

THE BUSINESS OF RESPONSIBILITY



INDIA CORPORATE CITIZENSHIP REPORT 2011

200 YEARS  citi



INDEX

MESSAGE FROM THE CEO	1
THE BUSINESS OF EMPOWERMENT	3
Economic Inclusion	3
Financial Capability & Asset Building	4
Youth Education & Livelihoods	9
Enterprise Development	12
Microfinance	20
Local Citizenship Initiatives	23
Arts & Culture	23
Child Welfare	25
Supporting Local Causes	25
Computer Contribution	25
THE BUSINESS OF ENGAGEMENT	26
Instilling Responsible Citizenship	26
Employee Volunteering Programs	26
Celebrating Diversity	30
Citi India Diversity Council	30
THE BUSINESS OF CONSERVATION	31
Going Green	31
'Lead'ing the Way	31
Switching on Conservation	32
Earth Week Celebrations	32

Through our 2011
Corporate Citizenship
report, we hope to
provide you with a
holistic perspective
of our various programs
focused on India's
socio-economic
development and
its rich cultural heritage



MESSAGE FROM THE CEO

It is with great pride that I present to you the 2011 Citi India - Corporate Citizenship Report. Citi has been in India since 1902, making this the 110th year in our dynamic and diverse country. For any business to grow in this ever-changing, socio-economic landscape, it is imperative for that organization to be deeply involved and embedded in the communities in which it operates. Citi's growth has been closely entwined with that of India's and we have been part of several milestones, including financing the first Boeing aircraft in 1971 and pioneering ATMs. A key ingredient of our longevity in India has been our passion and commitment towards nurturing and supporting the communities where we live and work.

India is a country that is dichotomized. We are the world's largest democracy and the fourth largest economy; yet over 40% of all Indians live below the poverty line. It is therefore critical that we find ways through our business strategy, our stakeholder engagement and our community programs, to balance this duality and bring into the system these underprivileged individuals and families. Hence, for Citi India, an integral part of our business is the 'Business of Responsibility', reflected by our Corporate Citizenship efforts through our programs focused on empowerment, engagement and conservation. It is heartening to know that our community efforts over the years have catalyzed opportunities for approximately 1.65 million people across the country.

Through our 2011 Corporate Citizenship report, we hope to provide you with a holistic perspective of our various programs focused on India's socio-economic development and its rich cultural heritage. Globally, Citi celebrates its 200th anniversary this year. Moving into the next 200 years, we are even more determined and committed to being an inclusive and responsible organization, qualities that have been essential for us as an institution to grow, improvise and innovate over the last 200 years, and the ones that will build and strengthen a legacy for future generations.

Pramit Jhaveri | CEO, Citi India



THE BUSINESS OF EMPOWERMENT



This concept addresses each stage of the economic cycle of a household, thereby creating truly economically empowered communities

ECONOMIC INCLUSION

Citi is committed to promoting inclusive growth through economic empowerment. During the year we partnered with 12 NGOs in India towards development projects. We also sharpened our focus around the concept of Economic Inclusion, which integrates Financial Inclusion, Market Access and Financial Education. This concept addresses each stage of the economic cycle of a household, thereby creating truly economically empowered communities. Grants made by Citi Foundation, the global philanthropic arm of Citigroup, enable the poor to access the formal financial sector, improve production skills, establish sustainable enterprises and manage their finances better.

Citi has committed approximately INR 100 million in grants during the year 2011. Since 1999, Citi has supported innovative projects with over 22 NGOs across the country. During this period, Citi-funded programs have benefited more than 1.65 million economically disadvantaged families by way of Enterprise Development, Youth Education & Livelihoods, Financial Capability & Asset Building, and Microfinance.

FINANCIAL CAPABILITY & ASSET BUILDING

Citi Foundation supports programs that are relevant to the specific concerns and financial situations of adults, youth and children

For many individuals, the ability to establish financial plans, maintain financial goals, and develop strategies for preserving their financial position during times of both economic prosperity and instability are critical factors in attaining economic success. The Citi Foundation supports programs that provide individuals with access to knowledge and incentives to establish financial behaviors that help them take control of their financial future and ensure long-term economic security. Recognizing that individuals have different financial priorities at different stages of their lives, the Citi Foundation supports programs that are relevant to the specific concerns and financial situations of adults, youth and children, coincide with key life events or moments of decision, enable consumers to put newly gained knowledge into action and develop long-term relationships to provide support and accountability in order to achieve greater financial stability.

In India, this approach translates on ground to continued support for Aflatoun - Social and Financial Education program by the NGO Meljol, the Indian School of Microfinance for Women and IIMA-Citi Financial Literacy Symposium.



TEACHING CHILDREN THE ABCs OF MONEY MANAGEMENT

Aflatoun Social and Financial Education Program

Meljol

It is often observed that rural children have access to small amounts of money at certain times of the year. But banks are not easily accessible and saving is not a common currency. This accompanied by the uncertainty of income flow, often leads the family to face a financial crunch, compelling them to borrow money from private moneylenders. To address this challenge, rural residents need to transform their approach towards financial transactions.

At Citi, we believe that children are the building blocks of the future; hence introducing kids to the ABCs of finance, is imperative. This not only instills in them the knowledge, skills and confidence to make responsible financial decisions, but also leads them to ensure well-being and economic security of oneself, one's family, one's business and ultimately one's nation as adults. Citi Foundation partnered with Meljol, in the year 2008, to introduce 'Aflatoun' - a financial education program for underprivileged children in rural areas.

We believe that children are the building blocks of the future; hence introducing the kids to the financial ABCs is imperative

Meljol seeks to rewrite the face of India's rural economy while dramatically reinvigorating the classroom as a space of experience and excitement. It aims to produce a new generation of young people equipped with entrepreneurial skills, financial awareness and concepts of risk and reward, which can help them delve deep into the mainstream economy. Aflatoun has therefore been conceived with the goal of promoting child rights' education and financial education in formal schools, non-formal educational centers and among school dropouts. Aflatoun inculcates in children the importance of spending, saving and sharing, to help them become better citizens and contribute more to the economy. The curriculum blends financial and social education to facilitate well-rounded development.

Aflatoun inculcates in children the importance of spending, saving and sharing to help them become better citizens



Aflatoun considers teachers as the true change agents; hence, before teaching the students, the teachers are taught. Dedicated workshops are conducted by experienced trainers wherein the teachers are introduced to progressive teaching methodologies which help children connect with the program and participate actively.

The Aflatoun curriculum encourages 'learning by doing'. Over and above structured lessons, it engages students through joyful activities like story-telling, song and dance, games, savings clubs, as well as financial and community improvement enterprises. Equal importance is given towards creating a cohesive and friendly environment where the children can learn while having fun.

