

CITIZENS — OF — PROGRESS

Corporate Citizenship Report



2017 – 2018

A wheel is one of the earliest and most pervasive symbols of innovation and achievement. Over time, it has improved and adapted to thrive in an ever-changing landscape. With no beginning and no end, the sole purpose of the wheel is to advance and progress.



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MESSAGE
FROM THE

CEO



I am very pleased to present our 2017-18 Corporate Citizenship Report - Citizens of Progress. During the year, I am delighted to report that we have increased our efforts significantly, investing INR 62.4 crores in citizenship initiatives across India, impacting 5.5 million individuals.

Our Corporate Citizenship Report narrates the various initiatives and ideas that we have invested in, whilst showcasing the progress that our employees have made towards being good corporate citizens. Consistent with this collective goal, we have worked towards ensuring that our business practices are inclusive, our properties are environmentally sustainable, our employees have the opportunity to volunteer and give back to their communities, and our business leaders have the platform to leverage their skills to assist the organizations that we work with.

The numerous national campaigns launched over the last few years to address the socio-economic dichotomy in our country, present an important backdrop for our own actions. Whether through legislative action or direct interventions, the next exciting chapter in India's story has to be that of corporations driving social change. The 'business of responsibility' is the new future for corporate India. At Citi, we continue to work hard at embracing this theme by concurrently addressing the gaps in our country and harnessing the considerable potential of our fellow citizens. We have strived to create programs that not only have a large and meaningful impact, but that integrate innovations and advances made across the country and the world.

Citi believes in the power of collaboration and partnerships - between the public and private sector, between corporates and non-profits and between individuals and communities. It is through our partnerships that we will continue to attempt to drive change across the country. We are privileged to work with these partner organizations that share our belief in innovation and inclusion and look forward to strengthening these relationships going forward.

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

With best regards,

Pramit Jhaveri
CEO, Citi India



Citi promotes its
first Indian Classical
Music Initiative

1991

First grant in India
from Citi Foundation

1999

Citi India completes
100 years

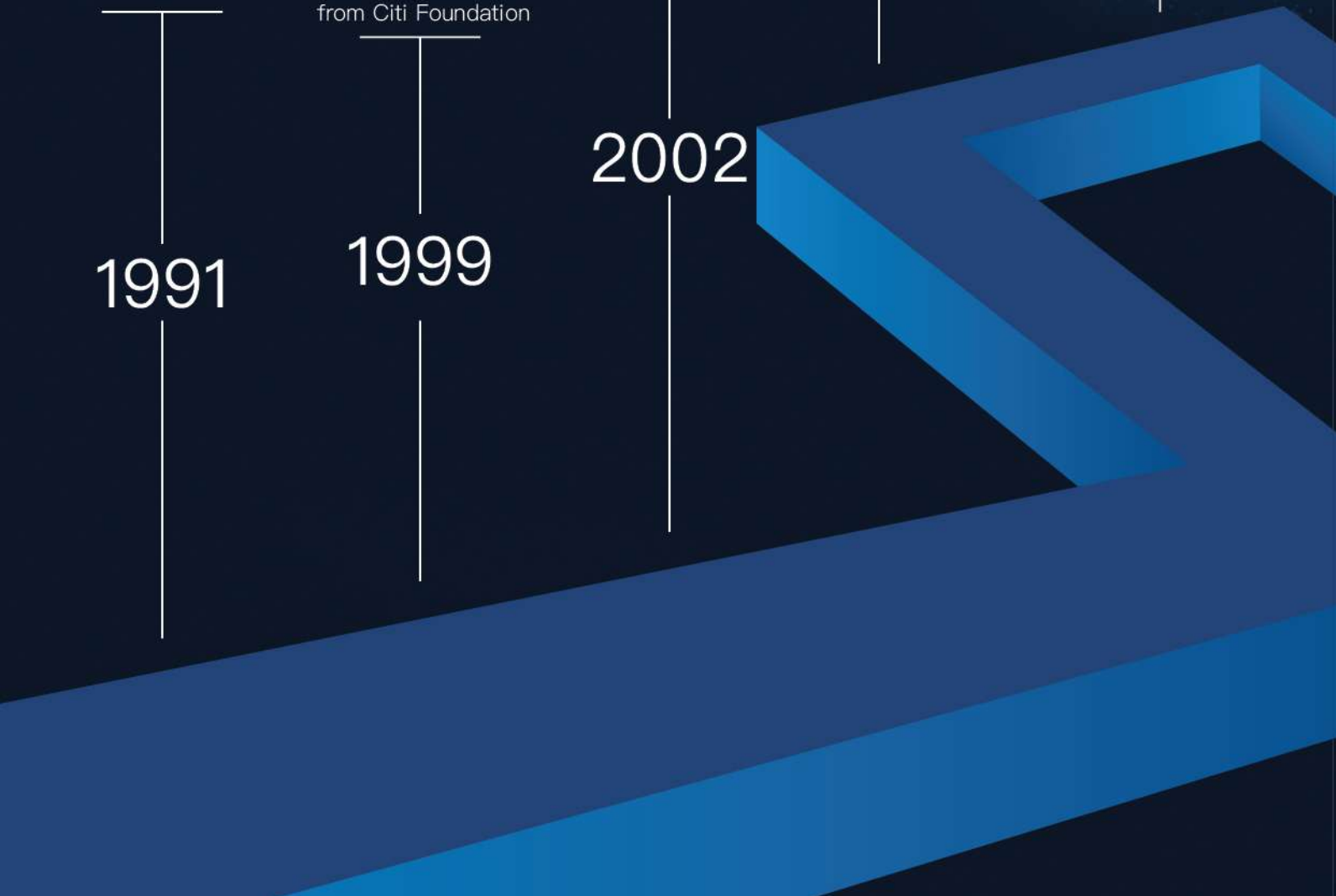
2002

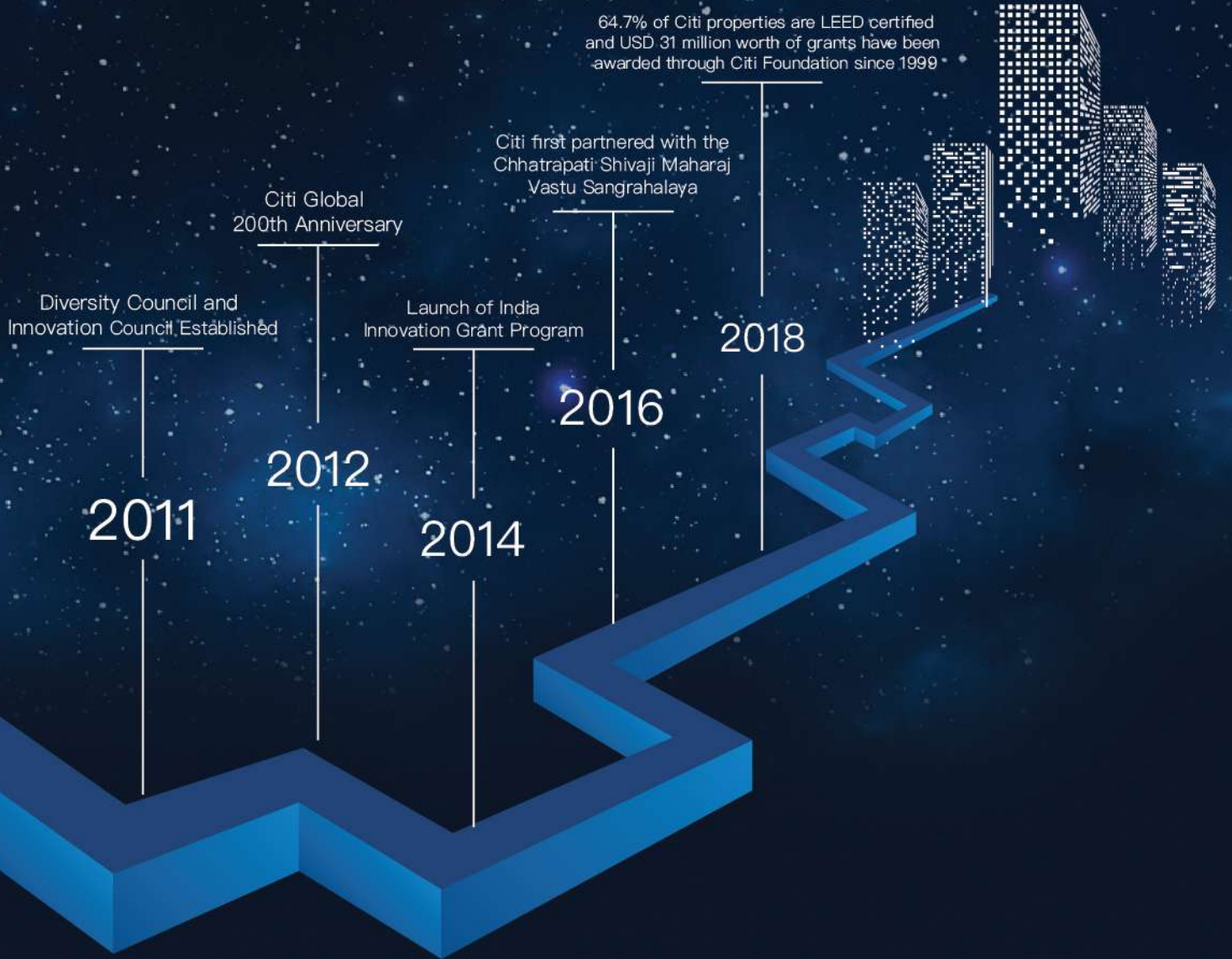
Established Citi Micro
Entrepreneur Award and the India
School of Microfinance for Women

2004

First Global
Community Day launched

2006



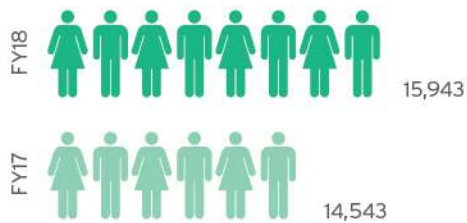


MILESTONES

CITI VALUES

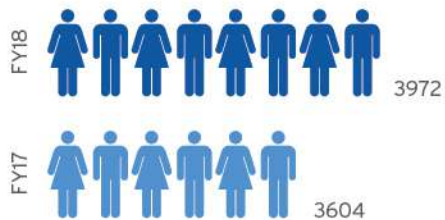
TOTAL HIRES

Total employee strength



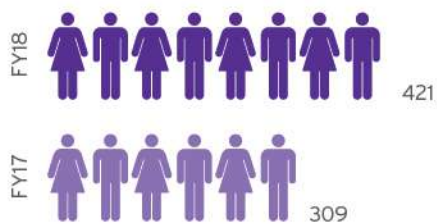
NEW HIRES

Number of employees hired



CAMPUS RECRUITS

Number of graduates hired



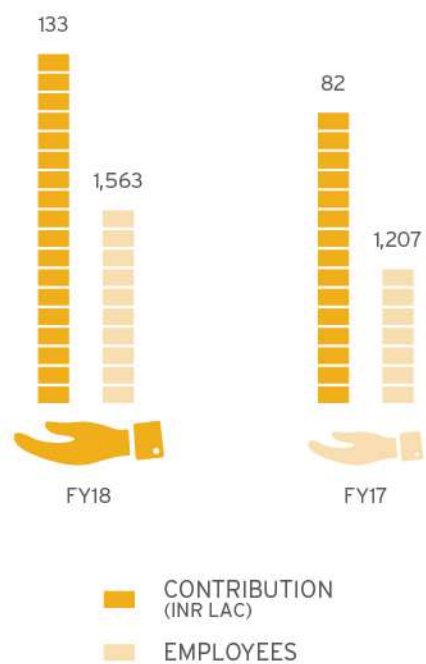
GLOBAL COMMUNITY DAY

Number of volunteers participated



GIVING AT CITI

Employee payroll program



IMPACT ON COMMUNITIES

Geographic Distribution



ANNUAL CONTRIBUTION* (INR CRORE)

TOTAL CONTRIBUTION

*INCLUDES CITI FOUNDATION



Impacting 5.5 million individuals and their families in FY18

FY17 55.1
FY18 62.4

SECTORAL DISTRIBUTION FY18 (INR CRORE)

YOUTH EMPLOYABILITY



ART & CULTURE



FINANCIAL INCLUSION



EDUCATION



HEALTHCARE & SANITATION



CONSERVATION & SUSTAINABILITY

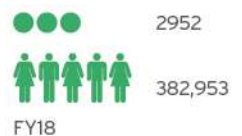
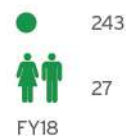
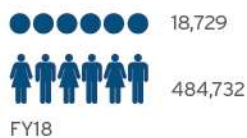


INCLUSIVE FINANCE (INR CRORE)



BENEFICIARIES


● AMOUNT (INR CRORE)







youth **employability**

The background of the page is a photograph of a city skyline across a body of water. In the foreground, there are large, dark, angular concrete structures, possibly part of a breakwater or pier. The water is calm with some ripples. In the distance, several high-rise buildings are visible, some under construction with cranes. The sky is a pale blue with some light clouds.

“The dynamics of the industry, the state of education and the diversity of talent in India make employability a multifaceted issue,” says Madhav Chavan, Co-Founder and President of Pratham Education Foundation. In Madhav’s opinion, Indians as a people have the ability to learn new skills very quickly however, the challenge when looking at employability, is to get them to adapt to different cultural realities. Thus, for Madhav, it is equally as important to create an ecosystem for employment as it is to ensure that young people have the required skills to join the workforce.

When looking at employability training, it is therefore imperative to focus on soft skills, creating social networks and managing expectations. Recalling experiences that shaped his own youth, Madhav points to his love for cricket. “Sports don’t discriminate, on the field, it doesn’t matter if you are rich or poor, all that matters is winning. We need more communal spaces to foster those interactions.” When asked how we could create those spaces Madhav acknowledged that there was no easy answer. One thing however, was certain, “we need collaboration between the administration, schools, colleges and universities, the housing and healthcare sectors, corporates, and NGOs, in order to achieve this goal.”

Additionally, in India, where industry is starved of skilled labor, young people should be flocking to vocational courses and industries should be recruiting from training centers. According to Madhav, “the answer to India’s larger skilling problems does not lie in short modular courses, but rather in creating progressively stronger foundations at different stages in school, and then offering options.” Importantly, he mentions, young people should be able to combine work and study, because “earning is an immediate need and learning for upward mobility is an aspiration.”

