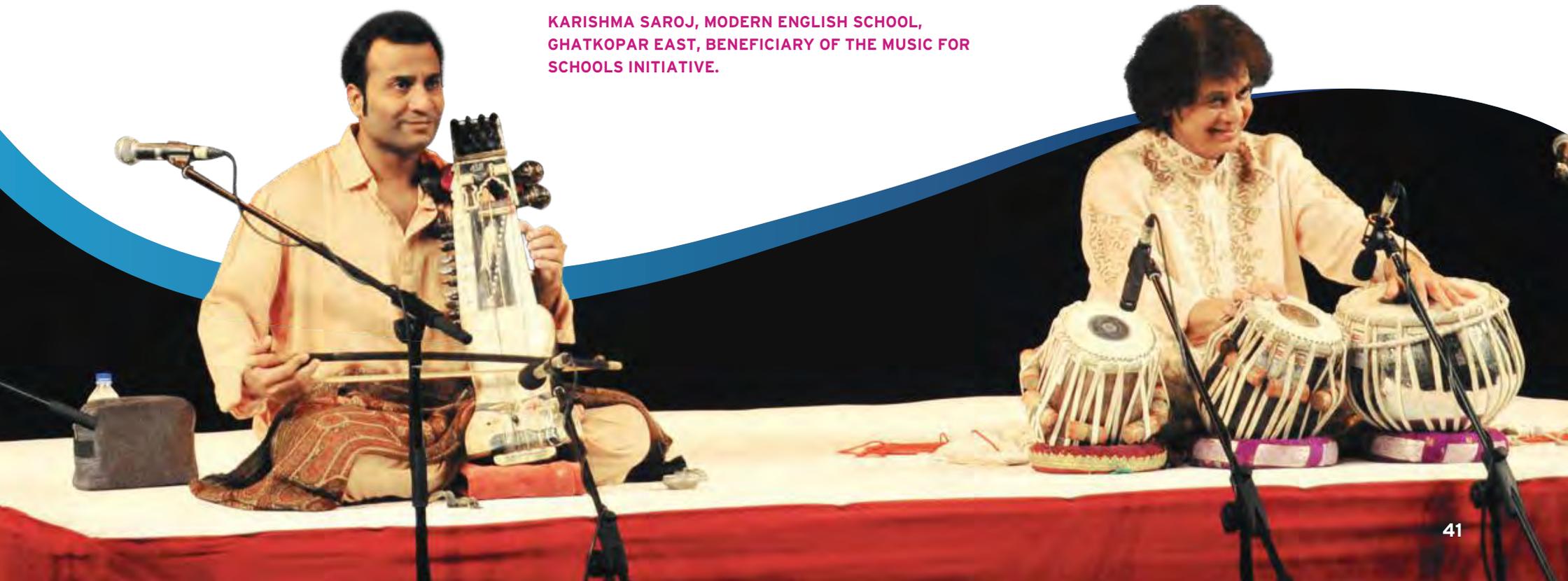
PEOPLE

6

CITIES

9,141

PEOPLE ATTENDED OVER 2 SOI SEASONS



HEALTHCARE

Citi India aims to improve the lives of those afflicted with 'multi-dimensional poverty', where they suffer from overlapping deprivations in healthcare and living standards. Through our partners we strive to work on improving the quality of lives in these communities by providing healthcare solutions, information dissemination and preventive healthcare practices.



ERADICATING HUNGER

2,090

CHILDREN VIA GIVING AT CITI PROGRAM

5,000

CHILDREN IN THANE

9,000

CHILDREN IN BANGALORE, AHMADABAD AND SURAT THROUGH THE DIWALI INITIATIVE

AKSHAYA PATRA FOUNDATION



CITI CHAMPION: Santosh Dujari

GRANT PARTNER: Citi India

LOCATION: Maharashtra

PARTNER: The Akshaya Patra Foundation is playing a significant role in wiping out classroom hunger in India. It implements large scale, innovative mid-day meal program in Government schools.

