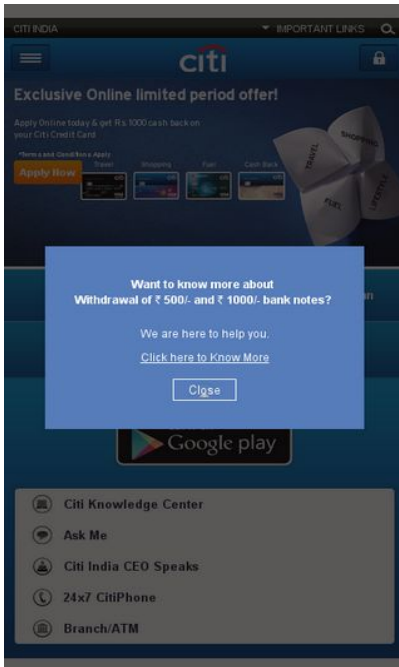


# PageSpeed Insights

## Mobile



33 / 100 Speed

Should Fix:

### Avoid landing page redirects

Your page has 2 redirects. Redirects introduce additional delays before the page can be loaded.

[Avoid landing page redirects](#) for the following chain of redirected URLs.

- <http://citibank.co.in/>
- <http://www.citibank.co.in/>
- <https://www.online.citibank.co.in/>

### Leverage browser caching

## Mobile

Setting an expiry date or a maximum age in the HTTP headers for static resources instructs the browser to load previously downloaded resources from local disk rather than over the network.

[Leverage browser caching](#) for the following cacheable resources:

- [https://cdn18.vizury.com/banners/images/common/images/IN\\_Citibank\\_DMP/reco/ad-tag-script.js](https://cdn18.vizury.com/banners/images/common/images/IN_Citibank_DMP/reco/ad-tag-script.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/IN\\_Citibank\\_DMP/reco/citi-fancybox\\_sprite@2x.png](https://cdn18.vizury.com/banners/images/common/images/IN_Citibank_DMP/reco/citi-fancybox_sprite@2x.png) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/citi-offer-card/600\\_300.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/citi-offer-card/600_300.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/citi-offer-card/984\\_498.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/citi-offer-card/984_498.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/pl3/static/2016NOV040350\\_600\\_300.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/pl3/static/2016NOV040350_600_300.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/pl3/static/2016NOV040350\\_984\\_498.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/pl3/static/2016NOV040350_984_498.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s1/static/600\\_300.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s1/static/600_300.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s1/static/984\\_498.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s1/static/984_498.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s2/2016NOV070632\\_600\\_300.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s2/2016NOV070632_600_300.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s2/2016NOV070632\\_984\\_498.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s2/2016NOV070632_984_498.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_css\\_lib/flexslider.min.css](https://cdn18.vizury.com/banners/images/common/images/viz_css_lib/flexslider.min.css) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_css\\_lib/jquery.fancybox.min.css](https://cdn18.vizury.com/banners/images/common/images/viz_css_lib/jquery.fancybox.min.css) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_css\\_lib/jquery.fancybox1.min.css](https://cdn18.vizury.com/banners/images/common/images/viz_css_lib/jquery.fancybox1.min.css) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery-1.8.3.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery-1.8.3.min.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery.fancybox.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery.fancybox.min.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery.fancybox1.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery.fancybox1.min.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery.flexslider](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery.flexslider)

## Mobile

- min.js (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery.response.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery.response.min.js) (expiration not specified)
- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/513bc3f9-3f12-43dd-8d0d-000ee0cece40.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/513bc3f9-3f12-43dd-8d0d-000ee0cece40.png) (expiration not specified)
- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/757c1b49-f2ea-4200-b6c3-1971ee0fdd6e.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/757c1b49-f2ea-4200-b6c3-1971ee0fdd6e.png) (expiration not specified)
- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/9b5523e5-85a9-4334-9787-b46ccf06bdfb.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/9b5523e5-85a9-4334-9787-b46ccf06bdfb.png) (expiration not specified)
- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/c62faa58-333d-42a6-9ee4-a0fb93e1810c.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/c62faa58-333d-42a6-9ee4-a0fb93e1810c.png) (expiration not specified)
- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/sw/sw\\_registration.js](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/sw/sw_registration.js) (expiration not specified)
- <https://cdn5.vizury.com/ssp/static/css/Citi-mobile-24Mar.css> (expiration not specified)
- <https://cdn5.vizury.com/ssp/static/css/citi-home.min.css> (expiration not specified)
- <https://cdn5.vizury.com/ssp/static/js/citi-home-24Mar.min.js> (expiration not specified)
- <https://www.online.citibank.co.in/card-offers/images/new-blink.gif> (expiration not specified)
- [https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox\\_overlay.png](https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox_overlay.png) (expiration not specified)
- [https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox\\_sprite@2x.png](https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox_sprite@2x.png) (expiration not specified)
- <https://www.online.citibank.co.in/credit-card/images/overviewBanner/jquery.fancybox1.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/creditmgamenu.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/cse.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/devices.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/flexslider.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/jquery.fancybox.css> (expiration not specified)
- <https://www.online.citibank.co.in/images/1.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/2.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/3.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/Ask-Me.png> (expiration not specified)
- [https://www.online.citibank.co.in/images/DIVIDEND\\_CARD\\_Face.jpg](https://www.online.citibank.co.in/images/DIVIDEND_CARD_Face.jpg) (expiration not specified)

