

Newsletter Apr-Jun, 2019

MILESTONES

AND MARKETING EVENTS



EXCEPTIONAL BRANCHES
**100% YTD BANCA
ACHIEVEMENT!**

JS APNI
**CRICKET LEAGUE
AWARD CEREMONY**

Relationship Managers bring home the big rewards
Le Mans LCY CA Campaign!



LAUNCH OF
**ENVIRONMENTAL,
SOCIAL AND
GOVERNANCE REPORT
2018**

**MEGA HITS GALORE
WHOLESALE & PRIVATE BANKING!**

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ACHIEVEMENTS



JS APNI CRICKET LEAGUE AWARD CEREMONY

After the successful launch of JS Apni Cricket League mobile application during PSL 2018; JS Bank, has once again set its benchmark amongst cricket fans throughout PSL 2019.

Offering players the chance to build their own digital fantasy cricket league team, the application brought together thousands of cricket lovers on one platform, ready to compete against each other for amazing prizes including: iPhone X, Samsung A7, LED TV's, Bikes, Roundtrip ticket to Dubai and a Grand prize of Corolla GLI.

Apni Cricket League App not only offered an amazing gaming experience, but it was equipped with JCash instant digital wallet and Easypaisa enabling users to make in-app purchases that users could utilize during the game.

The application became the number 1 trending app under the 'Top Free Games' category on Google Play Store in Pakistan with an outstanding record of 650,000 downloads. The Google play store reached a rating of 4.1 overall with a Facebook rating of 4.5/5.



Mr. Nawaz was presented the key to his brand new Toyota Corolla GLI by Mr. Kamran Jafar, Deputy CEO - JS Bank at the Award Ceremony of Apni Cricket League.

CHAMPION IN OUR MIDST!

The JS Bank family is a diverse mix of individuals from different backgrounds and diverse talents. The one thing common for all is the desire and the passion to go above and beyond in order to achieve and excel in their assigned targets. One such individual is **Muhammad Asad Khan** – Regional Head BDU Central. Asad created history by bringing in a whopping PKR 25 million bancassurance which is the biggest, single hit bancassurance policy not only In JSBL but also in the local insurance industry. Hat's off to Asad for this spectacular accomplishment.

We at JSBL have a history of challenging the impossible, watch this space to get to know about more champions in our midst!



TELESALES AWARDS!

The outbound Telesales team is a phenomenal team which has been breaking records and setting new benchmarks. In order to appreciate these unsung heroes, an award and certificate distribution ceremony was held. Telesales managers and officers who had performed exceptionally well were awarded the certificates and trophies.

Usama Tariq received the award for the highest sales figures in the 3rd and 4th quarter of 2018. **Sahar Kashaf** and **Ghulam Rasool** also received awards for outstanding efforts in the 3rd and 4th quarter respectively. The awards and certificates were distributed by **Evelyn J. Gill** – Head of Deposits & Wealth Management. We congratulate all the winners and look forward to many new records during the rest of the year.

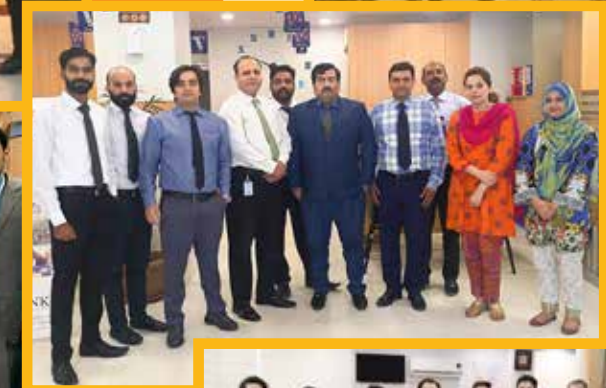


EXCEPTIONAL BRANCHES

100% YTD BANCA ACHIEVEMENT!

Bancassurance business is a major source of non-funded income for JS Bank. It also adds another mix of investment products for branch staff to pitch to JSBL Customers. The following branches played an exceptional role in generating maximum bancassurance sales to ensure the June half year were not only met but exceeded for their respective branches.

Branch	Region	YTD % of Achievement
Gulyana	Central Region 4	335%
Johar Town Lahore	Central Region 1	215%
F-8 Markaz Islamabad	North Region 1	214%
Wapda Town Lahore	Central Region 1	203%
Hyderi Market Karachi	South Region 1	182%
Ghotki	South Region 7	176%
Haripur	North Region 1	175%
Golarchi Badin	South Region 6	174%
Kharian	Central Region 4	162%
Bagh Ajk	North Region 2	150%
F-11 Markaz Islamabad	North Region 1	135%
Shikarpur	South Region 7	129%
Badami Bagh Lahore	Central Region 2	127%
State Life Housing Society Lahore	Central Region 1	125%
Lala Musa	Central Region 4	111%
Wapda Town Phase I Multan	Central Region 6	111%
Shahabpura Ind Est Sialkot	Central Region 4	107%
Nowshera	North Region 3	100%



THE BIG FIVE-0

Brilliance thrives in a competitive environment and what better way to push our deposit numbers even higher than the spirit of competition! From June 1st till the June 30th, JS Bank held a month long 50 Million LCY Current Account Trophy Campaign to boost CA Deposit sales and recognize the achievements of the staff. Any staff with an incremental PKR 50 Million LCY CA contribution was eligible to receive a Customized Acrylic Trophy as a symbol of their efforts and as a token of appreciation.