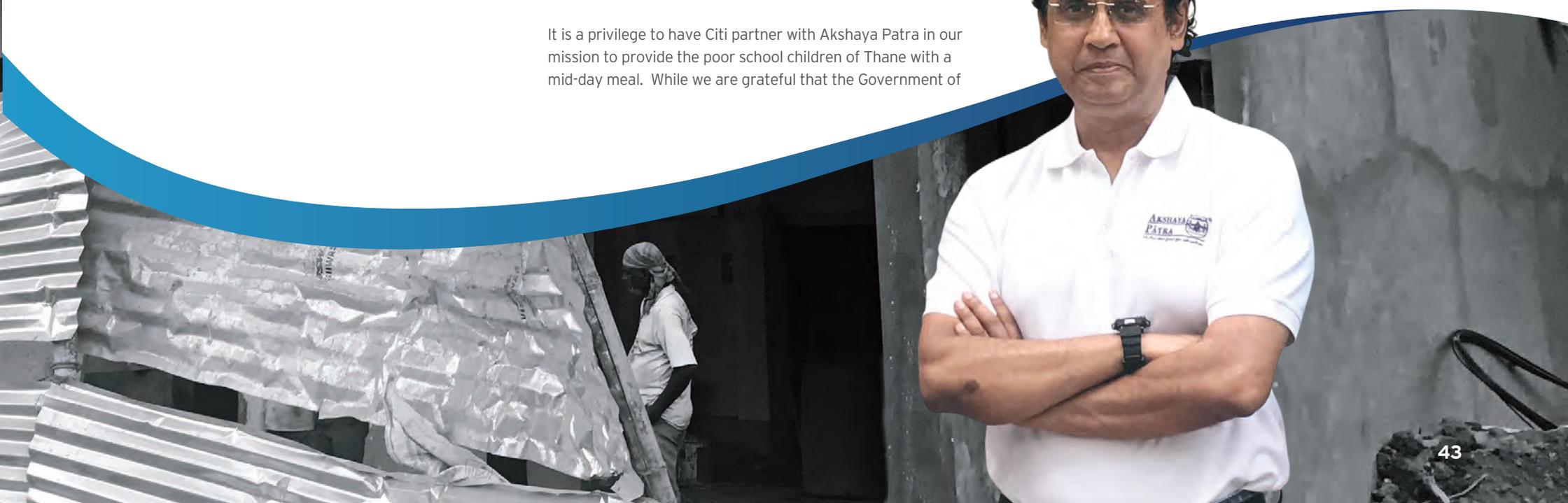
Citi India is collaborating with the Akshaya Patra Foundation to facilitate the education of underprivileged children in government schools by providing nutritious school meals. Akshaya Patra and Citi India are setting up a new kitchen in Thane that will cater to 5000 school children a day, and help them lead a healthy life. Through its Diwali Initiative, Citi has also contributed meals for 9,000 children in Bangalore, Ahmadabad and Surat. With the strong experience and knowledge of Akshaya Patra, Citi India can help eradicate the problem of malnutrition and hunger in the country, while also providing a boost to the education sector, by incentivizing kids to attend school.

"We at the Akshaya Patra Foundation strive to fight issues like classroom hunger and malnutrition in India. Today Akshaya Patra is the world's largest mid-day meal program.

It is a privilege to have Citi partner with Akshaya Patra in our mission to provide the poor school children of Thane with a mid-day meal. While we are grateful that the Government of

Maharashtra provided us with the premises, this kitchen would not have been possible without Citi's contribution towards the construction of the building and the purchase of equipment required for preparing the meals. Citi's partnership extends to its employees as well, who regularly donate to us through their Giving at Citi program. This is truly an exemplary CSR partnership, for which we at the Akshaya Patra Foundation are grateful to Citi."