**Grant support 2011:
INR 15.50
million**

**Outreach through
Citi support
(cumulative):
467,000
children in
2,603
villages across
Maharashtra,
Kerala, Orissa,
Assam, Rajasthan,
Jharkhand & Delhi**

The focus of the curriculum is on

- | | |
|---|---|
| • Importance of saving | • Entrepreneurial skills |
| • Planning and budgeting | • Basic rights and responsibilities |
| • Bank transactions through mock bank activities | • Commitment towards community and environment |

“ Citi Foundation has provided us with a way to look beyond the boundaries of the present. Any educational change can only be one that takes place in two tenses: the present imperfect and the future. Citi's commitment towards the rural and tribal schools of India has been central to Meljol's delivery of an internationally tested program that combines fiscal responsibility with responsible citizenship. ”

Jeroo Billimoria
Founder - Meljol

The Aflatoun Effect

A recent internal evaluation showed that 80% of the children who underwent this program have become regular savers and 71% of them are determined to complete their college education with the help of their savings. Around 95,000 children and youth have ingrained in themselves the principles of budgeting, planning and banking transactions, being aware of their importance in their lives.

A virtual banking experience for children

A virtual banking experience created for children where they operate their own accounts

Situated in the remote location of block Trimbakeshwar (district Nashik), the Zilla Parishad School in Vinayaknagar, is not connected with any large town and most children are unaware of banking. However, based on the Aflatoun program the school teacher, Mr. Sharad Totre decided to create a virtual banking experience for children. He obtained customized cheque books, requisition slips/forms and ATM cards. The members of Aflatoun Club, elected by the school children handle the responsibility of the transactions and records carried out in this bank. Now these children own passbooks and ATM cards and they use forms to deposit and withdraw money from their accounts, all as if it were a real bank.

Students of Zilla Parishad School set up a stationery store

'Aflatoun Book Vikri Kendra' stationery store was set up by investing INR 2,600 in a small portion of the school library room

The entrepreneurial skills of the children of another Zilla Parishad school (block Kurkheda, district Gadchiroli) were given a platform by the Aflatoun program. This was done by helping the students establish a stationery shop by investing INR 2,600 - out of which INR 1,000 was contributed by their teacher Mr. Buranwar and INR 1,600 was a part of the children's savings with Aflatoun bank. The club members elected three children of class VII to manage the shop. Their tasks included everything from purchase and sales to maintaining accounts. A small portion of the school library was allocated for this purpose and has been named the 'Aflatoun Book Vikri Kendra'. Children worked with enthusiasm and recorded daily sales in the accounts register.



MONEY MATTERS FOR WOMEN

ISMW Financial Literacy Scale-up Program

Indian School of Microfinance for Women (ISMW)

Citi Foundation provided core funding to set up the Indian School of Microfinance for Women (ISMW) in Ahmedabad, Gujarat

CCFL has successfully conducted 406 programs as direct activity and 9,813 programs across 24 states and in about 120 villages through allied partner organizations

In 2011, SEWA, Friends of WWB, India and Citi India came together to support a financial literacy pilot program that taught women how best to employ the money they have borrowed and the profits they earn.

Following the success of the pilot program, in 2004, Citi Foundation provided core funding to set up the Indian School of Microfinance for Women (ISMW) in Ahmedabad, Gujarat and within it the Citi Center for Financial Literacy (CCFL), making Citi the first multinational bank to enter the space of Financial Literacy in India.

CCFL is a unit dedicated to increasing the outreach of financial literacy among poor households, largely those who borrow from microfinance institutions. The curriculum developed at the center through Citi Foundation support, is regarded as the most comprehensive resource in the microfinance sector as it incorporates user-friendly material to help women, often illiterate, understand the importance and nuances of savings, investment, credit, insurance, bank transactions and cash flow management. Till date, it has successfully conducted 406 programs as direct activity and 9,813 programs across 24 states and in about 120 villages, through allied partner organizations.

The four-tiered training program aims to create a nationwide cadre of certified financial counselors who can strike a balance between social development and economic sustainability and includes:

Training of master trainers

Training of trainers as financial counselors

Household training programs

Mass awareness campaign

“ Our growing partnership of over eight years with Citi, demonstrates their deep commitment to the communities we serve. The initiatives taken together during this period have successfully created a strong foundation to make economic empowerment and financial inclusion possible for disadvantaged women from low-income backgrounds, across the country. ”

Jayshree Vyas
Executive Director – ISMW

Grant support 2011:
**INR 16.56
million**

Outreach through
Citi support
(cumulative):
800,000
across
24 states
of India



NAFIL has brought about a change in the thinking of 743,425 people towards financial literacy and microfinance

The Citi Center for Financial Literacy also promotes the National Alliance for Financial Literacy (NAFIL) which has 47 NGO / MFI partners spread over 24 states of the country. Since its inception, the financial literacy activities through NAFIL have brought about a change in the thinking of 743,425 people towards financial literacy and microfinance through 16,029 programs.

Today, a large emerging group of financial service providers and mobile network operators, gearing to provide customized insurance, savings, remittance and pension products and services, is increasing the demand for financial literacy in the country and ISMW is scaling up and diversifying its programs to meet this large need.

BRINGING IT ALL TOGETHER



IIMA-Citi Financial Literacy Symposium

Indian Institute of Management, Ahmedabad

In a unique attempt, through research and an associated symposium, IIMA and Citi aim to address the information and knowledge gap that exists among policy makers and practitioners in the realm of financial education, moving towards the creation of a national framework for financial education.

The first IIMA-Citi Financial Literacy Symposium will be held in June 2012 and will induce the creation of a National Framework for Financial Education. This aims to promote a comprehensive and co-ordinated approach to the delivery of financial education across the country; increase research in financial education and its role in inclusion and asset creation; influence regulators to encourage transparency and greater disclosure in the financial sector; and urge the government and other stakeholders to increase the allocation of funding towards financial education.

Grant support 2011:
**INR 7.67
million**

YOUTH EDUCATION & LIVELIHOODS

59% of India's 165 million youth labor force suffers some degree of unemployability, while 52% of employed youth suffer some form of skill deprivation

As India undergoes dramatic demographic change, with mass urbanization accompanied by a rapidly growing population under the age of 25, the productivity of urban youth is critical to the country's future economic growth. Yet, 59% of India's 165 million youth labor force suffers some degree of unemployability, while 52% of employed youth suffer some form of skill deprivation. This low average skill level in the workforce leads to lower relative returns on education, higher unemployment and underemployment, and increased inequality. The current demographics are skewed towards the youth in India - the working age population is expected to grow from 840 million today to 1.16 billion by 2026, adding between 12 million and 18 million people per year. These statistics are clearly indicative of the fact that our country faces an urgent need to improve employability outcomes for the next generation.

