

Newsletter July-Sep, 2019

MILESTONES

AND MARKETING EVENTS



JS BANK SUCCESSFULLY

*LISTS RS. 2.5 BILLION
TERM FINANCE
CERTIFICATE*

JS BANK EMPOWERS

*20,000
SME CLIENTS*

10

JS BANK AND JS GLOBAL DOMINATE FINANCIAL INDUSTRY

*WITH 10 ACCOLADES
IN 2019*

*CORPORATE BANKING
TAKES HOME
AMAZING PRIZES*

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ACHIEVEMENTS

JS BANK AND JS GLOBAL DOMINATE FINANCIAL INDUSTRY WITH 10 ACCOLADES IN 2019

JS Bank and JS Global Capital Limited (JSGCL), a JS Bank subsidiary and Pakistan's flagship equity brokerage and investment banking company have been recognized for their performance at multiple national and international forums.

Amongst its awards, JS Bank numbers Pakistan's Best Mid-Sized Retail Bank, Pakistan's Best Consumer Finance Product, and Pakistan's Best SME Bank received at the Asian Banking & Finance Awards 2019, the "Best Bank for Small Medium Enterprises (SMEs)" received at the 2019 Asiamoney Awards and the "Best Payment Technology/Solution Provider" for its Digital Traffic Challan Initiative at the 2019 DIGI Awards.

"This is a record-breaking achievement not just for us but for the entire Pakistani financial industry. This recognition is reflective of the fact that our industry is able to not only meet but exceed high-performance international standards." said Basir Shamsie, President and CEO, JS Bank. "We are humbled by the appreciation at these prestigious forums and will continue to build and introduce convenient and affordable products that add value to the lives of our customers."

On the other front, JS Global, a JS Bank subsidiary also set the bar high at the 16th Annual Excellence Awards Ceremony 2019 hosted by the Chartered Financial Analyst (CFA) Society Pakistan where it won an unprecedented record of 5 awards in the categories of Best Equity Brokerage House, Best Economic Research House, Best Transaction, Best Equity Analyst and Best Equity Trader.

Winning

10

awards is
an achievement

We are grateful to our customers as we could not have done it without them. Their trust and support fuels our commitment to outperform the rest.

JS BANK SUCCESSFULLY LISTS RS. 2.5 BILLION TERM FINANCE CERTIFICATE

Striving for growth and innovation since its inception, JS Bank has established itself as a leading financial sector institution within Pakistan.

In the past year alone, the Bank has been one of the leading mutual fund distributors in the banking sector, the 2nd largest bank for Prime Minister Youth Business Loans, and the 3rd largest bank in SME lending. JS Bank also ranks in the top three mortgage providers in Pakistan and is a leading provider of instant loans under the JS Gold Finance product. The Bank recently won the prestigious Asiamoney Award for 'Best Bank for SMEs', as well as the award for Best Environmental and Social Governance Bank at the Pakistan Banking Awards.

JS Bank issued its first Perpetual Term Finance Certificate (TFC), which was fully subscribed in less than 4 weeks with a volume of Rs. 2.5 Billion. This TFC is rated "A" and has successfully been listed on the Pakistan Stock Exchange (PSX).

"The successful listing of our first TFC in a very short period of time is indicative of the industry's confidence in JS Bank's potential and future outlook." said Basir Shamsie, President and CEO, JS Bank. "By issuing this instrument, we will be able to continue our successful journey as one of the fastest growing banks in Pakistan."

Recognizing its role as a catalyst for the economy and the prosperity of the people of Pakistan, JS Bank aspires to continue this journey of impact by providing a variety of conventional and digital financial solutions in the years to come.



CORPORATE BANKING TAKES HOME AMAZING PRIZES

JSICPAP is a major contributor of non-funded income for the bank. It enhances JS Banks wealth management product suite and is a major source of earning for the front end sales team who earn 1% flat on its sales. With the addition of JSICPAP 7 JS Bank has sold over **3 billion in Mutual Funds** so far. Along with commission payouts, tactical campaigns are also run to further motivate the staff.