MATHAN VARKEY, REGIONAL DIRECTOR, AKSHAYA PATRA



CARE AND REHABILITATION FOR SURVIVORS



7,000

HELMETS
DISTRIBUTED

1,500

DOCTORS +
PARAMEDICS

THE INDIAN HEAD INJURY FOUNDATION



CITI CHAMPION: Nina Nagpal

GRANT PARTNER: Citi India

LOCATION: Delhi & NCR

PARTNER: The Indian Head Injury Foundation's (IHIF) mission is to foster the development of a comprehensive neuro trauma care system in India for the prevention, diagnosis and treatment of traumatic brain injuries by raising awareness and providing neuro-rehabilitation to patients.

The goal of the collaboration between the Indian Head Injury Foundation (IHIF) and Citi India is to reduce mortality and morbidity caused by accidents. The initiative aims to build a comprehensive system in India for the prevention, diagnosis and treatment of traumatic brain injuries.

"In 2014, I met with a major accident, that led to life-long damage, and I now live with T12 and L1 level spinal cord injuries.

Despite a surgery and a long-drawn hospital stay, I was unable to walk. When I was almost losing hope, the IHIF center offered me free rehabilitation services. Initially I struggled

to commute whenever I had to attend rehabilitation and go to the Empowering Spinal Cord Injured Person Trust (ESCIP) center to learn wheelchair techniques and Activities of Daily Living (ADL).

Upon seeing my problem, IHIF again extended a helping hand in 2016. This time, IHIF donated a wheelchair to me, which was sponsored by Citi. With this, I can go wherever I want. I can do most of my work while sitting on this chair. I am very thankful to IHIF, ESCIP Foundation and Citi, for their efforts towards my rehabilitation."

ADITYA, DELHI

BETTER ACCESS TO SAFE DRINKING WATER

JALDHAARA FOUNDATION



CITI CHAMPION: Amit Gupta
GRANT PARTNER: Citi India
LOCATION: Karnataka

PARTNER: Jaldhaara Foundation aims to design and implement social programs that promote awareness on safe water practices and transform hygiene habits in underserved communities in India.

Jaldhaara Foundation in collaboration with Citi India, has set out to provide access to safe and clean drinking water by way of setting up 10 water purification units across 10 slum areas in Bengaluru with portable drinking water at affordable prices. The program aims to create a transformational behavioral change in these communities by focusing on women and children to communicate the connection between the consumption of safe water and hygiene practices with health outcomes.

“Water is an essential part of existence. We have been living in Allalasanra for last the 5 years, and in our in family of 12 members, the daily water consumption is 25 liters.

22,500
INDIVIDUALS

4,500
HOUSEHOLDS

We used to consume bore well water in our compound, due to which my children used to fall sick often. A few months back, our doctor enquired about the source of our drinking water and later advised us to drink the purified water from filter water plant.

After much effort, we came to know about a water plant in our community. We have been using water from the plant for last eight months. Now my children are healthy and are also not missing school.”

JYOTHI, KARNATAKA



MAKING 'CLEAN INDIA' A REALITY



95%

RESOLUTION RATE
FOR THE COMPLAINTS

1.15 million

REGISTERED USERS

JANAAGRAHA CENTER FOR CITIZENSHIP AND DEMOCRACY



JANAAGRAHA CENTRE FOR CITIZENSHIP & DEMOCRACY

CITI CHAMPION: Rajarshi Charkaborty

GRANT PARTNER: Citi India

LOCATION: Maharashtra

PARTNER: Janaagraha Center for Citizenship and Democracy is a non-profit organization based in Bengaluru, India. It aims to improve the quality of life in urban India, through systemic change.

Citi India partnered with Janaagraha Center for Citizenship and Democracy to support the Swachhata mobile and web applications built by Janaagraha's IchangeMyCity.com. This was in accordance with the MoU signed with the Ministry of Urban Development under the Swachh Bharat Mission. IChangeMyCity provides complete backend support to these applications which includes collecting data from citizens, processing that data, connecting with the concerned officials and updating the status of the complaint redressal. For people like Murtaza, this is an opportunity to become a part of the Swachh Bharat (Clean India) Mission for a better tomorrow.

