



CITIZENS' CHARTER PREFACE

The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

We felt a need at Citibank that in order to become more customer friendly the Bank should come out with charter of its services for the customers. This document highlights Citibank's commitments towards customer satisfaction, thus ensuring accountability and responsibility amongst our officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligations on the part of customers for healthy practises in customer-banker relationships.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practises and to give information in respect of various activities relating to customer service.

We wish to acknowledge the encouragement and guidance provided by the Reserve Bank of India and the Indian Banks' Association to help us bring out this charter.

We maintain constant consultations with our customers and seek their feedback to evaluate, improve and widen the range of services provided by us. All our customers are requested to share their experiences about the various services rendered by the Bank and feel free to comment on this charter.

We look forward to sharing with you a mutually beneficial & long term banking relationship.

NOTE

Information given in this document pertains to Citibank N.A. India (herein referred to as Citibank) and is subject to change/revision.

This document should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/facilities has been provided in this document. Each service has its own detailed Terms and Conditions, which are displayed on our website www.citibank.co.in or can be made available on request.

For further details/information, please visit the Citibank website www.citibank.co.in or call your local Citibank Phone Banking number or visit your nearest Citibank branch.

COMMON PRACTISES FOLLOWED BY OUR BRANCHES

1. Display business hours.
2. Render courteous services.
3. Attend to all customers present in the banking hall at the close of business hours.
4. Provide separate 'Enquiry' or 'May I Help You' counter at large branches.

Last Updated on: May 2011



5. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity) and all safe deposit locker hirers (i.e. individual hirers).
6. Display interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances.
8. Provide details of various deposit schemes/services of the Bank.
9. Issue Demand Drafts, Pay Orders, etc.
10. Display Time - Norms for various banking transactions.
11. Pay interest for delayed credit of outstation cheques, as per Citibank's policy on collection of cheques/instruments.
12. Accord immediate credit in respect of outstation and local cheques up to a specified limit subject to certain conditions, as per Citibank's policy on collection of cheques/instruments.
13. Provide complaint/suggestion box in the branch premises.
14. Display address of Regional/Zonal and Central Offices as well as Nodal Officer dealing with customer grievances /complaints.
15. Provide monthly statement of accounts for all Savings and Current accounts and Pass book facility on savings accounts.

FAIR BANKING PRACTISES

Customers are requested to

1. Ensure safe custody of cheque book and pass book.
2. Preferably use reverse carbon while writing a cheque.
3. Issue crossed/account payee cheques as far as possible.
4. Check the details of the cheque, namely, date, amount in words and figures, crossing etc., before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
5. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
6. Send cheques and other financial instruments by Registered Post or by courier.
7. Use nomination facility.
8. Safe keep account numbers, details of FDR, locker numbers, account statements etc., and ensure confidentiality.
9. Provide accurate information about name, address, telephone number, etc., and also inform change of address, telephone number, etc., to the Branch.
10. Inform loss of demand draft, cheque leave(s) / book, key of locker, ATM/Debit Card, etc., immediately to the Branch / phone banking.

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11. Avail standing instructions facility for repeat transactions.
12. Provide feedback on our services.
13. Pay interest, instalments on overdrafts, locker rent and other dues on time.
14. Avail services such as ATM, ECS, NEFT, RTGS Internet Banking, Mobile Banking, Phone Banking, etc.
15. Not to share phone banking/internet banking passwords and ATM/Debit Card PINs with others and ensure confidentiality.
16. Bring any deficiency in services to the notice of the branch.
17. Not to sign blank cheque/s and also do not record your specimen signature either on pass book or on cheque book.
18. Not to introduce any person who is not personally known to you for the purpose of account opening.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP

Savings Bank Account

These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/withdrawn from these accounts by way of cheques/ATMs. It helps the customers to keep minimum cash at home besides earning interest.

Savings Bank accounts are very popular and can be opened by eligible person(s) and certain organization(s)/agencies as approved by the Reserve Bank of India (RBI).

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

The Bank requires a satisfactory introduction of the person(s) opening the account by a person acceptable to the Bank and/or relevant documents required for identification of the person(s) opening the account. The necessary documents will be informed at the time of opening the account.

The Bank will also require one recent passport size photograph and the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139A) from the person(s) opening the account.

The account holder is required to maintain a certain minimum balance in the account, as specified by the Bank from time to time, through branches, phone banking and internet banking. Non-compliance of this would attract service charges. Interest at 4% p.a. will be paid on half yearly basis. Savings Account interest will be calculated on daily balances maintained in your account. The interest will be credited to the account only when it is Re. 1 or more.