This August we observed some major hits from the Corporate Banking group in the JSICPAP-7 campaigns. Corporate Banking South brought in remarkable numbers. BH Muhammad Faisal led the pack with a PKR 202,000,000 contribution in the plan. As a result, he won 4 amazing smartphones including 2 Samsung Galaxy S10s along with Iphone XS Max smart phone and a Macbook. Noman Mubashir, Corporate Head South 2 also won multiple phones and a Macbook. Amir Mumtaz – Team Leader Corporate Banking North was rewarded a cell phone and Saqib Imam Zaidi - Corporate Head North was rewarded a Macbook for punching some big numbers. We congratulate all the winners and look forward to many new records during the closing month of December.



MUHAMMAD FAISAL: A HERO AMONGST US – “ I NEVER DREAMED ABOUT SUCCESS, I WORKED FOR IT ”

The JS Bank team comprises of a talented mix of individuals who are led by the best. One such person is Muhammad Faisal – BH Corporate Banking South who has always over achieved his targets and has set an example for his colleagues to follow. Faisal closed JSICPAP-7 at PKR 202,000,000 followed by an amazing PKR 18.3 Million in banca (as of 30th Sep). He was rewarded with latest phones and laptops along with an amazing Corolla for his noteworthy performance. Kuddos to Faisal for his extraordinary efforts and consistent hard work.

We at JS Bank stand strong in turning dreams into reality. Stay tuned to know more about such Champs !!!



PRESIDENTS CLUB 2019

“BISHAM VASWANI: AKA BM OF THE YEAR”

Presidents Club 2019 brought an amazing opportunity for Branch Managers and Relationship Managers to win some amazing cash prizes along with an exclusive chance to have dinner with the President and the Deputy CEO. One super star, Bisham Vaswani, stood out in both Q1 & Q2 and performed over 150% in ESAU – Current Account, Gold Finance, Wealth Management and Branch Profitability. Bisham was honored with prizes & a dinner. We hope that Bisham will continue to make us proud.

F-7 ISLAMABAD CROSSES RS. 1 BILLION IN SME FINANCING

Under the leadership of Syed Tauqir Haider Rizvi (BH-North), Shahzad Ahmed Khan (RH- North 1) & Khawar Hussain Kiyani (AM- North 1 Area 1), F-7 Islamabad successfully contributed to the SME Portfolio of the Bank by Financing over Rs. 1 Billion to SMEs. The enthusiasm and dedication of the entire team is an example for others to perform their best and reach new heights.

JS BANK EMPOWERS 20,000 SME CLIENTS

Since 2015, JS Bank has built a portfolio of SME through its vast range of SME Products. This variety of products gives various solutions to SME customers to upgrade, expand and develop their business. In the 3rd quarter of 2019, our customer base rose to 20,000 customers.

JS GOLDFINANCE CROSSES RS. 4 BILLION

In Q3 2019, the JS GoldFinance portfolio crossed PKR 4 Billion, a major milestone for the bank. Through more than 240 hub branches and a dedicated sales team across Pakistan, JS GoldFinance continues its growth trajectory with more than 1,000 cases per month, aiming to cross 1,500 cases per month in the near future. Being the second highest source of revenue for the bank, JS GoldFinance, through its unique selling proposition of disbursement within 100 minutes, has enabled numerous thousands of customers access finance at convenient terms and conditions. The bank's focus remains of growing the portfolio further with aggressive targets in place to achieve the milestone of PKR 6 Billion in the near future.

IT'S RAINING BANCASSURANCE CAMPAIGNS AND PRIZES

Bancassurance was the highlight throughout August 2019. Starting off with the amazing 3x campaigns, colleagues were able to triple their commission incentives. Alongside on every banca sale of PKR 100,000 or above Khaadi vouchers of PKR 5000 were handed out to every qualifier. WOW commissions were introduced for all policies across the board which further motivated the staff to bring in big numbers.



JS KHUD MUKHTAR – 1ST CASE DISBURSED BY NAWABSHAH BRANCH

Nawabshah Branch under the leadership of Hasrat Nawaz (Branch Operations Manager) disbursed the first case of JS Khud Mukhtar. Under this product JS Bank provides financing to women entrepreneurs up to 1.5 Million at a subsidized mark-up rate of 5% per annum. We are proud of Nawabshah branch for creating an example for others to follow.



