

10 years & still going strong

A decade ago, JS Bank emerged in the banking industry and made its way to the top with an innovative range of products and services. We aim to inspire and continue to benefit our customers with unmatched financial solutions for years to come.

JS HONORS WINNING PAKISTAN CRICKET TEAM CAPTAIN SARFARAZ AHMED



To honor Pakistan's historic win in ICC Champions Trophy 2017, Mr. Basir Shamsie (Deputy CEO, JS Bank) gifted a BMW X1 to winning captain Sarfaraz Ahmed in collaboration with Dewan Motors

EMERGING DIGITAL ECOSYSTEM PROSPECTS & CHALLENGES SEMINAR



A group photo (right to left) of Mr. Ali J. Siddiqui (Chairman, JS Bank), Mr. Syed Irfan Ali (Executive Director Banking Policy & Regulation Department, State Bank of Pakistan), Mr. Njuguna Ndung'u, (Economist & Former Governor, Central Bank of Kenya), Mr. Nadeem Shaikh (Founder & CEO Anthemis) & Mr. Khalid Imran (President, JS Bank) at the Emerging Digital Ecosystem- Prospects & Challenges seminar

Dellsons in association with JS Bank, organized a seminar on Emerging Digital Ecosystem - Prospects and Challenges, where speakers highlighted the problem and emphasized on the efforts that need to be made to promote the digital ecosystem in Pakistan.

The seminar was inclusive of some of the most insightful speakers from across Pakistan, Europe and Africa, with over 50 delegates who attended the seminar; these included the CEOs & executives of JS Bank & Group Companies.

Executive Director Banking Policy & Regulation Department State Bank, Mr. Syed Irfan Ali, during his keynote as the guest of honor said that for the overall digital ecosystem development in Pakistan, it is integral that a collaborative approach is adopted among different stakeholders.

Mr. Ali J. Siddiqui Chairman JS Bank in his keynote stated that there are various opportunities for the digital ecosystem in the country. He said that the payment system in Pakistan is going to digitalize & Fintech companies are gaining space in those areas where banks have not invested.

He went on to emphasize the importance of adoption & change. He highlighted that financial services industry is at the edge of a digital revolution & financial institutes will miss out on opportunities if they do not act fast to transform themselves.

He concluded on the fact that the emergence of the digital forces - Social, Mobile, Analytics, Cloud & the Internet of Things (IoT) - are creating new & valuable avenues & the means to carry out cost effective business. The task at hand is certainly not easy. The digital shift is also a cultural shift, with new skills required to meet new "digitally aware" customers.

After shifting the focus to digitally native financial services, Mr. Nadeem Shaikh, Fintech Titan & Founder & CEO of Anthemis Group, delivered the international keynote on "Impact of Fintech's on Financial Services Industry".

Mr. Njuguna Ndung'u, Ex-Governor Central Bank of Kenya shared insightful perspective on the success of M-Pesa & the impact on the Kenyan economy & people. He further highlighted the M-Pesa methodology & execution strategy.

He also stated that mobile financial services are now proven models, which can have a positive impact on the financial inclusion & need to be adopted in the emerging markets.

The main objective of the seminar was to unite & encourage the senior management of JS Bank & Group companies on a single platform & emphasize on the importance of collective efforts for the promotion of digital banking & digital technologies in today's digital world.

JS BANK HOSTED A RECEPTION FOR CENTRAL REGION CLIENTS



Mr Ali J. Siddiqui (Chairman, JS Bank) along with its senior management at a reception hosted for central region clients

RECOGNITION BY SHEIKH NAHYAN BIN MUBARAK AL NAHYAN FOR IMPRESSIVE CONTRIBUTION TO PHILANTHROPY



Ali Raza Siddiqui (JS Group, Mahvash & Jahangir Siddiqui Foundation) receiving an award for philanthropic initiatives from Sheikh Nahyan Bin Mubarak Al Nahyan (Minister of Culture & Knowledge Development UAE) at an award ceremony organized by People's Organization in Dubai

Mr. Ali Raza Siddiqui, of JS Group & Mahvash & Jahangir Siddiqui Foundation, received an award for impressive contribution to Philanthropy. This award was bestowed by Mr. Sheikh Nahyan Bin Mubarak Al Nahyan, Minister of Culture & Knowledge Development UAE. The annual award ceremony was organized by People's Organization at a local hotel in Dubai.