"Earlier, my building's landmark was that it was next to a garbage dump. However, now the area is totally transformed.

Previously, residents of the building threw their trash frequently into the alley. I requested that the residents refrain from using the alley as a garbage dump, but my pleas were ignored. One day, I came across the Swachhata app. On December 19, 2016, I posted a complaint on the app. In just an hour's time, I received a call from Mr. Jagadish Pardesi, an Officer who works with Municipal Corporation of Greater Mumbai. He explained that the complaint was assigned to him and that he will be looking at it with the utmost urgency. He reached the location within half an hour and personally monitored the clean-up. The alley which was once a stinking dump is now clean."

MURTUZA, MAHARASHTRA

HOPE AND DIGNITY FOR ALL

ST. JUDE INDIA CHILDCARE CENTRES



CITI CHAMPION: Sundeep Kakar

GRANT PARTNER: Citi India

LOCATION: Maharashtra

PARTNER: St. Jude India ChildCare Centres empower children and their families with the physical and emotional necessities that give them a better chance of surviving cancer.

St. Jude India Child Care Centres provides free accommodation and holistic care for rural children suffering from cancer, who travel to the cities for medical treatment. Citi India's engagement has enhanced the facilities at St. Jude's Cotton Green Campus. By bridging the gap between medical treatment and proper rehabilitation and care, the Citi and St. Jude India Childcare Centres is giving children and their families a fighting chance against cancer. Citi has also partnered with St. Jude to nurture their 'Third Circle' activities that encompass recreation, counseling and vocational skill training for families across the 18 centers in India. Citi has also partnered with St. Jude to nurture their 'Third Circle' activities that encompass recreation, counselling and vocational skill training for families across the 18 centers in India.

"I was being treated for Acute Lymphoid Leukemia (ALL) at the Tata Memorial Hospital, when I first came to the centre. Despite

636

INDIVIDUALS PROVIDED MEALS DURING THEIR STAY VIA GIVING AT CITI

7371

THIRD CIRCLE BENEFICIARIES

my average academic performance, the center staff sensed my potential and paid extra attention to my development.

They devoted their time and efforts towards honing my skills and helped me prepare for my examinations. Following the completion of my treatment, I returned to my village.

However, I revisited the center in 2016 as I suffered a relapse. Subsequently, I was put on a revised treatment schedule at Tata Memorial Hospital. During this time, I enjoyed playing with machines and small toys. As a part of the third circle activities, I even created a small air cooler using cardboards, plastic jars, batteries, ice and a toy fan. Thanks to the exposure and my successful treatment, I plan to educate myself further and become an electrician in my village."

SHUBHAM, MAHARASHTRA



PROGRESS & SUSTAINABILITY

Citi India is working towards a better environment and creating a sustainable world for all its stakeholders. We believe in promoting sustainable development through collaborations that encourage conservation and protection.

PIONEERING AND SPURRING PROGRESS

Citi Champion: Rajarshi Chakraborty

We at Citi understand the importance of inclusive growth. Citi's inclusive finance initiatives cater to those sectors of the economy which, though viable and creditworthy, may not get timely and adequate credit. It is essential that prosperity trickles down the economy to reach the very grassroots. It is also essential that the solutions be sustainable so that the future generations have equal opportunities. Lending to this sector therefore requires innovative structures, products and processes.

The priority sector norms set by the Reserve Bank of India are a step in this direction. They work towards creating a holistic growth environment and we are fully committed to support and deliver on their mission.

Staying true to this vision, Citi extended loans of over INR 13,700 crore. This credit was directed towards agriculture, affordable housing, empowerment of weaker sections, and micro, small and medium enterprises. In addition, Citi continued to extend concessional credit of over INR 6,500 crore to Indian Exporters to support the Government's Make in India campaign, bringing Citi's total contribution to the Priority Sector in excess of INR 20,000 crore for FY 17.