LAUNCH OF JS NAYA AGHAAZ

JS Naya Aghaaz (Refinance Scheme for Special Person) has been recently launched. In collaboration with NOWPDP and will soon be collaborating with ASHA Foundation and SMT(NIC). JS Naya Aghaaz provides a financing solution for person's differently abled, enabling personal development and self-independence.



LAUNCHING - JS ELITE SALARY LOAN AND ADVANCE PAY

JS Bank launched two products under JS Elite for its employee banking corporate clients; JS Elite Salary Loan on 2nd September, 2019, and JS Elite Advance Pay on 3rd September, 2019, financing solutions based on their gross salary/salaries.



INITIATIVES

JS BANK AND WWF-PAKISTAN INITIATE 100,000 MANGROVES PLANTATION DRIVE

JS Bank & WWF-Pakistan launched a drive to plant 100,000 mangrove saplings along the coastal belt of Balochistan. This campaign aims to mitigate climate change, regulate water cycles and increase green cover across the country. During the launch event, saplings were planted at Miani Hor which is a hotspot of mangroves, marine dolphins and various species of coastal birds.

Basir Shamsie, President & CEO JS Bank stated, **“JS Bank has long had a strong focus on environmental protection and conservation. By partnering with renowned organizations, we have successfully worked to mitigate decreasing tree cover, strengthen communities dependent on natural resources and improve the food security chain.”** He went on to add that JS Bank had also implemented the WWF Green Office protocol at its head office to reduce waste and conserve resources.

This plantation campaign is a joint initiative of WWF-Pakistan and JS Bank with the aim to increase mangroves forest cover with active participation of different stakeholder’s mainly local communities and passionate individuals.



EXPANDING CONSUMER AWARENESS THROUGH DIGITAL FORUMS

JS bank has always been focused on taking customer awareness initiatives and social media has been the most cost effective solution among different mediums. We have been educating our customers on several Consumer Protection and Financial Literacy themes through placement of content in both English & Urdu on the social networking site Facebook. We now have expanded our reach via Instagram and Twitter as well.

ADMIN HELPLINE

Admin & Phone Banking have successfully launched an in-house helpline to serve the colleagues with respect to admin related matters. Now you simply dial up at 021-37130404 to have any Admin related complaint or issue registered.

SOCIAL BANKING THROUGH WHATSAPP

JS Bank has become the 1st Bank in Pakistan to launch "Social Banking through WhatsApp". In the month of September 2019, we launched a system via which the customers can reach JS Bank through WhatsApp for queries related to the the bank, its products and also to lodge their complaints.



JS BANK UNDERTAKES CIVIC WELFARE DRIVE

As a socially responsible corporate organization, JS Bank has now launched a civic cleanliness and environmental focused campaign where it will undertake tree plantation at its branch locations in association with government bodies for improving the environment.



REDUCING CARBON FOOTPRINT THROUGH SOLAR PANEL FINANCING!

JS Bank has successfully financed several projects for Solar Panel systems under JS Smart Roshni (for commercial purposes), JS GharApna Solar Panel Financing (for residential purposes) & JS Zarkhez Solar Tubewell (for agriculture purposes). JS Bank has been actively working towards reducing the carbon footprint of the country and has deployed approximately 3 MW worth of solar panel systems with a further 18 MW under process. The customers are now able to generate their own electricity in a hassle-free manner through the solar panel system installed on their businesses / residences / farms without being dependent on the grid for electricity.



JS CARAAMAD DIGITAL DEALER CHANNEL

JS Bank recently launched JS Caraamad Digital Dealer Channel for empanelled dealerships to refer potential customer through Pakistan's first Digital Dealer application for auto financing. JS Bank hosted the first ever Dealer meet-up event in Karachi, Lahore & Islamabad to Kick-off the partnership.



PROMOTING WASTE MANAGEMENT "SHEHER-E-FUN" AT THE GOVERNOR HOUSE

JS Bank sponsored "Sheher-e-Fun" at the Pursukoon Karachi's Event held at Governor House, Karachi. The event was held to inculcate the habit of recycling waste and teach the positive impact of waste management amongst children



DISTINGUISHED GENTLEMEN'S RIDE UNITED FOR PROSTATE CANCER RESEARCH & MEN MENTAL HEALTH

JS Bank sponsored the 'Distinguished Gentleman's Ride', (DGR) the world's leading motorcycling charity event to raise awareness and funding for prostate cancer. JS Bank firmly believes in promoting social causes. The Distinguished Gentleman's Ride was founded in Sydney, Australia by Mark Hawwa. They raise funds for cutting-edge research into prostate cancer, and mental health and suicide prevention programs, as part of their mission to support men's health globally.