Mr. Ali was recognized for enhancing the dignity & quality of life of individuals, families & communities through his initiatives in education, disaster relief, healthcare & social enterprise. He made a statement at the ceremony,

“It is indeed a very big honor for all of us at MJSF to get this award & being recognized for our efforts.”

ACCELERATING A GRAND PARTNERSHIP



Signing ceremony held between JS Bank & Dewan Motors (BMW Pakistan). It was attended by Mr. Basir Shamsie (Deputy CEO, JS Bank), Mr. Kamran Jafar (Head of Corporate Retail Banking Group, JS Bank) & Captain Kashif Riaz (Director Operations, Dewan Motors) along with senior members.

JS Bank & Dewan Motors (BMW Pakistan) signed an agreement to offer luxury car financing in Pakistan. For car enthusiasts, JS Bank offers a one-window solution, for purchasing a brand new BMW X1 at the lowest monthly installments with exclusive insurance coverage at unmatched rates, priority delivery & a complimentary service package that enhances the customer's driving experience.

LAUNCH OF RAABTA CURRENT ACCOUNT



Launching Ceremony of JS Raabta Current Account in collaboration between JS Bank & Telenor. It was attended by Mr. Kamran Jafar (Head of Corporate Retail Banking Group, JS Bank) & Mr. Basir Shamsie (Deputy CEO, JS Bank) along with senior members from both the organizations.

JS Raabta Current Account is the **world's first current account that redefines banking**. JS Raabta offers unprecedented banking benefits backed by a powerful postpaid mobile package by Telenor Pakistan. This unmatched combination provides the freedom of staying connected without worrying about your monthly telecom bill on maintenance of the required monthly average balance.

JS Raabta has been designed for the individual depositors seeking financial convenience & unprecedented telecom benefits with a host of exclusive banking features to provide a seamless banking experience. This proposition is a one of a kind collaboration between JSBL & Telenor, where each partner has brought its expertise & developed tailored products catering to the customers banking & telecom needs.

CELEBRATING THE SPIRIT OF THE HOLY MONTH OF RAMADAN



JS Bank held its annual Iftar for the media, attended by Mr. Ali J. Siddiqui (Chairman, JS Bank) & Mr. Khalid Imran (President, JS Bank) with JS Bank's marketing team & employees

To mark the Holy month of Ramadan, JS Bank held an Iftar dinner in Karachi. Mr. Ali J. Siddiqui Chairman of JS Bank welcomed the guests that included prominent personalities from the media, JS employees & other distinguished individuals. Live screening of Champions Trophy final that was won by Pakistan made the event even more special.

In a conversation during the event, the Chairman said that he hoped the auspicious month will bring peace, justice & equality in Pakistan. Further praising the Holy month, Imran Haleem Shaikh the Head of Marketing also stated that Ramadan demonstrates the true spirit of Islam & they hope to look forward to the message of peace being spread everywhere.

JS Bank in collaboration with JS Group's charitable arm, Mahvash & Jahangir Siddiqui Foundation has also been hosting its daily Iftar at selective branches nationwide to support the less privileged citizens. The program runs during the entire month of Ramadan that helps thousands of people every year.

EXPLORING OPPORTUNITIES & SUCCESS WITH PRIVATE EQUITY

JS Bank L&OD hosted training on **Private Equity** from 3rd-7th April 2017 with participants from JSBL, JS Investments & JS Global. Participants from Ernst & Young & Haidermota & Co. were also invited. The training was held at Pakistan Institute of Management, Karachi. The training program focused on different approaches to valuation including IPEV, Global Markets & Emerging Markets, Sourcing & Screening Investments, Processes in Making Investments, Structuring Term Sheets & Managing a Private Equity Portfolio.

The training was conducted by Mr. Gavin Ryan, who has over 30 years of experience in equity investments including 15 years of experience as a private equity fund manager dedicated to emerging markets.