In 2011, Citi Foundation invested more than INR 14 million for Youth Education and Livelihoods programs in India. These investments support educational and training opportunities that lead to improved employment prospects for low-income youth in the age bracket of 13-25.

BRIDGING THE EMPLOYMENT GAP IN URBAN INDIA

Market Aligned Skills Training (MAST) Program

The American India Foundation (AIF) Trust



A large percentage of India's youth come from disadvantaged backgrounds with no or limited access to educational opportunities that empower them with skills needed to contribute to economic growth and break out of their cycle of poverty.

Citi has collaborated with the American India Foundation Trust to address this issue through the Market Aligned Skills Training (MAST) program, that facilitates employability education for urban youth.

Paula Bennett,
Director,
Corporate Citizenship,
Citi Asia Pacific,
released the financial
literacy curriculum
with
Dr. APJ Abdul Kalam,
former President
of India



**Grant support 2011:
INR 10.89
million**

**Outreach through
Citi support
(cumulative):
1,200
youth
in the slums of
Jaipur and Delhi**

MAST works with high school dropouts or those with basic education, aged 18-35 years in urban centers, and equips them with the skills and confidence to access entry-level jobs in high growth service industries, while matching the needs of the local economy. The 90-day MAST curriculum is highly focused on market needs and imparts soft skills & technical knowledge. Till date, this program has empowered over 72,000 low-income youth of which 73% have been placed.

The highlight of the Citi-AIF partnership is the introduction of financial education in the MAST curriculum. Citi's association has allowed AIF, to not only provide technical job skills to young women and men residing in the slums of Delhi and Jaipur, but has also integrated a financial literacy module into MAST's foundation coursework, for the first time. This program has succeeded in enthusing not only the youth, but also their parents who have shown interest in attending the financial literacy sessions.

Changes witnessed in the youth, post MAST training, include:

**Gainful understanding
of the demands of a
workplace and the
skills needed to
embark upon a
successful career**

**Attitudinal
and social
development
among the
candidates**

**Acquisition
of technical
skills in
atleast one
specific
domain**

**Efficient
money
management
of their
earnings**

Gauri Shankar | INR 7000 / month

**He chose to be
trained in the
IT sector and is today
working as a
Stock Controller**

With an ageing unemployed father and negligible income, the need to earn was acute for Gauri Shankar, a 19-year old, 12th pass youngster. But owing to his low educational qualification and zero work experience, getting a job seemed like a distant dream. This is when MAST mobilizers came to his rescue. He chose to be trained in the IT sector and is today working as a Stock Controller in Trisquare Feature Pvt. Ltd. in Kundli, Haryana with a salary of INR 7,000 per month. For him and many other youngsters, MAST has proved to be a foundation for their dreams.

Rohit Sharma | INR 6500 / month

**Rohit underwent a
3 month training in
hospitality and is
today working in a
reputed food outlet**

"I am good for nothing for the family", thought Rohit Sharma who had completed his high school but was still unemployed. Until one day he met a MAST program mobilizer who introduced him to the course and the employment opportunities that it provided. He underwent a 3 month training in hospitality and is today working in a reputed food outlet, earning INR 6,500 per month. His parents are proud of him and his friends find inspiration in his success.

In 2011,
Citi Foundation
invested more than
INR 14 million to
support youth
education and
livelihood programs
in India



Medha's vision is to
improve the
employment
outcomes for over
one million students
a year across India

**Grant support 2011:
INR 4.57
million**

**Outreach through
Citi support
(cumulative):
300 youth
in Eastern
Uttar Pradesh,
India**

“ AIF's relationship with Citi has allowed us, to not only scale-up our skilling efforts for youth across India, but has also integrated a financial literacy component into our foundation coursework for the first time. The MAST program enables disadvantaged youth to access formal service-sector employment thereby providing stable incomes and a sense of confidence to them. ”

Neelima Khetan
Country Director - AIF

ENABLING HIGHER RETURN ON EDUCATION

Employability Education for India's Youth Program

Medha Corp.



The underprivileged, rural and semi-urban youth face a whole set of different challenges when seeking employment. With access to fewer resources than their urban counterparts, these young men and women rely significantly on their colleges and universities to equip them for a job.

In 2011, Citi Foundation was one of the first to provide a grant to Medha - an organization that supports existing college and high school students with employability training, leadership development, and career services. Medha's vision is to improve the employment outcomes for over one million students a year, across India. The grant aims to accelerate its 'Employability Education for India's Youth' program. The goal of the pilot program in 2011 was to train over 300 students in the age group of 18-25 from two to three colleges in Eastern Uttar Pradesh and Bihar and leverage the knowledge IP created during this process for subsequent students.

ENTERPRISE DEVELOPMENT

Citi supports
NGO partners so they
may address
local challenges and
catalyze sustainable
micro enterprises

Micro and small enterprises are efficient drivers of economic growth and job creation. The Citi Foundation supports the growth of these enterprises by investing in their institutional capacity and enhancing their access to capital. To ensure long-term success and scale in a rapidly changing global economy, these enterprises must also focus on addressing issues such as environmental sustainability, changing business practice standards, and shifting regulatory environments.

In 2011, we supported a diverse portfolio of projects in Enterprise Development. The NGO partners implementing these projects were Friends of WWB, India, Appropriate Technology India, New Ventures India, ACCESS Development Services and Sarba Shanti Ayog. Each of them works in a different geography and aims to address local challenges while being a catalyst to create sustainable micro enterprises.



DREAMERS, DOERS AND ENTREPRENEURS

The Citi Micro Entrepreneur Awards (CMEA) Program

Friends of WWB, India in association with *MicroSave*

The Citi Micro Entrepreneur Awards (CMEA) program is an endeavor to recognize the spirit of enterprise that has taken individuals from poverty to a life of dignity and success.

The awards acknowledge individual micro entrepreneurs and Community Owned Enterprises (COEs), who have exhibited a superior ability to emerge from below the poverty line, to build self-sustaining enterprises, create employment and contribute meaningfully to their communities. CMEA was launched in India in 2004, with grant support from Citi Foundation, USA and in the year 2011 it was implemented in partnership with Friends of WWB, India and *MicroSave*.

