

UMA DEB'S VIEWS ON SHOULDERING CORPORATE RESPONSIBILITY

Citibank has been in India for 96 years, however it was essentially perceived as an elitist bank, with a product range that catered to an exclusive target group. There was a need to change perception, and reprofile the elitist image of the bank. Citibank realised the need to link global corporate goals of the bank and integrate it with a national agenda. So Citibank decided to strategically refocus and thereby redefine its sponsorships.

The bank was however quite clear that their main strength in this refocussing would be 'their people'. And so Citibank went about involving the highly skilled professional workforce to partake of this mammoth brand equity building exercise.

The bank formally launched the 'Citibank Community Support Programme' as an income generation project aimed at the underprivileged urban. From the germination of the thought, the research and the buy in with the corporation, it has taken almost two years. The bank is now looking at expanding this project to other cities as well.

Programme based on a clear philosophy....

"Give a man a fish and he is fed for a day, teach him to fish and he is fed for a lifetime" and based on this philosophy we set about our income generation project, our target being a hand up and not a hand out....!! The aim was to encourage, assist and enable the underprivileged urban class, rather than merely aid.

.....and involvement of the employees

The involvement of the bank's employees was based on providing them with the challenge of dealing with a non-traditional target market. It fostered team spirit in a non-competitive environment and the Citibank workforce literally rolled up their sleeves and participated in this exercise.

Once the goals were identified, Citibank decided to NGOs. However, not looking at merely funding the project but we wanted to be actively involved and thus we got our employees involved through 'Employee Volunteerism' and cause related marketing.

The 'Citibank Community Support Programme' partners the '**Society For Promotion of Area Resource Centres**' (SPARC) and '**Friends of Women's World Banking**', an affiliate of Self Employed Women's Association (FWWB/SEWA).

The partners.... SPARC, an implementing agency was registered in 1984 and it provides credit directly to women's co-operatives. It's reach of credit extends to about 30,000 households. The main donors are :

- * Homeless International
- * Bilanse (Holland)
- * German Adult Education Program

FWWB was registered in 1982 and is essentially a more structured support NGO. It provides revolving fund support to micro financial institutions in India and its reach is 200 NGOs. Its main donors are:

- * Ford Foundation
- * Holdeen India Fund

.....funded through cash & kind....

A sum of \$ 400,000 has been put in over three years:

- * \$ 100,000 from Citicorp Foundation
- * \$ 300,000 through India Operations

Funding has also been in kind through Computer Hardware

.....using core competence skills

Employee Volunteerism is based on a set of skills that each employee can provide. Based on NGO identified need areas certain core teams have been set up. These not only provide advise but also provide certain training. The teams are under the group heads of Housing Advisory, Tax & Regulatory, Soft Skills Training, Technology, Cards-Cause-Related, Volunteerism, Marketing Advisory, Financial Advisory and Advocacy.

.....from software development to housing loans and tax advisory

The Community Support programme is growing in volunteer strength and the intensity of the projects undertaken has increased. Some visible outcomes include:

- The Micro Credit Software Development created and adapted to suit the on-line needs of SPARC.
- The team is in the process of structuring a loan for SPARC & Rajiv Indira Co-operative Housing Society (a Dharavi slum society) for developing a project under the new Slum Rehabilitation regulations. This is a multi-party project involving SPARC, Citibank and Homeless International - a UK based NGO.
- Another team has devised a compensation structure whereby the tax incidence is minimised on NGO employees. Of the 25 employees, as many as 22 now take home tax-free salaries.
- A repossessed car has been donated as an attempt towards further upliftment and empowerment of the underprivileged.

Cause related customer involvement....

The credit card cause related team at Citibank launched the first ever specially designed card for women- a special venture not only because it was a cause related effort but because it aims at "women for women empowerment !"

The workings of this cause related exercise is simple, as a percentage of the spend on this card will go directly towards the two NGO partners - SPARC and FWFB- programs towards upliftment and empowerment of urban underprivileged women.

The next step.... Initiated in Mumbai, the next step is towards geographic expansion of the project to New Delhi, Chennai, Bangalore, Calcutta, Pune, Hyderabad, Sri Lanka, Nepal, Bangladesh and also increase employee volunteerism among Citibankers from 45 to 100. Communication kits have been prepared by the team and the first set of trainers have been trained with an aim to effectively communicate to Citibankers across all cities to carry forward employee volunteerism.

....is to keep the employees informed and involved

(Excerpted from the presentation made by Uma Gopal Deb, Citibank N.A., at PR Pundit's workshop - Emerging Constituencies, held in New Delhi on September 18, 1998)