Citi’s programs in youth employability attempt to address the systemic challenges in the way skilling is delivered. They focus on employment outcomes and look to not just place youth into jobs, but also to ensure mobility, job satisfaction and a fair wage. The training imparted includes courses in financial literacy, entrepreneurship, social acclimatization and identity building, with a focus on transferable skills. Our initiatives retain youth in their jobs by providing them with support services such as access to alumni groups and peer-to-peer learning, and by giving them a social, digital and financial identity. Our programs foster partnerships and create future leaders who have skills to be successful and resources to be productive members of society.



Madhav Chavan

Co-Founder and President,
Pratham Education Foundation

PRATHAM

Education Foundation

According to World Bank data, the number of people living in urban centers in India has grown from 18% of the population in 1960 to 33% in 2016. Cities are struggling to adapt to this rapidly growing influx of migrants and are unable to provide them with job opportunities, housing, medical care and community spaces. Migrants entering a new city are often from small towns with close-knit communities and while they may not have had significant sources of income, most had families and a roof over their heads. Accustomed to a slower, less competitive pace of life, these migrants often struggle to cope with the hustle of a big city where there is paradoxically a sense of being overwhelmed by the number of people while at the same time, feeling incredibly alone. A typical migrant coming to a new city arrives with no place to stay, no source of income and no social network to help them acclimatize to a new life. They are consequently one of the most vulnerable cohorts and are easily exploited in exchange for basic services. Pratham and Citi Foundation conceptualized

Project RISE with the intent of providing migrants with a social identity using a model that over time, could be subsidized and carried forward by stakeholders such as employers, small entrepreneurs and the government.

Project RISE operates out of migrant prone cities across India to provide incoming migrants with affordable housing, basic skills training, financial linkages such as the resources to start a bank account, healthcare linkages such as access to available medical schemes and a social network consisting of counselors and fellow migrants. In 2015, Pratham tracked 2400 youth who had moved to cities for work and found that only 23% were still employed after one year. Project RISE was subsequently born of an attempt to address the challenges that forced youth to return to their hometowns. This ambitious initiative seeks to expand its reach significantly over time and consequently tackle the permeating problem of reverse migration in India.





CHILDFUND INDIA

Jhabua, Madhya Pradesh, produces a renowned type of livestock known as the Kadaknath chicken. Completely black in colour, this chicken is known for its nutritional properties and is sold for a premium on the market. Citi Foundation supported ChildFund's Poverty to Prosperity (P2P) project to equip 1000 women with the entrepreneurship, leadership and financial literacy skills to create small businesses on the back of this demand driven product. ChildFund has recognized that there is an immense social value to creating women entrepreneurs. The Organisation for Economic Co-operation and Development (OECD) states that women's earnings can have a beneficial impact not just on their own health and nutrition, but on the health and educational outcomes of their children. This is because women are more likely than men to invest a large proportion of their household income into the education of their children. However, according to the World Economic Forum's 2017 Global Gender Gap Report, India ranks 139th out of 144 countries in terms of female economic opportunities and participation in the workforce.

The P2P project helps women across three districts in Madhya Pradesh to become self-employed chicken farmers. As these women tend to have an existing skill set in agriculture, they are able to easily transfer those skills to animal husbandry, which is a far more stable form of livelihood generation. The women are provided with training and basic resources to start and grow their businesses in an efficient, sustainable manner. If managed correctly, their income in this field also stands to grow exponentially as their initial chicks will continue to reproduce over time. Additionally, the P2P project helped these women to form a Producer's Company which allows them to compete with large players in the meat industry. This unique model is not only relevant and economically viable, but is also practical given the scarcity of rainfall and changing environmental landscape in India today.

ANUDIP

Foundation For Social Welfare

Citi Foundation and Anudip partnered to train youth from Pune, Kolkata and Chennai in industry specific, locally relevant and technologically driven skills. The strength of this program lies in its ability to integrate technology with practical knowledge thus ensuring that students have the resources to learn on their own time while also having access to qualified trainers. Due to the advanced nature of skills imparted, Anudip graduates have opportunities to secure well-paying jobs in growing, competitive sectors. Many of the skilling courses offer global recognition and give the youth an opportunity to join international companies with promising career trajectories.

Often what we find in the space of youth employability is a purely outcomes based approach. If skills are imparted and placements have been secured, the chapter is thereafter closed. However, that approach is limited, as it does not consider the agency and mobility of graduates. Once placed in a job, if an employee is unhappy or seeking upward progression, without a transferable skill set, they are left with few options and often remain stagnant as a result. This program extensively focuses on holistic development, ensuring that students are able to learn how to communicate, market themselves and think critically. By looking at local market requirements while designing courses, Anudip ensures that job retention rates are high and graduates are not required to migrate for employment. Additionally, as the local demand exists for their skill sets, they can move between jobs without having to uproot their lives.



MEDHA

Medha works with existing educational institutions in Uttar Pradesh to provide career counselling, skills training, workplace exposure, placement support and alumni networks to students enrolled at government and government aided universities. In the last year, with Citi support, Medha has worked with 30 educational institutions in the state. Medha operates in one of the most underdeveloped parts of the country where access to quality education and, in turn quality employment opportunities are extremely limited. There are over 10 million unemployed people in Uttar Pradesh, making it the ninth lowest state in India in terms of employment opportunities, according to a 2016 survey by the Ministry of Labour and Employment. Additionally, based on 2013 data from the National Sample Survey Office, the female labor force participation rate in Uttar Pradesh stands at 16.3%. In comparison, over 38% of the placed graduates from Medha's program are women.



Another remarkable aspect of the program is its focus on post-placement support which materializes in terms of alumni networks and counselling services. This allows students to flourish in their jobs knowing that they have a resource to support them and has consequently resulted in graduates growing their income by 38% over two years. Working within a system that often values the abstract, Medha puts significant emphasis on workplace exposure training, ensuring that all their students have comprehensive internship opportunities while at college. The program has consequently facilitated over 60,000 hours of internships for its students over the last year. Medha combines that real-world knowledge with classroom sessions that allow students to question, think and feel. As they get the opportunity to consider their ambitions and goals moving forward, students have the ability to make well informed decisions that reflect their interests, passions and talents.

UDYOGINI

Udyogini and Citi Foundation partnered together to create two Learn Earn and Develop (LEAD) Career Academies in Pune and Thane that provide skills training and career counselling to local unemployed youth. The program, implemented by renowned skill development and vocational training organization EduBridge, is unique due to the depth of training imparted, with each student participating in 280 hours of classroom sessions using an innovative and dynamic curriculum. Each of the trainers are aided by the use of a unique Learning Management System (LMS) that tracks the students in real time, monitoring their progress through reports submitted on a daily basis. Program also uses technology to impart digital financial literacy skills, ensuring that students are kept up to date on the latest payment methods and are able to use them effectively to manage their future income and savings.

EduBridge and Udyogini introduced the successful concept of a Buddy-Mentorship program, designed to ensure that

students receive guidance and support, not only throughout the course but also as they embark on their respective career paths. The Buddy-Mentorship program acts as a feedback mechanism and trainers are encouraged to adapt their teaching style based on responses from the students to their mentors. The greatest achievement of the Buddy-Mentorship program has been its ability to create human connections between the students and their mentors, with the two keeping in touch regularly over the phone and through informal dinners and counselling sessions.

EduBridge has been one of the industry leaders in skill development, obtaining an 86% placement rate amongst its students. In order to keep the LEAD centers sustainable over time, Udyogini and EduBridge have piloted a fund that allows students to make a voluntary contribution to the centers after they have found employment. This Skill Development Fund has been extremely successful and has subsequently demonstrated the efficacy of the program in the eyes of its alumni.



ACCESS DEVELOPMENT SERVICES

Small scale businesses are the backbone of our economy however, all too often, small business owners receive unfair price competition and few opportunities for growth. Compounding that problem, most women employed in the small scale sector belong to low-income households and are either illiterate or not educated enough to understand business fundamentals. There is significant evidence to suggest that when women operate or own their own businesses, female labor participation in the surrounding area increases as well. For example, a 2016 World Bank Report found that in the Indian unorganized manufacturing sector, approximately 90% of employees in female owned businesses are female, while in the service sector, the share is 81%.

ACCESS Development Services with the support of Citi Foundation, enables women to enter the food processing industry through the New Leaf program. ACCESS trains women with existing culinary expertise in financial literacy, technical skills and product development orientation. The women are trained to become micro-entrepreneurs, after which they are offered employment with Zingzest, a community enterprise affiliated with ACCESS. Zingzest offers traditional and non-traditional processed ready-to-eat foods which are prepared and sold by the women who subsequently receive a portion of the profits. Zingzest has entered into several retail chains and has provided the women on the program with a significant additional source of income. As the women are trained extensively in marketing, they are able to grow the sales of the company independently.

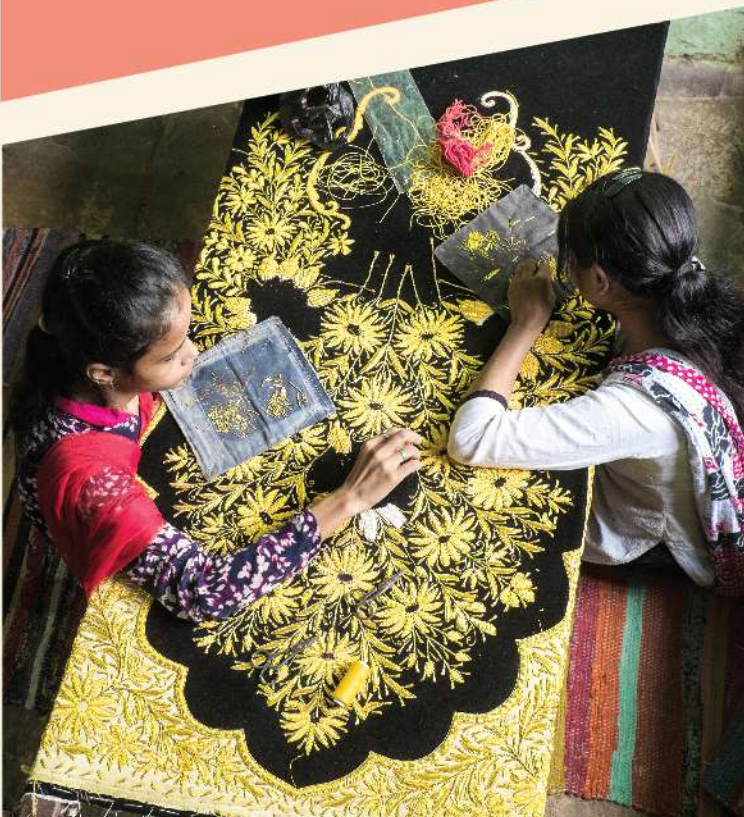
The business is headquartered in Chanda Village, a few miles away from Gurgaon and the women employed tend to come from in and around the village. In traditional societies where women's work is considered acceptable only if it takes place in 'safe' environments, the fact that this business operates close to their homes offers them better chances of staying in the job. Being a part of the enterprise also teaches women about business development as well as the importance of forming a community. They recognize that, as stakeholders of the company, they benefit when the company makes profits and are thus encouraged to maintain and grow the business.



FOUNDATION FOR MSME CLUSTERS (FMC)

Artisans, once the pride and backbone of our country, have faced a steady decline since the collapse of the Mughal Empire. In recent centuries, artisans have contested with cheap standardized exports, the rise of machinery, a lack of raw materials and declining profit margins for their goods. The fact that they have survived despite those challenges is a testament to their resilience and the inherent beauty of their art. The history of this profession is intrinsically linked to our culture and helping it to thrive in the 21st century is as much about preserving our past as it is about creating employment.

Citi Foundation and FMC looked to restore India's competitive advantage in handicrafts on the global scale by creating employment and skilling opportunities for existing artisans in India through the Embroidery to Employment (E2E) Program. The E2E program worked with 500 artisans in Agra to infuse them with new skill sets and to enhance income opportunities by 30% to 50% through a self-propelling model. FMC also created a local grid, which allows the artisans to sell their products to the mass market at competitive rates. This grid seeks to revolutionize the industry with its success closely linked to the growing participation of other individuals in the sector. The objective of the program is to position the Agra embroidery cluster as an innovative model in India thus providing existing artisans with employment opportunities and encouraging the next generation to enter this line of work.





GENERATION INDIA FOUNDATION

Generation launched its flagship youth skilling program to use research and data to maximize employment outcomes. Citi partnered with Generation to create the General Duty Assistant (GDA) program, with the aim of training youth from across India to become GDAs. This program is creating employable youth in a rapidly growing field where there are many available jobs and a dire need for technically skilled professionals. A 2015 UN World Population Aging Report projected that 20% of India's population will be over the age of 60 by 2050, many of whom will require constant medical care, either as in-house patients in hospitals or at home.

GDAs are expected to assist doctors and nurses in daily patient care with a focus on comfort, safety and health needs. Their jobs, while incredibly fulfilling can be very challenging as well. They are expected to treat patients suffering from devastating physical and mental illnesses with respect, dignity and patience. Many times, the people under their care don't have families of their own and rely

on the GDAs for emotional support and company. People entering into this profession must be sensitized to these issues and cognizant of the immense public good that they are doing.

One of the biggest strengths of this program is its ability to condition the GDAs to the reality of the jobs. Though their selection and training process, Generation has cultivated a group of people who are thoughtful, hardworking and willing to dedicate their lives in service of others. In order to assist graduates with the difficulties of their work, the program includes robust post-placement support and a constantly growing network of alumni. Over 70% of the training imparted is spent mimicking on-the-job demands and students are taken to hospitals and home healthcare providers before the course to gauge whether the job is a good fit for them.



FRIENDS UNION FOR ENERGIZING LIVES (FUEL)

FUEL and Citi Foundation addressed two critical issues with the Fuelling and Empowering education for Enhanced Employability and Livelihoods (FEEEL) program. The first was how to effectively engage with a vulnerable cohort and the second was how to incorporate people's aspirations and preferences into skilling programs.