The awards
acknowledge
individual
micro entrepreneurs
and Community
Owned Enterprises
(COEs), who have
exhibited a superior
ability to emerge
from below
the poverty line

Award categories:

National winners:

- Community Owned Enterprise
- Individual Micro Entrepreneur
- Youth Entrepreneur
- Green Entrepreneur
- Innovative Entrepreneur

Regional winners (5 awards):

- Individual Micro Entrepreneurs



**Grant support 2011:
INR 10.72
million**

**Outreach through
Citi support
(cumulative):
6,000
applications
from across
India**

The CMEA seeks to illustrate and promote the significant role that micro enterprises play in poverty alleviation and in enabling a more inclusive financial sector

Sumaiya Khatun received the award from Dr. K.C. Chakrabarty, Radhika Haribhakti, Anami Roy, Haresh Shah and Dr. Isher Ahluwalia

This annual feature has the following objectives:

- To identify, recognize and honor micro entrepreneurs and community based enterprises who have exhibited superior performance that has helped them emerge out of poverty, create jobs and add value to society
- To invest in the skill and knowledge building of these exemplary micro entrepreneurs, so as to support the development of state-of-the-art micro enterprises, and the creation of role models who can inspire and mentor future generations of entrepreneurs
- To analyze and disseminate best practices derived during the awards process, both nationally and internationally

The Awards program has seen an increasing participation and over these eight years, applications have been received from about 6,000 micro entrepreneurs, of which nearly 53% are women. More than 150 NGOs/MFIs from 25 states / union territories of India have sent these nominations. 48% of the winners of CMEA are also women. In 2011, the Awards team received over 800 applications nominated by 77 organizations from across 20 states and 2 union territories. 74% of those nominated were women.

Chaired by Dr. Isher Judge Ahluwalia, Chairperson, Indian Council for Research on International Economic Relations (ICRIER), the 2011 Governing Council, comprising five eminent personalities, deliberated over the final 30 shortlisted nominations to adjudge the winners. The 10 winners received cash prizes totaling INR 1.8 million, a trophy and a citation. The winners will also be trained in business development, to enable them to manage their enterprises more efficiently.

By sharing these remarkable success stories of optimism, courage and resilience and analyzing their common learning and achievements, the CMEA seeks to illustrate and promote the significant role that micro enterprises play in poverty alleviation and in enabling a more inclusive financial sector.



“ I am extremely proud to be part of the Citi Micro Entrepreneur Awards 2011, which seeks to bring about change at the grassroots of our economy, creating an inclusive financial ecosystem in the country. ”

Dr. Isher Judge Ahluwalia

Chairperson, Indian Council for Research on International Economic Relations (ICRIER)

National Winner - Individual Micro Entrepreneur Category

In 2010-11, Charulata had a turnover of INR 800,000 and a profit of INR 450,000

Charulata Swain, a resident of Ragdi Pada, is an entrepreneur who has not only created a profitable business but also revived lost traditional arts.

Like most families in Ragdi Pada, a small village about 100 kilometers from Bhubaneswar, Charulata too was dependent solely on agriculture for a living. To etch out a better living for her family, this 40 year old started selling sarees and shawls with tribal art designs, but sales were low and the investment required was high. Thanks to a brief association with the NGO ANWESHA, she diversified into Dhokara art. Today she is a master trainer in designing sarees and twenty five families have re-started Dhokara casting with Charulata.

In 2010-11, Charulata had a turnover of INR 800,000 and a profit of INR 450,000. She now sends her children to school, has converted her home to a 'pucca' one, has a bank account and regularly saves. She has emerged as a leader and a role model for other tribal women.

National Winner - Community Owned Enterprise

The enterprise has been growing each year and in 2010-11, Sadhna reported a turnover of INR 32 million

Sadhna (Mutual Benefit Trust) is a socio-commercial enterprise run by women, for women. It works with 681 women across 16 locations in and around Udaipur. The Trust is managed and run by the women from the community and supported by an accomplished board comprising artisans and experts.

The clothing and accessories that they manufacture are marketed through their own retail stores in Udaipur and at exhibitions across the country. They also accept domestic and international bulk orders from individuals and institutions. Their largest institutional buyer is Fabindia. The enterprise has been growing each year and in 2010-11, Sadhna reported a turnover of INR 32 million. Despite its scale and success, the business retains its social roots.

Sumaiya Khatun, Youth Entrepreneur

In 2011, Sumaiya's micro-conglomerate had a turnover of INR 400,000 and a profit of INR 325,000

Sumaiya's husband's income was erratic and the family struggled to make ends meet. This led Sumaiya to start a small general store. Over the years, she diversified into handicrafts and silk by taking a loan from a bank. Later on, she added a travel agency and a business in leather goods to her portfolio. In 2011, Sumaiya's micro-conglomerate had a turnover of INR 400,000 and a profit of INR 325,000.

The success of this 26 year old has inspired the women in her locality to become financially independent. She has helped promote the region's art and craft through exhibitions in Delhi and Varanasi. Her future plans include setting up a stitching and weaving center which will provide employment to 40 - 50 local youth and also help grow her own business.

HILLS OF CHANGE



Sustainable Livelihoods for Rural Producers Program

Appropriate Technology India

The grandeur of the mighty Himalayas is enticing but for those living in the remote hill villages of Uttarakhand, earning a living is very challenging since agriculture is labor intensive and offers meager returns. As male members of the family migrate to cities to supplement the family income, it is the rural women who form the backbone of the mountain economy. Women are therefore increasingly seeking alternate income generating options that are not labor intensive and generate higher returns.

To enhance the economic development of this terrain, Citi has joined hands with Appropriate Technology India (AT India), a non-governmental organization that works with mountain communities in Uttarakhand, offering them innovative alternatives to subsistence agriculture. The focus is on sericulture, cultivation of certified organic spices, beekeeping and honey production. Each of these activities has been selected keeping in mind the existing skills of the community and their balance with the critical mountain ecosystem.

Citi has joined hands with AT India, a non-governmental organization that works with mountain communities in Uttarakhand, offering them innovative alternatives to subsistence agriculture



This Citi funded program supports the livelihood of rural producers, mostly women. It empowers women entrepreneurs engaged in the production of silk, honey and organic spices by providing intensive capacity building, microfinance and market linkages. This program augments their household income and investment capacity to make their micro enterprises sustainable.

Grant support 2011:
INR 6.49
million

Outreach through
Citi support
(cumulative):
1,550
across
4
mountain districts
in Uttarakhand

“ Developing economic opportunities in the mountain villages, particularly for women is very critical yet challenging as they are part of a fragile ecosystem. Citi and AT India has been trying to address this challenge by creating micro enterprises that not only increase the income of households by 15-20% but do so keeping with the ecological balance of the region. ”

Kamal Nayan Badoni
Executive Director, AT India

Narmada Devi - Spinning towards prosperity

With a little help from Citi and AT India, Narmada Devi and many like her are now spinning their way towards prosperity

Before being associated with AT India, Narmada Devi and her husband were engaged in various kinds of wage labor. Their income was erratic and it was difficult for them to even sustain a family of two. Currently undergoing skill development training at AT India; Narmada Devi is determined to be an expert spinner and raise her production of silk yarn from 5 kg per month to 7 kg per month.