MEGA HITS GALORE

WHOLESALE & PRIVATE BANKING!

This June witnessed major cross functional deposit slogging with big hits coming in from all directions. Wholesale and Private Banking brought in its share of skyrocketing numbers with big hits from Jallal Ovais with PKR 480 million, Ghani with PKR 168 million, Adnan and Shiroy with 31.8 million and Hassan Feroz with USD 600,000 just to name a few. With a happening June we can't wait for an action-packed December performance.

361 BILLION AND COUNTING!

We are humbled by the confidence our customers have placed in us. It is because of our customers that we have achieved PKR 361 billion in deposits, as of June 30th, 2018 and continue to grow.

Our commitment to prosperity and to the progress of our nation becomes stronger each day. The support of our customers strengthens our resolve to enhance service experiences through innovative solutions and offerings.



INITIATIVES



LAUNCH OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT 2018

As the first bank in Pakistan to publish an Environmental, Social and Governance (ESG) Report in 2018, JS Bank recently published its second ESG Report in 2019.

An emerging trend worldwide where regulation and operational risk in the marketplace is driving increased attention to measuring and managing such performance, ESG reporting is growing globally.

Many businesses are becoming aware of the evidence that firms which capitalize on this end up becoming more efficient, more competitive and better long-term creators of value than those firms which do not.

ESG reporting not only focuses on environmental and social impacts but also increases levels of trust and confidence in the governance arrangements between companies and their shareholders and other stakeholders. Many international financial institutions, asset management companies and governments are including sustainability as part of their evaluation when searching for areas and places to invest.

The Green Banking Guidelines released by the State Bank of Pakistan in 2018 suggest that all banks should practice such reporting while the Pakistan Stock Exchange (PSX) is also moving in this direction.

The report can be viewed on the following link of our website:
<https://www.jsbl.com/information/esg-report-2018/>

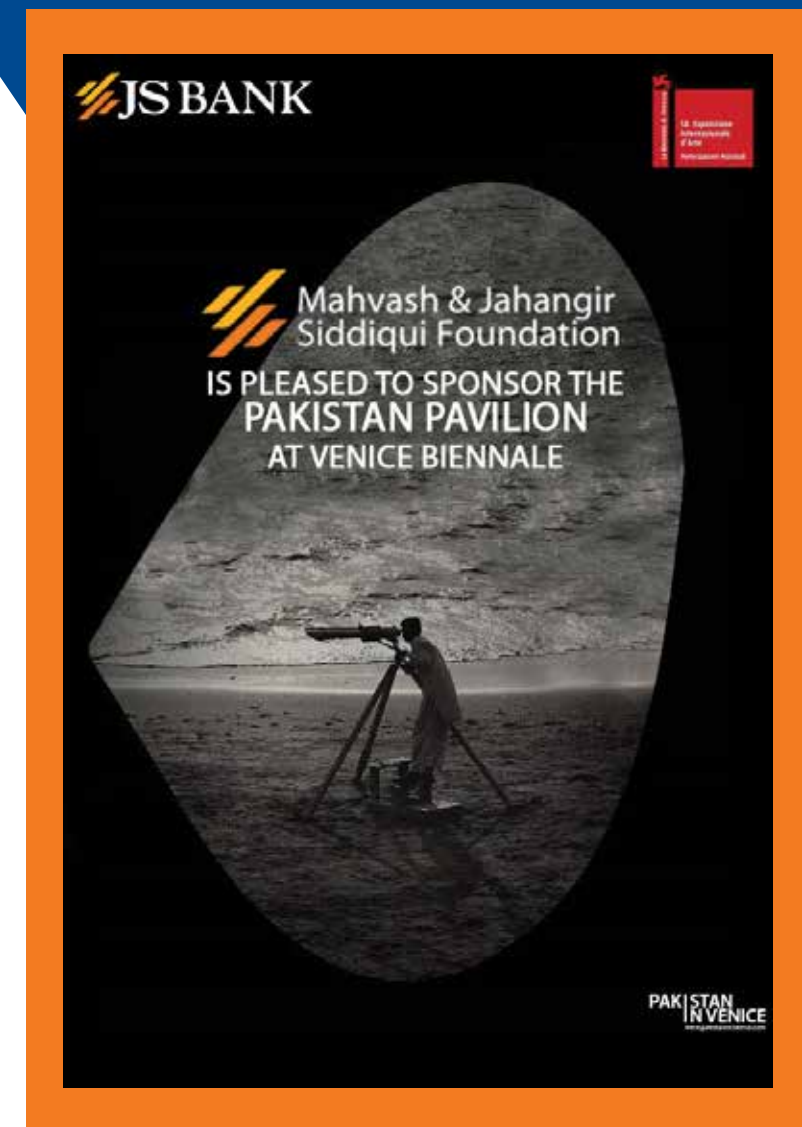


MJSF SUPPORTED PAKISTAN'S FIRST NATIONAL PAVILION AT VENICE BIENNALE

The Mahvash and Jahangir Siddiqui Foundation (MJSF) was a primary supporter of the Pakistan's first official Pavilion at the La Biennale di Venezia (Venice Biennale), 2019.