A study by the Bureau of Police Research and Development revealed that 90% of police staff, especially at junior levels, work for more than eight hours a day. Furthermore, 73.6% of police personnel could not take their weekly days off, even once a month, because they were deployed at festivals or other special events. Consequently, these men and women have very little time at home with their families and often are unable to provide their children with the support and guidance that they need.

FUEL works with local police departments in Pune and Thane to select the children of police personnel who would benefit from their skills training and career counseling program.

Once enrolled in the course, the youth are put through extensive aptitude tests to identify their abilities and interests and are then provided counseling sessions by a trained counsellor to determine their future career path. These sessions also allow students to discern their strengths and weaknesses, set goals, explore different options, discover career opportunities and learn how to brand and market themselves.

Project FEEEL sets out with the aim of recognizing and respecting its cohort's preferences and understanding that employability is not just about getting people jobs, but helping them to create lifestyles. By looking at career prospects from the perspective of aspirations instead of necessity, FUEL ensures that these students can choose the best fit for themselves.

SAMARTHANAM

Trust for the Disabled

Although India has made considerable strides to be more inclusive towards its 80 million citizens with disabilities, we as a country still have a long way to go. Conversations about disability are often characterized by a sense of fighting, of struggle. A disabled youth fights to be accepted, their parents fight for them to receive a proper education, legislators fight to change laws and social activists fight to change perceptions. Those battles are an inherent daily reality for people with disabilities who too often go unheard or unnoticed. Samarthanam Trust for the Disabled is working to alter that reality, recognizing that mind-sets change when people make connections with each other.

Citi Foundation and Samarthanam partnered to form Project Amita, an initiative that facilitates skill development and higher education for the disabled and underprivileged in Mumbai, Hyderabad and Delhi. The program works closely with youth to understand their needs and aspirations, ensuring that they have the opportunities and ability to succeed in any career path. Samarthanam has worked with a number of organizations to create a structured volunteering program with the aim of changing perceptions and creating placement opportunities for the youth. They are also known for their 'blind cricket' initiative, which has become very popular at their centers and beyond. Cricket, a quintessentially Indian pastime, is relatable to every adult and child across the country. Through it, Samarthanam helps these young men and women to build aspirations, form connections and create identities.



TECHNOSERVE INC.



An unpleasant reality of higher education in India is that even graduates from well-respected colleges and universities across the country struggle to enter the workforce or find good quality jobs. That problem is exacerbated in a city like Mumbai where there is a large supply of both skilled and unskilled labor, housing prices are astronomical and there is a constant influx of migrants from around the country and the world.

Finding a job in Mumbai is a daunting task and unfortunately, even a college education can't level the playing field. TechnoServe and Citi Foundation came together to form Creating Employment and Empowerment through Youth Development (CREEYD), a program focused on training youth enrolled in higher education to join the workforce. TechnoServe operates out of existing educational institutions to train students in a variety of soft, hard and financial literacy skills. TechnoServe found that job skill demands have undergone major changes over the last few decades - tasks demanding routine manual and cognitive input have declined steadily between 1960 and 2000, while those requiring non-routine analytic and interactive skills have grown significantly. Employment potential today depends upon not only technical skills, but also the social ability to work effectively, and interpersonal, cooperation, communication and creative skills.

Acting as a career development center of sorts, TechnoServe works with students to understand their aspirations and puts an emphasis on being flexible and customizable to fit the needs of each individual student. The program provides mentoring and career counselling, linkages and placement support, and also trains students in employer-led, job specific skills. Graduates of the program have the ability to join jobs in a variety of sectors including IT, retail, airports and financial services.

IMPACT

PRATHAM

15,150 Migrants

CHILDFUND

1000 Women

ANUDIP

2400 Youth

MEDHA

3204 Students

35 Educational Institutions

6 Districts of Uttar Pradesh

UDYOGINI

3500 Youth

ACCESS

200 Women

FMC

500 Artisans

GENERATION

1475 GDAs

TECHNOSERVE

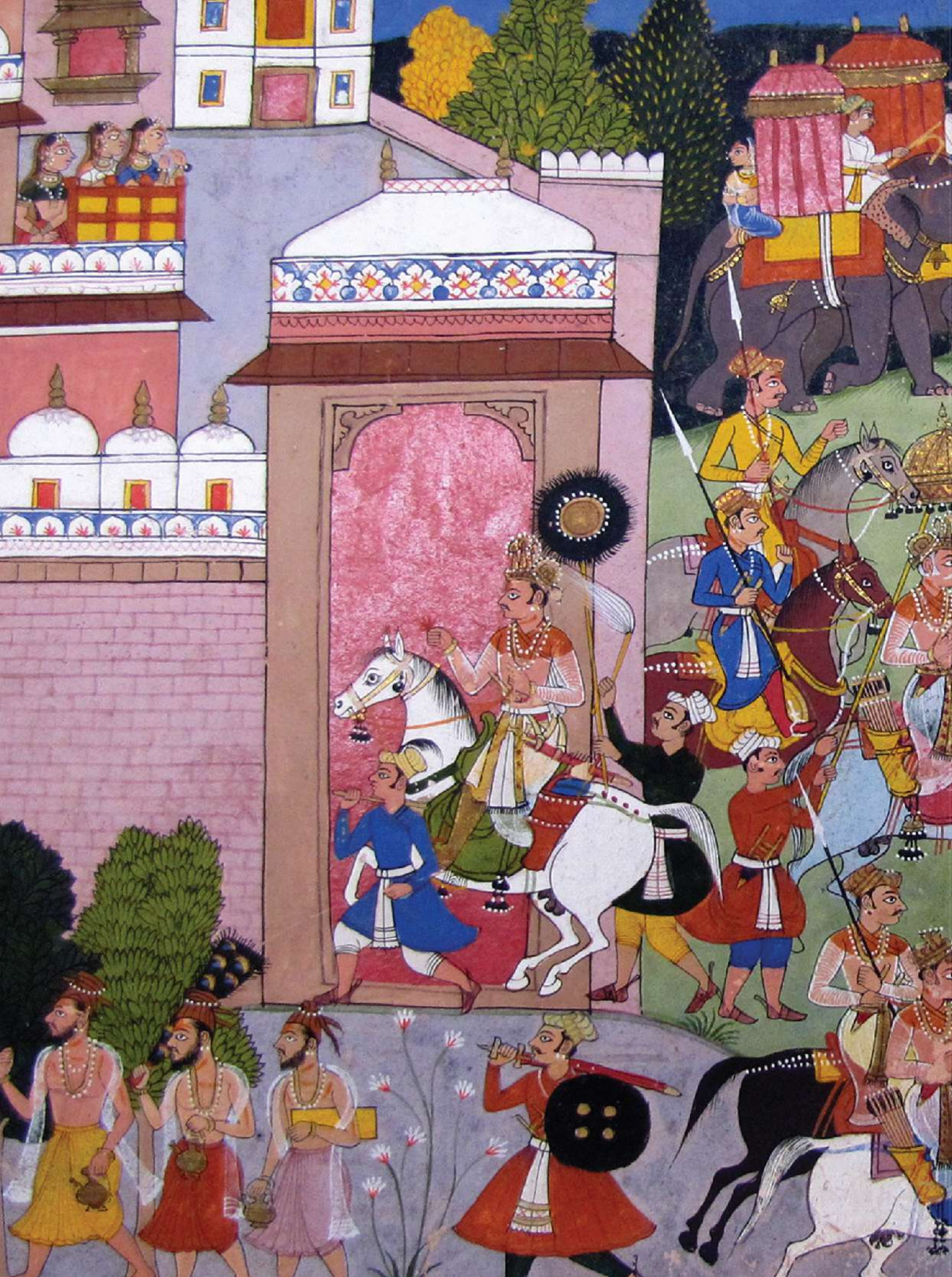
1450 Students

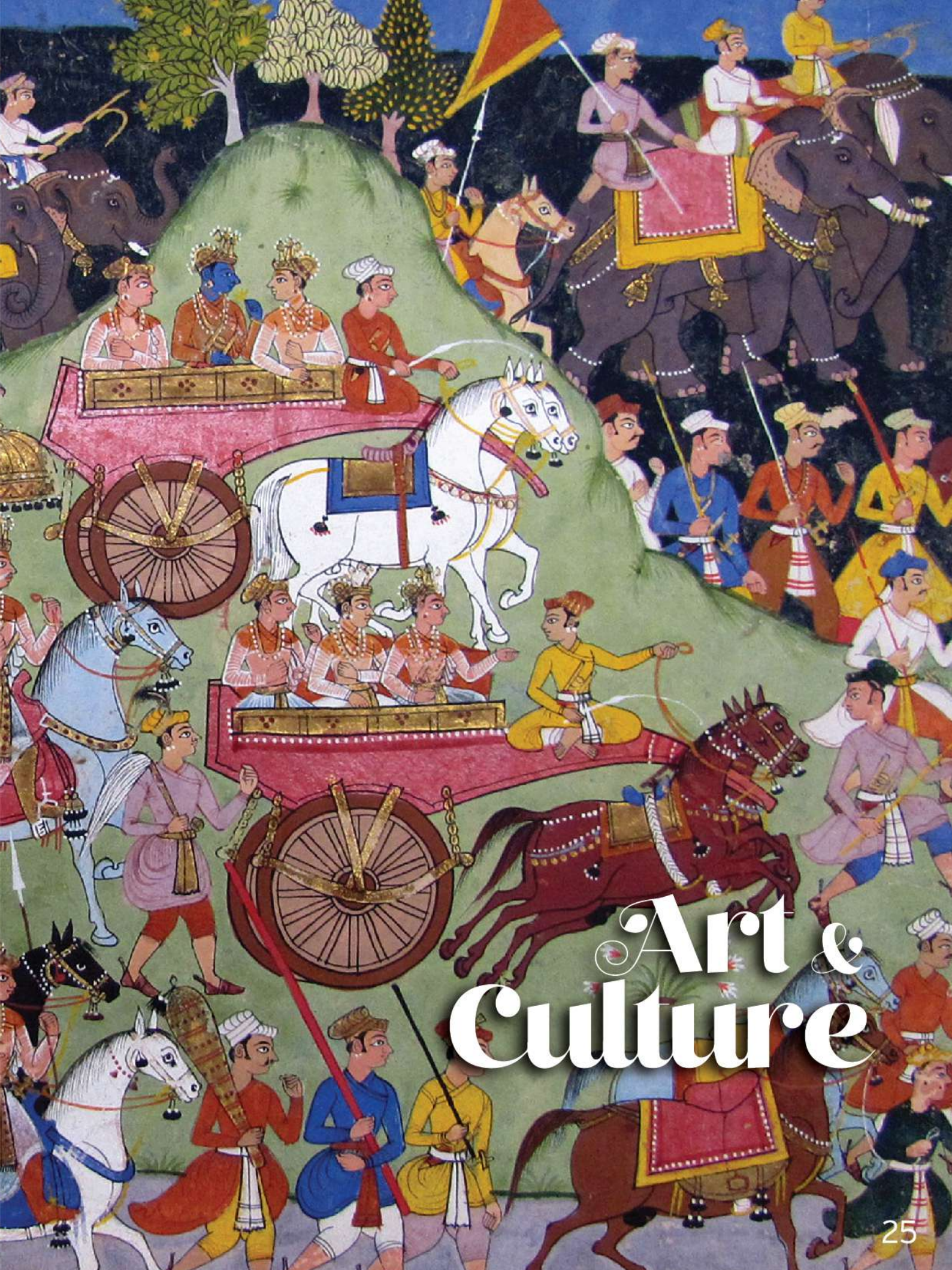
FUEL

7500 Children of
Police Personnel


SAMARTHANAM

576 Youth with Disabilities





Art & Culture



"We owe it to ourselves, the generations before us and the ones that follow to preserve our history and culture," says Sabyasachi Mukherjee, Director General of the Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (CSMVS) Museum in Mumbai. Unfortunately, despite India's rich cultural history, the reality is that very few citizens have been exposed to the stories, ideas, emotions, and values that are the foundation of our country. As a strong proponent of integrating the arts into existing school curriculums, Sabyasachi believes that public-private partnerships are crucial for the preservation of our heritage. Towards that end, "museums," he states, "are institutions for social as well as academic enlightenment. They chronicle the history of civilizations, trace the journey of humanity and explore the relationship between humanity and nature."

According to Sabyasachi, "society should value 'heritage' not as objects or collections, but as individual and human elements," which need to be preserved through our cultural institutions. These institutions, as the guardians of our history, cannot afford to be static and must align their objectives to reflect the demographic, social, political, economic and cultural changes in contemporary society. Technology, in his opinion, can act as an equalizing force and can be used to maximize reach, create awareness and inculcate a finer appreciation of art and culture among people who do not have access to museums and cultural institutions. Adding to that, says Sabyasachi, is the need for "a continuous exchange of ideas and technology between India and the West for sharing best practices in the conservation of heritage."

At Citi, we believe that a connection to the arts and our cultural past is an integral part of the development of every Indian. The arts can inspire people to think differently by exposing them to a range of different experiences and emotions. Our programs provide people from all backgrounds with a connection to our history by preserving and proliferating our cultural heritage. They transcend socio-economic backgrounds and give people a voice and a way in which to express themselves. Through our partners, we empower people to connect with their own artistic abilities and create objects, performances, movements and experiences that are profound, permanent and accessible to all.



Sabyasachi Mukherjee
Director General, Chhatrapati
Shivaji Maharaj Vastu Sangrahalaya

Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (CSMVS)

The CSMVS Museum recognizes that history is built by connections - be it between nations, peoples or ideas. Through its constant series of exhibitions, the Museum pays homage to the connections that form the crux of India's history, while at the same time, creating new ones along the way.

ConservArte, a Citi-CSMVS art conservation initiative, blends historical research, science and curatorial expertise to preserve and protect objects from our cultural past. The program uncovers 5000 years of history by weaving together objects dating back to the Indus Valley Civilization, to the Mughal Empire, the British Raj and contemporary times. Every object, beautiful in isolation, comes together to paint a picture of our rich and vibrant past, each with a story to tell. A sturdy Harappan brick from 2500 BC illustrates a remarkable achievement in the standardization of construction materials and beautiful Indian dyed textiles found in Egypt uncover trade links from the 13th century. The truly remarkable aspects of the ConservArte program are not just limited to the objects being preserved, but also extend to the manner in which the art conservation process is conducted. The use of state-of-the-art technology and adherence to philosophically consistent principles

of preservation is noteworthy. The Museum is not only a custodian of our history, but also a place of academia. In its role as the latter, the Museum hosts annual conferences through ConservArte with the intent of disseminating best practices and engaging in constructive dialogue within an inclusive environment. In 2015, CSMVS pioneered an outreach program called the Museum on Wheels. The mobile museum makes art accessible to everyone by bringing it to people's doorsteps for an immersive, educational experience. The specially modified bus is equipped with display cases for objects, interactive demo kits, art supplies, audio-visual equipment, and digital media, such as touch screens and tablets for exhibitions. It was designed to be both educational and enjoyable for children and teachers, enabling them to discover parts of our history that were previously beyond their reach. In 2017, the Museum on Wheels hosted two exhibitions: 'As It Happened' and 'India and the World.'