Moreover, Narmada Devi's family income is now not dependent on spinning alone. She availed of an enterprise loan of INR 15,000 for opening an electronics shop for her husband. With the shop faring well, Narmada Devi's family income is approximately INR 7,000-8,000 per month. With a little help from Citi and AT India, Narmada Devi and many like her are now spinning their way towards prosperity.

“ I am happy now and want AT India to give me more cocoons so that I can spin even more silk yarn. ”

Narmada Devi

Spinner, Mansoona Village, Ukhimath, Rudraprayag



A STITCH IN TIME

Desert Pastoral Program

ACCESS Development Services

India has a rich heritage and an elaborate tapestry of traditional handicrafts, but unfortunately artisans and craftsmen remain undervalued and continue to teeter on the brink of collapse living a life of destitution and indignity.

With an aim to resurrect these heritage skills, Citi Foundation supported 'Desert Pastoral', an enterprise development program to empower the artisans of West Rajasthan's desert region. Implemented by ACCESS Development Services, an organization that offers specialized technical support in microfinance and livelihoods

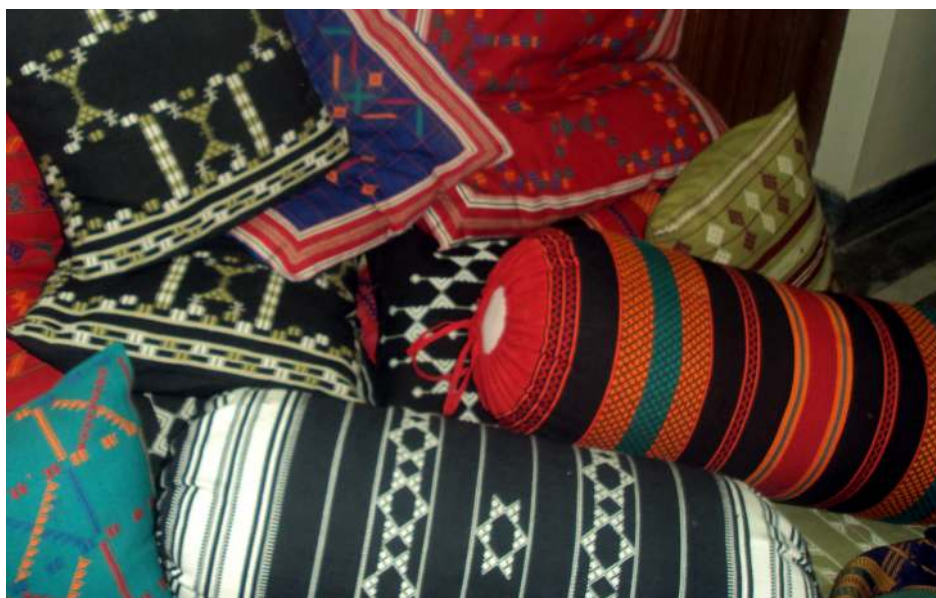
The Foundation's grant is used to train artisans, help them improve their skills and provide design support to orient their products for high-value markets

promotion, this program focuses on empowering rural artisans to develop their products, streamline their production processes and establish sustainable market linkages.

The program works with artisans in Appliqué and Khadi (hand spun and hand woven fabric) clusters. The Foundation's grant will be used to train artisans, help them improve their skills and provide design support to orient their products for high-value markets. The program aims at breaking new ground for these traditional products through a series of well strung interventions that will focus on the producers, the processes and the products and build their ability to better understand and negotiate with markets. The end objective of the program is to help the artisans increase their earnings by 50%.

**Grant support 2011:
INR 8.01
million**

**Outreach through
Citi support
(cumulative):
1,000
artisans
in the districts
of Barmer
and Jaisalmer,
Rajasthan**



GREENS FOR THE GREEN

Investor Forum 2011

World Resources Institute



The Citi Foundation has always encouraged those who encourage sustainable growth

The Citi Foundation has always encouraged those who encourage sustainable growth. With an aim to empower environmental entrepreneurs in emerging markets to develop market-based solutions that protect the earth's environment and its capacity to provide for current and future generations, the Citi Foundation has extended support to the World Resources Institute (WRI) for their New Ventures India program, a business accelerator that provides management training, business advisory services, professional mentoring and access to capital and markets to small environmentally-friendly businesses.



The workshops focused on broad areas of environmental enterprise like cleantech ventures and scaling up access for clean energy

Their focus areas include:

- | | |
|---|--|
| • Renewable Energy | • Organic Agriculture / Horticulture |
| • Energy Efficiency | • Green Building Materials |
| • Advanced Technologies for Water Management | • Rapidly Renewable Materials |
| • Other Clean Technologies | • Waste Management, Recycle and Reuse |
| | • Ecotourism |

In 2011, New Ventures India conducted a series of mentoring workshops for multiple stakeholders such as environmental enterprises, large corporations, financial institutions and policymakers. The workshops focused on environmental enterprise like cleantech ventures and scaling up access for clean energy.



Grant support 2011:
INR 2.05 million

Outreach through Citi support (cumulative):
50 green businesses across India

Citi was also the leading supporter of the 'New Venture Investor Forum' a flagship event and a platform where 10 top enterprises are showcased annually to industry experts and leaders. The themes this year were 'Clean Energy and Water for All' and 'South-South Co-operation for partnership'. The South-South Co-operation was the first of its kind, encouraging promising environmental enterprises from other emerging countries to be present at the forum.



CRAFTING AN EQUITABLE FUTURE

Ruro Agro Services Association (RASA) - Scaling up Program

Sarba Shanti Ayog

RASA promotes livelihood amongst distressed & marginalized women and men

In 2011, we supported Sarba Shanti Ayog (SSA), a Kolkata-based organization that creates prosperity by empowering and providing livelihood opportunities for craft groups and marginalized communities residing in India and promotes fair trade as a way of life.

SSA works with nearly 100 groups of disadvantaged women, marginalized producers and artisans from rural and semi-urban pockets of West Bengal, Orissa, Bihar and North-East, facilitating sustained economic activities in handicrafts, textiles, jute, leather, natural fibers, metal, food products and herbal formulations. About 70% of the producers that SSA works with are women.

The 2011, Citi Foundation grant to SSA was utilized to scale-up its program 'Ruro Agro Services Association' (RASA). RASA promotes livelihoods amongst distressed & marginalized women and men. The RASA unit, set up in the early 90s, manufactures gourmet spices, mixed tea & herbal body care products. The Citi supported program aims to scale up these activities to provide income generation to more women and men producers in West Bengal. The grant supports new packaging, promotional collateral & events, pilot production, infrastructure & skill upgradation, involving experts & consultants, sourcing, strengthening sales, identifying distribution channels and thereby resulting in increased product visibility, increased business volumes and more employment for additional producers.