The world's oldest and most prestigious international art exhibition, the biennale is a six month long contemporary visual art exhibition, which takes place from 11th May to 24th November 2019 and hosts a large number of prominent individuals from all walks of life. The overall focus is to provide an immersive artistic and cultural experience for visitors as well as giving every country a chance to showcase their talent to a global audience.

Titled 'Manora Field Notes', the installation featured the work of artist Naiza Khan, the first official representation of Pakistan at the Venice Biennale. The Pavilion has unfolded across three interconnected spaces, encouraging visitors to explore the venue like a 'map' of Manora Island. Central to the installation are archival materials relating to surveillance and navigation, found in the island's abandoned 19th-century observatory. Manora Field Notes also includes a multi-screen video installation, created using ten years of footage shot on the island, bringing together contrasting landscapes, viewpoints and narratives. The overall setup was a joint effort by the Pakistan National Council of the Arts (PNCA) and Foundation Art Divvy.



JS BANK & MJSF COLLABORATE TO SERVE IFTAR FOR THE UNDERPRIVILEGED

JS Bank in collaboration with its charitable partner, Mahvash & Jahangir Siddiqui Foundation (MJSF) organized Iftars for underprivileged people during Ramzan. JS Bank strives to serve the community in which it operates through continual social responsibility initiatives and activities.

Iftars have been arranged for disadvantaged individuals on an annual basis since 2013 with over half a million Iftar meals being served till date.

JS Bank in collaboration with MJSF works towards providing a better and brighter tomorrow for the people of Pakistan.



EMPLOYEE ENGAGEMENT INITIATIVES BY PHONE BANKING TEAM

In April 2019, Phone Banking Unit organized a Grand Picnic at Turtle Beach for the Service Management & Business Conduct team to help team engagement.

In the Holy month of Ramadan Phone Banking Unit hosted an "Iftar Dinner" for the entire Service Management & Business Conduct team. The Top Performers of 'Phone Banking' for 2018 & Quarter 1 2019 were also rewarded in the same event.



ANNUAL CONDUCT ASSESSMENT 2018

State Bank of Pakistan has rebranded consumer protection and Fair Treatment of Customers (FTC) as a success proposition for banks. JS Bank reports its state of 'responsible conduct' to SBP annually, via Conduct Assessment Framework (CAF) which is a self-assessment tool. Second formal annual reporting of (CAF) for the year 2018 was successfully carried out and submitted to SBP in March 2019 by Business Conduct unit, duly approved by Board of Directors of JS Bank. Significant Conduct improvement has been achieved by the bank for the year 2018, from the previous year reported CAF score.



JS ISLAMIC CAPITAL PRESERVATION V & VI

With the end of the 2nd Quarter, JS Bank's mutual funds campaign continues to go full steam. Fired up for the future, the teams are working towards ever greater success.

The latest mutual fund campaigns JSICPAP V & VI were launched in February and May respectively. Both offerings are fully loaded with capital preservation, a healthy return, a chance to avail tax rebate, and avail running finance.

As with each campaign, the stakes were high, and the teams met the colossal target head on. Through zeal and dedication, the bank collectively booked more than PRK 2 billion in JSICPAP V & JSICPAP VI.

Branches which went above and beyond in completing their JSICPAP VI targets are:

Branch Name	Region	% of Achievement
F-7 Markaz Islamabad	North Region 1	1090%
Saidpur Road Rawalpindi	North Region 2	721%
Bara Kahu Islamabad	North Region 1	700%
Mm Alam Road Lahore	Central Region 1	250%
Chakri Road Rawalpindi	North Region 2	220%
Mouza Parhar Sharqi Kot Addu	Central Region 6	167%
Chitral	North Region 3	167%
Kharian	Central Region 4	143%
Electronic Market Karachi	South Region 1	143%
Circular Road Lahore	Central Region 2	143%
Wazirabad	Central Region 3	136%
Site Hyderabad	South Region 5	114%
Shikarpur	South Region 7	110%
Shakas Khyber Agency	North Region 3	104%
Bank Road Rawalpindi	North Region 2	101%



Now offering..

JS Islamic

Capital Preservation Allocation Plan

LIMITED TIME OFFER!

Sarmaye Ki Hifazat, Halal Munafey Ki Zamanat!