Cheques and dividend warrants drawn in the name of account holder(s) will only be collected through this account. Financial Instruments endorsed in favour of the account holder(s) will not be collected through savings bank account.

Account holders must use these accounts for personal purposes and not for business transactions.

Current Account

Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts etc.

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

The Bank requires identification documents of the person(s) opening the account. The necessary documents will be informed at the time of opening the account.

The Bank will also require one recent passport size photograph and the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139A) from the person(s) opening the account (i.e. including partners of Registered/Unregistered partnership as also Registered/Incorporated bodies/companies).

The Bank will provide to prospective customers, the details of the documents required for identification of the person/s opening the account. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving license or passport, etc.

Minimum balance as stipulated from time to time will be required to be maintained.

No interest is paid on credit balances kept in a current account.

Citibank Service charges are levied for:

- Cheque books issued
- Non-maintenance of minimum balance
- Return of cheques, etc., all other charges as listed in the bank's Schedule of Charges.

For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager may be contacted who will help in opening these type of accounts.

Term Deposit Accounts

Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every sphere of life.

Bank staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-à-vis your requirements.

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Term Deposit Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.

1. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.
2. The Bank requires relevant documents for identification of the person(s) opening the account. The necessary documents will be informed at the time of opening the account.
3. The Bank will also require one recent passport size photograph and the Permanent Account Number (PAN) or as above or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139A) from the person(s) opening the account.
4. Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the Bank. No interest will be paid on premature withdrawals of deposit, which has remained with the Bank for less than 7 days.
5. Generally loans/overdrafts against deposits are allowed except on Certificates of Deposit (CDs). Such loans are sanctioned in line with RBI directions from time to time.
6. Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.
7. Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e. reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.
8. Interest on overdue deposit is paid if the deposit is renewed, as decided by the Bank from time to time.
9. Interest on bank deposits is exempt from income tax up to a limit specified by Income Tax authorities from time to time.
10. Presently, if the total interest on deposits, per depositor, per branch, per financial year exceeds Rs. 10,000, the same is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities.
11. The depositor may furnish declaration in duplicate in Form No. 15G or 15H, as the case may be (Form 15G does not apply if interest is likely to exceed Rs. 1,50,000; Form 15H can be used only by senior citizens above the age of 65 years; non-residents are not eligible to submit either of these forms), preferably at the commencement of the Financial Year, for receiving interest on deposits without deduction of tax.

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12. The Bank will issue consolidated TDS Certificate at the end of the year for the tax deducted as per the existing Income Tax Regulations.

Remittance Service

Customers may remit funds from one centre to another centre by Demand Draft or Electronic Funds Transfer (operated through RBI) or Internet based funds transfer etc., within applicable limits, based on availability at various locations and by paying specified charges as per the Bank's rules.

Demand drafts and travellers cheques for Rs. 50,000 and above will be issued by the banks only by debit to the customer's account or against cheque or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs. 50,000 and above will be made through banking channels and not in cash.

Issue of Duplicate Demand Draft without Receipt of Non-Payment Advice:

As directed by the RBI, the bank will issue duplicate demand draft up to Rs. 5,000 on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch.

Time Frame for Issue of Duplicate Draft:

As directed by the RBI, the bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

Issuance of Demand Draft Payable at Par at all our branches

Issuances of draft for Rs. 50,000 and above is to be made only through the bank account. Validity period of all such drafts is 6 months. This can be revalidated by the issuing branch on written request of the purchaser.

Collection Service

Citibank has a Cheque collection policy in line with the directions provided by Reserve bank of India that provides details as regards the collection services offered by the bank. The Cheque collection policy is available at the Bank's website URL http://www.online.citibank.co.in/portal/newgen/banking/Chq_coll_policy_final_Mar07.pdf

Amongst other points the policy defines the turn around time and compensation that will be provided in the event there is a delay in realisation of the Cheque deposited by an account holder.

PAYMENT OF BALANCE IN ACCOUNTS OF DECEASED CUSTOMERS TO SURVIVORS/CLAIMANTS

As directed by the RBI, the bank has adopted procedures to ensure that settlement of claims in respect of deceased depositors is as simplified as possible.

Standing Instructions

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to other account(s) maintained in the same branch, any other branch of the Bank or any other Bank or any other third party.

