

Faisalabad

Grain Market Branch
 Karkhana Bazar Branch
 Kotwali Road Branch
 Rabwa Branch
 Narowal Branch

Multan

Abdali Road Branch
 Vehari Road Branch
 Bosan Road Branch
 Dipalpur Branch
 Agrow Ellahabad Theengmorr Branch
 Jhang Branch
 Haroonabad Branch

Sialkot

Cantt Branch
 Shahab Pura Branch
 Daska Branch
 Bhakkar Branch
 Rahim Yar Khan Branch

Kasur

Chandni Chowk Branch
 Agrow Kasur Branch
 Sheikhpura Branch
 Agrow Sheikhpura Branch
 Gujrat Branch
 Sahiwal Branch
 Chichawatni Branch

Sahiwal

Okara Branch
 Mandi Bahauddin Branch
 Sargodha Branch
 Bhawalpur Branch

DG Khan

Arifwala Branch
 Vehari Branch
 Pak Pattan Branch
 Agrow Pak Pattan Branch
 Khanewal Branch
 Dina Branch
 Agrow Chishtian Branch
 Kharian Branch 1
 Toba Tek Singh Branch
 Burewala Branch
 Lalamusa Branch
 Hafizabad Branch
 Sambrial Branch
 Muzaffargarh Branch
 Wazirabad Branch
 Gojra Branch
 Pirmahal Branch
 Chakwal Branch
 Hasilpur Branch
 Leiah Branch
 Mian Chunnoo Branch

Rawalpindi

Satellite Town Branch
 Bank Road Branch
 Raja Bazar Branch
 Bahria Town Branch
 Bahria Town Phase 7 Branch
 Saidpur Branch

Peshawar Road Branch

Taxila Branch
 Jinnah Road Branch
Islamabad
 Blue Area Branch
 I-9 Markaz Branch
 F-8 Markaz Branch
 F-7 Markaz Branch
 I-8 Markaz Branch
 F-10 Markaz
 Islamabad Stock Exchange Branch
 Dha Phase 2 Branch
 Khanna Pul Branch
 G-11 Branch
 Chiniot Branch
 Lodhran Branch
 Bhawalnagar Branch
 Sheikhpura Road Branch
 Gujranwala
 Nankana Sahab Branch

Khyber Pakhtoonkhwa**Peshawar**

Cantt Branch
 University Road Branch
 Karkhano Bazar Branch
 Sikandar Pura Branch
 Topi Branch
 Mardan Branch
 Di Khan Branch
 Mingora Swat Branch
 Abbottabad Branch
 Saleh Khana Branch

Azad Jammu & Kashmir (Ajk)

Attock Branch
 Chaksawari Branch
 Mirpur Branch
 Jattlan Branch
 Dadyal Branch
 Naarr Branch
 Muzaffarabad Branch
 Kotli Branch
 Khui Ratta Branch
 Sehensa Branch
 Rawalakot Branch
 Charroi Branch

Gilgit Baltistan

Gilgit Branch



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Investment Opportunities in Government Securities



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The State Bank of Pakistan has allowed Banks to offer Investor Portfolio Securities (IPS) Accounts to all their customers for broadening the investor base of Government Securities. The product types which fall under the IPS category are Treasury Bills, Pakistan Investment Bonds & Ijarah Sukuks and any other securities that may be issued by the State Bank on behalf of the Government of Pakistan.

Previously, these products were only made available by the Bank to its corporate customers and the sale was directly handled by the Bank's Treasury Department. Now branches will also be able to participate in offering this product to their retail customers.

JS Bank as a Primary dealer for Government Securities is permitted to act as custodian on behalf of its customers for holding their Treasury Bills, Pakistan Investment Bonds and Ijarah Sukuk Bonds in scrip-less / electronic form in these accounts. The ultimate custodian of such securities is with the Public Debt Office of the State Bank.

JSBL offers financing of up to 90% against T-bills, PIBs & Ijarah Sukuks

Treasury Bills (T-Bills)

- Zero coupon instruments issued by the Government of Pakistan
- 3-months, 6-months and 1 year tenor
- Instruments are sold at a discount and mature at face value
- Sold through Primary Dealer Banks by State Bank via bi monthly auctions
- Highly marketable & reserve eligible securities for Financial Institutions
- Minimum denomination is Rs.100,000

Pakistan Investment Bonds (PIBs)

- Long-term instruments issued by the Government of Pakistan
- 3 Year, 5 Year, 10 Year and 20 Year tenors
- Sold through Primary Dealer Banks by State Bank via monthly auctions
- Fixed semiannual coupons and repayment of principal at maturity
- Highly marketable & reserve eligible securities for Financial Institutions
- The minimum denomination is Rs.100,000

Ijarah Sukuk

- Long-term Islamic Instruments issued by the Government of Pakistan
- 3 year tenors
- Sold through Islamic Banks by State Bank via periodic auctions
- Highly marketable & reserve eligible securities for Financial Institutions
- Floating and semiannual coupon payment and repayment of principal at maturity
- Highly marketable & reserve eligible securities for Islamic Financial Institutions
- The minimum denomination is Rs.100,000

How to invest in Government securities?