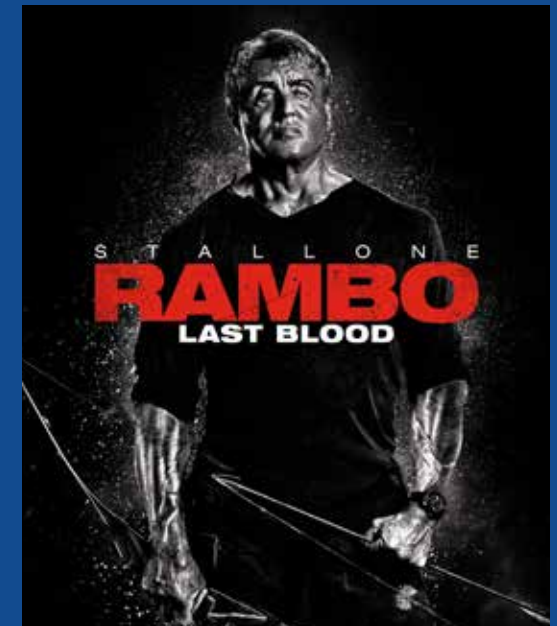
EMPLOYEE BANKING MOVIE EVENTS

CRBG Employee Banking segment has shown spectacular growth in overall portfolio size during the year. Keeping in line with the vision to further grow EB portfolio towards its next milestone, and to further strengthen the relationship with our corporate customers, we proposed a movie event for Elite customers, employees and stakeholders.



Hobbs and Shaw Movie Event

The event took place on 3rd August, 2019 when we decided to host a movie for our Elite customers and stakeholders, hosted in Lahore and Karachi. The event was well received by the customer's base.



Rambo: The Last Blood

Due to an overwhelming response of our previous event and to continue the Employee Banking tradition, we decided to showcase another event for our corporate customers and this time, we decided to give our audience an action packed experience, a last hurrah of a great action icon Sylvester Stallone as he bid farewell to his iconic role, the Rambo.

The event was hosted on 21st of September 2019 at Nueplex Cinemas in Karachi and Cinepax Cinemas in Lahore.

In essence, the movie received a great response, however, the hype wasn't as great as as the time of Hobbs and Shaw, yet it was a successful event.

OSLO INNOVATION WEEK

JS Bank took part in the Oslo Innovation Week. Oslo Innovation Week brings forward new voices and innovation in action for bold solutions that solve real global challenges through entrepreneurship, technology and innovation. Noman Azhar, Head of Branchless Banking & Digital Implementation was a keynote speaker at the event.

Sharing his experience on digitization in the public sector as well as private-public technology partnerships, Noman Azhar said, "Pakistan offers amazing opportunities for international investors and businesses for outsourced IT services. We have a burgeoning talent pool when it comes to the IT sector and IT product development capabilities which is far more cost-effective as compared to comparative development markets. These self-same capabilities can be scaled to any market or requirement."



PAKISTAN RENEWABLE ENERGY SUMMIT

JS Bank took part at the Pakistan Renewable Energy Summit 2019. The conference revolved around discussions pertaining to the development of the renewable energy sector in the country.

Ahsan Amjad - Head of Retail Assets, and a member of SBP's renewable energy committee was a key note speaker at the event. Sharing his perspective, he outlined how JS Bank is spearheading financing in the renewable energy space in order to reduce carbon footprint and protect the environment.



LAUNCH OF DAYCARE FACILITY FOR JS BANK STAFF

JS Bank has collaborated with Toddler town and Karachi learners academy to provide all JS Bank employees (Karachi base) with a day care facility at corporate rates. The day care facility provides JS Employees with a full day and a half day package. The initiative was taken by Sidrah Nadeem – Head of Treasury Sales. In an interview with **Family-Friendly Policies**, she mentioned that the main objective with this initiative is to create a stress-free environment for working parents in order to decrease turnover present in the banking sector.