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Safe Deposit Lockers

The facility of Safe Deposit Lockers is an ancillary service offered by some branches of the Bank. The major aspects governing the services are:

1. A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc.
2. Nomination facility is available to individual hirer of Safe Deposit Locker.
3. Loss of key should be immediately informed to the Branch.
4. Lockers are available in different sizes.
5. Lockers are rented out for a minimum period of one year. Rent is payable in advance – In case of overdue rent, the Bank will charge penalty as decided from time to time.
6. With standing instruction, the rent may be paid from the deposit account of the hirer.
7. The bank is required to collect identification documents from locker hirers.
8. The Bank reserves the right to break open the locker if the rent is not paid or in case the locker remains unoperated beyond a stipulated period of time inspite of giving notices as per the Bank rules and recover charges thereof.

Nomination

Nomination facility is available for all deposit accounts, and safe deposit vaults.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only. However, nomination in favour of more than one person (i.e. up to 2 persons) is permissible in jointly operated locker accounts with common consent.

Nomination can be made, cancelled or varied by the account holder anytime during his/her lifetime. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.

Nomination can be made in favour of a minor also.

For the existing accounts where nomination is not made, the account holder(s) can do so by filling up form available with the branches.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

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Exchange of Soiled/ Slightly Mutilated Currency Notes

All the branches of the Bank will exchange freely, soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. Currency exchange facility is offered to the Bank's customers and others. The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Citizen's Charter of the RBI Department of Currency Management is attached in **Appendix I for reference.**

Interest on Deposits

The Bank pays interest on deposits as per various deposit schemes. Interest rates are revised from time to time and made known to public. Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

Service Charges

The Bank provides various services to customers for which service charges are levied. The charges are reviewed/revised from time to time. Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges will be made available on request.

TIME-NORMS FOR VARIOUS BANKING TRANSACTIONS

The following time norms etc., are indicative only, the banks at their level decide their bankspecific time norms independentl

FOREIGN EXCHANGE BUSINESS

Citibank undertakes various types of Foreign Exchange Transactions viz.,

- I. Foreign Inward Remittance.
- II. Foreign Outward Remittance.
- III. Exchange Earners' Foreign Currency A/c. (EEFC)
- IV. Resident Foreign Currency A/c. (RFC)
- V. Import Business.
- VI. Export Business.
- VII. Forward Contracts.
- VIII. FCNR (B)etc.

ADVANCE AGAINST FINANCIAL ASSETS (AAFA) (OVERDRAFT AGAINST SECURITIES)

1. This overdraft facility is designed to help individuals avail liquidity against specific securities (equity shares and mutual funds) approved and acceptable to the Bank, without the need to sell or redeem the same. The amount can be withdrawn from these accounts by way of cheques/ATM Card, up to the overdraft limit sanctioned and un-utilised in the account.



2. These accounts can be opened only by entities permitted by the Reserve Bank of India (RBI) from time to time. Currently, the permitted entities are Individuals and SEBI registered stock brokers. RBI also specifies the maximum overdraft limit for individuals (currently it is Rs. 20 lakhs) and the minimum margin amount to be maintained (50% as per the current regulations). Please note: the limit of Rs. 20 lakhs is per individual and across all Banks.

Eg., If a customer pledges approved securities worth Rs. 30 lakhs, he can avail a maximum overdraft limit of Rs. 15 lakhs only i.e. 50% of the value of securities. If a customer pledges approved securities worth Rs. 50 lakhs, he can avail a maximum overdraft limit of Rs. 20 lakhs only.

On a case to case basis, the Bank may decide to levy a higher percentage of margin.

3. Where an account is opened with multiple holders (co-borrowers), the limit assigned to the account will be deemed to be utilised for all the holders e.g., If Mr.A and Mr.B are joint holders in the overdraft facility of Rs. 20 lakhs availed against their securities, the limit of Rs. 20 lakhs is deemed to be utilised for Mr.A and Mr.B.
4. Where the overdraft facility is availed by any individual against the securities held by multiple holders, it is necessary that the person availing the overdraft facility should be the first holder of the underlying securities. Also, all the other joint holders in the securities will be 'Guarantors' to the account holder (Borrower) and will also be required to execute necessary documents.
5. As required by law, while opening this account the Bank will satisfy itself about the identity, including verification of address, of a person/s seeking to open an account (Borrower) as well as the Co-Borrower(s) and/or Guarantor(s), to assist in protecting the prospective customer/s, members of the public and the Bank against fraud and any misuse of the banking system. This may include submitting recent passport size photographs and other identity / address documents of all the Borrowers and Guarantors.

