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UNDERNEATH,**

**BUT WHAT
YOU DO THAT
DEFINES YOU.**

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- Make your customer conversations sharper
- Get a mentor to guide you
- Get fancy rewards for your performance



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OSCAR
GOES TO.....

There are a lot of great stars that
have won the hearts and
The Oscars...

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See who will take the golden statue
this time....

Proud to announce '**THE SALES
AND DISTRIBUTION OSCARS**' for
the period of 1st July to 30th
September, 2014.

Here's what you stand to win.

*Please refer to the attached
document for winning criteria.*

Do the best you can to win!



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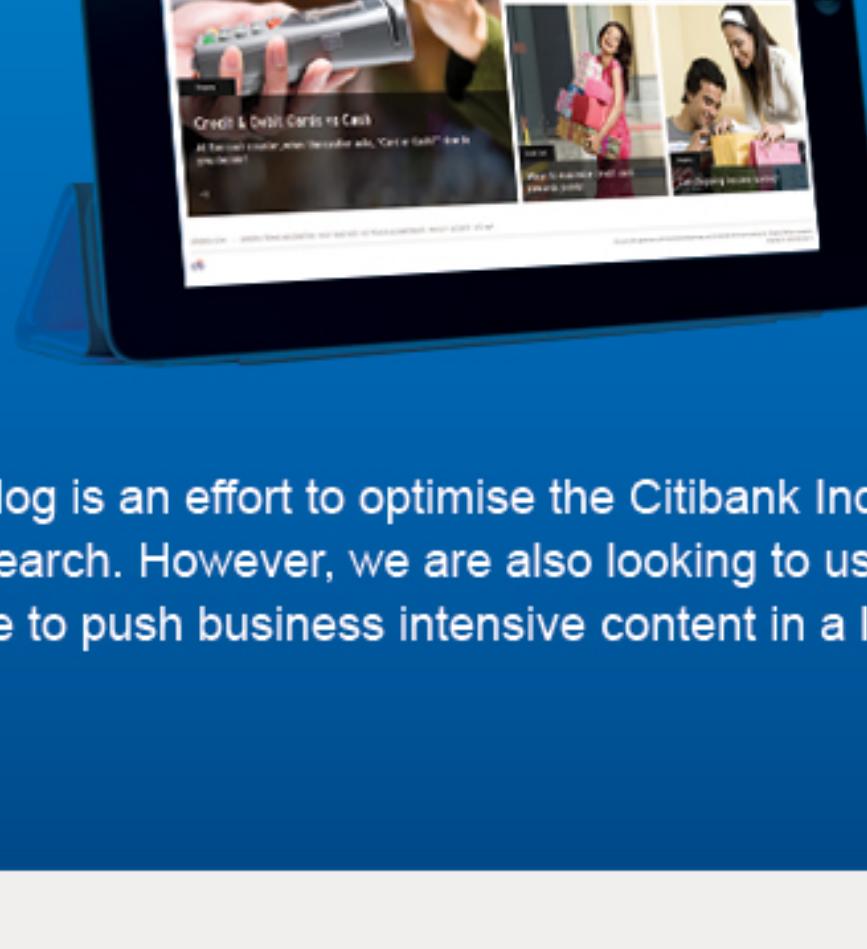
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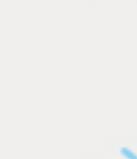
We're happy to announce the launch of our new financial blog

Citi Knowledge Center

[Read It Here](#)



Our blog is an effort to optimise the Citibank India website for search. However, we are also looking to use it as an avenue to push business intensive content in a lighter tone.



Customer friendly and light

Consumers are updated on issues related to credit cards, debit cards, shopping, home and personal loans and generally to all things related to money.



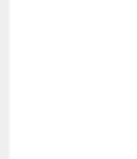
For all devices

Our effort is to keep the content snackable and light for quick reading. The blog is optimised for desktop, mobile and tablets.



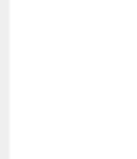
Shareable

We intend leverage and increase traffic to the blog through social share option along with WhatsApp sharing option on mobile devices.