MOVIE SCREENING

X – MEN: DARK PHOENIX

On the final weekend of June, JS Bank's Product Development team along with the marketing team organized a movie screening for JS Bank's potential and current Elite and Elite Plus customers. The movie event was held at Nueplex Cinemas in Karachi and Cinepax in Lahore.



The lucky customers had the opportunity to see the highly anticipated sequel in the X-men franchise, "X-men: Dark Phoenix". The high stakes action, CGI and cinematography kept audiences on the edge of their seats with fight sequences of epic proportions being referred to as "the best X-men fight in its franchise history." This installment was a refreshing take on X-Men and an interesting twist on our favorite superheroes. All in all an amazing evening which was thoroughly enjoyed by all.



PRIVATE BANKING ON A ROLL!

Private Banking has shown spectacular growth in deposits in the fiscal year 2018. To keep the same momentum going and increase traction for LCY Current Account, a three-month tactical LCY current account deposit campaign for the Private Banking Sales Team was successfully introduced.

This campaign was targeted towards Private Banking Relationship Managers and had a special incentive reward for the top performer. The lucky individual for this campaign was **Momi Pervez** who successfully deepened the LCY current account portfolio from February to April. This campaign sparked healthy competition amongst the sales staff who competed and also brought in fresh deposits for the bank.



RELATIONSHIP MANAGERS BRING HOME THE BIG REWARDS LE MANS LCY CA CAMPAIGN!

At JS Bank we always aim high. CRBG showed spectacular growth in Current Account in 2018 and in 2019 we wanted to take it a step further with our RM Commission Campaign. The campaign was held from April to June 2019 and incentivized Relationship Managers with commission percentages based on the incremental Current Account they brought in. The campaign was a huge success resulting in Current Account numbers to skyrocket. JS Bank appreciates the efforts of its dedicated staff and will continue to make sure they get the fruit of their labor.



April to June 2019

IBE	ASAD ULLAH
GLP	WASEEM AKBER
KEJ	SULEMAN
JGQ	SHAHZAD AHMED
KGP	MUHAMMAD IQBAL
KGN	OWAIS KHAN AFRIDI
HUY	ADNAN SJOUKAT
AXG	IMRAN KHAN
AXW	MOIZ KHAN
AGJ	SARWAT SULTANA
AKH	ANITA ASHRAF
GYJ	MUHAMMAD ASFAN SAGHEER
GJP	IQBAL AKBAR
KHZ	MUHAMMAD SAMI
JWA	SUMBAL FAYYAZ GILL
JVK	HASSAN FAYYAZ
HOI	ZUBAIR ZAFAR
ALV	KHAWAR MURTAZA
LAB	SAQIBULLAH
KIA	MUHAMMAD ZARSHAID
IBX	BILAL SALAHUDDIN
HHX	NAZISH ABDULLAH
HNM	HAMZA IDREES
JKV	AMJAD BHATTI
KGX	HAMEED ULLAH
ATI	RIZWAN ASLAM
JHD	MUHAMMAD MUZAMMIL HUSSAIN
IFL	RIZWAN IQBAL
CBK	ASIF JABBAR
ADG	CECIL KHOKHER
JCV	SHAHARYAR BUTT
JNA	SAIFULLAH
ARH	MOHSIN RAZA
GNZ	ABDULLAH KHAN
LAU	NIAZ ALI
GPO	RIZWAN SAEED AKHTER

PARTNERSHIPS & ALLIANCES



ENTREPRENEURSHIP GROWTH THROUGH NOWPDP

JS Bank has joined hands with Network of Organizations Working for People with Disabilities, Pakistan (NOWPDP), for providing access to finance, under the JS Naya Aghaaz SME Loan program.

This partnership aims to extend financing facilities to differently abled entrepreneurs.

On the occasion, Basir Shamsie stated, **"JS Bank is driven to create an impact and build on financial inclusivity with the help of value-added partnerships catering to SME financing. Our focus on providing access to finance, is strengthened through this alliance with NOWPDP, an organization that has truly defined and achieved milestones in empowering disable person across Pakistan."**



The agreement was signed by Basir Shamsie, President & CEO, JS Bank and Amin Hashwani, President – NOWPDP.

JS BANK STRENGTHENS RELATION WITH PACRA ANALYTICS

JS Bank has signed a Memorandum of Understanding (MoU) with the Pakistan Credit Rating Agency (PACRA) Analytics. The initiative aims to develop and expand a learning partnership framework between the two entities to improve the human capital in the banking industry.

On this occasion, Basir Shamsie stated, **"The partnership between our two organizations will develop talent pipelines in the financial industry by providing individuals with the opportunity to grow and learn in multi-dimensional fields of knowledge."**

The MoU which is focused on certification programs, learning sessions and trainer development will equip internal teams with the proper guidance, tools and techniques that will help them flourish in their respective functional areas.



The MoU was signed by Basir Shamsie, President & CEO JS Banks and Adnan Afaq, Chairman PACRA Analytics. Also present on location was M. Merajuddin Ahmed, Group Head HR and Administration JS Bank and Tariq Mehmood, CEO PACRA along with their team members.