## Mobile

- <https://www.online.citibank.co.in/images/First-Time-Login-2.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/MGM-overlay.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/apply-on.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/arrow-ico.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/arrow-white.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/arrow.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/back-to-top.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/banner.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/big-close.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/branch-atm.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/card-icon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/card1.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/card2.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/card3.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/card4.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/ceo-speaks.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/ceo-update-on.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/citi-phone.png> (expiration not specified)
- [https://www.online.citibank.co.in/images/citi\\_logo.png](https://www.online.citibank.co.in/images/citi_logo.png) (expiration not specified)
- <https://www.online.citibank.co.in/images/facebookIcon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/g+.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/img.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/knowledgeCenter.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/kyc-overlay.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/linkedin-icon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/login.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/logoDevice.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/main-links.png> (expiration not specified)

## Mobile

- <https://www.online.citibank.co.in/images/mobile/android.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/appStore.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/ask-me.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/branch-atm-locations.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/buttonDivder.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/citiphone.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/contactPanelbg.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/homeTopBtnBg.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/knowledgeCenter.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/menu.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/pramit-jhaveri-blog.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/rewardsRedemption.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/searchBoxIcon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/searchIcon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/showArrow.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/signOn.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/signOnBtn.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/newsBg.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/epayBanner.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/instant-pay.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/instant-pay1.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/investing.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/statement-on-email.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/personal-loan.jpg> (expiration not specified)

## Mobile

- <https://www.online.citibank.co.in/images/searchIcon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/security-on.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/spacer.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/tablet/cardDropdown.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/tablet/dropDownarrow.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/tablet/hide.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/topMenu.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/travel.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/verisign.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/wealthimg.png> (expiration not specified)
- <https://www.online.citibank.co.in/js/atIcon.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/chat.india.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/common.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/first-time-user.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/global.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/home.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/jquery-1.8.3.min.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/jquery.colorbox-min.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/jquery.flexslider.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/mbox.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/plugins/footer.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/plugins/header.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/response.min.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/zepto.js> (expiration not specified)
- [https://www.online.citibank.co.in/portal/nSC\\_code.js](https://www.online.citibank.co.in/portal/nSC_code.js) (expiration not specified)
- <https://www.online.citibank.co.in/portal/newgen/js/sc-login.js> (expiration not specified)
- [https://www.online.citibank.co.in/portal/page\\_code.js](https://www.online.citibank.co.in/portal/page_code.js) (expiration not specified)

## Mobile

- [https://www.online.citibank.co.in/portal/s\\_code.js](https://www.online.citibank.co.in/portal/s_code.js) (expiration not specified)
- <https://tags.tiqcdn.com/utag/xaxis/-citibank/prod/utag.js> (5 minutes)
- <https://tags.tiqcdn.com/utag/xaxis/citibank.co.in/prod/utag.js> (5 minutes)
- [https://in-tags.vizury.com/analyze/pixel.php?account\\_id=VIZVRM439](https://in-tags.vizury.com/analyze/pixel.php?account_id=VIZVRM439) (14.3 minutes)
- <https://www.googletagmanager.com/gtm.js?id=GTM-M2D9BS> (15 minutes)
- <https://tags.tiqcdn.com/utag/tiqapp/utag.v.js?a=xaxis/-citibank/201511300947&cb=1478941373988> (30 minutes)
- <https://cse.google.com/adsense/search/async-ads.js> (60 minutes)
- <https://sg-pl.vizury.com/analyze/cookieCallback.php?cb=.citibank.co.in> (60 minutes)
- [https://www.google.com/jsapi?autoload=%7B%22modules%22%3A%5B%7B%22name%22%3A%22search%22%2C%22version%22%3A%221.0%22%2C%22callback%22%3A%22\\_gcse.scb%22%2C%22style%22%3A%22https%3A%2F%2Fwww.google.com%2Fcse%2Fstyle%2Flook%2Fbubblegum.css%22%2C%22language%22%3A%22en%22%7D%5D%7D](https://www.google.com/jsapi?autoload=%7B%22modules%22%3A%5B%7B%22name%22%3A%22search%22%2C%22version%22%3A%221.0%22%2C%22callback%22%3A%22_gcse.scb%22%2C%22style%22%3A%22https%3A%2F%2Fwww.google.com%2Fcse%2Fstyle%2Flook%2Fbubblegum.css%22%2C%22language%22%3A%22en%22%7D%5D%7D) (60 minutes)
- <https://cdn12.vizury.com/onSiteNotification/GetJsFile.php> (3.7 hours)

## Eliminate render-blocking JavaScript and CSS in above-the-fold content

Your page has 25 blocking script resources and 8 blocking CSS resources. This causes a delay in rendering your page.

None of the above-the-fold content on your page could be rendered without waiting for the following resources to load. Try to defer or asynchronously load blocking resources, or inline the critical portions of those resources directly in the HTML.

### [Remove render-blocking JavaScript:](#)

- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/sw/sw\\_registration.js](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/sw/sw_registration.js)
- <https://www.online.citibank.co.in/js/global.js>
- <https://www.online.citibank.co.in/js/jquery-1.8.3.min.js>
- <https://www.online.citibank.co.in/js/common.js>
- <https://www.online.citibank.co.in/js/chat.india.js>
- <https://www.online.citibank.co.in/js/jquery.colorbox-min.js>
- <https://www.online.citibank.co.in/js/zepto.js>