Citi and CSMVS continue to be educators and pioneers in the cultural landscape both within and beyond the museum walls.





NCPA

National Centre for the Performing Arts

The musical landscape in India today is more diverse and multi-faceted than it has ever been before. Classical Vedic music from 3000 years ago is juxtaposed against Western greats such as Mozart and Bach, and contemporary artists like A.R Rahman and R.D Burman. The NCPA has managed to blend together musical traditions past and present from around the world to become for musicians in India, what the colosseum was to gladiators in Rome.

For nearly half a century, the NCPA has promoted India's vibrant heritage and today, with the support of Citi, it continues to do so. NCPA and Citi have collaborated to nurture upcoming Indian Classical Musicians through the Guru-Shishya Program, to create the Citi-NCPA Aadi Anant Festival for Indian Music and to provide the platform for young musicians to flourish through the Symphony Orchestra of India (SOI.)

The guru-shishya tradition, or parampara denotes a succession of teachers and disciples in traditional Indian culture dating back millennia. In it, the guru and the shishya form an intimate relationship based on mutual respect with the quality of teaching imparted largely predicated on the strength of that relationship. To the guru, their shishya is not just their student but the vessel carrying forward their legacy.


Pandit Falguni Mitra, one of the gurus in the program, is a renowned Hindustani classical music vocalist from the

Bettiah dhruwad gharana. In the 19th century, the royal court of Bettiah was the seat of dhruwad with five lineages of dhruwad musicians. When royal patronage ended, the dhruwad tradition faced extinction but ultimately still survives because successive generations of musicians carry forward the legacy. Falguni has been performing since the age of 11 under the tutelage of his father, Shib Kumar Mitra and he now trains his disciples to keep this age-old tradition alive.

The Citi-NCPA Aadi Anant festival allows musicians like Falguni to showcase their talent to a wide audience. Now, in its seventh year, the festival travels across the country, celebrating performances by maestros of classical music.


As a patron of the SOI, Citi supports the rising and professional musicians who make up India's first and only professional Orchestra in Western Classical music. Groundbreaking in its achievements, the SOI is a mark of India's growing prestige on the global stage. In the decade since its inception, the SOI has toured around India and internationally, and has featured some of the most prominent musicians of our generation. The orchestra puts a great emphasis on education and a training program by SOI musicians includes in-school workshops and free concerts for students.





“When I played duets with 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

A woman in traditional Indian dance attire, including a green and red sari with gold jewelry, is captured in a dynamic pose with her arms raised. She is positioned in front of a large, dark, abstract shape that resembles a map of India. The background is a red-toned, painterly depiction of a city street with buildings and figures.

India Foundation for the Arts

Citi and IFA partnered on the Kali Kalisu and Project 560 initiatives with the belief that art is an integral part of education. Not only do the arts connect people to their past and their communities, but they also allow them to open their minds and think differently. Practice and knowledge of the arts helps citizens to understand the past, critique the present and shape the future.

Kali-Kalisu ('learn and teach' in Kannada) is an arts-based teacher training program where the teacher as well as the student are co-learners by making learning and teaching concurrent. IFA believes that people need to be exposed to different ideas and experiences in order to create and innovate. Through this program, teachers and artists were given grants for their arts education projects in government schools, taken to the Kochi Biennale and trained on different teaching methods.

Ramgiri Police Patil, one of 15 grantees, is an example of both the success and the innovativeness of the Kali Kalisu program. A visual artist by trade, Ramgiri was awarded an IFA grant to work with the

children at a local government school to learn about the cultivation process of 'tavar daal', or pigeon pea seeds. As a part of the project, children engaged with local stakeholders cultivating the crop, embarking with them on a journey from seed to market. Children were encouraged to narrate their experiences through drawings and illustrations which ultimately culminated in an exhibition of their work.

Project 560, named after the Bangalore pin code, aims to revitalize the city of Bangalore by supporting local artists and institutions. Project 560 brings art to the forefront, embedding and integrating it into daily activities around the city. In a sense, the project is looking to reimagine Bangalore in the eyes of its residents by moving away from fleeting characterizations and focusing on the culture and communities that bind the city together. Through Project 560, Bangalore will become a repository of experiences for its residents, a living organism whose artistic existence is in symbiosis with the ever changing landscape of the city.

IMPACT

CSMVS (ConservArte)

649,903

VISITORS TO THE MUSEUM

275

OBJECTS CONSERVED

13

MEETINGS, LECTURES
AND WORKSHOPS

(Museum on Wheels)

322,387

PEOPLE VISITED THE BUS

2

EXHIBITIONS

NCPA (Guru Shishya)

8

GURUS

24

SHISHYAS

9

SCHOLARSHIPS

600

CHILDREN

8

SCHOOLS

6

CONCERTS

5

CITIES AS A PART OF THE
AADI ANANT FESTIVAL

5330

ATTENDIES

(SOI)

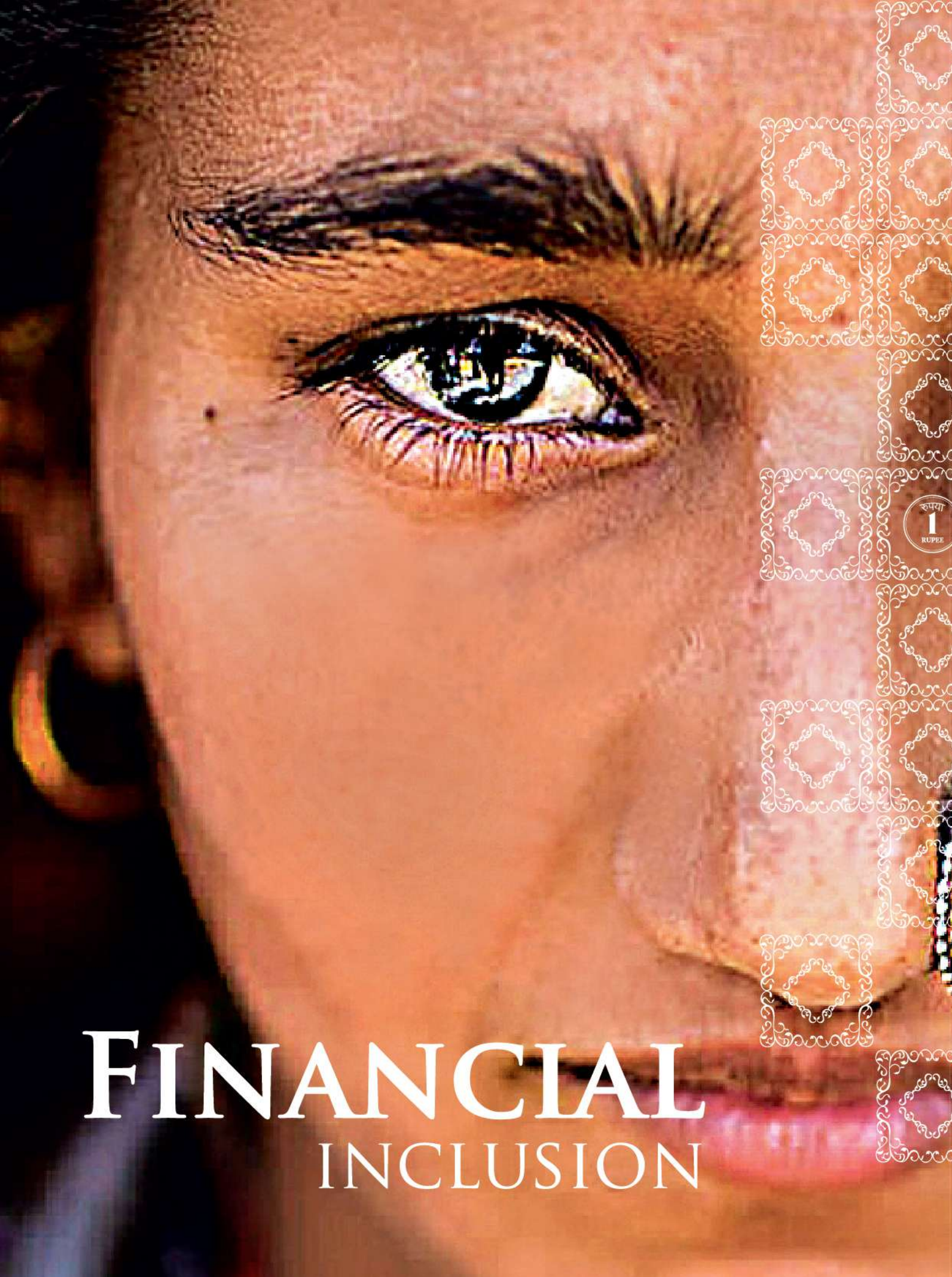
9141

PEOPLE ATTENDED
OVER TWO SEASONS

Indian Foundation for the Arts

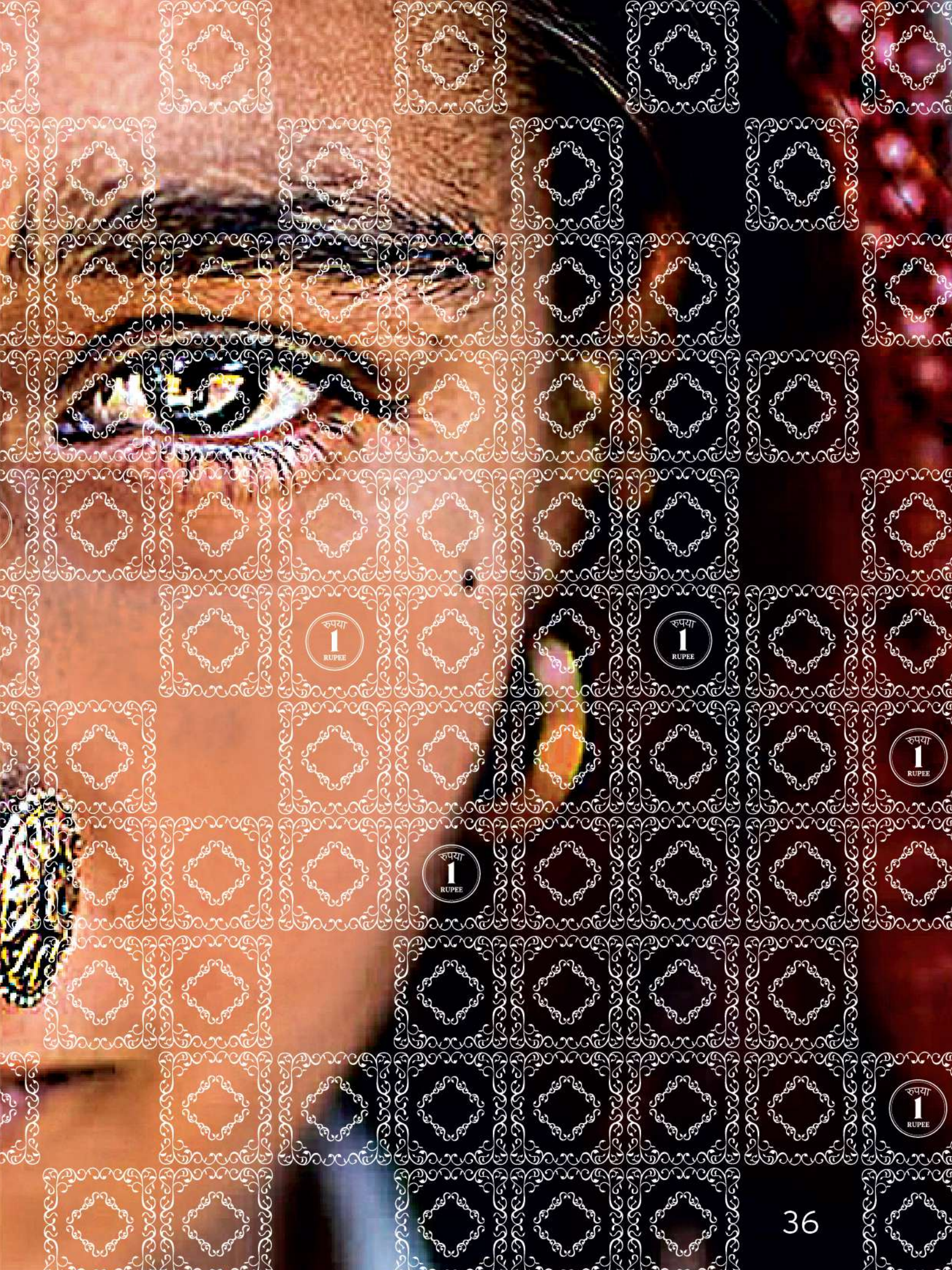
11,684

TEACHERS, STUDENTS,
GRANTEES AND FAMILIES



रुपया
1
RUPEE

FINANCIAL INCLUSION



रुपया
1
RUPEE

रुपया
1
RUPEE

रुपया
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RUPEE

When asked about the state of financial literacy in India, acclaimed author and Meljol Board Member, Jerry Pinto refers to the 40 young graduates from across the country that he teaches at Sophia Polytechnic College. He mentions that halfway through his course, he takes the time to ask these young men and women what they will do with their money once employed - how will they plan for the future? He calls these students 'Generation X' because when asked that question, they have no response. They are too accustomed to signing where their parents or guardians mark an X on a form and then going on with their lives.

This leaves Jerry to wonder, if the elite members of the educational system have little concept of financial responsibility, where would the rest of the country stand? He acknowledges that making financial inclusion a priority of the government is a good thing, but asserts that financial inclusion is only the first rung of the ladder. In order to understand today's complex economic world, financial education must be rooted in a transformative educational experience. One that, according to Jerry, "takes in the fundamentals but also looks to the creation of the empowered citizen, who understands her rights but does not ignore her responsibilities, who takes her position in society and demands not just for herself but for others a level playing field."