The Bank will provide to prospective customers details of the documents required for identification of the person/s opening the account. Documents normally accepted are a valid Passport, PAN Card, Driving license, select Utility bills, etc.

6. It is the Bank's discretion, based on internal policies, to:
 - Grant an overdraft facility to any individual / individual(s) / stock broker
 - Decide the list of approved securities against which the overdraft limit will be granted
 - Determine the value of the securities so pledged by the Borrower(s) / Guarantor(s) and against which the overdraft limit has been granted
 - Decide the frequency at which the various securities will be valued
7. The overdraft facility will be provided by the Bank only on receipt of confirmation that the lien/pledge has been created, on the securities, in favour of the Bank.
8. Individuals are not permitted to use any amount from this overdraft facility for anti social or speculative purposes. The Bank reserves the right to cancel the overdraft facility and call back the amount at any time if the funds from this account are utilised for the above mentioned purposes and/or if the funds are used for any purpose other than the one mentioned in the account opening form or changed subsequently by seeking an approval from the Bank in writing.



Similarly, stock brokers can use funds from such overdraft limit only for the purpose of working capital.

9. The Bank will value the pledged securities at regular intervals. The Borrower(s) are required to maintain a minimum margin of 50% (as stipulated by RBI) at all times. If the value of pledged securities falls, the Borrower(s) are required to repay a part of the overdraft limit utilised and/or pledge additional approved securities so as to retain the minimum margin required of 50%. The Bank reserves the right to sell/redeem/liquidate the pledged securities at any time, at any value, through any intermediary, to the extent necessary to bring the margin amount to the required level of 50%. The Bank may levy penal interest if the margin amount maintained in the account is less than the 50% permitted as per RBI regulations or the margin amount as approved by the Bank on a case-to-case basis.
10. Interest is levied by the Bank at the agreed rate of interest on the amount of the overdraft limit utilised on a monthly basis. The interest amount will be debited to the AAFA account. The Borrower(s) are required to service i.e. pay the interest amount so levied within 15 days of the same being debited.

The Bank may levy penal interest for any interest amount that remains unpaid after the due date. The Bank also reserves the right to sell/redeem/liquidate the pledged securities at any time, at any value, through any intermediary, to the extent necessary to recover the interest amount unpaid.

11. In addition to the interest, there may be other charges also e.g. limit creation/enhancement/withdrawal charge, pledge/de-pledge charges, agreement stamping/notarization charges, etc.

Please refer to the detailed agreement in the account opening form

CREDIT CARDS

Credit Card is a plastic currency bearing a distinctive identification number with a credit limit that can be used for purchasing goods and services and to obtain cash disbursements on credit. The Cardmember is subsequently billed by the Bank for repayment of the credit extended either in full by the end of a specified period or can be settled in part, with the balance taken as extended credit as per the card issue terms. Interest is charged based on the terms of the Cardmember Terms and Conditions and the Cardmember may at times be required to pay an annual fee, which will clearly be communicated at the time of the card application.

Applicants can choose from a wide variety of Citibank Credit Cards, including but not limited to, Citi-branded cards and co-branded cards in segments like Airline/ commute, Fuel/ Auto, Shopping & Entertainment, Telecom, Restaurants and Special Interest (Affinity cards). Each card comes along with its unique features and rewarding benefits, which are communicated at the time of application and subsequently sent with the Card Plastic in the Welcome Kit. The Bank aims at enhancing the customer experience with best offers and discount deals from time to time.

1. When a customer applies for a Credit Card the Bank will satisfy itself about the identity, including verification of address, of a person/s applying for the Credit Card, to assist in protecting the prospective customer/s, members of the public and itself against fraud and other misuses of the banking system