PARTNERSHIP WITH CATTLEKIT FOR AGRICULTURE SECTOR DEVELOPMENT

Demonstrating a shared commitment towards advancement of the agriculture sector in Pakistan, JS Bank formed a partnership with CattleKit to offer farming solutions to agriculture community of Pakistan.

Agriculturists can now avail financing facility for agriculture equipment, operations and modernization, all with the aim of improving farming practices for increased yield and higher profits.

Upon signing the agreement, Babbar Wajid stated, **“JS Bank is very pleased to have partnered with CattleKit. In the long run, this partnership will be beneficial for farmers as it will allow them to further improve farming practices at substantially lower financing costs and help develop Pakistan’s agricultural efficiency”.**



The agreement was signed by Babbar Wajid, Head of Product Management and Business Head Consumer Banking, JS Bank and Sajid Ahmad Bodla, CEO, CattleKit.

COLLABORATION WITH TPL LIFE INSURANCE FOR SUPPORTING AGRICULTURALISTS

JS Bank is working with TPL Life to provide life insurance coverage to agriculture finance customers.

Speaking at the occasion, Babbar Wajid, said, **“Agriculture is at the very heart of the Pakistani economy, and our focus in this space is to ensure sustainability and continuity of business for our clients. Our arrangement with TPL Life reinforces our commitment to the well-being of our customers and prosperity for the Nation.”**

This initiative is a part of JS Bank’s strategy of supporting the farmer’s community through provision of financial access and development of agriculture businesses.



The agreement was signed by Babbar Wajid – Head of Product Management and Business Head Consumer Banking, JS Bank and Faisal Abbasi – CEO, TPL Life Insurance Ltd.

COLLABORATION WITH INDUS MOTORS

JS Bank has joined hands with Toyota Indus to offer exclusive financing solutions and value-added services to JSBL customers. As part of the strategic alliance between JS Bank and Toyota Indus Motor Company Ltd, customers can avail fast track vehicle delivery along with priority processing at JS Bank through Toyota Indus Authorized Dealerships, while offering customer centric financing solutions that includes subsidized markup rates and reduced insurance premiums.

Commenting on the partnership, Babbar Wajid stated, **“At JS Bank, we always aim to deliver customers with highest value products & services that result in maximum convenience and benefits. Under this partnership, of JS Bank & Toyota Indus Motor, all customers can receive most reliable car of their choice, within few days.”**

This alliance will serve the greater interests of the end customers by providing them a one window vehicle financing and delivery system.



The agreement was signed by Babbar Wajid, Head of Product Management & Business Head Consumer Banking - JS Bank and Syed Omar, General Manager Marketing – Toyota Indus Motor along with other team members.

FAST TRACK VEHICLE FINANCING THROUGH TOYOTA JINNAH MOTORS

JS Bank has signed a memorandum of understanding (MoU) with Toyota Jinnah Motor to offer a one window financing solution coupled with additional value-added services to JSBL customers.

JS Bank customers can enjoy fast track vehicle delivery with priority processing of auto loans through JS Bank's dedicated dealership sales channel. In addition, they will receive an exclusive co-branded loyalty card offering attractive discounts on customer car care services from Toyota Jinnah Motors.

Speaking at the occasion, Ahsan Amjad expressed his views, **"The agreement is a milestone not only for both the organizations but also for customers who will greatly benefit from this exciting offer. From a customer's point of view, this partnership is a win-win, with the consumer getting best Toyota variants, on the best possible financial package from JS Bank."**

By undertaking such cross functional partnerships, JS Bank remains committed towards providing innovative, cost efficient and value adding products and services to its customers.



The MoU was signed by Ahsan Amjad Head of Retail Assets, JS Bank and Mian Asad Munir CEO, Toyota Jinnah Motors along with other respective team members.

PARTNERSHIP WITH CERP FOR LOW COST SCHOOL FINANCING EVALUATIONS

In its continuing drive to drive development across the country, JS Bank has partnered with the Centre of Economic Research Pakistan (CERP), to enable access to financial offerings for low-cost schools.

The two institutions will work together to evaluate schools based on predefined data parameters for risk analytics and credit line approvals. The core objective here is to match schools to the financial products and services they need, in order for them to be able to improve quality of education and services.



The agreement was signed by Syed Imtiaz Bokhari, Business Head – JS Bank and Maroof A. Syed, CEO – CERP.

JS BANK AND A.A JOYLAND'S CORPORATE VENTURE

JS Bank has entered into a corporate partnership with A.A. Joyland.

A.A. Joyland is a pioneer in the recreational and amusement industry and offers multiple entertainment brands including Bounce, Super Space, Pavilion End, XD Adventure, Café Canes, Battle Station, Aladdin Park, Joyland etc.



JS Bank card holders will be able to avail lucrative offers on various offerings offered by A.A. Joyland.