Citi focused extensively on agriculture and almost doubled our existing portfolio in this segment. FY2016-17 also saw the disbursement of Citi's first ever pre-crop credit, benefiting several coffee farmers in Southern India. These pre-crop loans will assist the farmers in procuring pre-crop inputs such as seeds, fertilizers and labor at very affordable rates.

The overall lending to the Agri sector, led by investment credit, benefitted over 30,000 farmers, a baby step in improving the credit crunch in agriculture. We at Citi understand the need to increase the efficiencies in agriculture and would like to support this going forward as well.

20,000

CR LOANS EXTENDED TO
PRIORITY SECTOR

36,000

HOUSEHOLDS

30,000

FARMERS

3,00,000

LIVES

The Government has a vision of providing a home to every Indian by 2022. Citi financed several individual borrowers directly and by way of on-lending through Micro Finance Institutions and Housing Finance Companies. Citi's investment in affordable housing increased by over 40% and benefitted 36,000 households.

Micro, Small, and Medium Enterprises (MSME) account for a significant share of employment and GDP. Yet their viability is often threatened by a lack of credit and other sophisticated financial services. Promoting MSMEs can directly boost job creation, raise incomes and increase the quality of human capital. Citi has been working to increase its credit offerings in this segment and grew its MSME portfolio by 15% this year.

Through asset-based lending, smaller firms are able to obtain funding based on the value of specific assets, like machinery, receivables and equipment rather than on their own credit standing. Presently Citi has almost 10,000 first time borrowers and an average of 18% penetration in the sourcing

of this category. Several steps were also taken to facilitate solar, biomass based and wind turbine energy generation. From financing roof top installations to requirements in the solar energy segments - Citi grew its book in this segment by over 109% in comparison to last year.

Collectively, their efforts to further an Inclusive India through how we do business, has benefitted over 3,00,000 lives. Though exemplary, this is only the start. We will continue to serve our community in the best way possible to have an as inclusive growth as possible.

SUSTAINABLE PROJECTS:

Championing Cleaner Businesses

Citi promotes clean energy by lending to solar, wind and biomass based energy production. In FY17, Citi has enabled 23 clean energy projects, of which 2 were biomass based projects in Gujarat & Maharashtra, 9 were solar energy projects across Andhra Pradesh, Goa, Gujarat, Maharashtra, Rajasthan, Telangana, Uttar Pradesh & West Bengal and 12 were wind turbine based energy projects across Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu & Uttar Pradesh. During FY17, Citi has funded over INR 200 crore in the segment, enhancing its lending twice compared to previous year.

LEADERSHIP IN ENERGY AND ENVIRONMENTAL DESIGN (LEED)

Citi India is one of the first global financial services companies to publicly join the fight to slow climate change and reduce energy dependency. Embedding LEED principles into the design and refurbishment of Citi's offices has resulted in a reduced carbon footprint and has lowered expenses.

57%

PORTFOLIO MANAGED UNDER THE AEGIS OF ENVIRONMENT FRIENDLY PRINCIPLES

20

PROJECTS ARE LEED CERTIFIED

11

GOLD

9

PLATINUM

ACROSS

MUMBAI
PUNE
CHENNAI
BENGALURU

Citi India has made great progress on this front. Of the total portfolio of 2.4 million sq ft., 1.39 million sq. ft. or approximately 57% of the portfolio is managed under environment friendly principles. Of the 63 premises that Citi India operates in, 20 projects are LEED certified, 11 Gold and 9 Platinum, across Mumbai, Pune, Chennai and Bengaluru.

Citi offices are collectively saving 6,533 kGals (24,730,095 liters) of water annually; which is 35% less than the LEED benchmark, by use of water efficient low fixtures in toilets, the pantry and the cafeteria.

This is equivalent to:

- Daily water requirement of 54,967 households (90 litres/person/day, 5 person household)
- 9.9 Olympic size pools, each at 2.5 million litres

The overall lighting design is 30% less than the ASHRAE baseline, which is equal to an annual reduction 854 MT CO₂. Further, the HVAC is designed to perform 20% efficient than the ASHRAE baseline; which is equal to an annual reduction 1,486 MT CO₂.