He continues, saying that, "making this happen requires intervention right from the school level and to do this requires us to understand that the rights of the child are as important as the rights of any other individual in society." Respecting those rights would require the commitment of all stakeholders and their willingness to come together to ensure that every child receives a financial education.

Citi's programs in this field exemplify the idea that financial literacy at any age can transcend to socio-economic empowerment. Children can become role models to their parents and women can act as leaders in their communities. Understanding the on-ground realities in urban and rural India, our initiatives are delivered both digitally and through basic paper and pen learning. Our partners in this space work with people to understand their personal needs and individualize their training to maximize outcomes. Our primary aim is to facilitate behavioral changes and provide people with the tools they need to become and stay successful. The most important aspect of financial inclusion is its ability to empower people to make well-informed decisions about their futures.





Jerry Pinto

Author, Poet, Editor
and Board Member Mel. lol



AMERICAN INDIA FOUNDATION TRUST (AIF)

Citi Foundation and AIF recognized that tackling poverty would require enabling access to financial education at the most critical stages of an individual's development. It is only by educating our youth on the fundamentals of money as they make the transition from childhood to adulthood, that we can then create financially responsible citizens.

The resulting Technology Enabled Financial Education in Schools (TEFES) program creates awareness about financial concepts among school children by integrating those concepts into the existing social studies and math curriculum. TEFES also innovatively used technology to build standardized delivery and measurement tools such as the satellite technology platform EDUSAT. Through this platform, AIF has been able to impart financial literacy skills digitally to youth across Haryana, Tamil Nadu, Telangana, Delhi, Maharashtra, and Karnataka.

An important component of this program is the Financial Enterprise Workshops, an interactive experience that aims to reinforce financial concepts learnt in the classroom. As the majority of students in this program are from low-income backgrounds, and have limited exposure to money in their daily lives, these workshops give them the opportunity to move from the hypothetical to the tangible.

In the workshops, the children have the ability to buy and sell goods and services, using either virtual money or credit. The students are also expected to maintain a ledger of their expenditure and sales in order to keep track of their progress. If they run out of money, they have the ability to go to the 'marketplace bank,' which allows them to borrow at current interest rates. This practical simulation gives the children the opportunity to learn about financial concepts in a collaborative, engaging manner, thus ensuring that they retain fundamental financial concepts.



MELJOL

According to the 2017 Annual Status of Education Report (ASER), 42% of Indian youth between the ages of 14 and 18 are working and subsequently either don't regularly attend classes or drop out of school entirely. MelJol and Citi Foundation started the Aflateen Entrepreneurship Skill Building Program with the intent of ensuring that those youth are able to manage their income but also, equally importantly, avoid exploitation and manipulation in the workforce.

Under this program, MelJol has created 20 Aflateen Resource Centers (ARCs) for youth between the ages of 15 and 22 living in Mumbai, Pune and Delhi. These centers are seen as safe spaces for both men and women to come together to learn about business

development, financial literacy and entrepreneurial concepts. MelJol employs a rights-based approach, seeing financial inclusion as a form of empowerment that will allow youth to become entrepreneurs by understanding financial, legal and other requirements for initiating any start-up projects.

The program touches upon the differences between child laborers and child entrepreneurs, lessons about the actualities of the financial world and an understanding of government schemes, laws and policies related to enterprise. It also teaches youth about basic concepts like market requirements, production costs and business models. The MelJol Program thus intends to make a difference in the aspirations of youth by teaching them how to properly articulate and develop their personal goals. As many of the youth have grown up constrained by their circumstances, this program aims to give them the freedom and ability to carve their futures.





NAVYA DISHA TRUST

Navya Disha aims to change lives in rural Karnataka by providing women with financial, leadership and entrepreneurship skills through the use of a specially modified mobile classroom in the form of a bus. With Citi support, Navya Disha launched the Self Shakti initiative, a program that understands three critical realities in rural India. First, that women control the household expenses and making them financially literate gives them power, independence and agency. Second, that women have a strong entrepreneurial mentality that enables them to be excellent business leaders, whether at a large or small scale. Third, and perhaps the most obvious realization is that rural women are busy. On any given day, they are simultaneously performing the roles of cleaners, cooks, nannies, gardeners, personal shoppers, wives, mothers and so on. Therefore, in order to meaningfully connect with them, any program would have to be relevant, practical and most importantly, flexible to their needs.

Navya Disha consequently trains women at their doorsteps through interactive sessions in which women are encouraged to ask questions and create plans suited to their specific financial needs. The two-day long doorstep training is followed by a long-term community engagement program for the trained women to bring about attitudinal and behavior changes around finances. The objective of the program is to support low-income women to be financially literate - increase their saving capacity, learn better money management practices, and reduce their dependency on moneylenders - personally empowered and to plan, develop and create new businesses and services that will provide livelihood opportunities for communities and promote a robust economy.

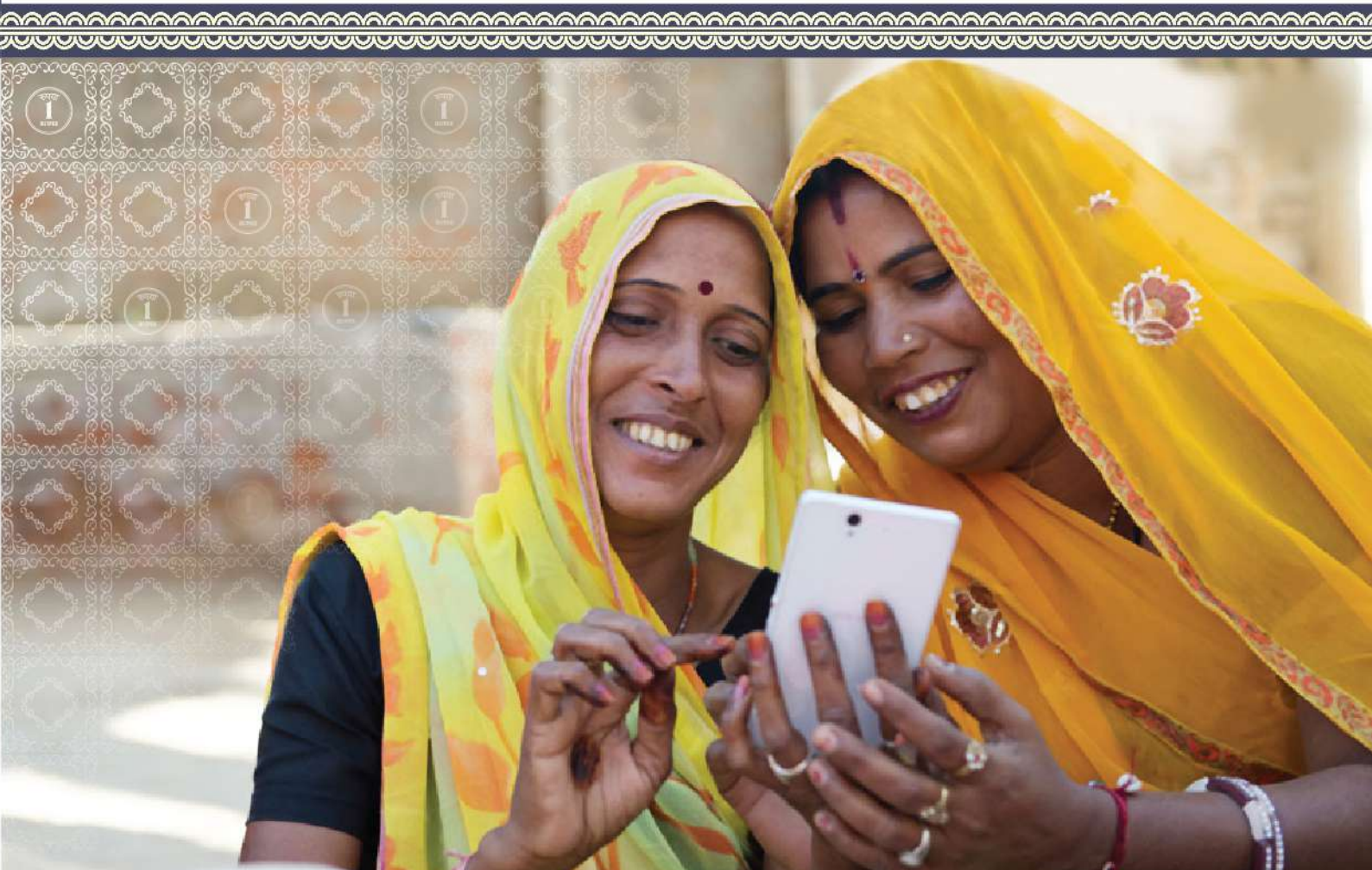
GRAMEEN FOUNDATION FOR SOCIAL IMPACT (GFSI)

As a country with over 1.3 billion people, reaching each one of them through brick and mortar interventions will always be an insurmountable task. Rural India especially faces a disconnect from our urban centers, both in terms of infrastructure and access. The way forward according to GFSI is therefore through digital interventions.

The Government of India has made financial inclusion a national priority and with the Reserve Bank of India (RBI), has introduced a range of digital financial products that will help connect people from all parts of the country to essential institutions and services. This admirable effort has led to the creation of innovative methods of digital payments such as Aadhaar Enabled Payment System (AEPS), Unified Payment Interface (UPI), Bharat Interface for Money (BHIM) and Rupay card solutions. Rural Indians now have the resources to digitally make payments, secure loans, purchase insurance and manage their savings.

If a majority of Indians availed of these services, it would represent an enormous step towards making this country more financially inclusive.

Citi collaborated with GFSI and the National Payments Corporation of India (NPCI) in 2017 with the aim of educating people across Nagpur on existing digital financial services and how they can best utilize them. The resulting project Digital Inclusion Via Education (DiVE) created an ecosystem of local technology service providers and knowledge partners to reach women and youth throughout different district. The project is focused on bringing about a systemic behavioral change towards the adoption of digital payment solutions. Consequently, the course content is being customized to suit local preferences and is being disseminated in vernacular languages. Project DiVE builds upon the advances made in this field, using technology as a unifier between those who are financially literate and those who are not.





SWADHAAR FINACCESS

New digital transaction technologies enable millions of households who rely on the proverbial mattress to store their income on a secure platform. They allow for the transaction of small and unpredictable cash flows while also providing a means to access additional financial services such as credit, insurance and investment products. Consumers across the world are taking up products such as the M-Shwari consumer loans offered by the Commercial Bank of Africa (CBA) and the insurance schemes marketed to Tigo mobile phone customers in Ghana. Consequently, the CBA has transformed from a moderately sized corporate lender to one of the largest retail players in Kenyan banking. Similarly, the Tigo scheme nearly doubled the insurance market in Ghana within its first year of operation. The success of these products is a testament to the demand that exists and with India being one of the largest consumer markets, digital financial products are on track to enjoying increasing success.

Citi Foundation and Swadhaar developed Swadhaar Setu, a subsection of the popular Swadhaar Saathi app to act as a digital marketplace for people to purchase financial products. The program seeks to build capacity amongst low-income populations by giving them the platform to make decisions regarding financial products and services with ease. For example, if someone were on the market for insurance products, they could compare relevant products from different insurance companies on the app. Once they have expressed interest in a product, they can receive information on it through literacy modules and tele-counsellors. After they have made their decision, selected companies can then approach the potential customer with different options and schemes. Recognizing that people have to be shown how to use new technology, the program also incorporates a teaching component as well as online training modules for self-learning.



GRAMEEN
FOUNDATION

250,000

CLIENTS TRAINED

SWADHAAR
FINACCESS

10,000

USERS OF THE
SWADHAAR APP

NAVYA
DISHA

50,000

WOMEN TRAINED IN
FINANCIAL LITERACY

MELJOL

150 10,233

SCHOOLS

YOUTH PARTICIPATED
IN THE ENTREPRENEURSHIP
SKILL BUILDING PROGRAM

100

COMMUNITIES

AIF

216,227

STUDENTS THROUGH TEFES

5205

SCHOOLS

6

STATES

I

M

P

A

C

T

impact aim cognizant awareness focused development underprivileged counselling strengths approach responsibility exploitation mechanisms education system KNOWLEDGE TRANSFORMATION determination self-dependence INNOVATION scalability ACHIEVEMENTS methodologies strugg

cleanliness MARGINALIZED Strengths DOMESTIC HELP system Good gove PRO Con AV Cr degradation AV degradation entrepreneur s m a

intolerance SECURED Passionate fragment memorable VALUABLE ENVIRONMENT

SECURITY

aim EXPLORE

DEVELOPMENT

strugg

Rehabilitation
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Observation
WARNESS
creative
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GOODWILL
Empower
Professional environment
Vocational Skill
Sustainability
Solutions
Law
PERSONALITY
access
Living Skill
Scalability
commitment
expenses
Leadership
prestigious
abilities
Demonetization
employability
FREEDOM
Enthusiasm
Poverty reduction
FINANCE
FUTURE
Affordable
GROWTH
MOBILITY
challenges
quality
ENERGY
HOLISTIC DEVELOPMENT
EXPERIENCE
CONNECTIVITY
GOALS
AWARENESS
EQUALITY
SOCIAL SKILL
quality Education
Competency
Improvement
CAPABILITY
CAREER
Transformation
E C O N O M Y
Music
Achievement
Livelihood
BEHAVIOR
LOW INCOME
Management
Scholarships
INDEPENDENT



India currently has 144 million children enrolled in formal schooling however, according to a 2017 UNESCO Global Education Monitoring Report, 47 million youth drop out of the education system after the age of 15. This poses a unique collocation in which we have the immense potential to shape our youth, while also working with a cohort that does not have the luxury of recognizing the value of education. Compounding this problem, our current institutions, while committed to delivering a quality education, often lack the skills and resources to do so.

Vineet Nayar, former Vice-Chairman of HCL Technologies Ltd. and Founder of the Sampark Foundation, has identified two large shifts in education that India needs to be cognizant of. He notes that we need to transcend assimilation of knowledge in schools and colleges to application of knowledge in order to equip our youth with the skills required to join the workforce. Complimenting that application, we need to adopt an interdisciplinary approach to learning in higher education to deal with current and emerging real-world challenges.