The signing ceremony was held at Pavilion End Club. JS Bank was represented by Head of Strategic Alliances – Umair Nizam Shaikh while A.A. Joyland was represented its Head of Marketing Amin Uddin along with respective team members.



JS CARAAMAD TOYOTA COROLLA 2019 RAMADAN CAMPAIGN

As part of the Indus Motor Company alliance, JS Bank launched its Toyota Corolla Campaign in the month of Ramadan for the brand new Toyota Corolla 2019 at a special markup rate of 1 year KIBOR + 3%, reduced Insurance rate and priority delivery within 20 days which shall continue to be offered till any further announcement.

JS CarAamad
autofinancing



JS BANK
BARHNA HAI AAGEY

TOYOTA

Now Get Your
Toyota Corolla 2019

This Ramadan, JS Bank offers you a chance to buy the all new Toyota Corolla at **lowest markup rate**, insurance and with priority delivery.

1 Year KIBOR (Floating Rate) + 3% | Priority Delivery 20 Days

For more information visit your nearest JS Bank Branch or call 0800-011-22

Monthly installment as low as **PKR 26,999/- ***

New features

- 9 Inch Infotainment System with Toyota Connect
- Rear Reclining Seats with 60:40 split • Dual SRS Airbags
- Smart Entry with Push Start • Bi-Beam LED Projection Headlamp

* Terms & Conditions: Insurance & tracker charges will apply | Delivery shall be arranged on first come first serve basis | Offer valid on all variants of Toyota Corolla | Limited time offer

0800-011-22 | www.jbank.com | JSBankLtd

JS BANK EID CAMPAIGN DISCOUNT THROUGH CASHBACK



Celebrate this Eid with JS Bank!

Get **10%** discount* through cashback on fuel and grocery with JS Credit Cards.

Validity: 5th to 7th June 2019

Maximum cashback of up to PKR 100 per transaction

Global

0800-811-117 | www.jsbank.com
345 Branches in 172 Cities
#JSBankEid2019

JS BANK
BARRHANA HANI AAGJEY

After a successful Quarter 1, Team Alliances came up with their first ever “Discount through Cash back” Campaign on JS Credit Cards. The Campaign was on Grocery & Fuel and was applicable worldwide on any fuel station or grocery store.

Since Eid is an occasion to celebrate with your loved ones therefore to add more colors to the celebration we chose to offer “Discount through Cash back” to JS Credit Cards on first 3 days of Eid.

This tactical campaign was well received by JS customers and a handsome number of customers availed the offer, and admired JS Bank efforts on digital & social media platforms.

The special feature of this offer was that it was a brand based discount but rather a category based discount.

JS Bank collaborated with Daraz.pk to offer an additional 20% Discount on Saturdays throughout Ramadan resulting in a spend of over Rs 4 Million in just 3 days.

JS Bank has aggressively pursued alliances with ecommerce brands and become one a leading bank partner in terms of customer footfall & spend volumes.



SATURDAYS
RAMADAN EDITION

daraz

Avail the best Ramadan offer!

Additional **20%** discount* at daraz.pk with JS Bank Debit and Credit Cards

Valid on May 25 & June 1, 2019

0800-811-117 | www.jsbank.com
345 Branches in 172 Cities
#JSBankEid2019

JS BANK
BARRHANA HANI AAGJEY

RAMADAN CAMPAIGN



***30%** Discount on iftar party
* minimum 20 person

Flat **25%** Discount on all
JS Bank Card

CONSUMER ALLIANCES

JS Bank brought on board some majors brands in 2nd Quarter of 2019 including Unze London , Bed & Bath , 1st Step , Stiletto , Khas etc.



10% Discount on all JS Bank
Debit & Credit Cards
(on regular prices)



15% Discount on JS Bank Signature
& Patinum Debit and Credit Cards
10% Discount on all other JS Bank Cards



10% Discount on all JS Bank
Debit and Credit Cards



wasim badami
BY HEMANI

15% Discount on all JS Bank
Debit and Credit Cards



KHAS

15% Discount on Fashion Range on all
JS Bank Debit and Credit Cards



Shop with JS Bank and get
Flat **30%** Discount on full price
items on all JS Bank
Debit and Credit Cards

JS BANK Q2 ALLIANCES



ALTAMASH HOSPITAL

20% Discount on all JS Bank Signature & Platinum Debit and Credit Cards
15% Discount on all other JS Bank Cards
 Clinical Lab, Diagnostic services, Ultrasound, X-Ray, CT Scan and MRI



15% Discount on all Services on all JS Bank Debit and Credit Cards



THE ITALIAN COFFEE HOUSE

Avail up to **15%** Discount with all JS Bank Debit & Credit Cards



15% Discount on all JS Bank Debit and Credit Cards on cakes only*



20% Discount on Platinum
15% Discount on Gold & Silver JS Bank Debit and Credit Cards



25% Discount on Signature & Platinum Debit & Credit Cards
15% Discount on All Other JS Bank Debit & Credit Cards