The cumulative energy savings of 2,340 MT CO₂ are equivalent to:

- Providing 18.50 lakh households in India, with electricity for one day
- Annual GHG emissions from 494 passenger cars

During construction, overall 154 MT (85.71%) of construction waste has been diverted from landfills which is equivalent to reduction of CO₂ emissions by 442 MT.

Out of 154 MT of construction waste, 54 tons is packaging material comprising of cardboard boxes. Recycling packaging material saved 917 trees.



Citi offices are LEED certified buildings, and incorporate many high-tech, intelligent and energy efficient design elements. The office interiors have been designed to promote sustainable building practices by using progressive daylight harvesting systems, low volatile organic compound paints, coatings, adhesives, water saving devices, improved indoor air quality, Energy Star rated equipment and energy-saving lighting.

A recent analysis performed by the USGBC shows that buildings in the sample are performing in the top 11th percentile in the US in terms of energy use and score. Hence, we are assured that Citi facilities are designed for high performance. However, the vision forward is to progressively re-invent benchmarks and strive for an even better performance.

INSPIRING PROGRESS

Pioneering policies and initiatives

Citi India's progress is predicated on its people, who are empowered, innovative and talented. People who have diverse thoughts, ideas and backgrounds. People who foster an inclusive culture and motivate progressive action in all walks of life.

CAREER WEEK:

A week dedicated towards helping employees advance their careers.

Employees expand their knowledge of Citi businesses, get guidance on careers and are exposed to networking and engagement opportunities with seniors. At Career Week 2016, held in August, employees had an opportunity to participate in engaging sessions that included experiential learning, skill enhancement, speed mentoring, and panel discussions. During this week long initiative, over 4,200 employees participated in 100 events across 28 cities.

4,000
EMPLOYEES

50
EVENTS

DIVERSITY WEEK:

A week celebrated across Citi locations to honor International Women's Day as well as emphasize the role that a diverse workforce will play in defining Citi's future.

At Diversity Week 2017, held during the week of 6th March, employees participated in exciting and engaging events and sessions such as Pink Runs in support of Breast Cancer awareness, a skit on unconscious biases, development sessions with leaders, an inter-generational gaming event, self defense sessions, a travel session, diversity mela, health checks and speed 'reverse mentoring' sessions. Over 4,000 employees participated more than 50 events hosted across Citi locations in India.



CITI CAMPUS INNOVATION CHALLENGE:

To promote innovation at business schools to identify talent.

Themed 'Re-Imagined Banking in 2020', the third edition of Citi Campus Innovation Challenge drew 137 submissions from the eligible business schools. After shortlisting 15 promising submissions, the Innovation Council mentored the 6 finalists. The closely contested finale reaffirmed the talent and potential of those in the room. It was also a reflection of Citi's commitment to investing in young talent.

The third edition of Citi Campus Innovation Challenge was bigger both in participation as well as competitiveness.

CHILDCARE:

For new mothers to pursue their careers uninterrupted.

India is the first country globally within the Citi network to introduce a flexible childcare allowance. Citi provides female employees with a childcare allowance of up to ₹ 11,000 per month, that is to be used to finance day care services of their choice for up to two children, for a period of up to four years after their return from maternity leave.

NETWORKS:

Connecting Citi employees

Employee-initiated and employee-led, Citi Networks facilitate policy implementation, enhancements, and usage, with the core objective to further empower and energize a diverse workforce, and counter activities that hold back inclusion. Currently, Citi has five women employee networks - two in Mumbai, one each in Chennai, Gurugram, Pune - and one generational network.

Women employee networks in Mumbai, Chennai, Gurugram and Pune

ASK THE CEO:

At Citi, everyone is approachable, even the CEO.