## Mobile

- <https://www.online.citibank.co.in/js/response.min.js>
- <https://www.online.citibank.co.in/js/jquery.flexslider.js>
- <https://www.online.citibank.co.in/js/home.js>
- <https://www.online.citibank.co.in/js/first-time-user.js>
- <https://www.online.citibank.co.in/credit-card/images/overviewBanner/jquery.fancybox1.js?v=2.1.5>
- <https://www.online.citibank.co.in/js/atIcon.js>
- <https://www.online.citibank.co.in/js/mbox.js>
- [https://citiapac.tt.omtrdc.net/m2/citiapac/mbox/standard?mboxHost=www.online.citibank.co.in&mboxPage=1478941373861-509089&screenHeight=732&screenWidth=412&browserWidth=411&browserHeight=731&browserTimeOffset=-480&colorDepth=24&mboxSession=1478941373861-509089&mboxCount=2&mboxTime=1478912573871&mbox=IN\\_Home\\_Banner\\_EntirePage&mboxId=0&mboxURL=https%3A%2F%2Fwww.online.citibank.co.in%2F&mboxReferrer=&mboxVersion=57](https://citiapac.tt.omtrdc.net/m2/citiapac/mbox/standard?mboxHost=www.online.citibank.co.in&mboxPage=1478941373861-509089&screenHeight=732&screenWidth=412&browserWidth=411&browserHeight=731&browserTimeOffset=-480&colorDepth=24&mboxSession=1478941373861-509089&mboxCount=2&mboxTime=1478912573871&mbox=IN_Home_Banner_EntirePage&mboxId=0&mboxURL=https%3A%2F%2Fwww.online.citibank.co.in%2F&mboxReferrer=&mboxVersion=57)
- <https://www.online.citibank.co.in/js/plugins/header.js>
- [https://cdn18.vizury.com/banners/images/common/images/IN\\_Citibank\\_DMP/reco/ad-tag-script.js](https://cdn18.vizury.com/banners/images/common/images/IN_Citibank_DMP/reco/ad-tag-script.js)
- [https://www.vizury.com/campaign/showad.php?width=984&height=498&viewPortWidth=412&viewPortHeight=206&force\\_adv\\_id=VIZVRM4234&is\\_on\\_site=1&rid=42345826dabd3ca320f0137e0beONR&sfpc=&loc=https%3A//www.online.citibank.co.in/](https://www.vizury.com/campaign/showad.php?width=984&height=498&viewPortWidth=412&viewPortHeight=206&force_adv_id=VIZVRM4234&is_on_site=1&rid=42345826dabd3ca320f0137e0beONR&sfpc=&loc=https%3A//www.online.citibank.co.in/)
- <https://www.online.citibank.co.in/js/plugins/footer.js>
- <https://www.online.citibank.co.in/portal/newgen/js/sc-login.js>
- [https://www.online.citibank.co.in/portal/nSC\\_code.js](https://www.online.citibank.co.in/portal/nSC_code.js)
- [https://www.online.citibank.co.in/portal/s\\_code.js](https://www.online.citibank.co.in/portal/s_code.js)
- [https://www.online.citibank.co.in/portal/page\\_code.js](https://www.online.citibank.co.in/portal/page_code.js)
- <https://www.googleadservices.com/pagead/conversion.js>
- <https://www.googleadservices.com/pagead/conversion.js>

[Optimize CSS Delivery](#) of the following:

- <https://www.online.citibank.co.in/css/devices.css>
- <https://www.online.citibank.co.in/css/flexslider.css>
- <https://www.online.citibank.co.in/css/jquery.fancybox.css>
- <https://www.online.citibank.co.in/credit-card/images/overviewBanner/jquery.fancybox1.css>



## Mobile

- <https://www.online.citibank.co.in/css/cse.css>
- <https://www.online.citibank.co.in/css/creditmgamenu.css>
- <https://www.google.com/uds/api/search/1.0/0c3990ce7a056ed50667fe0c3873c9b6/default+en.css>
- <https://www.google.com/cse/style/look/bubblegum.css>

### Consider Fixing:

#### Minify CSS

Compacting CSS code can save many bytes of data and speed up download and parse times.

[Minify CSS](#) for the following resources to reduce their size by 14.5KiB (19% reduction).

- Minifying <https://www.online.citibank.co.in/css/devices.css> could save 9.9KiB (16% reduction) after compression.
- Minifying <https://www.google.com/uds/api/search/1.0/0c3990ce7a056ed50667fe0c3873c9b6/default+en.css> could save 3.9KiB (40% reduction) after compression.
- Minifying <https://cse.google.com/cse/style/look/bubblegum.css> could save 674B (27% reduction) after compression.

#### Minify HTML

Compacting HTML code, including any inline JavaScript and CSS contained in it, can save many bytes of data and speed up download and parse times.

[Minify HTML](#) for the following resources to reduce their size by 6.1KiB (42% reduction).

- Minifying <https://www.online.citibank.co.in/> could save 6.1KiB (42% reduction) after compression.

### Minify JavaScript

Compacting JavaScript code can save many bytes of data and speed up downloading, parsing, and execution time.

[Minify JavaScript](#) for the following resources to reduce their size by 15KiB (25% reduction).

- Minifying <https://www.online.citibank.co.in/credit-card/images/overviewBanner/jquery.fancybox1.js?v=2.1.5> could save 4.2KiB (31% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/js/jquery.flexslider.js> could save 3.2KiB (37% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/js/common.js> could save 3KiB (23% reduction) after compression.
- Minifying [https://www.online.citibank.co.in/js/jquery.jscrollpane.min.js?\\_=1478941373917](https://www.online.citibank.co.in/js/jquery.jscrollpane.min.js?_=1478941373917) could save 1.3KiB (22% reduction) after compression.
- Minifying <https://cdn-akamai.mookie1.com/LB/LightningBolt.js> could save 769B (13% reduction) after compression.
- Minifying <https://cdn12.vizury.com/onSiteNotification/GetJsFile.php> could save 680B (17% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/js/atIcon.js> could save 673B (26% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/js/home.js> could save 641B (23% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/portal/newgen/js/sc-login.js> could save 543B (12% reduction) after compression.

### Optimize images

Properly formatting and compressing images can save many bytes of data.

[Optimize the following images](#) to reduce their size by 66.6KiB (37% reduction).