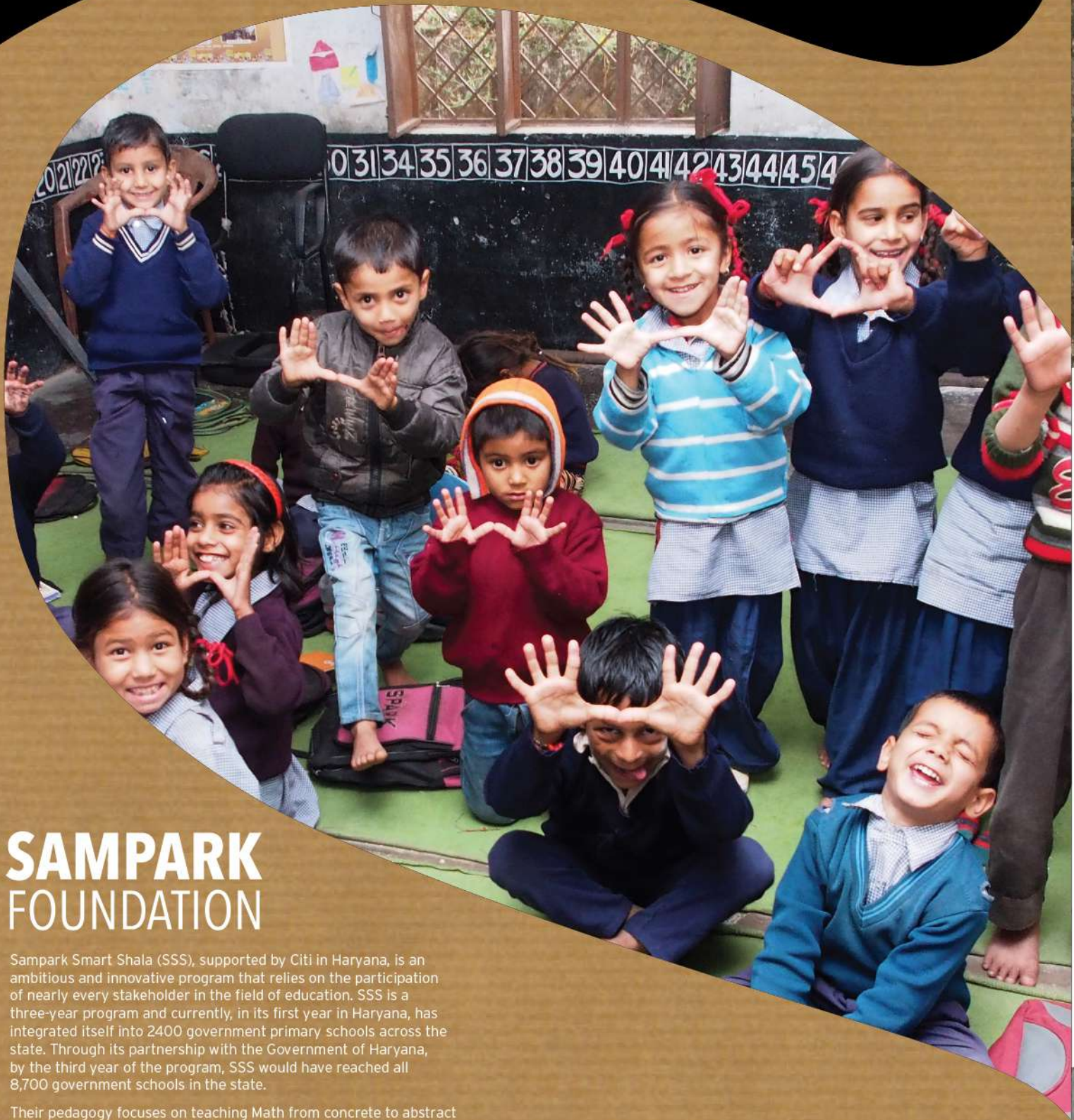
"We need a course correction in education," states Vineet, "with innovative methods of learning." The way forward, he asserts, is to transform the classroom from a place for monologues to an animated laboratory where pupils understand concepts through live models and peer-to-peer learning. A place that blends in-class learning with technology interventions to make education modular, immersive and application focused to drive superior learning outcomes.

Integral to the success of this strategy is his belief that India needs smart, innovative and sustainable interventions rather than large capital investments. In the past five years, our education budget has doubled but the learning outcomes have fallen significantly. The way forward, as stated by Vineet, is clear, India needs a movement in education that harnesses the collective intellect of teachers, educational institutions, technologists and the Ministry of Education to drive high impact, frugal innovations.

The overarching idea behind Citi's programs in Education is to support organizations that impart relevant and applicable content. Our partners work within the system to enhance the existing infrastructure, while focusing on both depth and breadth of knowledge. Our programs are designed to impart a good quality education while also being relevant, scalable and sustainable. The NGOs that we work with recognize that education does not end at the primary level nor does it restrict itself to one language or way of thinking. They appreciate the complexities of the field and aim to work with communities to understand what they need to achieve the best educational outcomes. Most importantly, we support programs that are holistic, using education as a tool to impact policy, journalism and citizenship, while also creating innovators, trailblazers and future thought leaders.



Vineet Nayer
Former Vice Chairman
of HCL Technologies and
Founder of Sampark Foundation



SAMPARK FOUNDATION

Sampark Smart Shala (SSS), supported by Citi in Haryana, is an ambitious and innovative program that relies on the participation of nearly every stakeholder in the field of education. SSS is a three-year program and currently, in its first year in Haryana, has integrated itself into 2400 government primary schools across the state. Through its partnership with the Government of Haryana, by the third year of the program, SSS would have reached all 8,700 government schools in the state.

Their pedagogy focuses on teaching Math from concrete to abstract methodology and English by following the LSRW approach i.e. listening, speaking followed by reading and writing. SSS enables this by introducing SSS Math and English kits in form of an innovative "Sound Box" where the voice mascot Sampark Didi takes children on a fun based learning journey using stories, games, 3D Teacher Learning Materials (TLMs) and multimedia workbooks. The program begins by training all teachers in these schools on SSS pedagogy and effective use of the SSS Math and English kits. Once the school year begins, the teachers start to teach children the curriculum through the TLMs with Sampark Didi taking the center stage. Teachers are also given a monitoring mechanism through which they are required to regularly track the progress of each child in a progress chart displayed in the classroom. This data is then entered in a state-of-the-art Sampark Foundation application by cluster resource coordinators (CRCs) appointed by the state. In order to monitor the accuracy of their data, Sampark employees (known as Sparks), regularly visit these schools and audit

the program. Once the data is inputted, it is available to local, district and state education officials who are then able to track the progress of each classroom, school, cluster and district.

At only USD 1 per child per annum, this intervention is innovative, frugal and therefore rapidly scalable. It also works by leveraging the existing infrastructure, recognizing that teachers are at the crux of every successful student. By working closely with the government, Sampark Foundation has ensured that they have official buy-in at every level which incentivizes stakeholders to improve learning outcomes. Sampark Foundation aims to make learning fun, effective and engaging for both the student and the teacher. Since the program launched in 2013, Sampark has reached over seven million children in 76,000 government primary schools across Chhattisgarh, Uttarakhand, Haryana and Jharkhand, improving learning outcomes by a staggering 56%.

BOMBAY COMMUNITY PUBLIC TRUST (BCPT)

The quality of a person's education depends greatly on the basic lessons imparted when a child starts their schooling, as a strong foundation is a prerequisite of good educational outcomes. Primary education in turn, depends on the teacher's ability to teach, and on the child's ability to grasp what is taught. The medium of instruction plays a critical role for both the above objectives. In the State of Maharashtra, primary education is free through a widespread network of vernacular-medium schools. These schools are staffed by teachers who have passed their Diploma in Education (D.Ed.) or, the even higher Bachelor of Education (B.Ed.). However, because the teachers themselves have conducted their studies in a vernacular medium, they find it difficult to teach the English language.

The English E-Teach project has been designed for children and teachers who live in an environment where English is rarely heard or used colloquially. At vernacular primary schools where English is a mandatory subject from the first standard, students are required to be taught according to a predefined syllabus. By converting the existing syllabus into animated audiovisual interactive content, this program helps teachers with basic grammatical concepts and pronunciations so that they can effectively communicate the same to students. The students enjoy the animated and action-packed audio-visuals, while simultaneously and easily grasping the meaning of words and phrases. The content is also designed to encourage speech and thus overcome the fear of speaking in English. Having good English language skills is one of the biggest competitive advantages in the Indian job market today and BCPT and Citi aim to ensure that every student has the opportunity to acquire those skills.



AKSHAYA PATRA FOUNDATION



Hunger causes anxiety, a lack of focus, illness, long-term cognitive damage and detrimental effects on a person's mood and personality. Recognizing the adverse consequences of hunger on children, in 1995, the Government of India launched its mid-day meal scheme. Under it, every child in a government or government-aided school would be eligible to a free daily meal provided on the school premises. Akshaya Patra was founded to partner with the Central and State governments to implement this scheme across the country.

In 2017, Citi supported Akshaya Patra to build their second ever kitchen in Maharashtra, located in Thane. Through this kitchen, Akshaya Patra feeds children across Thane for every day of the 234 days of the academic year. This state-of-the-art kitchen follows strict hygiene standards while effectively using technology to prepare delicious meals at a massive

scale. Despite a constantly changing menu, Akshaya Patra ensures that meals are always nutritious and fulfilling. In order to deliver the meals on time, employees work in two shifts. The first, starting at midnight, prepares all the raw materials and the second, starting before sunrise, cooks, packages and delivers all of the food.

One may question why a feeding program would be classified under education instead of healthcare. The answer to that question is simple - the primary purpose of providing children with a mid-day meal is to encourage them to attend school. Depending on how you look at it, hunger can be both an impediment and a source of motivation. A hungry child is less likely to focus in the classroom but also more likely to be there if they are promised a meal. Since the Thane kitchen opened last year, Akshaya Patra affiliated schools have seen a 50% reduction in drop-out rates.





HUMANA

PEOPLE TO PEOPLE INDIA (HPPI)

There are a number of reasons why a child may drop out of the educational system. Be it an inability to cope with the syllabus, the migration of one's family or personal challenges, the outcome remains the same. Children who want to rejoin formal schooling are often trapped in a vicious cycle where they are either placed in classes according to their age but not their abilities, or they are made to study with children who are much younger than them. Both discourage the child and ultimately contribute to a high recidivism rate for school drop outs.

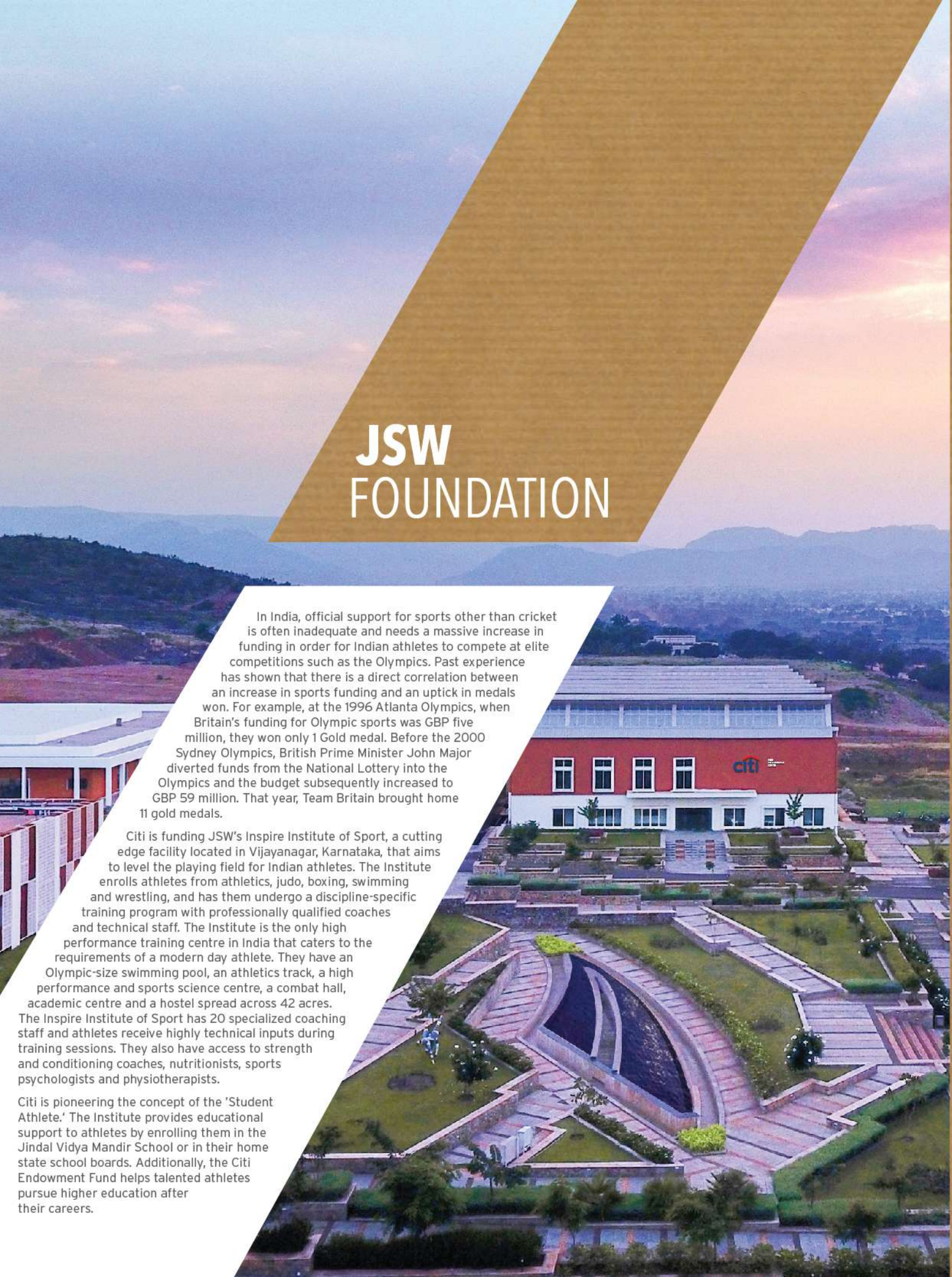
HPPI and Citi help children who have dropped out of formal schooling with the Kadam Out of School program. The project focuses on bringing children back into mainstream education by providing them with a holistic framework for building their competencies and social skills. HPPI has established a strong relationship with state government authorities and subsequently, has been able to establish Kadam centers inside government schools in Haryana and Maharashtra. At the centers, the children are given personalized lessons that identify where they are falling behind and help them to bridge the gaps in their education. Further incentivizing them to attend these lessons, Akshaya Patra provides mid-day meals to the centers every day. HPPI also identified that many children drop out of school in order to care for their younger siblings and as a result, established childcare centers for those siblings. This program has engaged with parents and the local communities to ensure that children remain committed with the support of their families. Theme-based activities, financial literacy, tree plantation, sports, and cultural programs have also helped engage children for faster learning and all-round development.