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2. The Bank is required to verify the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139A) from the person/s applying for the Credit Card.
3. The Bank will provide to prospective customers details of the documents required for identification of the person/s applying for the Credit Card. The original of all documents will need to be sighted. Documents normally accepted are current gas/telephone/electricity bill or either of ration card/voter's identity card/driving licence/passport.
4. The Bank shall provide the 'Most Important Terms and Conditions' (MITCs) to the prospective customer/customers at all the stages (i.e. during marketing, at the time of application, at the acceptance stage (welcome kit), along with the monthly statement and available on the bank's website).
5. The Bank has published its detailed Schedule of Charges displayed on its website and has also provided the same to prospective customer/ customers along with the MITC. Method of calculation of annualized percentage rates (APR) and Late Fee on card are explained with examples for better comprehension.
6. The Bank will send the Cardmember a monthly statement, showing payments and transactions for the month, provided the Card has been active during the said period. Customers should ensure that at least the Minimum Amount Due is paid by the Payment Due Date to keep the card account current and to avoid levy of late charges.
7. Payments received against the Card outstanding will be adjusted against all taxes, fees and other charges, interest charges, cash advances and purchases in that order.
8. Customers should contact the Bank immediately at 24-Hour CitiPhone, if a Card is lost, stolen, misplaced, or if someone else knows the PIN or other security information.
9. The Bank may tie up with credit bureaus authorised by the RBI and will share credit information including but not limited to current balance, payment history etc., along with demographic details with these credit bureaus, as per the Credit Information Companies (Regulation) Act, 2005.
10. In case of charge disputes, the bank should be informed within 30 days of receipt of the Statement. On receipt of such information, the Bank may reverse the charge on a temporary basis. If, on completion of subsequent investigations, the liability of such charges is ascertained to be to the Account, the charge will be reinstated in a subsequent statement and a fee of Rs. 100 will be charged. The complainant would have a time frame of 60 days for informing the Bank of any other complaints/grievances. If the Cardmember notifies the Bank of a billing dispute, the Bank will suspend reporting to the bureau till the dispute is resolved.

For the comprehensive Terms and Conditions, relevant Credit Card guidelines & local regulations, please visit the Bank's website www.citibank.com/india.

PERSONAL LOANS

1. Personal Loans are designed to help the Salaried and Self employed individuals and Companies to borrow at a competitive interest rate, without a collateral or guarantor. The loan can be availed depending on their requirement and repayment capacity, for personal use and other purposes. These single-applicant loan products are available in over 20 locations within the country. It helps the customers to maintain liquidity and satisfactorily meet the need for funds for personal use, business purpose etc.
2. As required by law, while extending a loan the bank will satisfy itself about the identity, including verification of address, of an individual seeking to avail a personal loan, to

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assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

3. The Bank requires valid references and relevant documents for identification of the individual applying for the loan. The basic necessary documents are listed in the tear-away portion of the application form.
4. The Bank will also require one recent passport size photograph and the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the individual applying for the loan.
5. The customer is required to make Equated Monthly Installment (EMI) payments as agreed upon, at the time of applying for the loan. Any default on repayment would attract penal charges as specified in the loan agreement. Interest on these loan accounts is levied monthly at the rate stated in the loan agreement.
6. Customers must use the funds from this personal loan as indicated by them in the end-use section of the application form. These funds should not be used for anti-social or for speculative purposes.

For more details, please refer to www.citibank.co.in, the detailed loan agreement and the loan application form or call our Customer Care Unit.

MORTGAGE LOANS

Citibank through its Mortgage Business extends Housing Loans, Loans against property to the Salaried and Self employed Customers. Housing Loans are available for purchase of ready/under-construction properties from host of developers or for self-construction. Loans against Properties are extended to customers to utilise the funds for Business/closing other high cost debts or for Personal Use.

Loans are extended to Borrowers at competitive interest rates, basis various credit parameters including assessment of their repayment capacity.

Citibank has an established presence in the Indian Home Loans market bringing together over 15 years of experience and has pioneered several innovation and 'Firsts' in the market, viz.

- Unique Home Credit proposition to save on Interest Costs with the ability to draw down the saves as line of credit or to reduce the principal on permanent basis allowing you to close your loan faster,
- Best in class service platform with Dedicated CitiPhone banking service platform to Service the Home Loan customers.
- NRI Home Loan Program which helps NRIs across the globe to buy the property of their choice in India.

Citibank Home Loans come with powerful features such as no penalty on partial prepayment, Personal insurance - Credit Shield and Property Insurance.

Necessary documents are taken from borrowers to ensure that stipulated KYC norms are met with. Disclosures related to documentation requirement, Schedule of Charges etc are available in our Application Form.



12. For more details, please refer to www.citibank.co.in, the detailed loan agreement and the loan application form or call our Customer Care Unit.

INSURANCE PRODUCTS

Citibank India distributes an array of Life and Non-Life Insurance solutions offered by Birla Sun Life Insurance Company and Royal Sundaram Alliance Insurance Company Limited. Citibank is a licensed Corporate Agent of Birla Sun Life Insurance Company Ltd., and Royal Sundaram Alliance Insurance Company Ltd., Prior to selecting the insurance companies whose products are proposed to be distributed by the bank to its customers, a detailed due diligence of the insurance company is undertaken by the bank.