INSURING YOUR SAFETY



JS Bank & EFU General Insurance representatives at the Agreement Signing Ceremony

JS Bank & EFU General Insurance Limited have signed an agreement for the sale & distribution of a unique insurance solution. It covers ATM cash withdrawals & accidental death in mugging. JS Bank, one of Pakistan's fastest growing banks, is the leading wealth management solution in Pakistan. EFU General Insurance is Pakistan's most trusted institutions in the insurance.

Mr. Syed Salman Rashid Deputy Managing Director EFU General Insurance said,

“We are excited to enhance our partnership with JS Bank & we expect this proposition to add tremendous value to customers of the bank.”

Mr. Kamran Jafar, Group Head Corporate & Retail Banking Group JS Bank said,

“JS Bank aims to create relevant & unique solutions for its expanding & evolving customer base. This partnership reflects our commitment to the well-being of our customers.”

JS BANK ALLIES WITH INOV8 LIMITED



Signing ceremony for strategic partnership between JS Bank & Inov8 Limited was attended by Mr. Kamran Jafar (Head of Corporate Retail Banking Group, JS Bank) & Mr. Bashir Shiekh (Co-Founder & Co-CEO, Inov8 Limited) along with senior members from both the organizations

JS Bank & Inov8 Limited signed 2 major agreements to promote financial inclusion in the industry by digitizing payments & providing an unmatched digital experience for its valuable customers.

This partnership will further enable JS Bank customers to conduct internet banking & retail payments through a digital ecosystem, both through the Fonepay platform & JS Mobile, **Pakistan's first android banking application.**

Mr. Kamran Jafar, Head of Corporate Retail Banking Group, JS Bank, one of the important speakers at the ceremony stated,

“This partnership with Inov8 for Fonepay & the JS Mobile Banking upgrade emphasizes our dedication towards digitizing customer experiences & bringing the best of technology to our clients.”

Mr. Imran Soomro CIO JS Bank, further added,

“Fonepay is a revolutionary platform that will go a long way in making our consumer lives easier. We also believe that our Mobile Banking application upgrade will create a proposition far superior to any other in the region, not just Pakistan.”

Mr. Bashir Sheikh, co-Founder & co-CEO of Inov8 Limited, said,

“Inov8's leadership in the digital payments space reflects our commitment to a cashless, efficient & convenient future ecosystem of transactions. In JS Bank, we have found a partner that is exceptionally forward looking, while staying true to their customer needs.”

GENERATING OPPORTUNITIES FOR YOUNG DAIRY FARMERS



Signing ceremony for partnership between JS Bank & Nestle Pakistan under the Prime Minister's Youth Business Loan (PMYBL) program attended by Mr. Kamran Jafar (Head of Corporate Retail Banking Group, JS Bank) & Mr. Shahzad Mazhar (Head of Financial Services, Nestle Pakistan) along with senior members from both the organizations

JS Bank joined hands with Nestle Pakistan under the Prime Minister Youth Business Loan (PMYBL) program to generate opportunities for young dairy farmers, between the ages of 21 & 45 years, by helping them develop new or growing existing businesses. Through this partnership, JS Bank aims at providing a maximum amount of Rs. 2 million to help these farmers & livestock owners to optimize their potential income, consequently ensuring a better lifestyle.

This collaboration between JS Bank & Nestle will form a system of mutual values & growth by assisting the farmers in enhancing milk production, utilizing best practices & knowledge shared by Nestle Pakistan enabled by JS Bank through rebated PMYBL loans. Loans to these farmers will be given out at a 6% mark-up.

Milestones & Marketing Events

THINKING THE UNTHINKABLE SEMINAR



Mr. Khalid Imran (President, JS Bank) hosted a discussion with Mr. Nik Gowing on "Thinking The Unthinkable"

JS Bank organized another panel discussion for a selected audience by Mr. Nik Gowing in Islamabad. The session was attended by innovative leaders from the corporate sector along with other renowned personalities. Mr. Nik has a broad reporting experience for over 3 decades in diplomacy, defence & international security. He also has a strong analytical experience on the failures to tackle information in the new transparent environments of conflicts, crisis & emergencies.

A series of sessions & discussions held by JS Bank, with the aim of giving back to the society. JS Bank's goal being to setup an alternative platform which provides the opportunity to be prepared to tackle the uncertainties & proactively react to unforeseen events in the ever-changing 21st century work environment. It is significant that a more relevant & conversant leadership is developed.