JSW FOUNDATION

In India, official support for sports other than cricket is often inadequate and needs a massive increase in funding in order for Indian athletes to compete at elite competitions such as the Olympics. Past experience has shown that there is a direct correlation between an increase in sports funding and an uptick in medals won. For example, at the 1996 Atlanta Olympics, when Britain's funding for Olympic sports was GBP five million, they won only 1 Gold medal. Before the 2000 Sydney Olympics, British Prime Minister John Major diverted funds from the National Lottery into the Olympics and the budget subsequently increased to GBP 59 million. That year, Team Britain brought home 11 gold medals.

Citi is funding JSW's Inspire Institute of Sport, a cutting edge facility located in Vijayanagar, Karnataka, that aims to level the playing field for Indian athletes. The Institute enrolls athletes from athletics, judo, boxing, swimming and wrestling, and has them undergo a discipline-specific training program with professionally qualified coaches and technical staff. The Institute is the only high performance training centre in India that caters to the requirements of a modern day athlete. They have an Olympic-size swimming pool, an athletics track, a high performance and sports science centre, a combat hall, academic centre and a hostel spread across 42 acres. The Inspire Institute of Sport has 20 specialized coaching staff and athletes receive highly technical inputs during training sessions. They also have access to strength and conditioning coaches, nutritionists, sports psychologists and physiotherapists.

Citi is pioneering the concept of the 'Student Athlete.' The Institute provides educational support to athletes by enrolling them in the Jindal Vidya Mandir School or in their home state school boards. Additionally, the Citi Endowment Fund helps talented athletes pursue higher education after their careers.





SEVA SADAN SOCIETY

In 1908, Shri Behramji Malbari and Diwan Dayaram Gidumal founded Seva Sadan Society and endowed two buildings in the heart of Mumbai as a home and refuge for distressed women. They envisioned it to be a place where destitute and persecuted women could find shelter and care, and could live in peace, away from the repressive cultural attitudes of society. The institution has evolved from providing refuge to vulnerable women, to embracing an ideology of empowerment of girls and women through education, enrichment programs, vocational training and overall personality development, in order to equip them to be self-reliant and economically independent.

Seva Sadan strives to provide the best educational opportunities for its students by focusing on learning outcomes and the holistic development of students. In 2008, Seva Sadan set up their Primary and Pre-Primary English School with only 9 students from low-income families in Mumbai. Today, the school caters to 120 students and has a student to teacher ratio of 14:1. Seva Sadan has ensured that the teaching methods used in the school align with advances in education and technology. Over the past year, it introduced the Environmental Studies Approach to Learning (ESAL) system which aims to gradually replace the 'rote learning' method. The ESAL system uses innovative content to translate Maharashtra State's SSC curriculum into an experimental learning system. It is conceptualized as a practical, problem solving approach that focuses on the internalization of concepts and applied learning. It also seeks to change attitudes and values around topics related to the environment, putting an emphasis on the importance of conservation. Seva Sadan offers its students a range of opportunities outside of the classroom. The young men and women enrolled at the school are taken on regular field trips and have weekly karate, music and arts classes.

WORLD WILDLIFE FUND FOR NATURE INDIA (WWF)

Citi and WWF-India have partnered in Mumbai and Delhi to introduce the Ek Prithvi program in 40 schools across both cities. Developed as an environment education initiative, the program inspires children to reconnect with nature and maintain practices that conserve the environment. The program relies heavily on the support of volunteers, further reinforcing their ethos of sustainable living being a community initiative. This project focuses on embedding the approach of environment education into education systems through innovative teaching methodologies.

With the aim of changing behavioral patterns, Ek Prithvi utilizes a three-pronged approach. One component of the program involves training teachers in order to make them more likely to advocate for environmental sensitivity in the classroom. WWF-India also engages with student conservation leaders by equipping them with the skills to identify changing environmental threats and offer solutions for the same. Those students are responsible for establishing sustainable consumption practices at their school campuses by planting saplings, attempting to save water, reducing waste generation and judiciously consuming resources such as energy and food. The third element of the program involves mobilizing students, teachers and community volunteers to lead campaigns to raise awareness about locally relevant environmental issues.

Society today is in the midst of a profound paradigm shift with technological advances leading to more screen time for children and consequently, a new generation that will have spent their childhood indoors. It is difficult to ask children to engage with complex environmental issues without them having experienced and appreciated nature. Ek Prithvi therefore combines classroom learning with practical activities such as tree planting, vermicomposting and nature walks. Understanding that discovery is the precursor to advocacy, WWF-India places great emphasis on children connecting with nature and their natural surroundings.



PUBLIC CONCERN FOR GOVERNANCE TRUST (PCGT)

Conversations about the role of ethics in society have dominated philosophical discourse since the Mesopotamian era. Early proponents include Aristotle and Plato with the former linking good behavior to happiness and the latter positing that people would naturally do good if they knew what was right. Over time, the nature of ethics has been debated by the likes of Bentham, Nietzsche, Kant and Arendt with the common consensus recognizing the need for ethics in a fair, democratic and prosperous society. Jean Jacques Rousseau goes on to identify the intersection between ethics and education, noting that a good education is one in which the pupil learns about morality and self-awareness.

PCGT was established to inculcate values of good governance and ethical behavior amongst citizens with the intent of preventing corruption and improving productivity in society. Citi supports PCGT in two of their programs, Youth for Governance (YFG) and Kuchh Aur, both designed to educate young citizens on issues of governance and leadership. With a particular focus of the public sector, PCGT instills ethical values in children and youth through workshops, movies, dialogues and campaigns. In its Citizen Policing Program (CPP) for example, young people work with colleges to tackle problems related to eve teasing and sexual harassment. Conducted in partnership with the Mumbai Police Department, the CPP program gives youth the opportunity to engage with their peers and serve as young leaders in their communities on issues such as road safety and women's rights.

The strength of this program lies in its ability to mobilize young leaders and ensure that as they become influencers in society, they use their respective platforms to lead by example and create a more ethical society for future generations.



CITI WOMAN LEADER AWARD (CWLA)



Recognizing that education plays a critical role in economic and social development, most countries have attempted to implement policy changes over the last three decades to ensure that there is equitable access to education for all. In India, where the average family size is one of the highest in the world, parents often have to decide which, if any, of their children will receive an education past a certain age. Given that women tend to marry and leave their father's household, improving their income generation skills is often less of a priority. Thus, when girls become old enough to start helping around the house, they are frequently pulled out of formal schooling and the family's limited resources are diverted into the education of the boys.

Therefore, for many Indian girls, completing their 10th standard is a remarkable achievement let alone being admitted into a prestigious higher educational facility.

Despite women usually performing better than men in secondary education, in 2017, women made up only 10% of admissions to various Indian Institutes of Technology (IITs) across the country.

Cognizant of this gender gap in higher education, in 2010, Citi instituted the CWLA program to identify, recognize and award future women business leaders. The program invites applicants from 21 institutes including premier business and technical schools. A jury subsequently assesses leadership skills and aptitude among candidates who have demonstrated excellence in academics and extracurricular activities. Each year, over 1200 female students compete in this rigorous multi-stage assessment process after which, the top 10 candidates are awarded scholarships for their final year tuition fees. This program goes a long way towards ensuring that qualified women have the resources to pursue a good quality education.



BROOKINGS INSTITUTION INDIA CENTER

The Brookings Institution India Center serves as a platform for cutting-edge, independent, policy-relevant research and analysis on the opportunities and challenges facing India and the world. The Center, based in New Delhi, is an affiliate of the Washington DC-based Brookings Institution. The Center's research activities help civil society, the private sector, media, and the public in India, to better understand existing issues and develop effective policy solutions.

The strength of Brookings India lies in its contribution of different perspectives that are needed to develop practical policy solutions for India in economic development, energy and environment, and foreign policy. By focusing on evidence-based policy research, Brookings is able to

produce well formulated policy proposals that have informed public and private sector stakeholders across the country to better understand national challenges and implement solutions. Additionally, Brookings India regularly hosts conferences and seminars that bring together thought leaders across sectors to share ideas, best practices and their professional expertise. Brookings India has four scholars who produce well-researched, peer-reviewed, long form output. In addition, it produces shorter and frequent op-eds, blogs and videos. Over the year, Citi has supported 15 Brookings India publications and 39 events.



CITI JOURNALISTIC EXCELLENCE AWARD (CJEA)

A free and independent media is the cornerstone of any functional democracy. In order for an electorate to make decisions regarding the policies of their country, they must be well-informed and have access to a range of different and differing opinions. It is therefore a national priority to ensure that every generation produces considerable, dedicated and free thinking journalists.

The Citi Journalistic Excellence Awards, founded in 1982, and open to Indian journalists since 2015, recognize outstanding business and financial reporting across the globe in the countries Citi operates in, to further support and advance quality journalism. Winners from each country get the opportunity to attend a rigorous eight-day seminar on the principles of business and finance in New York, administered by the prestigious Columbia University Graduate School of Journalism.

Through that opportunity, CJEA offers media professionals the chance to participate on a global platform for talent as well as enhance their journalistic skills in the company of reporters, correspondents and editors from over 20 other countries.

Since the inception of CJEA in 1982, more than 340 journalists from over 100 media outlets in 39 countries have attended the seminar. Over the last three years, four journalists from India have participated in the program in New York. In 2017, 24 Indian publications sent in their articles to be considered for outstanding reporting in economics, finance and business news across print, wire, electronic and online platforms. The two winners from India were Bindisha Sarang from Firstpost for her article on demonetization and Goutam Das from Business Today for his article on e-commerce.

An infographic shaped like a pencil, with the word "IMPACT" written vertically in large white letters on a brown background. The pencil's body is composed of several triangular segments, each representing a different organization and its impact. The segments are arranged symmetrically around the central text. The pencil's eraser is at the top, and the lead tip is at the bottom.

IMPACT

SAMPARK

917,280
Children

2400
Schools

4400
Teachers

BCPT

54,700
Children

4267
Schools

HPPI

2718
Children

JSW

116
Athlets
Trained

SEVA SADAN

120
Students

AKSHAYA PATRA

4000
Children Given Mid-Day
Meals for Everyday of
the Academic Year

WWF

9615
Students

156
Teachers

40
Schools

PCGT

13,000
Youth

CWLA

1200
Female Students

21
Institutes

CJEA

2
Winners

24
Publications

BROOKINGS

15
Publications

39
Events

HEALTHCARE and SANITATION





Usha Banerji, CEO of St. Jude India ChildCare Centres, has dedicated her life to ensuring that every Indian has access to adequate, affordable healthcare. In her view, the quality of healthcare should be the same for everyone, irrespective of whether they are rich or poor, being treated at a private hospital or a public one. "Unfortunately," she notes, "healthcare in India is limited due to infrastructure constraints and the scarcity of medical personnel in the hinterland and as a result, the healthcare system faces challenges to provide quality care to the masses."

Usha cites pioneering initiatives in the recent past that have had the potential to transform the state of healthcare by utilizing technology and creating healthcare communities of sorts. She points to the ongoing creation of a National Cancer Grid as an example of how well-constructed ideas can improve the delivery of medicine. The Grid will aim to ensure that cancer patients can be treated within two or three hours from their residence at hospitals that also provide other medical services. The success of this Grid would be predicated on the number of hospitals joining it, with increasing participation allowing them to negotiate better prices for medicine, share best practices and maintain an integrated records system.

Her thoughts on the way forward are unambiguous, "a country the size and population of India must harness technology more effectively to address the twin issues of scale and reach." Furthermore, the state of healthcare in India can be transformed by a concentrated public-private partnership effort; a fact that holds promise due to the talent and abilities of stakeholders in the field. According to Usha, "India has medical professionals at par with the world's best practitioners, our pharmaceutical companies are global leaders in genetics and public healthcare programs such as the eradication of tuberculosis have been successful."

Citi's programs in healthcare and sanitation rely on one critical component - collaboration. Whether we are working with children suffering from cancer, people looking to improve the communities around them or women seeking to better the lives of themselves and their families, none of our programs would be as impactful without the cooperation and support of different stakeholders. We aim to bring together groups of people, communities and institutions to achieve results that have the potential to steer the trajectory of our country.





Usha Banerji
Chief Executive Officer,
St. Jude India ChildCare Centres



SOCIETY FOR NUTRITION, EDUCATION & HEALTH ACTION (SNEHA)

SNEHA, with the support of Citi, is working with women in urban slums across Mumbai to provide them with critical support and guidance during their reproductive years. It would be difficult to characterize SNEHA through one specific intervention as their approach involves integrating themselves into slum districts to act as holistic resources for the women, their families, local governmental bodies and community groups.

A typical day for a SNEHA employee may start with them conducting a class at a SNEHA center on how to cook nutritious meals using limited resources. They may visit the homes of certain women in the community to advise them on their pregnancy, educate them about the nutrition of their children or provide counselling to women experiencing violence, while taking in data to improve the efficacy of the program. Then that employee may conduct an awareness session with local Anganwadi (childcare) workers on how to identify and treat malnourished children or collaborate with the local police station to support a woman facing violence. Given their familiarity with the community, they may end the day discussing ways to resolve sanitation or hygiene issues with community volunteers.

SNEHA's aim is to strengthen communities by working with them on topics such as maternal and newborn health, child health and nutrition, health and sexuality of adolescents and the prevention of violence against women and children. SNEHA programs operate in a highly specialized, data driven manner, given the technical nature of the subjects they address. However, SNEHA recognizes that in order to make a sustained change in ingrained behavioral patterns surrounding sensitive issues, they have to build relationships based on trust while also empowering local stakeholders to carry on their work.