'Ask the CEO' is a link available on the India intranet, that allows employees to ask questions about what Citi is doing, how we are doing it and what our plans are for the future. Additionally, employees will have considered thoughts on our existing business model which the leadership is eager to hear about. These questions are reviewed by the Citi India CEO Pramit Jhaveri and then responded to.

PATERNITY:

Fathers too can now spend more time with their new borns.

Citi India has extended its Paternity Leave policy to 20 working days, to be availed of at a single stretch or in a phased manner within 12 months of the baby's arrival.

20 WORKING DAY

EXTENSION OF PATERNITY LEAVE POLICY



ENABLERS OF PROGRESS

The torch-bearers of our belief in inclusive growth are the men and women who further Citi's mission of enabling progress for their clients and the communities they live in by contributing their time, skills and funds towards a range of causes.

Citi employees collectively help marginalized communities realize their dreams and lay the foundation for their success. 'Giving at Citi' allows individuals to lend a helping hand and give back to society with a smile.

Citi India's payroll giving initiative - 'Giving at Citi' - was redesigned based on employee feedback and now includes six institutions that employees can make a contribution to. These institutions include ADAPT, Akshaya Patra, HelpAge India, Make-A-Wish Foundation of India, St. Jude India ChildCare Centers and SOS Children's Villages India.

ADAPT:

1,219 therapies provided

The organization provides therapy, counseling, education and skills training to differently-abled children and young adults.

Akshaya Patra Foundation:

2,090 children fed through mid-day meal program

The foundation provides nutritious meals to children which incentivizes them to stay in school.

HelpAge India:

17,176 elderly provided medical treatment

The organization has been tirelessly working over the years towards raising resources to protect the rights of India's elderly.

Make-a-Wish Foundation of India:

33 children suffering from life-threatening diseases had their wishes fulfilled

The foundation is dedicated to granting the wishes of children suffering from life-threatening medical conditions.

SOS Children's Villages of India:

111 beneficiaries received family support

The organization provides holistic family-based care, including health, nutrition and education to children without parents.

St. Jude India ChildCare Center:

212 children combating cancer were provided meals for the duration of their hospital stay

The organization provides free accommodation and holistic care for children fighting cancer and their families.

JOY OF GIVING WEEK

In order to keep employees engaged with the charities that Citi supports, there were a series of employee engagement initiatives carried out across the country to drive employee participation and increase their awareness of 'Giving at Citi'. The first event was the 'Joy of Giving Week' where representatives from the six 'Giving at Citi' partner institutions were invited to engage with employees across offices in India and help them understand how their contributions can make a difference.

United Way of Mumbai, Citi India's employee payroll giving partner said that overall participation of employees at locations across Mumbai, Pune, Chennai, Bengaluru and Delhi, was extremely heartening. They noted that senior Citi leaders ensured that teams made it a point to listen to the visiting institutes and said that the information kiosks set up in high-visibility locations also attracted much attention.



This Diwali,
fueling the education
of an under privileged
child, through food for
an entire month is as
simple as buying a box
of rangoli colours.

GLOBAL COMMUNITY DAY

On the occasion of Citi's 11th Global Community Day, a unique initiative where Citi volunteers serve society and tackle issues like cleanliness, education and more, about 3800 volunteers came together to further the Government of India's Swachh Bharat Mission. They participated in 13 initiatives across seven cities, to demonstrate their commitment to a Clean India.

The activities included cleaning and greening schools under the Swachh Pathshala campaign and performing beach clean-ups to generate awareness on the importance of cleanliness amongst the community at large.



146%

INCREASE IN CONTRIBUTIONS
FROM MAY PAYROLL

92%

INCREASE IN EMPLOYEE
CONTRIBUTIONS

ACTIVITIES ACROSS THE COUNTRY INCLUDED:

- A beach clean-up each in Mumbai and Chennai, where 986 volunteers collected about 13 tons of garbage
- School beautification activities with the 'Swachh Pathshala' (Clean School) theme across Mumbai, NCR, Kolkata, Hyderabad, Bengaluru, Pune and Chennai, with over 2,240 employees participating



The
pro
long
child
as simple a
a family dinner

CITI DIVERSITY WEEK

Citi India diversity Week in Mumbai culminated in a 'Pink Run' to raise awareness for breast cancer. On March 11, 2017, the Nirlon Knowledge Park (NKP) complex was abuzz with 530 participants enthusiastically waiting for the 4 km run to be flagged off.