## Mobile

- Compressing <https://www.online.citibank.co.in/images/mobile/appStore.png> could save 4.8KiB (32% reduction).
- Compressing <https://www.online.citibank.co.in/images/big-close.jpg> could save 4.5KiB (88% reduction).
- Compressing <https://www.online.citibank.co.in/images/Ask-Me.png> could save 3.1KiB (64% reduction).
- Compressing <https://www.online.citibank.co.in/images/arrow.png> could save 2.7KiB (86% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/android.png> could save 2.5KiB (17% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/menu.png> could save 2.3KiB (64% reduction).
- Compressing <https://www.online.citibank.co.in/images/logoDevice.png> could save 1.8KiB (51% reduction).
- Compressing <https://www.online.citibank.co.in/images/knowledgeCenter.png> could save 1.7KiB (43% reduction).
- Compressing <https://www.online.citibank.co.in/images/login.png> could save 1.4KiB (50% reduction).
- Compressing <https://www.online.citibank.co.in/images/ceo-speaks.png> could save 1.4KiB (44% reduction).
- Compressing <https://www.online.citibank.co.in/images/apply-on.png> could save 1.4KiB (45% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/pramit-jhaveri-blog.png> could save 1.4KiB (49% reduction).
- Compressing <https://www.online.citibank.co.in/images/offers/instant-pay1.png> could save 1.4KiB (12% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/branch-atm-locations.png> could save 1.3KiB (49% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/citiphone.png> could save 1.3KiB (48% reduction).
- Compressing <https://www.online.citibank.co.in/images/citi-phone.png> could save 1.3KiB (45% reduction).
- Compressing <https://www.online.citibank.co.in/images/security-on.png> could save 1.3KiB (42% reduction).
- Compressing <https://www.online.citibank.co.in/images/branch-atm.png> could save 1.2KiB (46% reduction).
- Compressing <https://www.online.citibank.co.in/images/card1.jpg> could save 1.2KiB (19% reduction).

## Mobile

- Compressing <https://www.online.citibank.co.in/images/card3.jpg> could save 1.2KiB (23% reduction).
- Compressing <https://www.online.citibank.co.in/images/card4.jpg> could save 1.1KiB (19% reduction).
- Compressing <https://www.online.citibank.co.in/images/card2.jpg> could save 1.1KiB (19% reduction).
- Compressing <https://www.google.com/uds/css/small-logo.png> could save 1.1KiB (72% reduction).
- Compressing <https://www.online.citibank.co.in/images/tablet/hide.png> could save 1KiB (30% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/rewardsRedemption.png> could save 1KiB (41% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/ask-me.png> could save 1,015B (62% reduction).
- Compressing <https://www.online.citibank.co.in/images/g+.png> could save 1,003B (59% reduction).
- Compressing [https://www.online.citibank.co.in/images/DIVIDEND\\_CARD\\_Face.jpg](https://www.online.citibank.co.in/images/DIVIDEND_CARD_Face.jpg) could save 972B (14% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/signOn.png> could save 967B (44% reduction).
- Compressing <https://www.online.citibank.co.in/images/facebookIcon.png> could save 957B (76% reduction).
- Compressing <https://www.online.citibank.co.in/images/tablet/cardDropdown.png> could save 931B (60% reduction).
- Compressing <https://www.online.citibank.co.in/images/1.jpg> could save 910B (16% reduction).
- Compressing <https://www.online.citibank.co.in/images/newsBg.png> could save 908B (87% reduction).
- Compressing [https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox\\_overlay.png](https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox_overlay.png) could save 907B (90% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/searchIcon.png> could save 898B (72% reduction).
- Compressing <https://www.online.citibank.co.in/images/back-to-top.png> could save 890B (81% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/knowledgeCenter.png> could save 878B (55% reduction).
- Compressing

## Mobile

[https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/513bc3f9-3f12-43dd-8d0d-000ee0cece40.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/513bc3f9-3f12-43dd-8d0d-000ee0cece40.png) could save 875B (90% reduction).

- Compressing <https://www.online.citibank.co.in/images/linkedin-icon.png> could save 851B (53% reduction).
- Compressing <https://www.online.citibank.co.in/images/arrow-ico.png> could save 843B (88% reduction).
- Compressing <https://www.online.citibank.co.in/images/travel.jpg> could save 843B (16% reduction).
- Compressing <https://www.online.citibank.co.in/images/personal-loan.jpg> could save 840B (25% reduction).
- Compressing <https://www.online.citibank.co.in/images/ceo-update-on.png> could save 839B (55% reduction).
- Compressing <https://www.online.citibank.co.in/images/2.jpg> could save 836B (19% reduction).
- Compressing <https://www.online.citibank.co.in/images/tablet/dropDownarrow.png> could save 835B (71% reduction).
- Compressing <https://www.online.citibank.co.in/images/3.jpg> could save 833B (13% reduction).
- Compressing <https://www.online.citibank.co.in/images/verisign.png> could save 815B (29% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/showArrow.png> could save 814B (63% reduction).
- Compressing [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/757c1b49-f2ea-4200-b6c3-1971ee0fdd6e.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/757c1b49-f2ea-4200-b6c3-1971ee0fdd6e.png) could save 794B (73% reduction).
- Compressing <https://www.online.citibank.co.in/images/spacer.gif> could save 712B (88% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/signOnBtn.png> could save 699B (29% reduction).

## Prioritize visible content

Your page requires additional network round trips to render the above-the-fold content. For best performance, reduce the amount of HTML needed to render above-the-fold content.

## Mobile

The entire HTML response was not sufficient to render the above-the-fold content. This usually indicates that additional resources, loaded after HTML parsing, were required to render above-the-fold content. [Prioritize visible content](#) that is needed for rendering above-the-fold by including it directly in the HTML response.

- Only about 52% of the final above-the-fold content could be rendered with the full HTML response snapshot:34.



### 1 Passed Rules

#### Enable compression

You have compression enabled. Learn more about [enabling compression](#).

## 95 / 100 User Experience



### Consider Fixing:

#### Size tap targets appropriately

Some of the links/buttons on your webpage may be too small for a user to easily tap on a touchscreen. Consider [making these tap targets larger](#) to provide a better user experience.