JS COLLEAGUES SPENT A DAY AT DAR-UL-SUKUN

JS Bank believes in serving the community in which it operates through continual social responsibility initiatives and activities. On 12th October, 2019, colleagues of JS Bank spent a day at Dar-ul-Sukoon which is an organization which works for abandoned children with special needs, children with non-disability, marginalized and vulnerable people who have been rejected by society. Colleagues also participated in giving out meals to over 250 children. JS Bank will continuously work towards the betterment of the society by all means.





PARTNERSHIPS & ALLIANCES

JS BANK PARTNERS WITH WOMEN'S CHAMBER OF COMMERCE AND INDUSTRY-SOUTH

JS Bank signed a Memorandum of Understanding (MoU) with the Women's Chamber of Commerce and Industry (South) on the occasion of Women's Equality Day.

JS Bank will provide financial tools and resources to women across Pakistan, to help them set up and grow their businesses under the JS Khud-Mukhtar program. This one-window solution provides women with easy access to business loans of up to Rs. 1.5 million, at a subsidized markup rate of 5% per annum, based on State Bank of Pakistan's refinance scheme for women entrepreneurs.

Commenting on the occasion, Babbar Wajid – Business Head Consumer Banking & Product Development, JS Bank stated, **"This partnership will help create real impact and change people's lives through easy and meaningful financial access. Our association with the Women's Chamber of Commerce and Industry allows us to empower women entrepreneurs, and can help bring scale to a critical segment of our SME sector."**

Through this alliance, JS Bank is promoting economic growth and creating opportunities for people across the country.



JS BANK PARTNERS WITH USAID PATTA TO IMPROVE PAKISTANI AGRIBUSINESSES' ACCESS TO FINANCIAL PRODUCTS AND SERVICES

JS Bank and Pakistan Agricultural Technology Transfer Activity (PATTA), have pledged to jointly support private sector agricultural companies by promoting advanced agricultural technologies to bridge the gap between the financial sector and agribusinesses in Pakistan.

The project's awareness-raising campaigns will encourage farmers, dealer networks and agri-techs to avail financial products and services, new financial management skills and formal banking mechanisms.

On the occasion, Babbar Wajid stated, **"Our collaboration with USAID PATTA is based on a collective commitment to further strengthen the Pakistani agricultural sector through technology transfer and best practices. JS Bank has embarked on numerous multi-sectoral partnerships for enhancing competitiveness, profitability and productivity."**



DIGITAL TICKETING SERVICES IN COLLABORATION WITH BOOKME.PK

JS Bank, Pakistan's fastest growing financial institution has partnered with Bookme Tickets (bookme.pk), the first and largest e-ticketing platform in the transport and entertainment industry to provide digital ticketing services to JS Wallet Application, JS Bank Mobile & Internet Banking users.

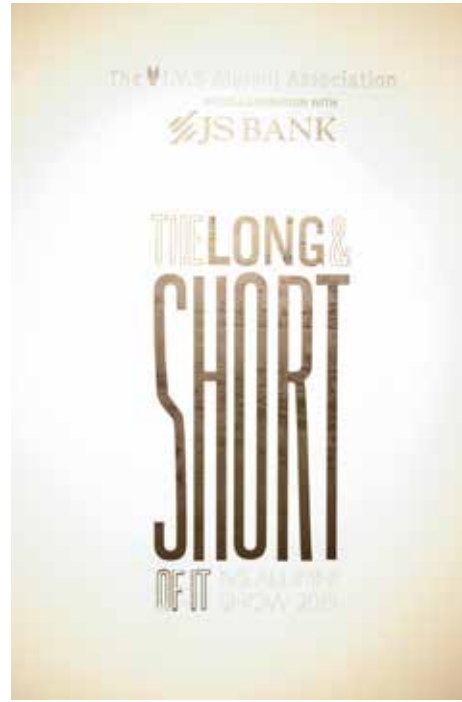
JS Bank customers will soon be able to purchase cheap and discounted bus, cinema and events tickets on the Bank's internet/mobile banking portals, pay and receive e-tickets instantly.

"We at JS Bank strive to constantly expand our product range while ensuring seamless payment methods for our user base. This partnership with Bookme.pk is another step in our drive to make our customer's lives simple, easy and convenient." Said Rao Umer Farroq, Acting Head of Product & Strategy.