Citibank does not manufacture any of these products but as mentioned above acts purely as a distributor of the products offered by the insurance company. The offers represented by the insurer may be withdrawn/modified at their sole discretion.

INVESTMENT PRODUCTS

Citibank India distributes an array of Investment products offered by a range of third party mutual fund product providers. Prior to selecting the Asset Management Company (AMC) whose products are proposed to be distributed by the bank to its customers, a detailed due diligence of the AMC is undertaken by the bank.

Citibank does not manufacture any of these products but as mentioned above acts purely as a distributor of the products offered by the AMC. The offers represented by the AMC may be withdrawn/modified at their sole discretion. Citibank adopts a comprehensive methodology of risk profiling of the customer based on their current financial position, their goals and their earning potential.

REDRESSAL OF COMPLAINTS

At Citibank, we aim to provide you with the best in Customer Service. However, if you have a grievance or wish to register a complaint, you may reach us at any of the following access channels.

A. Regular Access Channels

Email us at: indiaservice@citicorp.com
Call CitiPhone Banking at 2852 2484 (CITI)
Login to www.citibank.co.in using your HPIN (Internet password) and using the Mailbox Option
Writing to us at:

Post Box No. 4830 Anna Salai P. O. Chennai 600 002	Courier or Registered Post may be addressed to Citibank Mail Room, Shakti Towers 766, Anna Salai, Chennai 600 002
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Complaints Register available with the Branch Operations & Service Head



You can expect a response from these channels between 3 working days to 15 working days (taking into Account postal and other delays that may occur beyond the control of Citibank)

B. Escalation of your Complaints

If you are not satisfied with the response that you receive from the above access channels or if you do not hear from us in 15 days, you can escalate your complaint through

1. An email to head.customercare@citigroup.com explaining the details of the issue concerned. You will receive a response within 15 working days.
2. Or you can call the **Toll Free Number 1-600-220123** (only from BSNL/MNTL lines). Our team of specialised Customer Service Executives will attend your call and resolve your issues.

C. Citibank Grievance Redressal Officer

If you are not satisfied with the response that you receive or if you do not hear from us within 15 days of having contacted us, and wish to raise the issue with a senior officer within the bank, please contact Ms Anjana Makkar.

Ms. Makkar has been appointed as the Internal Customer Ombudsman for Citibank India to examine your issues and provide an impartial resolution.

Ms. Makkar be reached at:
Email: Anjana.Makkar@Citi.com
Telephone: +91-44-28508181

D. Reserve Bank of India - Banking Ombudsman Scheme

If you are not satisfied with the resolution provided by any of the above channels or individuals appointed by Citibank to provide resolution to your queries or complaints, please feel free to contact the Banking Ombudsman, a statutory body appointed by the Reserve Bank of India to look into the provision of satisfactory service by banks.

Contacts details mentioned below:-

Smt. Balbir Kaur
C/o Reserve Bank of India
New Office Building
Sector-17, Central Vista
Chandigarh - 160 017
Tel.No.0172-2721109, 0172-2721011
Fax No.0172-2721880
email: bochandigarh@rbi.org.in

The details of the Banking Ombudsman Scheme as well as the contact details of the Ombudsman for your City or State are available at the branch and <http://www.rbi.org.in>



APPENDIX I

RBI DEPARTMENT OF CURRENCY MANAGEMENT

1. Objective of the Citizens' Charter

Citizen's Charter provides information on various facilities provided by the Reserve Bank of India in the matter of exchange of notes and coins and the common standards of the services provided at RBI Issue Offices and commercial bank branches.

2. Services Available at RBI Issue Offices

The RBI Offices, where Issue Department is functioning, offer the facility to members of the public to exchange their notes including soiled and mutilated notes and coins including uncurrent or worn out coins. The Bank is committed to provide exchange facility free of cost at its counters during business hours.

3. Names of RBI Offices which provide exchange facilities

The facilities are provided at the counters of the Bank's Regional Offices located at Ahmedabad, Bengaluru, Belapur (Navi Mumbai), Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Jammu, Kanpur, Kochi, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Patna and Thiruvananthapuram.

4. Exchange of notes into coins with the help of coin dispensers

Members of the general public can also get their notes exchanged into coins using the coin dispensers installed in the banking halls of the Reserve Bank's Regional Offices.