Promoted

Apart from message amplification through social media, we will also be pushing it through banners and emailers.



Facilitates Discussion

We hope to gain new insights as we engage with customers on our social platform, and encourage a healthy dialogue with customers on important topics.



Suggestions and contributions welcome

Share your business content with us and make use of this incredible platform. Every article has the potential to reach a wide range of audiences!

Please send your contributions and suggestions to xyz@citi.com

S&D Spring Olympics 2014



Philip Noel-Baker of Great Britain was the only Olympian ever to be awarded the Nobel Prize. He won the silver in the 1500-meter run in 1920, and was awarded the Nobel prize for Peace in 1959 for his support of multilateral nuclear disarmament.

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Exotic Summer Holidays

Live the life of affluence - Series 2

Talk to your clients about their summer holiday plans today. Here's the exotic New Zealand for your consideration! 10 must visit locations when you travel to **New Zealand**.

Milford Sound

Lying at the most northern and accessible end of Fiordland National Park, Milford sound offers some of the world's most staggering coastal scenery with its dramatic peaks and dark blue waters.

Bay of Islands

The picturesque area contains 144 islands, many secluded bays and some great sandy beaches. This beautiful bay has an abundance of marine life including whales, penguins, dolphins and the big marlin.



Tongariro National Park

The park's diverse range of ecosystems includes tranquil lakes, active volcanoes, herb fields, untamed forests and desert-like plateaus. Start your trek at the Whakapapa Visitor Center, just a three hour hike from the stunning Taranaki Falls.

Rotorua

Rotorua is known as the thermal wonderland of New Zealand. There are numerous geysers and hot springs in and around the city. Many of these are in parks and reserves. Natural eruptions of steam, hot water and mud occasionally occur in new locations.

Franz Josef Glacier

This glacier, located within Westland National Park in the southwest, is one of the world's most accessible. Visitors can walk right up to the foot of the massive glacier or take a helicopter ride over the dazzling Ice Age remnant.

Kaikoura

This small coastal town on the South Island is a haven for seafood lovers. You can spot fur seals, dolphins, sperm whales and albatrosses off the shore, then indulge in a feast of fresh crayfish, mussels, blue cod and more.

Napier Art Deco

Napier, a small city in Hawke's Bay on the North Island's east coast, is famous for its eye-catching art deco architecture. Most of Napier was leveled by an earthquake in 1931. The rebuilding period coincided with the short-lived Art Deco era and as a result Napier's architecture is strikingly different from any other city in the world.

Sky Tower

The Sky Tower is an observation and telecommunications tower located in New Zealand's largest city. At a height of 328 meters (1,076 ft) it is the tallest free-standing structure in the Southern Hemisphere and the Sky Tower has become an iconic structure in Auckland's skyline.



Abel Tasman National Park

Located on the northern tip of the country's South Island, this vast national park is a hiker's dream. Closed to vehicles, one must enter by boat, foot or small plane, but the trip is well worth it.



Coromandel Peninsula

This north-eastern peninsula is famous for its white and golden sand beaches that frame magnificent coastal scenery, forests perfect for days of exploration and other natural wonders.

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Talk to your clients about their summer holiday plans today. Here's exotic Brazil for your consideration! 10 must visit locations when you travel to Brazil.

Christ the Redeemer

Christ the Redeemer is the famous statue of Jesus Christ in Rio de Janeiro. Located at the peak of the 700 meters (2,300 ft) Corcovado mountain, it provides a sweeping panorama from the interior of Guanabara bay to the north, to Lagoa Rodrigo de Freitas to the south.



Iguazu Falls

One of the great natural wonders of the world, Iguazu Falls is situated on the border between Brazil and Argentina. The waterfall system consists of 275 falls along the Iguazu River. The most impressive of them all is the Devil's Throat a U-shaped with a height of 82 meter (269 ft).



Amazon River

At approximately 6,400 km (4,000 miles) the Amazon River is the second longest river in the world, just slightly shorter than the Nile, and the largest river by volume. The Amazon has over 3,000 recognized species of fish and new species are still being discovered.