ST. JUDE INDIA CHILDCARE CENTRES

According to the Indian Council for Medical Research, every year over 50,000 children are diagnosed with cancer across the country. However, despite the National Cancer Institute, USA, reporting that remission rates for childhood cancer stand at 83%, according to a 2016 report from the Indian Journal of Cancer, remission rates in India are only at 37%. This is because, as noted by the Lancet in 2011, due to a massive lack of resources, only 5000 children in India complete their treatment every year.

St. Jude identified that over 70% of patients at Tata Memorial Hospitals are from different parts of the country and once in the big cities for treatment, those patients no longer have access to basic goods and services like food and accommodation. St. Jude subsequently partnered with Tata Memorial Hospitals to set up centres across India that would provide a 'home away from home' for the outstation children being treated for cancer there.

At the Citi-St. Jude Centre, families are given free accommodation, food and transportation along with a range of other services that focus on holistic, personalized care. The children are exposed to music therapy, arts and crafts, yoga, counselling and entertainment. Families are taught life and economic skills that help them to sustain or grow their livelihoods once back in their hometowns. Mothers are taught how to cook nutritious meals and each family unit at the Citi centre is equipped with a kitchen that has a dedicated cooking stove, storage space and equipment. As a part of the St. Jude family, each child is guaranteed a place at the centre during any and all of their follow up treatments, a practice captured by the ethos - 'Once a St. Jude Child, Always a St. Jude Child.'

St. Jude's intervention has been commended by stakeholders across the country and has helped bring down treatment abandonment rates at Tata Memorial Hospitals from 25% to less than 5%.

JANAAGRAHA

CENTER FOR CITIZENSHIP & DEMOCRACY

Citi and Janaagraha developed the Swachhata Web and Mobile Application in partnership with the Government of India with the aim of furthering the 'Swachh Bharat' (Clean India) mission. The application works as a redressal mechanism, allowing citizens to post complaints regarding sanitation related issue, which are subsequently monitored and addressed in real time by Local Municipal Bodies. The Swachhata website is designed to promote transparency by featuring a dashboard that displays rankings for all cities based on their complaint redressal rate, along with an analysis of the performance of every ward in each city. As a part of this public-private collaboration, the dashboards are consistently viewed by the Ministry of Housing and Urban Affairs (MoHUA) and the Prime Minister's Office. Janaagraha also trains Local Municipal Bodies to ensure that they are well capacitated to use the app and address complaints efficiently.

A 2016 Standing Commission on Energy Report identified that of the 62 million tons of solid waste generated in India annually, around 78% is disposed of in dump yards resulting in health problems and environmental degradation. While this problem affects all citizens, it has a disproportionately adverse effect on low-income populations, which is why the app is constantly being updated to provide solutions to hygiene related problems faced by that segment of society. The Swachhata App helps to build communities, give citizens a voice and elicit national participation towards making the goal of Swachh Bharat a reality.

In the two years since the app launched it has spread to 4041 cities and statutory towns and seen over 7.7 million citizen registrations and 26 million complaints posted with 95% of them being resolved.





IMPACT

JANAAGRAHA

2,947,622

app downloads

20,286,168

complaints posted, 95% resolution rate

SNEHA

9304

women

7654

children


ST. JUDE

99

people stayed
at the Citi Centre

8940

beneficiaries from
3rd Circle Activities



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

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 18,729 crore towards agriculture, affordable housing, renewable energy and micro, small and medium enterprises.

Citi focused extensively on agriculture and significantly increased the existing portfolio in this segment, while focusing on segments such as food processing, agri infrastructure etc. The overall lending to the Agri sector, led by investment credit, benefitted over 37,600 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. Citi has ensured attention on various intermediaries in the food and agri supply chain, ensuring an access to structured and financially appropriate banking products under the agro processing domain.

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 (MFIs) and Housing Finance Companies (HFCs). Citi's investment in affordable housing under its own portfolio and on-lending to MFIs and HFCs benefitted more than 57,533 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. Further, Citi has extended credit to Micro enterprises at affordable rate by on-lending to Micro Finance Institutes and ensured access to affordable credit to more than 122,000 Micro Enterprises.

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

Collectively, our efforts to further an Inclusive India through how we do business, has benefitted over 480,000 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.



PROGRESS & SUSTAINABILITY

SUSTAINABLE PROJECTS: Championing Cleaner Businesses

Citi promotes clean energy by lending to solar, wind and bio-mass based energy production. As on March 31, 2018, Citi has enabled 25 clean energy projects and funded over INR 235 crore in the segment.

18,729 CR
LOANS EXTENDED TO
PRIORITY SECTOR

480,000
LIVES

37,600
FARMERS

57,533
HOUSEHOLDS

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. In 2017, Citi announced a new 100% renewable energy goal to source all Citi's energy needs with renewable energy by 2020. Using the LEED rating system devised by the United States Green Building Council (USGBC), Citi has embedded environmentally conscious principles into the design and refurbishment of properties across India, with the aim of meeting the renewable energy target.

Citi 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 reinvent benchmarks and strive for an even better performance. Of the total portfolio of 2.4 million sq ft., 1.55 million sq. ft, or approximately 64.7% of the portfolio is managed under environmentally friendly principles. Of the 57 premises that Citi India operates in, 24 projects are LEED certified - 15 Gold and 9 Platinum - across Mumbai, Pune, Chennai and Bengaluru.



Citi offices are collectively saving 28,121,824 litres of water annually; which is 36% less than the LEED benchmark, by use of water efficient fixtures in toilets, the pantry and the cafeteria.

This is equivalent to:

- The daily water requirement of 62,510 households (taking 90 litres per person, per day for a 5-person household)
- 11.26 Olympic size pools, each at 2.5 million litres

The overall lighting design is 32% less than the American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) baseline, which is equal to an annual reduction of 996 metric tons (MT) of carbon dioxide (CO₂). Furthermore, the heating, ventilation and air conditioning is designed to perform 20% more efficiently than the ASHRAE baseline; which is equal to an annual reduction of 1609 MT CO₂.

The cumulative energy savings of 2604 MT CO₂ is equivalent to:

- Providing 20.85 lac households in India with electricity for one day
- The annual greenhouse gas emissions from 593 passenger cars

During construction, Citi diverted 163 MT (85.69%) of construction waste from landfills which is equivalent to a reduction of CO₂ emissions by 467 MT. Out of the 163 MT of construction waste, 58 tons was from packaging material comprising of cardboard boxes. Recycling that packaging material saved 987 trees.

64.71%
PORTFOLIO MANAGED
UNDER THE AEGIS
OF ENVIRONMENT
FRIENDLY PRINCIPLES

24
PROJECTS ARE
LEED CERTIFIED

15
GOLD
9
PLATINUM

ACROSS
MUMBAI
PUNE
CHENNAI
BENGALURU

INSPIRING PROGRESS

Pioneering policies and initiatives

At the core of our organization is the value of investing in our people, driving inclusion, fostering innovation, and acting with the highest standards of integrity and responsibility in how we do business.

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 2017, 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 3500 employees participated across 10 cities.

DIVERSITY NETWORKS

Connecting Citi employees

Employee-initiated and employee-led, Citi Diversity 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 Generations network.

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 INR 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. Citi India also recently launched Crèche Facility benefit for mothers returning to the work place. All Citi women employees with children of or below the age of four years and up to two children per employee are eligible to the crèche facility being provided close to office premises. Citi has tied up with India's leading prep school and day care vendor and will directly pay the vendor for the crèche facility usage by employees

PATERNITY

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

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.

THE ETHICS AND EXECUTION NEWSLETTER

At Citi India, we are committed to building a strong culture focused on Ethics and Execution, where every employee operates at the highest standards of integrity and demonstrates a shared accountability and responsibility to all external and internal stakeholders, as custodians of our institution. To further build on this foundation, and continue to permeate a culture of ethics, integrity and accountability across the firm, Citi India launched the Citi Ethics and Execution Newsletter in May 2015. A monthly feature over the past three years, the newsletter showcases instances where employees have acted responsibly and taken greater ownership to demonstrate the highest levels of ethical behavior and integrity. There is also a section, where without divulging details, instances where employees may not have acted in the organization's best interest are touched upon. Finally, the newsletter celebrates employees across the country by way of sharing client testimonials and supervisor testimonials. A monthly feature, both peers and managers share inputs about their colleagues, celebrating their successes and their commitment to ethics and execution.

LIVE WELL AT CITI THE WELLNESS COUNCIL

Live Well at Citi is dedicated to improving the physical and mental wellbeing of Citi employees by promoting a culture of health. In order to create an environment that fosters a healthy work-life balance, educate employees to make wiser lifestyle choices, in the areas of exercise and nutrition, and, at the same time, ensure all employees and their families have access to the best possible preventive and reactive medical care in the country, Citi India established a Wellness Council to drive this agenda across India.

With four broad areas of focus in Medical, Physical, Nutritional and Mental Wellness, in 2017, the council introduced the Tobacco-Free Workplace Policy, hosted the Citi Fitness Challenge, conducted various activity led sessions in yoga, kickboxing and Zumba as well as introduced healthy food options for employees across offices. The Council is working on introducing short sessions focused on workplace ergonomics, in addition to meditation courses across offices, and is also considering hiring a nutritional consultant on board.

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.

CITI CAMPUS INNOVATION CHALLENGE

To promote innovation at business schools to identify talent.

The Citi Campus Innovation Challenge saw participation from 256 teams from 20 premier business schools and engineering school. This was the first year when engineering schools were included in the challenge. The top six finalists underwent three stages of evaluation wherein they were mentored by Citi Senior leadership and members of the Innovation Council in developing their ideas around the theme of "The Open Banking Revolution". The teams also attended an Innovation Workshop and a session on "Innovation, Digitization and Design Thinking" by Citi seniors before presenting their ideas to a panel. The top three teams received prizes worth INR seven lacs.

ENABLERS OF PROGRESS

Citi employees collectively help marginalized communities through the Giving at Citi, payroll giving platform. Giving at Citi provides employees with the opportunity to contribute money, either through a one-time contribution or a fixed monthly sum, to the causes that resonate with them. The six institutions supported by the program are: ADAPT, Akshaya Patra Foundation, HelpAge India, Make-a-Wish Foundation of India, SOS Children's Villages India and St Jude India Childcare Centres.



Monthly Contributions

March **2018**:

INR **13.2** lacs contributed
by **1536** employees

Monthly Contributions

April **2017**:

INR **8.4** lacs contributed
by **1015** employees



ADAPT

ADAPT provides therapy, counselling, education and skills training to differently abled children and adults in Mumbai

In May and June of 2017, as a part of our Global Community Day, 866 volunteers cleaned and painted the ADAPT center in Bandra

Akshaya Patra Foundation of India

Akshaya Patra provides mid-day meals to children in government and government-aided schools in Thane and Bangalore. Each child receives a healthy, nutritious meal every day for the 234 days of the academic year

In 2017, Akshaya Patra opened their first kitchen in Thane which was full supported by Citi. Employees are now contributing to meals being provided from that kitchen, embodying the idea - 'Built by Citi, Run by You'

HelpAge India

HelpAge uses mobile healthcare units to provide elderly people in Mumbai and Delhi with medical care at their doorsteps'

Make-a-Wish Foundation

Make-a-Wish grants wishes in the forms of presents and experiences for children suffering from life-threatening illnesses

In September 2017, 60 children from Make-a-Wish visited Citi offices in Mumbai, Pune and Chennai for a carnival themed event with games, entertainment and wish granting. Over 350 Citi employees came together to make this a special occasion for the children and their families

SOS Children's Villages of India

SOS provides family based care, including health, nutrition, education and accommodation to children without parents

In November 2017, employees from the Chennai CSC collected items to donate to SOS. Employees contributed raincoats, bags, cooking supplies, books and other materials for the local center

St. Jude India Childcare Centres

St Jude provides free accommodation and holistic care for children fighting cancer and their families

In November, the Citi Cards Team launched a Diwali campaign to raise funds for St. Jude Centres across India

Global Community Day

To mark the occasion of Citi's 12th Global Community Day, a unique initiative where Citi volunteers serve society and tackle issues like cleanliness, education and more, about 5144 volunteers came together to further the Government of India's Swachh Bharat Mission. They participated in 14 initiatives across 8 cities to demonstrate their commitment to a Clean India.

The activities included cleaning and greening schools, performing beach and zoo clean ups, and conducting a community educational initiative.



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.

WHAT WE EXPECT FROM OURSELVES

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

IS IT OUR CLIENT'S INTEREST?



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.

Since 2015, Citi India implemented the Corporate Social Responsibility (CSR) Champions program to encourage a culture of leadership through volunteering. Senior leaders are paired with local nonprofit partners across India to raise awareness within Citi of the nonprofit organizations' efforts and to use their knowledge, expertise and leadership to help each organization reach its goals and deepen its impact. CSR Champions advise nonprofits on steps to improve their organizations, providing guidance on topics such as governance, financial planning and process improvement, and on strategies for improving programming. Additionally, CSR Champions partner with Citi colleagues to evaluate our relationship with each organization and provide recommendations on deepening engagement. Through these relationships, Citi India senior leaders model a culture of leadership and encourage employees to live our values.



Aditya Bagree	Karan Kapoor	Rajarshi Chakraborty
Alok Karkera	Kartik Kaushik	Renzo Arcoria
Aman Singla	L Venkateswaran	Ruchi Sankhe
Amit Gupta	Leena Aich	Sabiha Kazi
Anand Chandrasekhar	Mahesh Mani	Saikat Sarkar
Anand Chopra	Manas Mishra	Samiran Chakraborty
Anand Jha	Manish Kumar	Sampath Kumar
Anuranjita Kumar	Megha Chopra	Santosh Dujari
Arun Kumar Jain	Mehernaaz Daroga	Sharad Mohan
Arun Wable	Mridula Iyer	Siddharth Mehta
Ashok Swarup	Nikhil Rastogi	Sourav Sanyal
Biplab Banerjee	Nina Nagpal	Sridhar Marimuthu
Deeksha Kaushal	Niraj Parekh	Sudip Basu
Debasis Ghosh	Nishith Parashar	Sumit Ghosh
Debopama Sen	Pramod Rao	Sundeep Kakar
K. Anandasagar	Raghavan Srinivasan	Viral Damania
K. Balasubramanian	Rahul Shukla	



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