The following tap targets are close to other nearby tap targets and may need additional spacing around them.

- The tap target `<li class="visible-phone searchIconmMob">` is close to 1 other tap targets final.
- The tap target `<a href="https://www.on...b&utm_content=" class="banner-button...orangeBtnGrad">Apply Now</a>` is close to 2 other tap targets final.
- The tap target `<a href="https://www.on...B&utm_content=" class="banner-button...nner-button-PL">APPLY NOW</a>` and 2 others are close to other tap targets final.
- The tap target `<a href="https://www.on...ania/TandC.pdf" class="info">*Terms and Conditions Apply</a>` is close to 5 other tap targets final.
- The tap target `<a href="https://www.on...yDiner-TnC.pdf" class="info">*Terms &`

## Mobile

Conditions apply

- The tap target `<li id="thumbnail-0" class="thumbnail flex-active">Citibank Credit Cards</li>` is close to 2 other tap targets final.
- The tap target `<li id="thumbnail-1" class="thumbnail">Citi Personal...at 11.49% p.a.</li>` and 2 others are close to other tap targets final.
- The tap target `<a href="https://www.on...tification.htm">Click here to Know More</a>` is close to 2 other tap targets final.



### 4 Passed Rules

#### Avoid plugins

Your page does not appear to use plugins, which would prevent content from being usable on many platforms. Learn more about the importance of [avoiding plugins](#).

#### Configure the viewport

Your page specifies a viewport matching the device's size, which allows it to render properly on all devices. Learn more about [configuring viewports](#).

#### Size content to viewport

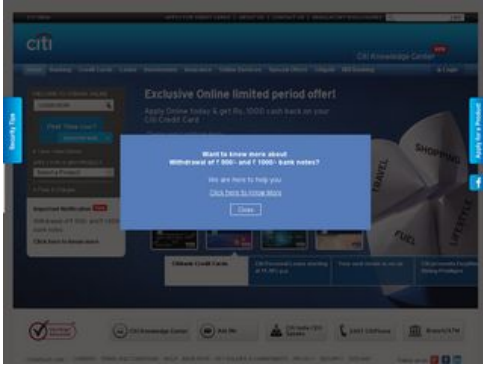
The contents of your page fit within the viewport. Learn more about [sizing content to the viewport](#).

#### Use legible font sizes

The text on your page is legible. Learn more about [using legible font sizes](#).

## Desktop

## Desktop



53 / 100 Speed

! Should Fix:

### Leverage browser caching

Setting an expiry date or a maximum age in the HTTP headers for static resources instructs the browser to load previously downloaded resources from local disk rather than over the network.

[Leverage browser caching](#) for the following cacheable resources:

- [https://cdn18.vizury.com/banners/images/common/images/IN\\_Citibank\\_DMP/reco/ad-tag-script.js](https://cdn18.vizury.com/banners/images/common/images/IN_Citibank_DMP/reco/ad-tag-script.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/IN\\_Citibank\\_DMP/reco/citi-fancybox\\_sprite.png](https://cdn18.vizury.com/banners/images/common/images/IN_Citibank_DMP/reco/citi-fancybox_sprite.png) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/citi-offer-card/984\\_498.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/citi-offer-card/984_498.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/pl3/static/2016NOV040350\\_984\\_498.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/pl3/static/2016NOV040350_984_498.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s1/static/984\\_498.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s1/static/984_498.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s2/2016NOV070632\\_984\\_498.jpg](https://cdn18.vizury.com/banners/images/common/images/bfsi/VIZVRM4234/s2/2016NOV070632_984_498.jpg) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_css\\_lib/flexslider.min.css](https://cdn18.vizury.com/banners/images/common/images/viz_css_lib/flexslider.min.css) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_css\\_lib/jquery.fancybox.min.css](https://cdn18.vizury.com/banners/images/common/images/viz_css_lib/jquery.fancybox.min.css) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_css\\_lib/jquery.fancybox1.min.css](https://cdn18.vizury.com/banners/images/common/images/viz_css_lib/jquery.fancybox1.min.css) (expiration not specified)



## Desktop

- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery-1.8.3.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery-1.8.3.min.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery.fancybox.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery.fancybox.min.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery.fancybox1.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery.fancybox1.min.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery.flexslider.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery.flexslider.min.js) (expiration not specified)
- [https://cdn18.vizury.com/banners/images/common/images/viz\\_js\\_lib/jquery/jquery.response.min.js](https://cdn18.vizury.com/banners/images/common/images/viz_js_lib/jquery/jquery.response.min.js) (expiration not specified)
- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/513bc3f9-3f12-43dd-8d0d-000ee0cece40.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/513bc3f9-3f12-43dd-8d0d-000ee0cece40.png) (expiration not specified)
- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/757c1b49-f2ea-4200-b6c3-1971ee0fdd6e.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/757c1b49-f2ea-4200-b6c3-1971ee0fdd6e.png) (expiration not specified)
- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/sw/sw\\_registration.js](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/sw/sw_registration.js) (expiration not specified)
- <https://cdn5.vizury.com/ssp/static/css/citi-home.min.css> (expiration not specified)
- <https://cdn5.vizury.com/ssp/static/js/citi-home-24Mar.min.js> (expiration not specified)
- <https://www.online.citibank.co.in/card-offers/images/new-blink.gif> (expiration not specified)
- [https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox\\_overlay.png](https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox_overlay.png) (expiration not specified)
- [https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox\\_sprite.png](https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox_sprite.png) (expiration not specified)
- <https://www.online.citibank.co.in/credit-card/images/overviewBanner/jquery.fancybox1.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/creditmgamenu.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/cse.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/desktop.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/flexslider.css> (expiration not specified)
- <https://www.online.citibank.co.in/css/jquery.fancybox.css> (expiration not specified)
- <https://www.online.citibank.co.in/images/1.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/2.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/3.jpg> (expiration not specified)