THE LONG & SHORT IVS ALUMNI SHOW

JS Bank was pleased to be the sponsor of The Alumni Show 2019 held at the IVS Gallery. Basir Shamsie, President & CEO, JS Bank was invited as the honorary chief guest for the special art showcasing event.



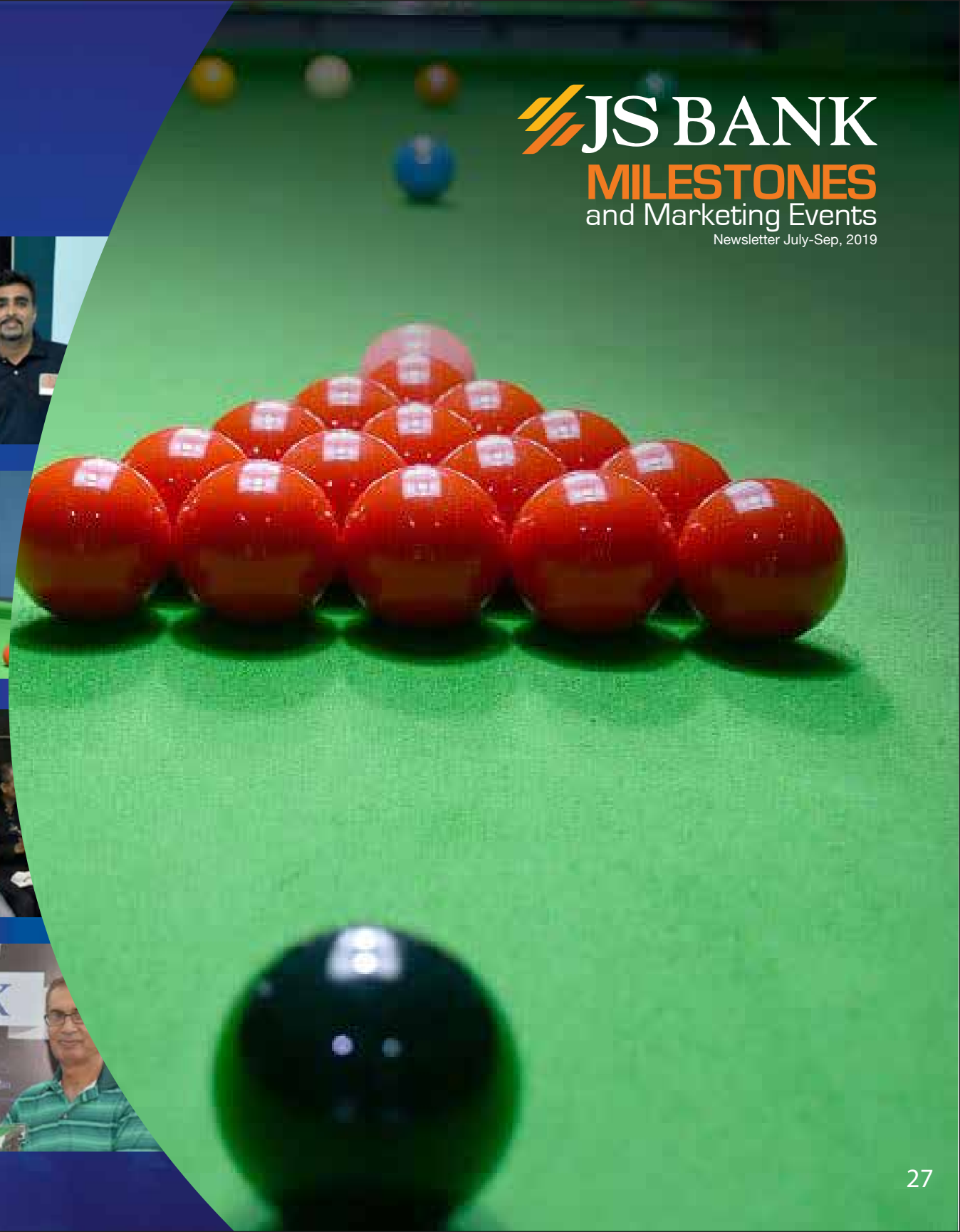
ENHANCING WOMEN ENTREPRENEURSHIP IN COLLABORATION WITH SMEDA

JS Bank in association with SMEDA, held a successful session for over 100+ students at Jinnah University Karachi, for promoting Women Entrepreneurship Financing based on State Bank of Pakistan Refinance scheme on 20th September, 2019.