5. Exchange of soiled and mutilated notes and coins at the Bank's public Counters

Members of the general public can avail themselves of the following facilities at the counters of the Bank's Offices.

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- (a) Exchange soiled notes. A note which has become limp or which has developed minor cuts due to wear and tear or which is disfigured by oil, colour, ink, etc., will be treated as soiled note. To facilitate easy exchange, notes which have been divided vertically through or near the centre with numbers intact are also treated as soiled notes. Notes on which political or religious slogans are written are not exchangeable under any circumstances.
- (b) Exchange mutilated notes. A mutilated note is a note of which a portion is missing or a note which is composed of pieces, provided that the note presented is not less than half of the area of the note and that, if the note is composed of a note joined together, each piece is, in the opinion of the 'Prescribed Officer' [as defined in the RBI (Note Refund) Rules] identifiable as part of the same note. The RBI (Note Refund) Rules, 1975 (as amended up to 1980) are posted on the RBI Website <http://www.rbi.org.in> under the Head "Publications" and Sub-Head "Occasional Publications".
- (c) Exchange of coins including uncurrent coins into notes or coins.

6. Exchange of mutilated/cut notes received through the Triple Lock Receptacle or by Post

In order to provide note exchange facility to members of the public who cannot wait at the Bank's counters to tender their mutilated/cut notes, the Bank's Offices provide a facility of depositing mutilated/cut notes in a locked box called "Triple Lock Receptacle (TLR)". The TLR box is kept near a specified counter and notes can be dropped into the box in a closed cover which can be obtained from the enquiry counter. The tenderers are required to write the particulars of the notes tendered by them, their name, address and bank account number on the cover. Members of the public can also send mutilated notes by insured and registered post to RBI Offices. In their own interest, such covers should be sent through Registered and Insured post. The exchange value of notes which are found payable under the Note Refund Rules is credited to the bank account of the tenderer through Electronic Clearing Service/Electronic Fund Transfer (EFT) which is at present free of cost. In case the tenderer does not have bank account or the place where he resides does not have a clearing service/provision of EFT, the exchange value is remitted by means of bank draft/money order at the cost of the tenderer. The TLR facility is available only for mutilated/cut notes and not for soiled notes.

7. General Conditions of Service

- (i) The exchange facility over the Bank's counters is available during the business hours of the respective Regional Office and is free of cost.
- (ii) The serial numbers of counters where exchange facility is made available at each Office are displayed at the banking hall of each Office of the Bank.
- (iii) Mutilated/cut notes in closed covers are received in Triple Lock Receptacle up to one hour after the close of normal business hours.
- (iv) The mutilated/cut notes are exchanged by the Bank as of grace under the Reserve Bank of India (Note Refund) Rules. When the mutilated/cut note is not found payable



under the Rules, the same is rejected and rejection advice issued to the tenderer. The rejected note is retained by the bank and destroyed after four months.

- (v) Notes/coins which are found to have been forged/ counterfeited are impounded and no value thereof is paid. Such notes/coins are retained by the Bank after issue of advice to the tenderer.
- (vi) The security features of the bank notes issued by RBI are furnished as information to members of the public in the Bank's website <http://www.rbi.org.in/currency/banknotes.html>
- (vii) In case any member of the public faces any difficulty in getting the above exchange facilities at any RBI Offices or is asked for any bribe, he may record a complaint in the complaint book/register maintained at the enquiry counter of the Regional Office or bring it to the notice of the in-charge of the Issue Department of the respective RBI Office. The designation and addresses of the in-charges are furnished in the Annexure.

8. Exchange of soiled and mutilated notes and coins at the counters of commercial Banks

- (i) Officers of the Reserve Bank are located at selected centers. The Bank has, therefore, made arrangement for provision of the facility of exchange of soiled notes, exchange of notes to coins and coins to notes at the branches of scheduled commercial banks. While the facility for exchange of soiled notes is available at all branches of public sector banks and currency chest branches of private sector bank, the facility of exchange of mutilated / cut notes is available only at the currency chest branches of commercial banks. A list of the currency chest branches where the mutilated notes can be exchanged is available at the enquiry counter of the RBI Offices. Such currency chest branches also have instructions to display notice board regarding availability of mutilated notes exchange facility. In case any such branch refuses to provide the exchange facility, aggrieved members of the public can complain to the Chairman and Managing Director/CEO of the commercial bank concerned. In case the grievance is not redressed, the matter may be brought to the notice of the concerned Regional Office of Reserve Bank of India.
- (ii) Branches of other banks i.e. Co-operative Banks and Regional Rural Banks are expected to exchange notes and coins at their convenience. They, however, do not have powers to exchange mutilated notes.