## Desktop

- <https://www.online.citibank.co.in/images/Ask-Me.png> (expiration not specified)
- [https://www.online.citibank.co.in/images/DIVIDEND\\_CARD\\_Face.jpg](https://www.online.citibank.co.in/images/DIVIDEND_CARD_Face.jpg) (expiration not specified)
- <https://www.online.citibank.co.in/images/First-Time-Login-2.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/MGM-overlay.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/apply-on.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/arrow-ico.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/arrow-white.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/back-to-top.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/banner.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/bg-pattern.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/big-close.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/branch-atm.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/card-icon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/card1.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/card2.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/card3.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/card4.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/ceo-speaks.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/ceo-update-on.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/citi-logo-pc.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/citi-phone.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/facebook-icon.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/g+.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/img.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/knowledgeCenter.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/kyc-overlay.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/linkedin-icon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/lock-icon.png> (expiration not specified)

## Desktop

- <https://www.online.citibank.co.in/images/login.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/logo1.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/logo22.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mega-menu-tile.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/android.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/mobile/appStore.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/nav-hover.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/nav.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/epayBanner.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/instant-pay.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/instant-pay1.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/investing.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/offers/statement-on-email.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/personal-loan.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/searchIcon.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/security-on.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/signDownArrow.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/signOnBg.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/signonBg.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/socialarr.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/spacer.gif> (expiration not specified)
- <https://www.online.citibank.co.in/images/submenu-arrow.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/topMenu.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/travel.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/images/verisign.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/wealthimg.png> (expiration not specified)
- <https://www.online.citibank.co.in/images/x-divider.jpg> (expiration not specified)
- <https://www.online.citibank.co.in/js/atIcon.js> (expiration not specified)

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- <https://www.online.citibank.co.in/js/chat.india.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/common.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/first-time-user.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/global.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/home.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/jquery-1.8.3.min.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/jquery.colorbox-min.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/jquery.flexslider.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/mbox.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/plugins/footer.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/plugins/header.js> (expiration not specified)
- <https://www.online.citibank.co.in/js/response.min.js> (expiration not specified)
- [https://www.online.citibank.co.in/portal/nSC\\_code.js](https://www.online.citibank.co.in/portal/nSC_code.js) (expiration not specified)
- <https://www.online.citibank.co.in/portal/newgen/js/sc-login.js> (expiration not specified)
- [https://www.online.citibank.co.in/portal/page\\_code.js](https://www.online.citibank.co.in/portal/page_code.js) (expiration not specified)
- [https://www.online.citibank.co.in/portal/s\\_code.js](https://www.online.citibank.co.in/portal/s_code.js) (expiration not specified)
- <https://s3.amazonaws.com/s3.maketutorial.com/users/d98cba674e5c46ff93ccf855ee2b3109/test/settings.txt> (5 minutes)
- <https://tags.tiqcdn.com/utag/xaxis/-citibank/prod/utag.js> (5 minutes)
- <https://tags.tiqcdn.com/utag/xaxis/citibank.co.in/prod/utag.js> (5 minutes)
- <https://www.googletagmanager.com/gtm.js?id=GTM-M2D9BS> (15 minutes)
- [https://in-tags.vizury.com/analyze/pixel.php?account\\_id=VIZVRM439](https://in-tags.vizury.com/analyze/pixel.php?account_id=VIZVRM439) (26.8 minutes)
- <https://tags.tiqcdn.com/utag/tiqapp/utag.v.js?a=xaxis/-citibank/201511300947&cb=1478941383654> (30 minutes)
- <https://cse.google.com/adsense/search/async-ads.js> (60 minutes)
- <https://sg-pl.vizury.com/analyze/cookieCallback.php?cb=.citibank.co.in> (60 minutes)
- [https://www.google.com/jsapi?autoload=%7B%22modules%22%3A%5B%7B%22name%22%3A%22search%22%2C%22version%22%3A%221.0%22%2C%22callback%22%3A%22\\_\\_gcse.scb%22%2C%22style%22%3A%22https%3A%2F%2Fwww.google.com%2Fcse%2Fstyle%2Flook%2Fbubblegum.css%22%2C%22language%22%3A%22en%22%7D%5D%7D](https://www.google.com/jsapi?autoload=%7B%22modules%22%3A%5B%7B%22name%22%3A%22search%22%2C%22version%22%3A%221.0%22%2C%22callback%22%3A%22__gcse.scb%22%2C%22style%22%3A%22https%3A%2F%2Fwww.google.com%2Fcse%2Fstyle%2Flook%2Fbubblegum.css%22%2C%22language%22%3A%22en%22%7D%5D%7D) (60 minutes)

### Eliminate render-blocking JavaScript and CSS in above-the-fold content

Your page has 17 blocking script resources and 9 blocking CSS resources. This causes a delay in rendering your page.

None of the above-the-fold content on your page could be rendered without waiting for the following resources to load. Try to defer or asynchronously load blocking resources, or inline the critical portions of those resources directly in the HTML.