JS BANK WAS THE TITLE SUPPORTER OF THE 3RD AKG ALL KARACHI OPEN SNOOKER TOURNAMENT, 2019

JS Bank sponsored the 3rd AKG All Karachi JS Bank Open Snooker Tournament 2019. The tournament took place on 7th May, 2019 and concluded on 15th May, 2019 at "The Aga Khan Gymkhana" in Karachi.



GCF GLOBAL PROGRAMMING CONFERENCE (INCHEON, SOUTH KOREA)

As an accredited entity of the Green Climate Fund (GCF), JS Bank was invited to participate in the GCF Global Programming Conference held in Incheon, South Korea from August 19 – 23, 2019.

GCF's Global Programming Conference, titled "Raising Ambitions. The Road to Climate Action", served as a platform for high level-dialogue on country and entity programming plans with GCF. The Conference provided an opportunity for developing countries to discuss the demand for GCF resources that move them towards low-emission and climate resilient pathways in line with the objectives of the United Nations Framework Convention on Climate Change and the Paris Agreement. It also allowed accredited entities like JS Bank to demonstrate how they can help countries realize this demand consistent with their capacities and competencies, and for GCF to consider ways in which its strategy and programming for the first replenishment period could respond to such demands.

Tahir Sheikh (Group Head, Investment Banking & Emerging Business), Yawar Herekar (Head of Sustainable Finance) and Azhar Ahmed (Regional Credit Head) attended the conference representing JS Bank and Pakistan.



PEER-TO-PEER EXCHANGE WORKSHOP (LUANG PRABANG, LAOS)

A Peer-to-Peer Exchange Workshop was held in Luang Prabang, Laos on the sidelines of the GCF Global Programming Conference. Titled, "How to engage with the Green Climate Fund?", the workshop hosted accredited entity representatives from several different countries to focus on pitfalls and lessons learnt from the accreditation process and explore the opportunities and challenges from developing a GCF funding proposal.

Yawar Herekar (Head of Sustainable Finance) and Zaid Haroon (Head of Corporate Communications) attended the conference representing JS Bank and Pakistan.



JS BANK ALLIANCES QUARTER 3 MAJOR LAUNCHES

JS Bank brought on some major brands on board in the 3rd Quarter of 2019:

The Alliances team collaborated with Food Panda, JFC Cineplex DHA Club Rwp, Zenith, Toyota Jinnah Motors, Miracle Detail, Caffeine Fix and others.

JS Bank collaborated with Food Panda in a tactical one month campaign to offer 40% Discount, enabled with a promo code, to JS Bank cardholders.



The image shows a promotional banner for Food Panda. On the left, there is a top-down view of several Indian dishes including a bowl of rice, a plate of chicken tikka, and a bowl of dal. On the right, the text reads: 'foodpanda Food at your fingertips! 40% Discount with all JS Bank Debit and Credit Cards'. Below this, the terms and conditions are listed: 'Terms and conditions: Voucher Code: JSBL40, Minimum order amount: Rs. 800, Discount cap: Rs. 400 per transaction, Customer eligibility: New Foodpanda customers only'. The offer is valid until 31st Oct, 2020. At the bottom, there are images of JS Bank debit and credit cards, contact information (0800-011172, www.jsbl.com, 345 Branches in 172 Cities), and the JS Bank logo with the tagline 'BAHNA HAI AAGEY'.

JS BANK Q3 ALLIANCES



25% Discount on vehicle repair and maintenance with JS Bank Debit and Credit Cards



10% Discount at JFC Cineplex with all JS Bank Debit and Credit Cards



10% Discount with all Js Bank Debit and Credit Cards



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



10% Discount on Qurbani rates with JS Bank Debit and Credit Cards



20% Discount on tuition fee
100% Security fee waiver
up to **50%** Discount for siblings of existing students



Avail up to **25%** Discount with JS Bank Debit and Credit Cards



10% Discount with all JS Bank Debit and Credit Cards



Up to **15%** Discount with JS Bank Debit and Credit Cards



10% on regular items
Additional **5%** on sale items





SUBSIDIARIES

 **JS investments**
Managing Mutual Funds Better!

 **JS Global**
JS Global Capital Limited

JS GLOBAL PAKISTAN INVESTMENT CONFERENCE

JS Global holds Pakistan Investment Conference USA 2019 to showcase the tremendous investment opportunities in Pakistan. It concluded on 6th September, with the agreement to actively pursue avenues of bilateral trade between the US and Pakistan. In addition the conference delegates looked to increase streams of foreign investment in identified sectors within Pakistan.