Rio Carnival

The biggest and most famous carnival is undoubtedly the Carnival in Rio de Janeiro. The Rio Carnival attracts two million people per day on the streets and almost half a million foreigners during its 4 day celebration, concluding in the spectacular Rio Samba Parade at the Sambadrome.

Pantanal

The Pantanal is the world's largest wetland, lying mostly in Western Brazil but extending into Bolivia and Paraguay as well. Famous for its wildlife, it is one of Brazil's major tourist attractions.

Salvador Beaches

Salvador is the capital of the state of Bahia, with an attractive colonial town, a vibrant musical scene and loads of exceptional beaches all around. The beaches range from calm inlets, ideal for swimming, diving and sailing, as well as open sea inlets with strong waves, popular with surfers.



Historic Center of Olinda

A well preserved colonial city, Olinda is located on the Brazil's northeastern coast, just north of Recife. Olinda features a number of major touristic attractions, such as a historic downtown area, churches, and the famous Carnival of Olinda.



Fernando de Noronha

Fernando de Noronha is a beautiful archipelago with pristine beaches, landscapes and wildlife, situated 354 km (220 miles) off the northeastern coast in Brazil. The islands are a Mecca for divers and snorkelers with warm waters year-round and very good visibility even at depths of 50 meters.



Teatro Amazonas

Teatro Amazonas or Amazon Theatre is an opera house located in Manaus, in the heart of the Amazon Rainforest. It was built during the heyday of rubber trade using materials from all over the world, with furniture from Paris, marble from Italy, and steel from England.



Ouro Preto

One of Brazil's best-preserved colonial towns, Ouro Preto, meaning "black gold", was founded at the end of the 17th century. It quickly became the epicenter of a new gold rush in the state of Minas Gerais. The city contains well preserved Portuguese colonial architecture, while modern buildings must adhere to historical standards maintained by the city.



Exotic Summer Holidays in Barcelona

Live the life of affluence – Series 2

**TALK TO YOUR CLIENTS ABOUT THEIR SUMMER HOLIDAY PLANS
TODAY. HERE'S EXOTIC BARCELONA FOR YOUR CONSIDERATION!
10 MUST VISIT LOCATIONS WHEN YOU TRAVEL TO BARCELONA.**



SAGRADA FAMILIA

This magnificent basilica was in fact designed by famous Catalan architect Antoni Gaudí and remains unfinished to this day- its architecture is that detailed. Construction is expected to be finished by 2026.



LA RAMBLA

Located just off Plaza Catalunya and leading right down towards the port and beach, you'll find street performers, lots of bars and restaurants and the fabulous Boqueria Market on this famous street.

BARCELONETA

Stretching over 4.5km of coastline, Barceloneta has been voted one the best beach city in the world by National Geographic. It is one of the city's main attraction and is closest to the city center.



PARC GUELL

It is home to the famous Salamander sculpture, as well as other buildings and structures designed by the architect. With stunning views of the city, this is a magical experience.



CAMP NOU

This stadium is home to formidable European football champion F.C. Barcelona. A tour of the ground is definitely worthwhile and you never know, you might be lucky enough to catch a game!



MAGIC FOUNTAIN MONTJUIC MUSIC AND LIGHT SHOW

The Magic Fountain is a "must see" Barcelona attraction. Experience the beautiful show of water, light and music. The Magic fountain was built in 1929 as one of the main attractions for the Barcelona World.

PICASSO MUSEUM BARCELONA

Picasso first exhibited his work in Barcelona. The painting collection in The Picasso museum is unique. You find early sketches and lesser known Picasso's, which explain and show his development as an artist.



BARRIO GOTICO GOTHIC QUARTER

The Barrio Gotico gothic quarter is the medieval city of Barcelona. The gothic part of the city has many beautiful churches, plazas, markets and museums and you can see parts of the old Roman walls.



MODERNIST BUILDINGS

There are a handful of modernist buildings in Barcelona that are outstanding. Three of them are in the one Barcelona city block called the "Il·la de la Discòrdia" - the "Block of Discord" on the street Passeig de Gracia.



TIBIDABO HILL

A visit to Tibidabo hill is a fun thing to do in Barcelona and great for kids. The views of Barcelona are fantastic and there is a small and fun vintage amusement park at the top, which is open in the summer from March to September.