Mr. Gowing's discussion was an extract from his report titled **Thinking The Unthinkable**. He talked about his predictions regarding the unexpected events in the world which impacted everyone including the Ebola outbreak, the collapse in oil prices, the migrant crisis in Europe & the changing global political scenario due to the appointment of Donald Trump as the US President. The emphasis was on the lacking ability to foresee & manage such events & how leadership on the corporate & public service level are susceptible to the impact of these **unexpected, non-normative events**.

Mr. Khalid Imran President, JS Bank hosted the event. Speaking at the event, he said,

“It is an honor for us to have Nik Gowing with us & to share his decades of experience in the field of managing information in complex time with all of us.

JS Bank had the opportunity to host Nik earlier last year as well & remarkably all his predictions at that time did come true.”

INVESTMENT BANKING GROUP CONTRIBUTES TO ECONOMIC DEVELOPMENT IN PAKISTAN

Investment Banking Group ("IBG") achieved inspiring milestones this year. Notable accomplishments include providing financing facilities to Pakistan International Airline Company Limited "PIACL" & advising & arranging a Sukuk Issue (an Islamic fixed-income facility) for AGP Limited.

The opportunity to arrange for & invest in the nation's largest airline company is of tremendous honor for JS Bank; validating JS Bank's unparalleled focus on servicing Pakistan's economic development. Loans raised by PIACL are purposed to fund operational restructurings during present government's efforts to enable the entity's CLOSE.

JS Bank serviced PIACL with 2 landmark transactions. First is a PKR 15,000 million loan directly provided to PIACL; a deal recorded as the largest single lending facility by JS Bank. Whereas, in the second transaction, IBG organized its first off-shore arrangement by aiding PIACL arrange USD 30 million. Success attained in these deals will cement foundation for subsequent similar gainful businesses.

Next distinguished achievement was the issuance of Sukuk Issue for AGP Limited of PKR 2,448 million making it the largest Islamic finance arrangement in the pharmaceutical industry. Closure of this transaction is an evidence of the team's dynamic expertise & ambitious disposition.

UNMATCHED CAPACITY TO EXECUTE

"JS Global Capital Limited is one of the largest equity brokerage & investment banking firms in Pakistan that handles the expected US\$ 1 bn of gross foreign flows ahead of the MSCI emerging market upgrade", said JS Global CEO Mr. Kamran Nasir in an interview on Friday. JS Global, a subsidiary of JS Bank, is the only corporate brokerage house that has the capacity to execute a flow of US\$500mn, along with an unmatched financial muscle to meet foreign investors' margin requirements. Mr. Kamran also said that his firm has elevated the company's operational environment to an unrivaled standing & has the country's largest sales force on ground to address foreign & local client needs. He highlighted the success of Pakistan Investment Conference held in May 2016. It was organized by JS Global & its international partners in London that he believed was instrumental in Pakistan's emerging market upgrade.

On this occasion, he further said that JS Global takes pride in single handedly executing the largest foreign orders on the rebalancing date (May 31 2017) when Pakistan was upgraded to MSCI EM after 9 years. He said that his firm executed over 30% of the value traded which was the highest in Pakistan by any single firm. He said that it's a proud moment for Pakistan & SECP, NCCPL, CDC & PSX, who worked tirelessly to ensure smooth execution & settlement to make JS Global outshined amongst its peers. He added that the seamless largest execution on May 31 2017 has further expanded the list of Firsts for JS Global & has the confidence of foreign & local clients for over 47 years now.

REMITTANCE MADE EASY

JS Bank joined hands with Al Ansari to facilitate its customers with reliable, cost effective, quick & quality remittance service. UAE is a booming trade market & a top tourist destination that attracts millions of expatriates from all over the world. Partnership with Al Ansari has made remitting from UAE a hassle free experience. Any individual visiting the nearest JS Bank Branch can receive remittance. JS Bank has co-sponsored a campaign **Be The Next Millionaire** offering a chance to win AED 1,000,000, a Nissan Patrol & many other exciting prizes. The campaign is valid up till 14th August, 2017.