In October 2011, RASA launched its new and revamped range. Noted celebrities inaugurated the products at a grand launch event in the presence of patrons and media. The RASA product range is promoted through trade channels, exhibitions, fairs and demonstrations at special venues.

These initiatives are a part of the national marketing plan for both RASA and SSA. On the anvil are plans to target fashion & beauty magazines, and social networking sites to spread the word.

Grant support 2011:
INR 2.34 million

Outreach through Citi support (cumulative):
5,500 families across West Bengal

The RASA range includes gourmet spices, mixed tea and herbal body care products



MICROFINANCE

We seek to identify innovative efforts that enhance an institution's ability to achieve scale and financial sustainability

For many households the usage of high-quality, low-cost financial services can be a critical first step towards achieving financial stability and building long-term financial assets. Consumers need safe and reliable ways to engage in the local economy and conduct basic financial transactions. Further, research has shown that households with access to fairly priced and appropriate financial products are more likely to save on a regular basis and use credit products to accelerate the asset building process. Accordingly, the Citi supports Microfinance Institutions (MFIs) and other non-profit organizations who seek to increase the supply of asset building financial products and services. Furthermore, we seek to identify innovative efforts that enhance an institution's ability to achieve scale and financial sustainability, and support the availability of products that allow consumers to achieve asset building goals while also increasing environmental sustainability.



E-NABLING MICRO SAVINGS

Mobile-Phone Enabled Microfinance Project

Cashpor

Cashpor Micro Credit is a poverty-focused, not-for-profit company that provides microfinance exclusively to women who live below the poverty line in eastern Uttar Pradesh and Bihar. During its association with these women, Cashpor realized that to accelerate financial inclusion of the poor it was necessary to offer micro savings along with micro credit. It also attempted to use mobile phone enabled technology to overcome the obstacles in providing safe savings facilities to women in the villages.

Citi Foundation has supported Cashpor to scale up this Mobile-Phone Enabled Microfinance Project to make savings available to more than 400,000 women via 200 branches in 11 districts of Uttar Pradesh and Bihar.

Grant support 2011:
INR 4.41 million

Outreach through Citi support (cumulative):
200,000 women across 133 branches in 7 districts of eastern Uttar Pradesh and Bihar



Kanti - Savings for life

She has now realized the importance of micro savings in her life.

Kanti, one of the beneficiaries of Cashpor, who had successfully completed two loan cycles was encouraged to open a Savings Account.

Kanti was able to save INR 5,000 over three months which she very purposefully spent towards the medical expenses for her husband who suffered from Appendicitis. She has now realized the importance of micro savings in her life.

“ Had I not deposited some of my earnings I would have had to approach a money lender for the amount. I am thankful to Cashpor. ”

Kanti
Cashpor beneficiary

BUILDING THE ENABLING ENVIRONMENT



Microfinance India and Livelihoods India Initiative

ACCESS Development Services

Citi supports ACCESS Development Services and its flagship initiatives – Microfinance India Summit & Livelihoods India Initiative.

The 2011 Microfinance India Summit was held on December 12 & 13, New Delhi. This year the summit's theme was 'Bridging the Hiatus, Building Trust' in an effort towards unifying the sector's efforts in building a climate for Responsible Finance.

Our support was for an exclusive plenary session titled 'Financial Inclusion: Taking Stock of the Challenge'. The session focused on the role of Unique ID in enhancing inclusion, conditional cash transfers, the role of banking correspondents and technology service providers. Citi also supports the Microfinance India – State of the Sector Report and the Social Performance Report.

ACCESS Development Services also annually organises the Livelihoods India Initiative, a national platform on livelihoods promotion that aims to assess and analyze key constraints and challenges that impede the poor in strengthening their

Grant support 2011:
INR 3.24
million

livelihoods and to build sectoral consensus on strategies towards sustainable solutions and growth. Given its focus on Enterprise Development, Citi Foundation supports this flagship program and its sub-initiatives, the Livelihoods India Conference and the State of India's Livelihoods (SOIL) Report. The theme for the 2011 Livelihoods India Conference, held on December 14 & 15 in New Delhi, was 'Programs for Livelihoods of Poor: Moving Ahead'.



A POWERFUL TOOL FOR AN EMPOWERED SOCIETY

The India Microfinance Industry Strengthening Program

Sa-Dhan



Grant support 2011:
INR 4.39
million

Sa-Dhan is a network of Microfinance service providers in the country. It has among its members NBFCs, Societies, Trusts, Cooperatives, Banks, Rating agencies and Capacity building institutions engaged in microfinance services to the poor.

Citi has partnered with Sa-Dhan for its 'India Microfinance Industry Strengthening program' which aims to build a policy environment conducive for the growth of microfinance, increased financial inclusion, influencing policy on emerging business models and putting in place sector-focused risk mitigation measures by building linkages with local governments. Our grant has been used by Sa-Dhan to conduct a study on the Business Correspondent (BC) model, prepare the annual Bharat Microfinance Report and strengthen two state level Sa-Dhan chapters for on-ground government relations.

The Bharat Microfinance Report was released by Dr. K.C. Chakrabarty, Deputy Governor, RBI, on 23rd of November 2011. Its dissemination process has begun.

LOCAL CITIZENSHIP INITIATIVES



Citi extends its support to an array of cultural and social causes, as part of its local engagement with communities.

ARTS & CULTURE

Cultural diversity is as vital for humankind as biodiversity is for nature. Increasingly, culture is placed alongside environmental, economic, and social dimensions as the fourth pillar necessary to achieve long-term sustainability. Citi recognizes the significant contribution of culture in achieving a more satisfactory and holistic existence and therefore actively supports organizations and festivals that preserve and promote a plethora of art and cultural forms in India.

Citi has been the Chief Patron of the much acclaimed NCPA Symphony Orchestra of India, since its inception in 2007

National Center for Performing Arts (NCPA)

Citi's relationship with the National Center for Performing Arts (NCPA) is unique and multifaceted.

The NCPA is India's premier cultural institution, formed to promote and preserve the country's rich and vibrant traditions in music, dance and theatre, as well as catalyze new and innovative work in the field of performing arts.

We have been the Chief Patron of the much acclaimed NCPA Symphony Orchestra of India (SOI) since its inception in 2007. The SOI is the country's first fully professional symphony orchestra. The orchestra's Indian players represent the finest local

Each year, seven scholarships are awarded as part of the Guru Shishya scholarship program

The Citi - NCPA Aadi Anant Festival is the first-of-its-kind traveling festival of Indian music

musical talent and their presence in the SOI provides a solid foundation for the future of orchestral playing in India.

Moreover, besides promoting well-known artists, Citi also supports deserving musicians through the Citi-NCPA Guru Shishya Scholarship program. Each year, seven scholarships are awarded to Gurus and Shishyas. This program enables deserving but disadvantaged students to avail of mentorship from well-known teachers, thereby giving them a step-up to nurture their talent.