9. Suggestion/Comment

In case any member of the public has any suggestion/comment to offer in regard to the Citizens' Charter, he may write to the Chief General Manager, Department of Currency Management, Reserve Bank of India, Central Office, Shahid Bhagat Singh Marg, Mumbai - 400 001.

ANNEXURE: Addresses of RBI Issue Offices and their Jurisdiction

SR.no	Name and address of RBI office	Jurisdiction
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1	The General Manager Reserve Bank of India, Issue Department 2nd Floor, Near Gandhi Bridge Ahmedabad 380 014.	The State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu.
2	The General Manager Reserve Bank of India, Issue Department 10/3/8, Nrupathunga Road, Bengaluru - 560 001.	The State of Karnataka.
3	The Deputy General Manager Reserve Bank of India, Issue Department Pt. Jawahar Lal Nehru Marg, Post Box No. 16, Bhubaneswar - 751 001	The State of Orissa.
4	The General Manager Reserve Bank of India, Issue Department Main Building, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001.	Greater Mumbai i.e. Mumbai island and the suburban district (roughly south of a line connecting Dahisar and Mulund on the Western and Central Railways respectively)
5	The Deputy General Manager Reserve Bank of India, Issue Department, Hoshangabad Road, Post Box No. 32, Bhopal 462 011	The State of Madhya Pradesh.
6	The Deputy General Manager Reserve Bank of India, Issue Department Plot No. 3, Sector 10, H.H. Nirmla Devi Marg, CBD, Belapur, Navi Mumbai - 400 614.	The districts of Ahmednagar, Kolhapur, Nasik, Pune, Raigad, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, and Thane in the State of Maharashtra and the State of Goa.
7	The Deputy General Manager Reserve Bank of India, Issue Department Central Vista, Opposite Telephone Bhavan, Sector 17, Chandigarh - 160 017.	The States of Haryana, Himachal Pradesh, Punjab and the Union territory of Chandigarh.



8	The General Manager Reserve Bank of India, Issue Department Fort Glacis No. 16, Rajaji Salai, Post Box No. 40, Chennai - 600 001.	State of Tamil Nadu and the Union Territory of Pondicherry.
9	The General Manager Reserve Bank of India, Issue Department Station Road, Panbazar, Post Box No. 120, Guwahati - 781 001.	The States of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura.
10	The General Manager Issue Department Reserve Bank of India 6-1-65, Secretariat Road, Saifabad, Hyderabad - 500 004.	The State of Andhra Pradesh.
11	The Deputy General Manager Reserve Bank of India, Issue Department Rail Head Complex, Jammu - 180 012.	The State of Jammu and Kashmir.
12	The General Manager Issue Department Reserve Bank of India Rambaug Circle, Tonk Road, Post Box No.12, Jaipur - 302 004.	The State of Rajasthan.
13	The General Manager Issue Department Reserve Bank of India M.G. Marg, Post Box No. 82/ 142 Kanpur - 208001.	The State of Uttar Pradesh and Uttaranchal
14	The General Manager Issue Department Reserve Bank of India, Post Bag No. 49, Kolkata - 700 001.	The States of Sikkim, West Bengal and the Union Territory of the Andaman & Nicobar Islands.



15	The General Manager Reserve Bank of India, Issue Department , Main Office Building, Dr. Raghvendra Rao Road, Post Box No. 15, Civil Lines, Nagpur - 440 001.	The State of Chattisgarh and the districts of Akola, Amaravati, Aurangabad, Beed, Bhandara, Buldhana, Chandrapur, Dhule, Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Osmanabad, Parbhani, Wardha, Yavatmal in the State of Maharashtra.
16	The General Manager Reserve Bank of India, Issue Department, 6, Sansad Marg, New Delhi - 110 001.	The State of Delhi.
17	The Deputy General Manager Reserve Bank of India, Issue Department, South Gandhi Maidan, Post Box No. 162 Patna - 800 001	The State of Bihar and Jharkhand.
18	The Deputy General Manager Reserve Bank of India, Issue Department, Bakery Junction, Post Box No. - 6507, Thiruvananthapuram - 695 033	The State of Kerala and the Union Territory of Lakshdweep.