MAJOR AIRLINES OPERATING BETWEEN INDIA AND BARCELONA

British Airways (BA) flights to Barcelona-El Prat
Lufthansa flights to Barcelona-El Prat
Emirates flights to Barcelona-El Prat



FLIGHT DURATION

New Delhi to Barcelona: 10 hours and 30 minutes
Mumbai to Barcelona: 9 hours and 15 minutes
Hyderabad to Barcelona: 11 hours and 35 minutes
Bangalore to Barcelona: 10 hours and 16 minutes
Chennai to Barcelona: 12 hours and 10 minutes



CURRENCY & CONVERSION RATE WITH INR

1Euro = INR 80.28



SHOPPING ATTRACTIONS

Postcards, Mugs, Chocolate Bars, Gaudi Souvenirs, Local Catalan Products, Porró (to drink beer and wine), Cava, Barretina (the traditional catalan hat), The flag of catalonia, Pictures, Drawings or Posters of Miró, Dalí, Tàpies and Picasso, Mexican hat, Castañuelas, Sevillana dress, Cordobés hat





STERLING **GO SHOOT**

Photography Workshop at the picturesque Daman - Casa Tesoro!

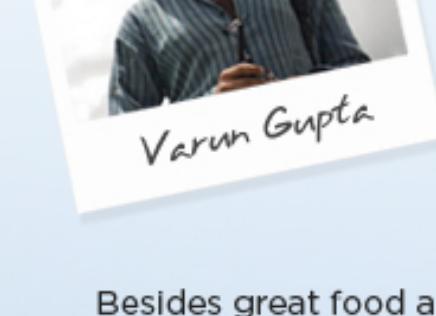
7th, 8th, & 9th of August 2015

or

4th, 5th, & 6th of September 2015

[Register →](#)

There are literally thousands of photos surrounding us at any given time. But what constitutes a great picture? How we choose what we shoot, how we frame or compose, and how we expose are often the deciding factors to a great photo. Sterling Holidays presents to you the unique opportunity to practice and learn photography while you are on a "holiday".



Varun Gupta

GO SHOOT - a photography initiative of Sterling GO Club offers a 3 day / 2 night Photo-Holiday package, a chance to combine a spectacular vacation at Casa Tesoro, Daman with a creative photography learning experience with one of India's leading travel photographers - Varun Gupta.

[Read more about Varun.](#)

Besides great food and enjoying the scenic location of Daman, expect to come away with a greater understanding of what it takes to capture nature at its best.

→ [Know more about the workshop and register.](#)