#### [Remove render-blocking JavaScript:](#)

- [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/sw/sw\\_registration.js](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/sw/sw_registration.js)
- <https://www.online.citibank.co.in/js/global.js>
- <https://www.online.citibank.co.in/js/jquery-1.8.3.min.js>
- <https://www.online.citibank.co.in/js/common.js>
- <https://www.online.citibank.co.in/js/chat.india.js>
- <https://www.online.citibank.co.in/js/jquery.colorbox-min.js>
- <https://www.online.citibank.co.in/js/response.min.js>
- <https://www.online.citibank.co.in/js/jquery.flexslider.js>
- <https://www.online.citibank.co.in/js/home.js>
- <https://www.online.citibank.co.in/js/first-time-user.js>
- <https://www.online.citibank.co.in/credit-card/images/overviewBanner/jquery.fancybox1.js?v=2.1.5>
- <https://www.online.citibank.co.in/js/atIcon.js>
- <https://www.online.citibank.co.in/js/mbox.js>
- [https://citiapac.tt.omtrdc.net/m2/citiapac/mbox/standard?mboxHost=www.online.citibank.co.in&mboxPage=1478941383524-968111&screenHeight=768&screenWidth=1024&browserWidth=1024&browserHeight=768&browserTimeOffset=-480&colorDepth=24&mboxSession=1478941383524-968111&mboxCount=2&mboxTime=1478912583534&mbox=IN\\_Home\\_Banner\\_EntirePage&mboxId=0&mboxURL=https%3A%2F%2Fwww.online.citibank.co.in%2F&mboxReferrer=&mboxVersion=57](https://citiapac.tt.omtrdc.net/m2/citiapac/mbox/standard?mboxHost=www.online.citibank.co.in&mboxPage=1478941383524-968111&screenHeight=768&screenWidth=1024&browserWidth=1024&browserHeight=768&browserTimeOffset=-480&colorDepth=24&mboxSession=1478941383524-968111&mboxCount=2&mboxTime=1478912583534&mbox=IN_Home_Banner_EntirePage&mboxId=0&mboxURL=https%3A%2F%2Fwww.online.citibank.co.in%2F&mboxReferrer=&mboxVersion=57)
- <https://www.online.citibank.co.in/js/plugins/header.js>
- [https://cdn18.vizury.com/banners/images/common/images/IN\\_Citibank\\_DMP/reco/ad-tag-script.js](https://cdn18.vizury.com/banners/images/common/images/IN_Citibank_DMP/reco/ad-tag-script.js)

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- [https://www.vizury.com/campaign/showad.php?width=984&height=498&viewPortWidth=1024&viewPortHeight=491&force\\_adv\\_id=VIZVRM4234&is\\_on\\_site=1&rid=42345826dac7ff1000ea2e85800ONR&sfpc=&loc=https%3A/www.online.citibank.co.in/](https://www.vizury.com/campaign/showad.php?width=984&height=498&viewPortWidth=1024&viewPortHeight=491&force_adv_id=VIZVRM4234&is_on_site=1&rid=42345826dac7ff1000ea2e85800ONR&sfpc=&loc=https%3A/www.online.citibank.co.in/)

[Optimize CSS Delivery](#) of the following:

- <https://www.online.citibank.co.in/css/desktop.css>
- <https://www.online.citibank.co.in/css/jquery.fancybox.css>
- <https://www.online.citibank.co.in/css/flexslider.css>
- <https://www.online.citibank.co.in/css/jquery.fancybox.css>
- <https://www.online.citibank.co.in/credit-card/images/overviewBanner/jquery.fancybox1.css>
- <https://www.online.citibank.co.in/css/cse.css>
- <https://www.online.citibank.co.in/css/creditmgamenu.css>
- <https://www.google.com/uds/api/search/1.0/0c3990ce7a056ed50667fe0c3873c9b6/default+en.css>
- <https://www.google.com/cse/style/look/bubblegum.css>

## Consider Fixing:

### Avoid landing page redirects

Your page has 2 redirects. Redirects introduce additional delays before the page can be loaded.

[Avoid landing page redirects](#) for the following chain of redirected URLs.

- <http://citibank.co.in/>
- <http://www.citibank.co.in/>
- <https://www.online.citibank.co.in/>

# Desktop

## Enable compression

Compressing resources with gzip or deflate can reduce the number of bytes sent over the network.

[Enable compression](#) for the following resources to reduce their transfer size by 617B (54% reduction).

- Compressing <https://s3.amazonaws.com/s3.maketutorial.com/users/d98cba674e5c46ff93ccf855ee2b3109/test/settings.txt> could save 617B (54% reduction).

## Minify CSS

Compacting CSS code can save many bytes of data and speed up download and parse times.

[Minify CSS](#) for the following resources to reduce their size by 10.1KiB (19% reduction).

- Minifying <https://www.online.citibank.co.in/css/desktop.css> could save 5.5KiB (13% reduction) after compression.
- Minifying <https://www.google.com/uds/api/search/1.0/0c3990ce7a056ed50667fe0c3873c9b6/default+en.css> could save 3.9KiB (40% reduction) after compression.
- Minifying <https://cse.google.com/cse/style/look/bubblegum.css> could save 674B (27% reduction) after compression.

## Minify HTML

Compacting HTML code, including any inline JavaScript and CSS contained in it, can save many bytes of data and speed up download and parse times.

[Minify HTML](#) for the following resources to reduce their size by 6KiB (42% reduction).

- Minifying <https://www.online.citibank.co.in/> could save 6KiB (42% reduction) after compression.

### Minify JavaScript

Compacting JavaScript code can save many bytes of data and speed up downloading, parsing, and execution time.

[Minify JavaScript](#) for the following resources to reduce their size by 15KiB (25% reduction).

- Minifying <https://www.online.citibank.co.in/credit-card/images/overviewBanner/jquery.fancybox1.js?v=2.1.5> could save 4.2KiB (31% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/js/jquery.flexslider.js> could save 3.2KiB (37% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/js/common.js> could save 3KiB (23% reduction) after compression.
- Minifying [https://www.online.citibank.co.in/js/jquery.jscrollpane.min.js?\\_=1478941383580](https://www.online.citibank.co.in/js/jquery.jscrollpane.min.js?_=1478941383580) could save 1.3KiB (22% reduction) after compression.
- Minifying <https://cdn-akamai.mookie1.com/LB/LightningBolt.js> could save 769B (13% reduction) after compression.
- Minifying <https://cdn12.vizury.com/onSiteNotification/GetJsFile.php> could save 680B (17% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/js/atIcon.js> could save 673B (26% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/js/home.js> could save 641B (23% reduction) after compression.
- Minifying <https://www.online.citibank.co.in/portal/newgen/js/sc-login.js> could save 543B (12% reduction) after compression.