Open a PKR account with any JSBL Branch



Open an IPS account linked to your PKR account



Contact branch for various transactions



Finalize your transaction & receive confirmation



Provide check or debit instructions for Purchase/sale amount



Profit/maturity/sale amount will be credited to PKR account

Process for IPS Account Opening

- Customers wanting to purchase Government Securities must sign an IPS Account Opening Form which is available on the JS Bank website.
- Customers other than individuals account must provide a resolution for opening the IPS account passed by the board of directors / governing body.
- Upon receipt of IPS account opening form and supporting documents (if required), Treasury office staff will scrutinize the same for completeness and issue an IPS a/c number to the customer.
- The IPS account statement shall be sent to customers on a quarterly basis.

Withholding Tax

10% Withholding Tax is applicable from the profit / mark -up amount. Customers exempted from Withholding tax must produce an exemption certificate issued by Federal Board of Revenue (FBR) while opening the IPS account with JS Bank. Copy of this certificate will be provided to State Bank by Treasury back office.

For further details please visit any of our branches

Sindh

Karachi

Shaheen Complex Branch
Karachi Stock Exchange Branch
S.I.T.E. Branch
Khayaban-e-Ittehad, DHA Branch
Park Towers Branch
Teen Talwar Clifton Branch
Gulshan-e-Iqbal Branch
Shahrah-e-Faisal Branch
North Nazimabad Branch
Gulistan-e-Jauhar Branch
Safoora Goth Branch
Jheel Park Branch
Nazimabad Branch
Korangi Industrial Area Branch
Zamzama Branch
Federal B Area Branch
Khayaban-e-Shahbaz, Dha Branch
Gulshan Chowranghi Branch
Dhoraji Branch
Shah Faisal Colony Branch
Islamia College Branch
M.A. Jinnah Road Branch
Lucky Star Branch
Gulshan-e-hadeed Branch
Cloth Market Branch
Mauripur Branch
Garden Branch
Timber Market Branch
Abul Hasan Isphahani Road Branch
Jodia Bazar Branch
New Chali Branch
North Napier Branch
Saddar Electronic Market Branch
Urdu Bazar Branch
Bahadurabad Branch
Fancy View Sohrab Goth Branch
Up Morr Branch
Landhi Branch
North Karachi Industrial Area Branch
Orangi Town Branch
26 Street DHA Branch
Haideri Market Branch

Hyderabad

Saddar Branch
Qasimabad Branch
Citizen Colony Branch
Shoro Branch
Sanghar Branch
Al Abbas Sugar Mill Branch
Mirwah Gorchari
Mirpurkhas Branch
Shaheed Gunj Branch

Sukkur

IBA Campus Branch
Military Road Branch
Larkana Branch
Khairpur Branch
Maatli Branch
Nawabshah Branch

Sultanabad Branch
Tando Allahyar Branch
Chambar Branch
Moro Branch
Kunri Branch
Tando Mohammad Khan Branch
Digri Branch
Sehwan Sharif Branch
Tando Aqil Branch
Ghotki Branch
Kandh Kot Branch
Kashmore
Shahdad Kot Branch
Shahdadpur Branch
Mithi Branch
Tando Adam Branch
Mehtar Branch
Dadu Branch
Jacobabad Branch
Badin Branch
Tando Jam Branch
Thatta Branch
Umer Kot Branch
Sheikh Berkiyo Branch

Balochistan

M.A. Jinnah Road Branch
Chamman Branch
Zarghoon Road Branch

Punjab

Lahore

Upper Mall Branch
Dha Branch
Allama Iqbal Town Branch
Azam Cloth Branch
Shadman Town Branch
College Road Branch
Devine Mega Mall Branch
Bhagbanpura Branch
Chowburji Branch
Wapda Town Branch
M.M. Alam Road, Gulberg Branch
Model Town Branch
Circular Road Branch
Brandreth Road Branch
Dha Phase 2 Branch
Shah Alam Market Branch
Cavalry Ground Branch
Raiwand Road Branch
Urdu Bazaar Branch
Badami Bagh Branch
Bahria Town Branch
Ferozepur Road Branch
Jauharabad Branch
Muridke Branch
Sadiqabad Branch
Agrow Warburton Branch
Nankana
Gujranwala
G.T. Road Branch
Bank Square Branch