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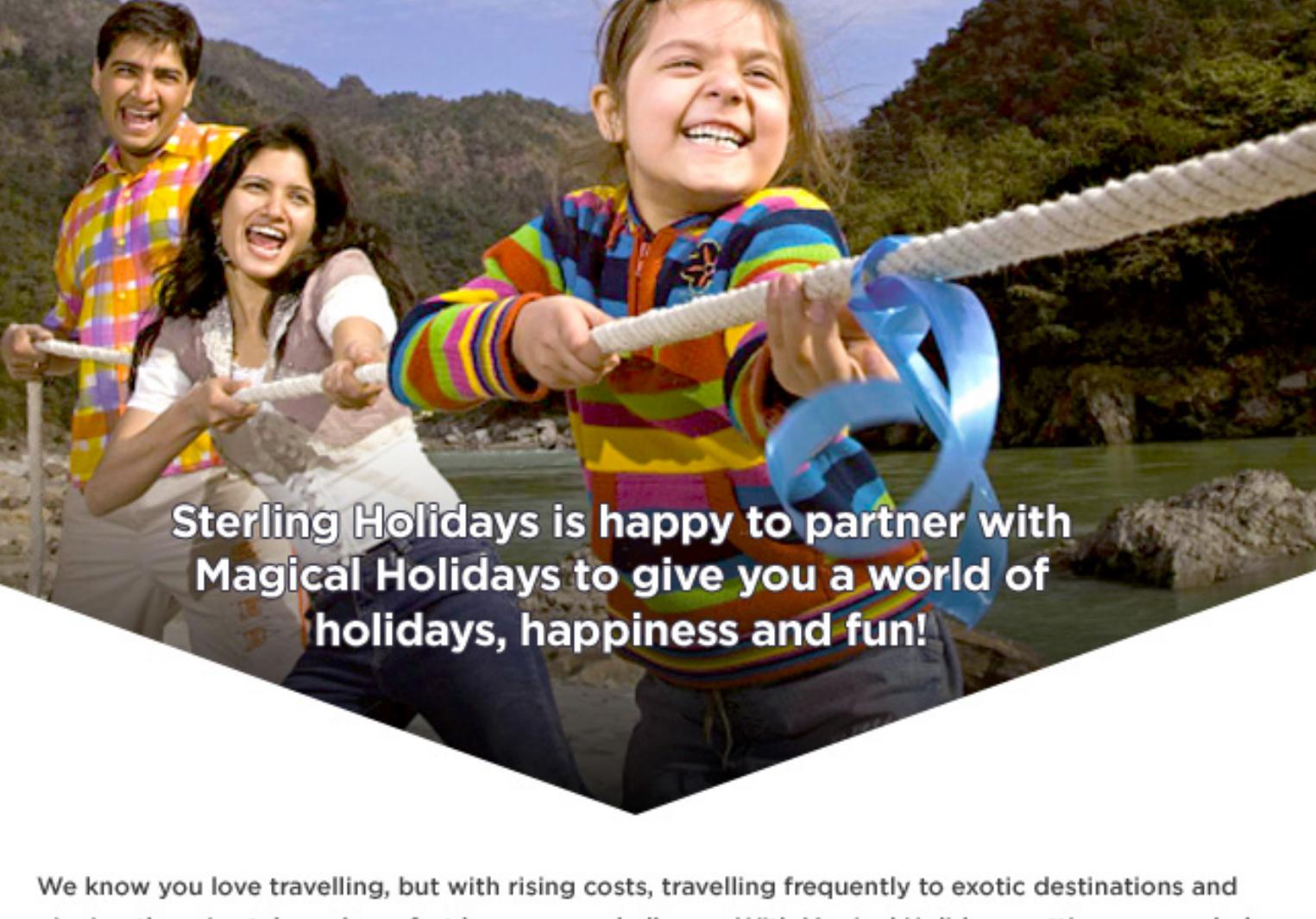
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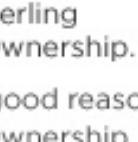
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To know more about Sterling Vacation Ownership, contact **Ms. Reena Chopra** of Magical Holidays at **9871897274**.



Address

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Email

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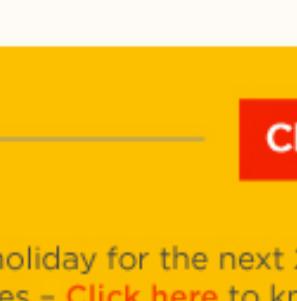
Yelagiri
MariGold Ridge



