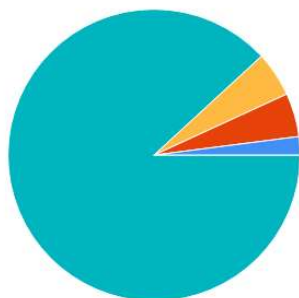


My Total Rewards Summary

Citi provides competitive pay and benefits to reward you for your contributions to the Company's success and to help you achieve your personal health and financial goals. As you navigate this site, you'll not only see what Citi offers, but the **value** of the plans, programs and resources available to you. To help you better understand your rewards from Citi, the value of your individual total package is shown here.



My Annual Total Compensation and Benefits

₹ 25,85,884

Data as of 07 May 2024

	Your Annual Contribution	Citi Annual Contribution
■ Annual Salary		₹ 22,79,256
■ Incentive and Retention Award		₹ 1,25,000
My Total Compensation		₹ 24,04,256

■ Health and Insurance Plans	₹ 3,000	₹ 52,831
■ Retirement Savings*	₹ 91,944	₹ 1,28,796
My Benefits	₹ 94,944	₹ 1,81,627

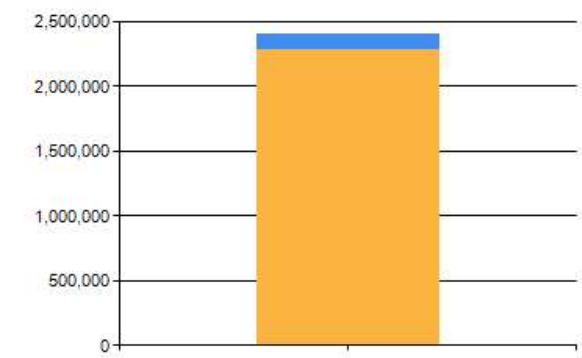
TOTAL	₹ 94,944	₹ 25,85,883
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* National Pension Scheme and Voluntary Provident Fund Contribution (included in Retirement Savings) is part of Annual Salary and carved out of your flexi allowances.

The benefits and compensation projections and statements found on this site were calculated using a number of assumptions, including the assumption that your salary will remain at its present level until your retirement date. However, the benefits you receive under any of the plans depend on the actual conditions existing at the time of a particular benefit claim or compensation payment. The data used in this site is as current and as accurate as possible as of the effective date displayed on every page. While every effort has been made to provide accurate information, benefits are governed by the actual plan documents and factual circumstances and not by the information presented in this site. Nothing in this site should be considered as a promise of continuous employment. Citi reserves the right to change or terminate any of the benefit plans and to make modifications as may be required from time to time.

My Compensation

Review the components and value of your cash compensation here.



Current Year Amount as of 07 May 2024	
Annual Salary	₹ 22,79,256
Basic Salary	₹ 7,66,236
Location Premium Allowance	₹ 90,000
Other Allowances	₹ 14,23,020
Incentive and Retention Award	
Immediate Cash	
DIRA	₹ 1,25,000
TOTAL	₹ 24,04,256

Weighted Average Salary (WAS) is generally defined as the current annualized rate of Base Salary. In certain circumstances WAS is the Base Salary annualized for the performance year, adjusted for salary actions made during the year, which is typically the actual gross salary paid in the year.

Your annual salary as of 07 May 2024: ₹ 22,79,259

The benefits and compensation projections and statements found on this site were calculated using a number of assumptions, including the assumption that your salary will remain at its present level until your retirement date. However, the benefits you receive under any of the plans depend on the actual conditions existing at the time of a particular benefit claim or compensation payment. The data used in this site is as current and as accurate as possible as of the effective date displayed on every page. While every effort has been made to provide accurate information, benefits are governed by the actual plan documents and factual circumstances and not by the information presented in this site. Nothing in this site should be considered as a promise of continuous employment. Citi reserves the right to change or terminate any of the benefit plans and to make modifications as may be required from time to time.

My Health and Insurance Plans

Citi offers a comprehensive health and insurance benefits package, that extends beyond your monthly base salary, to ensure you and your family have financial protection when you need it most. Our benefits allow you to invest in your health, future and total well-being. Below are your current benefit elections and the share of coverage costs paid by Citi and you.