DINNER WITH THE MEDIA



JS Bank hosts media dinner attended by Mr. Imran Shaikh (Head of Marketing, JS Bank) along with friends from media at the Karachi Press Club

JS Bank hosted a dinner for friends & prominent media personalities at Karachi Press Club. Speaking on this occasion, Mr. Imran Shaikh, Head of Marketing, JS Bank welcomed everyone & gave an overview on JS Bank's latest achievements & growth. He highlighted the role of the media in shaping the public opinion & strengthening the Pakistani society.

This dinner opened doors to a new friendship. It was an opportunity for all the valued guests to share their opinion on how JS Bank & the media can further collaborate to provide additional support to each other by performing their respective roles in the society.

SHOP TILL YOU DROP!

JS Bank partnered with Yayvo to bring a host of exciting discounts exclusively for its Debit & Credit Card Holders, with discounts of up to 30% on Shopping Day Sale, Super Weekend & Chand Raat Bazaar. Yayvo.com offered an exceptional online shopping experience to Pakistani shoppers, with over 1,500 local & international brands to choose from.

Corporate Social Responsibility

Mahvash & Jahangir Siddiqui Foundation is a non-profit organization, which mainly focuses on development towards women, children, minorities & disabled individuals. Their aim is to promote economic development that will result in improved quality of life, by helping individuals explore their full potential & eliminating barriers to opportunity.

REEL ON HAI INAUGURATION - KARACHI BIENNALE

JS Group is the lead sponsor for Karachi Biennale 2017. It recently inaugurated art reels for the ‘Reel On Hai’ initiative to help connect contemporary art with the people. This project transformed a hundred cable reels into works of art by local & international artists, designers & architects & will be placed all over Karachi.

This event took place at Jinnah Hospital & showcased a reel that was designed by the artist Ms. Wajiha Asfar. Her reel called **Jugnoo** creates a space that promotes joy, relief & engagement with innovation, nature & wider environment.



Mr. Hasnain Raza Nensey (CEO, JS Investments) at the Reel on Hai 2017 Ceremony held at Jinnah Hospital

OVERCOMING DEVELOPMENT OBSTACLES



Mr. Suleman Lalani (Director, Mahvash & Jahangir Siddiqui Foundation) & Mr. John Groarke (Mission Director, USAID) at the MOU signing ceremony to jointly address development challenges in Pakistan

Mahvash & Jahangir Siddiqui Foundation (MJSF) & USAID signed a memorandum on the development challenges in Pakistan. Both partners will provide the citizens of Pakistan education, healthcare, social enterprise, disaster relief & women empowerment. This partnership will also foster linkages with US institutions in these mutually agreed areas.

Mr. Suleman Lalani Director, MJSF stated,

“Our partnership with USAID reflects our commitment of working for the betterment of Pakistani society.”

Mr. John Groarke Mission Director, USAID Pakistan further added,

“The partnership agreements we are signing today will address social development challenges of Pakistan. I’m excited by the possibilities of what we can accomplish through our creative collaboration & sharing of expertise, knowledge & resources to empower Pakistan.”

USAID is an independent federal government agency that receives policy guidance from the Secretary of the State. Their mission for Pakistan is to focus on energy, economic growth, agriculture, resilience, education & health sectors.

JS BANK GOES GREEN

JS Bank, the **first commercial bank in Pakistan** to be granted a certification by the World Wide Fund for Nature (WWF Pakistan) for their Green Office Initiative.

The aim of this initiative was to reduce greenhouse gas emissions & ecological footprint at the workplace through various initiatives such as reducing electricity consumption & paper waste.

As a part of the certification process, WWF carried out a comprehensive audit using stringent guidelines to check all the processes & procedures adopted by JS Bank for energy conservation & waste management at its head office. The bank successfully met all the requirements set by WWF & was declared as a certified Green Office.

JS Bank has always strived to benefit the country & improve the lives of its citizens through various green initiatives leading to an environmentally sustainable planet, from converting more than 100 of its branches to solar energy to supporting tree plantations.

OVERCOMING ENERGY CRISIS



Mr. Mustafa Brohi (Senior Vice President, JS Bank) receiving the Clean Energy Branches Award at the 6th Energy Awards 2017 on behalf of JS Bank

JS Bank was awarded the **Clean Energy Branches Award** at the 6th Energy Awards organized by The Pak Energy Review at The Expo Center Karachi. On behalf of the bank, the Senior Vice President – Marketing & Brand Management of JS Bank Mr. Mustafa Brohi received the award.