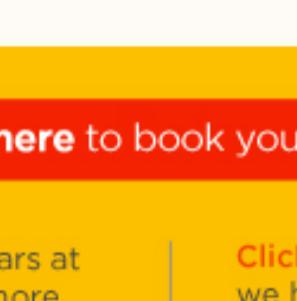
Yercaud
Rock Perch



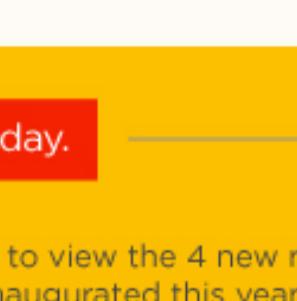
Ooty
Elk Hill



Kodai
By The Lake



Munnar
Terrace Greens

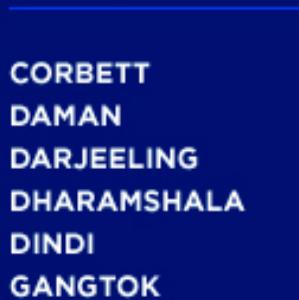


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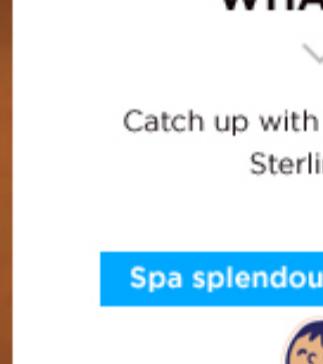
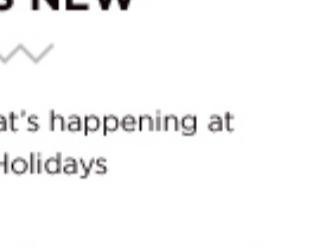
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A TALE OF FOUR NEW RESORTS

Our four new offerings give you more reasons to smile and celebrate - Spot the tiger in the wilderness, of **Corbett**, peep into the remnants of Portuguese culture at **Daman**, capture Godavari's splendour at **Dindi**, or go on a spiritual trail in **Shirdi**.

[Read the cover story here](#)CORBETT
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BY THE
GODAVARISHIRDI
SAI WADA

ACTIVITIES & ADVENTURE

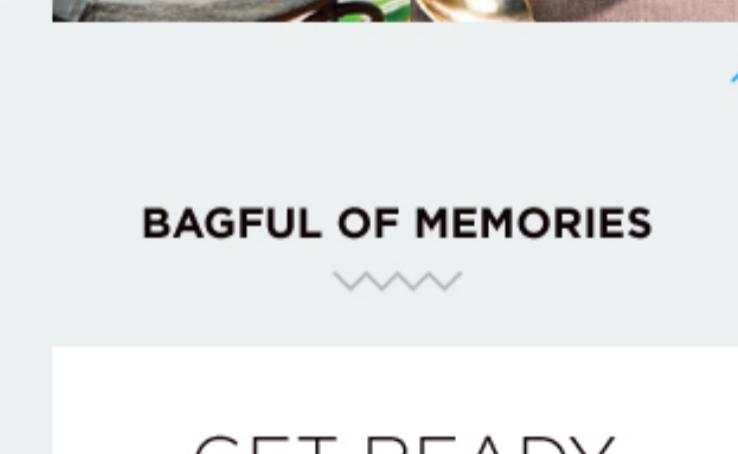
A SONG FOR THE SPARROWS

In keeping with its tryst with Mother Nature, Sterling Holidays has taken up the cause of the dwindling sparrow population.

[Read More](#)

COME, LET'S GO ON AN ADVENTURE

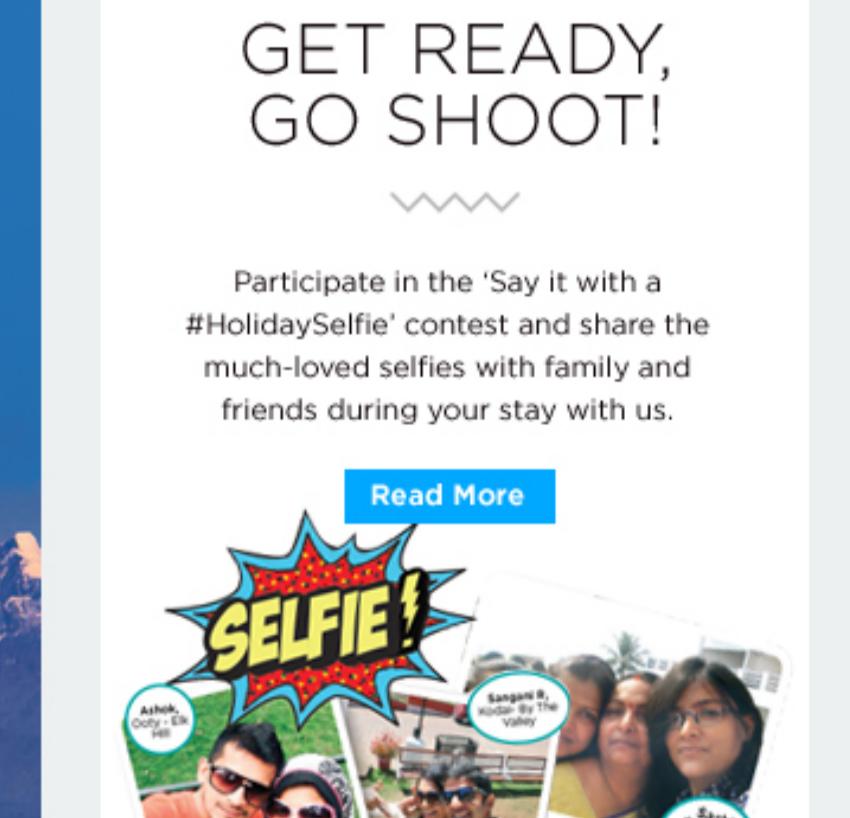
Opt for a stay at MariGold Ridge in Yelagiri and engage in adventure games that are sure to give you an adrenaline rush.