Medical Plan

Data as of 07 May 2024

Plan	Coverage Amount	Your Contribution	Citi Contribution
Basic Medical Insurance*	₹ 8,00,000	₹ 0	₹ 30,284
Medical Check-up	₹ 6,500	₹ 0	₹ 6,500
Health and Wellness Benefit	₹ 10,000	₹ 3,000	₹ 7,000

You have an option to enroll for top-up and parental coverage plans. Visit [Citi For You](#) for more details

Life & Accident Insurance

Data as of 01 March 2024

Plan	Coverage Amount	Your Contribution	Citi Contribution
Life Insurance	₹ 91,17,024	₹ 0	₹ 8,951
Accident Insurance	₹ 68,37,768	₹ 0	₹ 96
Business Travel Accident Insurance	5x Benefits Eligible Pay - ₹ 1,13,96,280	₹ 0	₹ 0
Business Travel Medical Insurance	Covered	₹ 0	₹ 0

TOTAL		₹ 3,000	₹ 52,832
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The benefits and compensation projections and statements found on this site were calculated using a number of assumptions, including the assumption that your salary will remain at its present level until your retirement date. However, the benefits you receive under any of the plans depend on the actual conditions existing at the time of a particular benefit claim or compensation payment. The data used in this site is as current and as accurate as possible as of the effective date displayed on every page. While every effort has been made to provide accurate information, benefits are governed by the actual plan documents and factual circumstances and not by the information presented in this site. Nothing in this site should be considered as a promise of continuous employment. Citi reserves the right to change or terminate any of the benefit plans and to make modifications as may be required from time to time.

My Retirement Savings

Citi's retirement benefits and resources help you plan, save, and invest for your future throughout your Citi career. Planning and saving for retirement is a partnership between you and Citi, and you are expected to take an active role in building income for your future.

The information provided below is current as of 01 March 2024. For more information, visit [Citi For You](#).

Plan	Annual Employee Contribution*	Annual Company Contribution*
Provident Fund	₹ 91,944	₹ 91,944
Gratuity**	₹ 0	₹ 36,852

**The contributions have been calculated based on your current salary and might not be the same as your actual annual contribution.*

*** Represents notional annual benefit amount based on current salary. Payout is subject to fulfilling eligibility norms.*

The benefits and compensation projections and statements found on this site were calculated using a number of assumptions, including the assumption that your salary will remain at its present level until your retirement date. However, the benefits you receive under any of the plans depend on the actual conditions existing at the time of a particular benefit claim or compensation payment. The data used in this site is as current and as accurate as possible as of the effective date displayed on every page. While every effort has been made to provide accurate information, benefits are governed by the actual plan documents and factual circumstances and not by the information presented in this site. Nothing in this site should be considered as a promise of continuous employment. Citi reserves the right to change or terminate any of the benefit plans and to make modifications as may be required from time to time.

My Balanced Life

Citi offers a number of programs to help you improve your and your family's health, balance work and life, find child and elder care and cope with life's challenges. You are encouraged to explore and use these resources throughout your career.



LiveWellatCiti.com

Stay connected with our website and mobile app! Participate in fitness and wellness challenges, read health articles and stay on top of Live Well activities at your site. [Get started today!](#)



Care Nine

This service provides pregnancy support, before, during and after the birth of a child. [Find out more.](#)



Child Care Benefit

Citi gives you access to child care options at discounted rates. [Learn more.](#)



Employee Assistance Program (EAP)

The Employee Assistance Program is a confidential counseling service extended to employees and their families to help deal with a wide range of personal issues. [Find out more.](#)



Live Well at Citi India

Citi helps you live a healthier life by offering a variety of programs and activities focused on your physical, emotional and financial well-being. [Find out more.](#)



Meal Benefits

You have access to a Meal Benefit, provided in the form of a meal card that is tax-exempt and can be used for purchase of food, which can help keep your living costs down. [Learn more.](#)



On-Site Doctor

In certain locations, Citi gives you convenient access to an on-site doctor during weekdays. [Go here](#) for more details.



Citi Gratitude Program

Be rewarded for your commitment and service to Citi. Service awards begin after 5 years of service, are subject to review, and operate in accordance with the Global Anniversary Program. [Learn more](#) about this program and how to qualify.



Teach for India Sabbatical

This program gives you the opportunity to teach and help kids in low-income areas. [Learn more](#) about how Citi can help you get involved.



Tuition Reimbursement

Citi offers reimbursement for eligible courses related to your career development and job effectiveness. You can also visit [Citi For You](#).



Day Care Programs by The Learning Curve

Citi India employees can now avail a flat 20% off on any day care program offered by The Learning Curve. Please [click here](#) for details of the day care programs. Kindly carry your Citi employee ID card while availing the discount.



Preferential rates to fathers at Klay schools

Klay Schools is extending preferential rates for their day care programs to children of fathers at Citi. Employees are required to carry their Citi employee ID card to avail the discount. Click [here](#) for more information.



Global Business Travel Accident/Medical Insurance

Provides non-routine medical and accident insurance in the event you need medical care, suffer an accident or experience an emergency when traveling for business. Coverage is provided at five times your annual salary to a maximum of \$2 million USD (certain exceptions may apply). For more information, visit [Citi For You](#).



Degreed

Whether you build your skills at work, in the classroom, or on your own, it all adds up to your unique expertise! [Degreed](#) is a platform that helps you quickly and easily discover, share, and track ALL kinds of learning resources - from courses to videos to articles and more!