The newest property that Citi and NCPA have co-created is the Citi-NCPA Aadi Anant Festival of Indian Music. The festival seeks to explore and celebrate the vitality with which artistic traditions keep redefining and rejuvenating themselves. This annual first-of-its-kind traveling festival of Indian music showcases works that are deeply embedded in tradition and seek to reach into the infinite realms of creativity, fostered by the contemporary socio-cultural milieu.



“ Citi is a patron of the arts worldwide and in India in particular. Through our long-standing relationship with the NCPA, Citi has reinforced its passion and commitment to preserving and nurturing the culture and heritage of India. ”

Pramit Jhaveri
CEO, Citi India

Mumbai Sanskruti Festival

In 2008, Citi initiated another classical and fusion music festival, Mumbai Sanskruti, as a joint sponsor. The festival promotes conservation of Mumbai's architectural and cultural inheritance, and all events are hosted at the heritage Asiatic library steps in South Mumbai.

The Gunidas Sangeet Sammelan

Citi has been sponsoring the Gunidas Sangeet Sammelan since 1991 - a prestigious multi-city music festival of India, the Gunidas Sangeet Sammelan brings together dozens of Hindustani classical music and young maestros on one stage.

CHILD WELFARE

The children of Victory Arts Foundation were invited to perform at the Citi Micro Entrepreneur Awards

Children are the future of the nation. In India, approximately 50% of children do not have access to education and more than 50% are malnourished. At Citi, we continue to support, in our small way, the organizations that are working to change these statistics.

In 2011, Citi contributed INR 132,634 to Akshaya Patra, which runs the world's largest NGO midday meal program for underprivileged school children. The meal is an incentive for the children to continue their education and helps reduce dropout rates.

Activities of Cankids, an arm of Indian Cancer Society and SRCC- Society for Rehabilitation of Crippled Children were supported through sponsorships of INR 300,000 and INR 2,500,000 respectively.

Victory Arts Foundation (VAF), a not-for-profit organization which leverages the power of performing arts to bring joy to underprivileged, specially challenged and visually impaired children, was encouraged to accelerate its activities. Citi invited the children of Victory Arts Foundation to perform at the 2011 Citi Micro Entrepreneur Awards program, where over 350 clients, regulators and other key stakeholders were present. Victory Arts Foundation was given a contribution of INR 350,000.

To help reduce maternal mortality, newborn mortality, malnutrition and domestic violence in the urban slums, a contribution of INR 50,000 was made to the Society For Nutrition, Education and Health Action.

SUPPORTING LOCAL CAUSES

Citi also lends need-based support to NGOs who are effectively addressing pressing issues of individual communities. In 2011, Citi extended support to causes such as Animal Welfare, Education and Healthcare, through contributions to Apna Home Charitable Trust for Animal Welfare, Navjyoti India Foundation, Habitat For Humanity India Trust and Sahachari Foundation.

COMPUTER CONTRIBUTION

In today's virtual world, computer and education walk hand-in-hand. Computer access can open endless doors of knowledge for children and trigger fun-filled and self-empowered learning. In 2010, Citi India decided to put their old computers to new use by launching 'Citi Cares', a Computer Contribution program. The objective was to refurbish our old computers and donate them to NGOs across the country.

'Citi Cares' has donated 800 computers to 25 NGOs



This program witnessed an overwhelming response and 800 old computers have been renovated and donated to 25 organizations across India in the last two years. These machines are in excellent working condition and accompanied by all necessary peripherals. They have benefited children supported by NGOs like Akanksha, Meljol, Pratham, Teach for India and the Shiv Nadar Foundation.



THE BUSINESS OF ENGAGEMENT



INSTILLING RESPONSIBLE CITIZENSHIP

EMPLOYEE VOLUNTEERING PROGRAMS

Volunteerism has long been an integral part of Citi's culture. Every day around the world our employees put their passion, talent, and expertise to work by helping organizations and causes they believe in, ultimately helping improve the communities they live and work in.

Citi provides platforms for volunteerism through a two-pronged approach:

- Skill-based involvement of employees in long-term community programs in close co-ordination with NGO partners
- Mobilizing employees for large event-based initiatives

Skill-based Volunteering

Citi's 'More Than Philanthropy' approach enables employees to provide skill-based support to NGOs



For all its Foundation partnerships, Citi incorporates the 'More Than Philanthropy' approach by engaging Citi employees as Business Champions and Board members, so that they play a meaningful role in providing skill-based support to the NGOs and to the Citi funded projects.

Abhishek Arun, Vice President, Product Sales Strategy, Citigold Acquisition, worked closely with the American India Foundation to create the financial literacy curriculum and trainers' workbook for training teachers as well as students in financial literacy. He also helped launch the curriculum and training as a pilot project in two centers in Delhi.

“ The volunteering exercise helped me learn more about myself and affirmed to me that it is critical that we all play a part in giving to those who are excluded from the India growth story. I am happy that I could use my understanding of banking and wealth management to give back to the community. ”

Abhishek Arun

Global Community Day

1,100 employees of Citi India volunteered with their friends and families in 34 events spread over 26 locations



Each year, Citi employees come together to celebrate Global Community Day, contributing one day of their time to volunteer with local communities.

In the 2011 Global Community Day, 1,100 employees of Citi India volunteered with their friends and families in 34 events spread over 26 locations.

'Financial Literacy' was the over-arching theme and the volunteers engaged with underprivileged children and adults from NGOs such as Pratham, Akanksha, SASHA, and HelpAge India conducting interactive activities that demonstrated the importance of saving and investing.

Citi organized a community development program at Anand Niketan Complex in Mumbai



Citi employees also hosted visits to seven premier branches across the country, to familiarize the children and adults with the basic operations of a bank.

In addition to the Financial Literacy activities, Citi also organized community initiatives with Habitat for Humanity in Mumbai, Delhi and Bangalore, and hosted an overall Community Development program at Anand Niketan Complex in Mumbai.

“ This was my first Global Community Day in India and I would like to applaud each and every one who contributed time, knowledge and passion through the various activities that were organized. The employees are the real ambassadors of Citi, and I look forward to seeing even more volunteers next year. ”



Anand Selva
Country Business Manager, Global Consumer Group
Citi India

Citi employees also hosted visits to seven premier branches across the country, to familiarize the children and adults with the basic operations of a bank



Payroll Giving Program

More than 350 employees contributed approximately INR 2.88 million to five NGOs

To bridge the gap between wanting to give and actually giving, we created an easy, accessible and tangible way for employees across the country to contribute through the Citi India Payroll Giving program.

