DOMESTIC RELOCATION POLICY – REPAYMENT AGREEMENT

Please complete this form and return it to your Human Resources partner within 10 days of receipt.

I have gone through the Citi India Domestic Relocation Policy carefully and I agree to comply with it.

If my employment with Citi India terminates for any reason within 12 months after my transfer date, other than if my employment is involuntarily terminated because of (a) a staff reduction or realignment of the work force causing elimination of my position, (b) a relocation or dissolution of business, (c) the sale of any portion of a business, I hereby agree to repay the gross amount of all of the relocation expenses paid or reimbursed by Citi to me or on my behalf in accordance with Citi India Domestic Relocation Policy.

I understand and voluntarily agree that any relocation expenses that I owe Citi India pursuant to this Repayment Agreement (the "Agreement") may be deducted from any amounts or wages owed to me by Citi India upon the termination of my employment, to the extent permitted by applicable law. If these deductions are insufficient to reimburse Citi India fully, I will remain liable for the balance of such relocation expenses and agree to pay Citi India that balance within 3 months of my termination date.

I have read, understand, and voluntarily agree to the terms set forth in this Agreement.

Signature:	Date:
Name (please print):	GEID:
Department:	