### Optimize images

Properly formatting and compressing images can save many bytes of data.

[Optimize the following images](#) to reduce their size by 54.3KiB (34% reduction).



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- Compressing <https://www.online.citibank.co.in/images/mobile/appStore.png> could save 4.8KiB (32% reduction).
- Compressing <https://www.online.citibank.co.in/images/big-close.jpg> could save 4.5KiB (88% reduction).
- Compressing <https://www.online.citibank.co.in/images/Ask-Me.png> could save 3.1KiB (64% reduction).
- Compressing <https://www.online.citibank.co.in/images/submenu-arrow.png> could save 2.7KiB (89% reduction).
- Compressing <https://www.online.citibank.co.in/images/logo22.png> could save 2.7KiB (30% reduction).
- Compressing <https://www.online.citibank.co.in/images/mobile/android.png> could save 2.5KiB (17% reduction).
- Compressing <https://www.online.citibank.co.in/images/knowledgeCenter.png> could save 1.7KiB (43% reduction).
- Compressing <https://www.online.citibank.co.in/images/login.png> could save 1.4KiB (50% reduction).
- Compressing <https://www.online.citibank.co.in/images/ceo-speaks.png> could save 1.4KiB (44% reduction).
- Compressing <https://www.online.citibank.co.in/images/apply-on.png> could save 1.4KiB (45% reduction).
- Compressing <https://www.online.citibank.co.in/images/offers/instant-pay1.png> could save 1.4KiB (12% reduction).
- Compressing <https://www.online.citibank.co.in/images/citi-phone.png> could save 1.3KiB (45% reduction).
- Compressing <https://www.online.citibank.co.in/images/security-on.png> could save 1.3KiB (42% reduction).
- Compressing <https://www.online.citibank.co.in/images/branch-atm.png> could save 1.2KiB (46% reduction).
- Compressing <https://www.online.citibank.co.in/images/card1.jpg> could save 1.2KiB (19% reduction).
- Compressing <https://www.online.citibank.co.in/images/card3.jpg> could save 1.2KiB (23% reduction).
- Compressing <https://www.online.citibank.co.in/images/card4.jpg> could save 1.1KiB (19% reduction).
- Compressing <https://www.online.citibank.co.in/images/card2.jpg> could save 1.1KiB (19% reduction).
- Compressing <https://www.online.citibank.co.in/images/logo1.png> could save 1.1KiB (33% reduction).

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- Compressing <https://www.google.com/uds/css/small-logo.png> could save 1.1KiB (72% reduction).
- Compressing <https://www.online.citibank.co.in/images/bg-pattern.gif> could save 1.1KiB (91% reduction).
- Compressing <https://www.online.citibank.co.in/images/g+.png> could save 1,003B (59% reduction).
- Compressing [https://www.online.citibank.co.in/images/DIVIDEND\\_CARD\\_Face.jpg](https://www.online.citibank.co.in/images/DIVIDEND_CARD_Face.jpg) could save 972B (14% reduction).
- Compressing <https://www.online.citibank.co.in/images/x-divider.jpg> could save 917B (73% reduction).
- Compressing <https://www.online.citibank.co.in/images/1.jpg> could save 910B (16% reduction).
- Compressing [https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox\\_overlay.png](https://www.online.citibank.co.in/credit-card/images/overviewBanner/fancybox_overlay.png) could save 907B (90% reduction).
- Compressing <https://www.online.citibank.co.in/images/back-to-top.png> could save 890B (81% reduction).
- Compressing [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/513bc3f9-3f12-43dd-8d0d-000ee0cece40.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/513bc3f9-3f12-43dd-8d0d-000ee0cece40.png) could save 875B (90% reduction).
- Compressing <https://www.online.citibank.co.in/images/socialarr.png> could save 852B (75% reduction).
- Compressing <https://www.online.citibank.co.in/images/linkedin-icon.png> could save 851B (53% reduction).
- Compressing <https://www.online.citibank.co.in/images/arrow-ico.png> could save 843B (88% reduction).
- Compressing <https://www.online.citibank.co.in/images/travel.jpg> could save 843B (16% reduction).
- Compressing <https://www.online.citibank.co.in/images/personal-loan.jpg> could save 840B (25% reduction).
- Compressing <https://www.online.citibank.co.in/images/ceo-update-on.png> could save 839B (55% reduction).
- Compressing <https://www.online.citibank.co.in/images/2.jpg> could save 836B (19% reduction).
- Compressing <https://www.online.citibank.co.in/images/3.jpg> could save 833B (13% reduction).
- Compressing <https://www.online.citibank.co.in/images/verisign.png> could save 815B (29% reduction).

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- Compressing [https://cdn25.vizury.com/ssp/IN\\_Citibank\\_DMP/757c1b49-f2ea-4200-b6c3-1971ee0fdd6e.png](https://cdn25.vizury.com/ssp/IN_Citibank_DMP/757c1b49-f2ea-4200-b6c3-1971ee0fdd6e.png) could save 794B (73% reduction).
- Compressing <https://www.online.citibank.co.in/images/spacer.gif> could save 712B (88% reduction).

## Prioritize visible content

Your page requires additional network round trips to render the above-the-fold content. For best performance, reduce the amount of HTML needed to render above-the-fold content.

The entire HTML response was not sufficient to render the above-the-fold content. This usually indicates that additional resources, loaded after HTML parsing, were required to render above-the-fold content. [Prioritize visible content](#) that is needed for rendering above-the-fold by including it directly in the HTML response.

- Only about 64% of the final above-the-fold content could be rendered with the full HTML response snapshot:34.