

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

¹ At your specific request, Citibank N.A., India may arrange for assistance to facilitate opening of your overseas account in the destination country. Account opening is subject to applicable Terms & Conditions of the Citi entity in the destination country as well as applicable legal and regulatory requirements and conditions. Citibank N.A., India's role in respect of opening your overseas account shall be limited to arranging assistance for you on a reasonable efforts basis

² Insurance is the subject matter of solicitation. For more details on risk factors, Terms and Conditions please visit www.citibank.com/india or read sales brochure carefully before concluding a sale. Insurance is the subject matter of solicitation. Insurance products are obligations of the Insurance Company. For more details on risk factors, Terms and Conditions please visit www.citibank.com/india or read sales brochure carefully before concluding a sale.

SECTION 41 OF THE INSURANCE ACT 1938 PROHIBITION OF REBATES:

1) No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing the Policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2) If any person fails to comply with regulation above he shall be liable to payment of fine, which may extend to five hundred rupees.

Data and research provided by Crisil.com. This performance analysis is based on the framework and methodology developed by Crisil.com for Citibank. Crisil.com has taken due care and caution in compilation of data. Information has been obtained by Crisil.com from sources it considers reliable. However, Crisil.com does not guarantee the accuracy, adequacy or completeness of the information and is not responsible for any errors or omissions or for the results obtained from the use of such information.

Crisil.com is not responsible for any errors in data reproduction. Crisil.com especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of this analysis.

Citibank N.A., states that: This document is for informational purposes only and is not intended as an offer or an invitation to anyone for the purchase and sale of any security.

Citibank N.A., provides no independent research or advice in the substance or preparation of the reports. The reports are provided for general information only and nothing contained in the reports constitutes a recommendation for the purchase or sale of any security. Although the statements of fact in this report are obtained from sources that Citibank N.A., consider reliable, we do not guarantee their accuracy and any such information may be incomplete or condensed.

Investment Disclaimer:

Investment products do not pertain to Citibank and are not bank deposits or obligations of or guaranteed by Citibank, N.A. Citigroup, Inc or any of its affiliates or subsidiaries. Investment products are not insured by any governmental agency and are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices/invested sum is subject to market risks which may result in appreciation or depreciation. The ownership of any investment decision(s) shall exclusively vest with the Investor after analyzing all possible risk factors and by exercise of his/her/its independent discretion and Citibank N.A shall not be liable or held liable for any consequences thereof.

Investment products are not available to US persons, Residents of Canada and may not be available in all jurisdictions. By making any investment, you confirm your deemed acceptance to the conditions mentioned herein.

Citibank N.A. may discuss with you ('customer/investor') about investment products (shortly referred as 'investment products') which are in line with your investor rating as maintained with us. Investment products are referred/distributed by Citibank N.A. on a non-discretionary and non-participation basis. Such discussion would be a service without any consideration by Citibank to the Investor and the final investment decision shall at all times exclusively remain with the investor.

Investor investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. This document does not constitute the distribution of any information or the making of any

offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Please read the Key Information Memorandum(s)/Scheme Investment Document(s) & Statement of Additional Information/Term Sheet/Prospectus carefully before investing and no claim whatsoever shall be made against Citibank N.A. any of its affiliates or subsidiaries and / or employees claiming any influence/recommendation/responsibility/liability for your decision to invest in any investment product.

Investor should ensure to understand, accept the identities of different parties and the roles that they play in relation to the various Investment Product(s). Investor acknowledges that, there may be various actual or potential conflicts of interest between Citibank N.A. India, Citigroup Capital Markets Ltd., Citigroup Inc. or their affiliates or subsidiaries (collectively "Connected Persons") and that of an investor itself, as a result of the various investment and/or commercial businesses and/or activities of the Connected Persons. You are deemed to accept, on purchasing/ subscribing / investing to a particular Investment Product(s), that any such conflict may exist and may be prejudicial to an investment in the Investment Product(s).

³ Credit Cards: Issuance of Citibank Credit Card is subject to normal Citibank approval criteria.

⁴ These services are offered on referral and / or arrangement basis only through tie up with respective service providers. It is to be noted that Citibank N.A., is not making any of these offers to you on its own and that Citibank N.A., holds no warranty & is not representative of the delivery, service, suitability or quality of any of the offers or any products and / or services made available to you under any of the offers. Any disputes regarding the delivery, service, suitability or quality of any of the offers and / or products / services made available to you under any of the offers must be addressed in writing, by you directly to the participating merchant establishment and Citibank N.A., will not entertain any communication in this regard. Further Citibank N.A., shall not be liable for any loss or damage that may be suffered, or for any personal injury that may be suffered, by you or any one else, whether directly or indirectly by use or non-use of the products / services made available to you under any of the offers. Citibank N.A., reserves the right to extend or terminate any of these offers without prior notice to you. Citibank N.A., reserves the right, at any time, without prior notice, to add / alter / modify / change or vary all or any of these Terms and Conditions relating to the offer or to replace, wholly or in part, any of these offers by other offer(s), whether similar to these offers or not. All disputes, if any, arising out of or in conjunction with or as a result of these offers or otherwise relating here to shall be subject to the exclusive jurisdiction of competent courts / tribunals in Mumbai irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.

[^] List of participating countries:

- Argentina⁺
- Bahrain⁺
- Belgium⁺
- Brazil
- Chile⁺
- China⁺
- Columbia⁺
- Egypt⁺
- Greece
- Guam⁺
- Hong Kong
- Hungary⁺
- India
- Indonesia⁺
- IPB (Miami, NY, San Francisco)
- Japan
- Korea⁺
- Macau
- Malaysia⁺
- Mexico
- Peru⁺
- Philippines⁺
- Poland⁺
- Singapore
- Spain⁺
- Czech Republic⁺
- Taiwan
- Thailand⁺
- Turkey⁺
- UAE
- UK⁺
- Uruguay
- USA⁺
- Venezuela⁺
- Vietnam

⁺ Transaction fee of US\$25 applicable for Citibanking clients.

[#] Available only for NRI clients. Subject to applicable local guidelines.

^{*} Subject to FEMA guidelines