VOHRA & SAIGOL

upto **40%** Discount on Silver & Diamond Jewellery (VDC & VCC)
20% Discount on Apparel (VDC & VCC) on all JS Bank Debit and Credit Cards



Falcon Adventure Club

10% Discount on all services
20% Discount on group tours (Deals booked two months in advance) on all JS Bank Debit and Credit Cards



15% Discount on all JS Bank Debit and Credit Cards



70% Discount on 1 year package
60% Discount on 3 months package
50% Discount on monthly fee
10% Off on PT hiring fee on all JS Bank Debit and Credit Cards



Enjoy **30%** Discount on Royal Iftar & Sehri Buffets with all JS Bank Debit & Credit Cards



40% Discount on normal menu (in Separate Pizzas)
 Buy One Get One Pizza Deal on all JS Bank Debit and Credit Cards



20% Discount on all JS Bank Debit and Credit Cards



10% Discount on all JS Bank Debit and Credit Cards on room rack rates!



10% Discount on bowling games at JFC Bowling Alley with all JS Bank Debit and Credit Cards



SUBSIDIARIES

 **JS investments**
Managing Mutual Funds Better!

 **JS Global**
JS Global Capital Limited



JS INVESTMENTS & JS GLOBAL SHIFT TO A BRAND-NEW LOCATION

JS Investments has relocated to a brand-new location. 'The Centre' situated in the heart of the city for increased operational efficiency and customer access.



JS ISLAMIC FUND WINS "BEST FUND" OVER 5 YEARS

JS Islamic Fund has been awarded "Best Fund" over 5 years in Islamic Equity category for 2019 by Thomson Reuters Lipper Fund Awards. Lipper data covers more than 139,000 funds in more than 86 countries and recognizes mutual funds that have excelled consistently in delivering strong performance, compared to their peers. The award manifests exceptional performance of JS Investments and the funds under management.



LAUNCH OF INTERNATIONALLY ACCLAIMED SOFTWARE “MUBASHER” ACROSS JS GLOBAL

JS Global has been in the process of development and customization of the internationally acclaimed software solution “Mubasher”. This ambitious project which has been in development for more than a year with the objective of integrating PSX, PMEX, PSX- BATs, Research-Finox, NCS (NCCPL) and DSS(CDC) into a single point of contact for our customers. The rollout of the professional desktop application PROx across JS Global’s nationwide branch network will allow our traders to experience the capital markets of Pakistan from a totally new experience and perspective. With a live GEO TV widget built-in, traders will remain abreast of breaking news while guiding customers on market strategies developed using analytical and algorithmic tools available in the terminal. Following the rollout to traders across JS Global’s network, the customer version of PROx along with mobile and web trading terminal will be made available to our valued customers.

جاشر تداول
MUBASHER TRADE

JS GLOBAL INITIATES MARKET SOLUTIONS IN ALLIANCES WITH PAKISTAN

JS Global's leadership role in the capital markets of Pakistan over the last 4 decades is set to establish another major milestone with the introduction of professional Market Making solutions in the Pakistan Stock Exchange. We have been closely working with PSX and one of the leading Asset Management Company in Pakistan to set up the first ETF (Exchange Traded Fund) in the capital markets of Pakistan. JS Global will hopefully be the first TREC Holder to be officially appointed as Designated Market Maker for this ETF. Using complex algorithms, JS Global has developed a Market Making (MM) module which is currently in testing with Pakistan Stock Exchange. Once all required change in regulations have been notified by SECP and the MM module has been vetted through UAT by PSX, JS Global is set to usher in the new era of automated trading in Pakistan.

INITIATION OF JS GLOBAL-JS BANK REAL TIME FUND TRANSFER FEATURE

With the advent of technology taking control of daily life, JS Global is set to integrate its real time Risk Management module with JS Bank internet and mobile banking interfaces. With all technical aspects and requirements locked in, JS Global and JS Bank are set to start development of this integration channel which will allow customers of both organizations to transfer idle funds from their capital market account to their commercial banking account and vice versa on real time basis 24*7*365. The customers of both organizations will experience total control of their financial life through a new digital experience that JS Global will introduce through the Mubasher software solution.

ARTICLE



MILLENNIALS AND THEIR EMPLOYERS WANT THE SAME THING. THEY JUST DON'T KNOW IT YET.

We're in the midst of a significant generational shift that is changing the face of work. Baby boomers are retiring in droves, while millennials, those born from the early 1980s to the year 2000, have become the largest generation in the U.S. labor force. With the exodus of senior-level employees, organizations worry about "brain drain" and a "talent vacuum." These concerns are supported by new research showing a talent shortage that has risen over the past five years, to its highest level since 2007. In fact, 40 percent of employers across the globe report hiring difficulties. Management and executive skills are among the hardest to find. Gen Xer's and millennials clearly have big shoes to fill. But at a time when they are needed to step in, millennials are notoriously difficult to retain. Research from Gallup shows they are the least engaged generation at work and are three times as likely to change jobs as non-millennials. The cost of millennial turnover in the U.S. is an estimated 30.5 billion dollars each year.