Launched in July 2010, the initiative supports five NGOs - HelpAge India, SOS Children's Villages of India, Cancer Patient's Aid Association, Habitat for Humanity and the Citibank Charitable Foundation. In 2011, more than 350 employees contributed approximately INR 2.88 million to these NGOs. Enabling this, is Citi's online Payroll Giving system that was launched in May 2011, through which employees across the country can manage their donations directly.

Citi India partners with United Way Mumbai, for due-diligence of the NGOs and to ensure that the funds contributed by each employee are optimally utilized.

Teach for India Fellowship Program

More than 135 employees registered for the fellowship in 2011

Citi offers its employees the unique opportunity to take a sabbatical to work with communities under the Teach for India fellowship program. More than 135 employees registered for the fellowship in 2011. Teach for India allows employees to be part of a nationwide movement that aims to bridge the educational gap in India by placing teachers in low-income schools to teach full-time for 2 years.

CELEBRATING DIVERSITY

At Citi, we recognize, value and affirm the importance of diversity within our workforce. We strive to foster a mutually-dependent work ecosystem where employees celebrate their differences and learn and grow from each other. Such a vibrant workforce leads to improved morale, out-of-the-box thinking, greater teamwork and an atmosphere of mutual understanding and respect.

We are an equal-opportunity employer and eliminate bias with respect to gender, sexual orientation, race, nationality, color, religion, belief, disability, marital or civil partnership status, age or otherwise.

To build, maintain and expand a healthy, safe and balanced work environment, we have instituted the following measures:

- Promoting work-life balance through a five-day week work schedule.
- Enhancing women friendly, employee related policies for safer transit, accommodation and after hours travel.
- Introducing a flexible work plan which includes flexible work times, part-time work, six months maternity leave for all women employees and options for sabbatical.

We strive to foster a mutually-dependent work ecosystem where employees celebrate their differences and learn and grow from each other

CITI INDIA DIVERSITY COUNCIL

This year, the challenge of bridging the gender divide, especially at mid and senior levels, remained at the forefront. We realized that while the ratio of women at entry levels is as high as 40% at Citi India, it diminishes as they move into middle and senior management roles. To address this challenge, Citi India set up a Diversity Council in October 2011.

The Council comprises of eight employee members who are responsible for identifying opportunities and methods to promote India's diversity agenda while also making recommendations to fulfil this objective.

This Council will periodically present proposals and ideas to a Steering Committee. It will also monitor implementation and execution of various diversity initiatives. Employees have been encouraged to share their suggestions and views in the same context with the Council members.

“ The India Management team is committed to diversity in the workplace. The India Diversity Council being focused more towards gender diversity, we are one step ahead in not just championing and emphasizing one of Citi's core values and competitive strengths, but also demonstrating our commitment of how serious we are on this subject. I am looking forward to serving on the Council. ”

Piyush Agrawal

Managing Director, Risk Management Country Officer South Asia and Council Member



THE BUSINESS OF CONSERVATION

GOING GREEN

Combating climate change requires coordinated action by government, businesses and individuals. We analyze the potential impacts of our business activities and are embracing a suite of sustainable business practices to reduce our environmental footprint.

'LEED'ING THE WAY

Citibank's 200,000 sq.ft. office at Nirlon Knowledge Park, a certified green complex in Mumbai, is the first Citi premise in Asia Pacific to have achieved a LEED certification



Citibank's 200,000 sq.ft. office at Nirlon Knowledge Park, a certified green complex in Mumbai, is the first Citi premise in Asia Pacific to have achieved a LEED (Leadership in Energy and Environmental Design) Platinum certification from USGBC.

The notable design features of the building have helped enhance the work environment for its users. Various green measures implemented in the premise are:

- More than 30% savings on water usage
- Usage of energy efficient lighting with daylight sensors, occupancy sensors, resulting in power consumption - 30% below ASHRAE standards
- Installation of energy efficient T5 lighting will translate into an estimated reduction of 426/156 kWh per year
- More than 75% of construction waste diverted away from a landfill
- Improved indoor air quality and Energy Star rated equipment with temperature sensors that can decrease energy consumption by 15% annually

- Use of more than 20% of recycled content in the materials
- Use of green e-certified products in the building
- Automation of HVAC operations to save energy and reduce carbon footprint
- Installation of energy-efficient Variable Frequency Drives for Air Handling Units
- Shredding of 3,460 Kgs of paper for recycling every month
- Usage of VOC substances in all interior finishes such as carpets, wooden flooring, adhesives, paints and system furniture
- Awareness on food wastage in Café

This new, state-of-the-art premise that houses close to 2,000 Citi employees has been awarded the 'Occupier of the Year' at the Prestigious Property Awards 2011 for Commercial Property Excellence.

SWITCHING ON CONSERVATION

22 Citi locations
in India
switched off for
an hour to go green

For the fourth consecutive year, Citigroup turned off the lights in its office facilities and retail branches around the world to show its support for environmentally sustainable action. As part of the global initiative, Earth Hour 2011, a total of 22 group locations in India switched off to go green on Saturday, March 26, 2011, from 8:30 p.m. to 9:30 pm.

EARTH WEEK CELEBRATIONS

'Earth Week'
is celebrated across
the organization
with great fervor



In 2011, Earth Week was celebrated from April 16 to 22. It has become a large canvas to paint a comprehensive picture of environmental issues confronting mankind.

Citi India employees are environment conscious and enthusiastic about effecting sustainable change and thus it is no surprise that 'Earth Week' is celebrated across the organization with great fervor.

From planting trees to sustainable shopping, across the week a series of programs were hosted by Citi India.

The green pledges ranged from "turn off the lights when I leave the room" to "shift to energy-saving Compact Fluorescent Lamp (CFL) light bulbs at home"



From April 19 to 21, a Green Pledge Wall, was installed at Citi premises in Bangalore, Chennai, Delhi, Kolkata and Mumbai, for employees to pen down their commitment to be more environmentally responsible during the year. Many a creative souls also painted their green thoughts.

The green pledges ranged from "turn off the lights when I leave the room" to "shift to energy-saving Compact Fluorescent Lamp (CFL) light bulbs at home."

'The Truth about Tigers', a 40-minute documentary by wildlife and conservation filmmaker, Shekar Dattatri was screened at various premises to generate awareness and provide insights on tiger ecology, the dominant threats to tigers and possible solutions to curb their decline.

Five participating cities hosted green exhibitions wherein a host of eco-friendly products from six NGOs, were on sale. Products included photo frames, handbags, table mats & runners, wall hangings and stationery made from natural materials like Hemp, Vetiver, Banana Fiber, Water Hyacinth, Cane, Bamboo, Palm Leaf and Handmade Paper. Nature lovers could buy a range of indoor plants for their home or workspaces.

Published by Citi. All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means without the prior written permission of the publisher.

200 YEARS  **citi**