Embracing diversity and exemplifying the theme, 'it takes all of us', the team ran with differently-abled students from ADAPT, our NGO partner. ADAPT (Able Disabled All People Together) is one of India's most well regarded

NGOs, working with individuals with Neuro-Muscular and Developmental Disabilities.

Anand Chopra, Head of Operations & Technology, Citi South Asia, flagged off the run after a 15 minute warm up session led by volunteers.

"It is always exciting to see the enthusiasm and energy displayed at the diversity week each year. The Run has given us opportunity to blend fitness with diversity and inclusion which is of immense importance in the workplace and in

our lives. I was very excited to witness the enthusiasm of so many Citi employees who are passionate about fitness and committed to supporting the children at ADAPT."

Anand Chopra,
Head of Operations & Technology,
Citi South Asia and India CSC Head



LEADERSHIP THROUGH GOOD CORPORATE CITIZENSHIP

Over the past 3 years, the Citi Security And Investigative Services (CSIS) India team has proactively imparted training to police officers on various subjects including criminal law and practice, investigation - not just of banking products but also relating to bribery and corruption, and collection and preservation of digital evidence.

In the year 2016, CSIS imparted training to 1452 police officers in Mumbai and other parts in Maharashtra, as well as in Delhi and Chennai. In the year 2017 till date, over 970 police officers of different ranks across locations have also been trained.

"CSIS India regularly imparts training to police officers about banking procedures, products and policy knowledge, so they can investigate cases related to banking, more effectively. The response from police officers has been very encouraging and many have said they benefitted immensely.

We recently felt it was necessary to take such training to the next level. We requested volunteers to join the CSIS team. Our training team has been significantly augmented and so, CSIS plans to extend this training at least twice a year to the Police officers on regular basis."

SANDEEP MEHRA
Head of Investigations,
Citi South Asia



RECOGNITION FOR ARUN WABLE

Head of CSIS, South Asia and Chief of Internal Vigilance,
Citi India

Citi recently gave valuable guidance to 750 members of the police officers on the ill-effects of corruption and ways to eradicate it. The efforts of Arun Wable, Director - Security and Investigative Services, were recognized and appreciated by Manoj Lohia, Additional Commissioner of Police, Chembur. He said, "I am sure that the valuable inputs that you provided will surely have a positive impact on the police officers who attended the session and will help them in their future life too."



CITI VALUES

A MISSION OF ENABLING GROWTH AND PROGRESS

Citi's mission is to serve as a trusted partner to our clients by responsibly providing financial services that enable growth and economic progress.

Our core activities are safeguarding assets, lending money, making payments and accessing the capital markets on behalf of our clients. We have 200 years of experience helping our clients meet the world's toughest challenges and embrace its greatest opportunities.

We at Citi, the global bank - an institution connecting millions of people across hundreds of countries and cities.

WHAT WE EXPECT FROM OURSELVES

All of our decisions must create the best outcome for our clients and pass these three tests.



IS IT IN OUR
CLIENT'S
INTERESTS?



DOES IT CREATE
ECONOMIC
VALUE?



IS IT
SYSTEMICALLY
RESPONSIBLE?



CITIZENS OF PROGRESS

Inspired by our global Mission and Value Proposition, we at Citi India are committed to using our scale, reach, skills and partnerships to empower communities and enable progress in India by permeating a culture of leadership through good Corporate Citizenship with our partners. Through this report, we have endeavored to celebrate our Citizens of Progress - our very own Citi leaders, who have gone beyond the call of duty to create value, drive impact and effect change, our partners who have enabled individuals across the country, and of course, each of the individuals who have become trailblazers in their communities.



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