This award recognized the positive impact that JS Bank has had through its successful conversion of branches to Solar Power. It paved a way to help overcome energy crisis in Pakistan that includes its computers, servers & ATM & teller stations.

Over the years, JS Bank has strived to benefit the planet through various green environmental initiatives. It has converted its branches to Solar & indulged in various philanthropic activities through its charitable arm Mahvash & Jahangir Siddiqui Foundation in supporting tree plantations.

PROMOTING SCIENCE, TECHNOLOGY & INNOVATION



Mr. Ali Raza Siddiqui (JS Group) & Mr. John Groarke (Mission Director, USAID) at the MOU signing ceremony to jointly address development challenges in Pakistan

A memorandum was signed between Future Trust & USAID to address development challenges in Pakistan. Both partners main aim being to provide collective opportunities & support to people of Pakistan through their projects on science, technology & innovation. These initiatives focus on promoting youth employment & entrepreneurship & intend to foster linkages with US institutions for innovation & technology transfers.

Mr. Ali Raza Siddiqui, stated,

“Our partnership with USAID will provide a great opportunity to the youth of Pakistan in acquiring progressive education & career guidance.”

Mission Director USAID Pakistan, Mr. John Groarke, further stated,

“Through this partnership, both the partners are coming together with the shared goal of empowering Pakistan by promoting technology & innovation for advancing employment & entrepreneurship for the youth of Pakistan.”

USAID is an independent Federal government organization that receives overall foreign policy guidance from the Secretary of the State. With an underlying mission to focus on energy, economic growth including agriculture, resilience & education & health sectors in Pakistan.

Future Trust is a non-profit organization, a charitable trust, set up by JS Group (Pakistan’s largest & most prominent business entities) for the promotion, advancement & encouragement of technology & innovation against poverty. Future Trust’s main focus is to improve the socio-economic & living standards of the people of the nation. It further supports youth in acquiring progressive education, vocational & career guidance & entrepreneurship.

SUPPORTING THE RIGHT OF EDUCATION



A ceremony was held between MJSF & DIL to provide education support to underprivileged children. It was attended by Mr. Muhammad Ali Charanya (COO, MJSF), Mr. Jamil Memon (Head of Field Operations, MJSF), Mr. Siraj Siddiqui (Field Officer, MJSF) & Mr. Ejaz Mural (Project Manager, DIL) along with other senior members from DIL School.

Mahvash & Jahangir Siddiqui Foundation (MJSF) & Developments in Literacy (DIL) joined hands to support the right of education, for underprivileged children. To initiate this cause, MJSF provided laptops to DIL, to be distributed at various schools, managed & operated by the latter. The distribution event was held at a local school managed by DIL, where the management of both the organizations was present. Furthermore, MJSF is actively providing support to Pakistani citizens, through their ongoing and upcoming projects in the field of education.

Speaking at the occasion, COO MJSF, Mr. Muhammad Ali Charanya said,

“Our partnership with DIL reflects our commitment of working for the betterment of education in Pakistan. I’m very confident that this collaboration will play a huge role in overcoming the barriers to children education.”

Operating 126 school campuses, across 3 provinces in Pakistan, DIL provides education from primary to Matriculation level. The organization actively promotes female education with an enrollment rate of 67% along with comprising nearly 90% of women, as part of the school staff. DIL model focuses on a child-centered approach, emphasizing on gender sensitivity & inclusiveness for all, relying heavily on community support & participation.

Upcoming Initiative

JS Bank supports Pakistan's first Superhero movie “PROJECT GHAZI”

HUMAYUN SAEED | SHEHERYAR MUNAWAR | SYRA SHAHROZ | ADNAN JAFFAR | TALAT HUSSAIN | AAMIR QURESHI

GYR FILMS

JS BANK

IS PLEASED TO PARTNER WITH

PROJECT GHAZI

PRODUCED BY: SYED MOHAMMED ALI RAZA

DIRECTED BY: NADIR H. SHAH

Let’s continue to work together as a team & create more milestones for years to come.