It's easy to pathologize millennials -- entitled and narcissistic come to mind -- but we need to take a step back and ask ourselves what's happening. What is needed to effectively manage this generational transition?

In over our heads.

For starters, let's acknowledge that millennials are not operating in their father's workplace. Work has become increasingly flexible, virtual and distributed, which means that self-management is more important than ever. How many employers these days are not looking for a self-starter, someone capable of independent achievement and self-direction? ADP recently cited self-management as a "basic human need" in the evolving global workplace. There is evidence, however, that the workforce is not fully prepared for the reality of self-management. For decades,



psychologists have been studying development of psychological complexity into adulthood, and their research shows that self-management is an advanced and somewhat rare capacity, even among intelligent, educated professionals. Jane Loevinger used the term “ego development” to describe this kind of psychological growth, and William Torbert explained the evolution of “action logics” (see “Seven Transformations of Leadership” for an excellent read). Robert Kegan, a Harvard developmental psychologist, refers to “orders of consciousness,” and has proposed that one of the most important developments in adulthood is the transition from what he calls the socialized mind to the self-authoring mind. The socialized mind is what its name implies -- a worldview that develops based on forces of early socialization, including home life, school environment and so on. Socialization is a beautiful thing. Having mastered our instincts and moved beyond the simple eye-for-an-eye rules of childhood, we can truly take into account the wants and needs of other people and be shaped by them. We don’t just follow social contracts to avoid punishment. We follow them because we care. But today’s world is demanding movement beyond the socialized mind, to self-authorship. This order of consciousness does not jettison socialization, but provides an independent seat of judgment from which to observe our social history and surround, rather than be run by it. We author our lives by weighing options and taking responsibility for our decisions. “The traffic made me late” doesn’t work more than a couple times, because we acknowledge our choice in when we leave the house. It takes this level of maturity to effectively self-direct and self-manage, particularly when contexts are ambiguous and tasks are not externally-defined.

In large-scale studies, researchers have found that almost 60 percent of college-educated professionals have yet to reach the self-authoring stage of adult development. (The self-transforming mind, a later stage of development, is beyond all but a very few). These statistics lead psychologists like Kegan to state that we are “in over our heads,” meaning that most of us need further development to effectively navigate the modern world. While age does not guarantee this kind of psychological evolution, it does seem to help. This means that the youngest members of the workforce may need the most developmental support.

Ready to swim

Considering the pressing need for growth, there are two pieces of very good news when it comes to the millennial generation. First, they fully embrace the evolving nature of work. About two-thirds of millennials in certain business sectors have flexible working arrangements -- including time, location and role -- and the greater the flexibility, the higher they rate its positive effects. Indeed, PwC advocates for flexibility as a strategy to engage millennials. This indicates that the next generation is seeking out, rather than shying away from conditions that could put them in over their heads. Second, millennials want to develop. According to Gallup, the “opportunity to learn and grow” tops the list of factors

millennials look for in a job. Growth opportunities come in ahead of compensation, and far ahead of fun and informality in the workplace. So while a ping-pong table or slouchy dress code at the office may not be a bad thing, it is not where employers should turn to retain millennial talent. They can actually retain talent by meeting their own need to develop talent.

In their new book, *An Everyone Culture: Becoming a Deliberately Developmental Organization*, Kegan, Lisa Laskow Lahey and their collaborators, describe organizations that are already facing head-on the challenges of human development. The companies they describe, including an entertainment and real estate company, and a hedge fund, do not see personal growth as a touchy-feely extra-curricular, but rather an integral component of business success. And these companies are among the most successful in their sectors, profit-wise and workforce-wise. Next Jump, for example, a deliberately developmental ecommerce firm, has less than 10 percent turnover in its largely millennial workforce -- quite an accomplishment in an industry that averages 40 percent turnover across generations. At a time when generational dynamics are shifting, we cannot expect to do business as usual. This is new territory, and no one has the right answer. But looking through the lens of human development can be clarifying.

A perfect fit

When we consider these three factors -- the need for modern organizations to renew talent, the changing demands of the modern workplace and the hopes and desires of the next generation -- they fit together like pieces of a puzzle. There may be less of a problem here and more of an opportunity. The next step is for organizations to acknowledge today's most urgent developmental challenges and find ways for the workforce to grow together into the future.

Here are some suggestions for creating a millennial-friendly work environment:

- 1. Embrace developmental frameworks.** The business world needs to be well-versed in adult developmental psychology. One accessible resource is *Changing on the Job: Developing leaders for a complex world*.
- 2. Offer employees both challenge and support.** When millennial employees are in over their heads, they need the freedom to try swimming. But if they sink, offer a life raft rather than punishment. An employee can go further if he feels someone has his back.
- 3. Invest in developmental opportunities at all levels.** It's common for employees to wait many years before receiving offers of leadership development programs or professional coaching -- if at all. Weaving developmental opportunities into organizational culture at all levels can help retain millennials and make them better contributors in the long-run.