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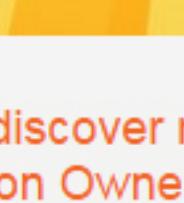
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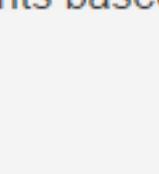
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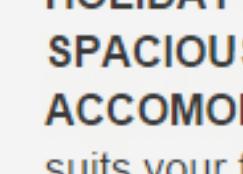
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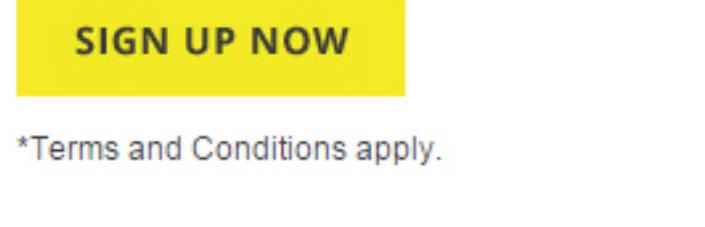
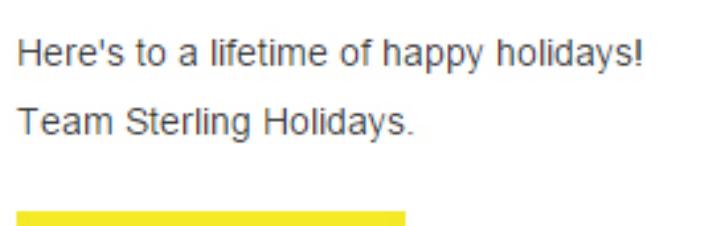


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[Start an SIP](#)

Thank you for investing through FundsIndia. Here's a look at your portfolio:

XXXXXXX
Portfolio

▲ 3.83%

Investments this week	Rs. 0.00
Redemptions this week	Rs. 0.00
Upcoming SIP(s) this week	0
Transactions being processed	0

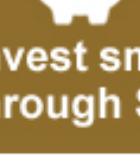
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At FundsIndia, we are big supporters of systematic investments and in this fortnight's update, we bring you two funds that we consider will add value to your portfolio. See how the SIPs have performed* in the last three years.

Rs 1000/month for 3 years

Funds	Investment	Current value	Annual return
ICICI Prudential Focused Bluechip Equity	₹36000	₹51677	24.4%
UTI Opportunities	₹36000	₹49814	21.8%

* Please note: Past performances do not guarantee future results. Returns as of June 15, 2014. Annual return represents Internal rate of return (IRR)



Invest smart through SIP!

Disciplined way to invest - a small amount invested regularly every month becomes a sizeable corpus.

Law of averages - because you invest regularly and for a longer period of time, the market highs and lows average out.

Better returns - in the last 3 years, investing in our recommended funds such as ICICI Pru Focused Bluechip Equity delivered a comfortable yield of 25% annually.

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Apart from the plain vanilla Regular SIP, we have variants like Flexi SIP, Alert SIP, Step Up SIP, and Portfolio SIP that could suit the requirements of different types of investors.

[Learn More](#)

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We look forward to bringing you more such opportunities.

Warm regards,
FundsIndia Advisory Team

FundsIndia



Winner
CNBC-TV18 UTI Award for
National Online
Advisory Service 2013-14
Financial Advisory Awards