JS INVESTMENT SUCCESSFUL COMPLETION OF BUY BACK OF SHARES

JSIL successfully completed the buyback of shares on 31st Aug 2019. A total of 18.39mn shares were purchased from the market at a rate of Rs.18 per share. The successful purchase of the shares has effectively increased JS Bank's holding from 65% to 85%. This action will also help improve the company's financial position as the EPS and dividends will increase subsequently.

JS CASH FUND REACHES PKR 5 BN IN AUMS

The JS Cash Fund passed yet another milestone as its Assets Under Management (AUMs) reached an all-time high of PKR 5 billion. The growing fund size shows the trust that our valued customers have bestowed upon our products. JSIL is proud to share this joy and aspires to serve its customers even better with its high performing Mutual Funds and VPS.



ON THE
RISE!

A landmark achievement for **JS Cash Fund**,
as it reaches an all time high of **Rs 5 BN**.

The growing fund size shows the trust that our investors have bestowed upon us.
We are pleased to share this joy with you and we aspire to serve you better
with our high performance Mutual Funds.

CORPORATE SOCIAL RESPONSIBILITY

The team of JS Investments Ltd. participated in a Blood Donation Drive, conducted by "The Indus Hospital". The CSR Activity involved giving briefing about The Indus Hospital Initiative, advantage of Blood Donation, a preliminary Health Checkup, free Health reports & volunteering recognition certificates. The Indus Hospital Team was overwhelmed to see the active participation from the employees of JS Investments in which they donated blood and received benefits.

WE PLAYED OUR PART,
NOW ITS YOUR TURN.



CREATING A HEALTHY LEARNING ENVIRONMENT

JS Investments Ltd. is proud to move a step further in creating a healthy learning environment by introducing Video Learning module on its E-learning portal. This initiative allows the employees to enhance their knowledge through short and practical video tutorials with greater convenience and flexibility. These tutorials are aimed at equipping our dedicated employees with latest tools and refined techniques which will not only advance their professional skills but also help them in their personal lives.

JSIL LAUNCHES CAMPAIGNS CAPITAL PRESERVATION PLAN 7 & JS INCOME FUND

After successful launch of JS Capital Preservation Plans 1-6, which added PKR 9.1 Billion to the Assets Under Management (AUMs), JS Investments in partnership with JS Bank continued its successful streak of launching campaigns for Capital Preservation Plan 7 & JS Income Fund. The plan 7 campaign raised around 900 Million in the AUMs. JSIL strives to offer innovative products which are secure and are in sync with our customer's long term financial objectives.

JS INCOME FUND

- Competitive Fixed-Income based Returns
- Low to Medium Risk
- Managed by professional Fund Managers
- No lock in period
- Short/ Medium term Savings Solution
- Diversified Income Portfolio
- Easy Investment & Withdrawal

0800-00887 | "Save" to 8027 | ir@jsil.com | www.jsil.com | f /jsinvestments | @ /js.investments



ARTICLE

GOOD EMPLOYEE EXPERIENCE BOOSTS ENGAGEMENT

Where we work and who we work with is one of the most important aspects of life. Employees spend a large chunk of their time at work, and the overall feeling they have while doing their jobs is incredibly important to productivity and office morale. As such, a newly released study by ServiceNow reveals that the "employee service experience" is important to employees, but employers are apparently dropping the ball.

Throughout June 2019, researchers working on The Employee Experience Imperative Report studied how different companies' working environments affect employee loyalty and satisfaction. They polled 1,400 full- and part-time workers from North America, Europe and Asia-Pacific countries who are employed by companies with at least 2,000 employees.

What researchers found, said Pat Wadors, chief talent officer at ServiceNow, is that a person's role or generation doesn't matter when it comes to their need "to be heard and valued."

"If an employee's experience is lacking at the onset of their new job, the impact for some employees can likely be felt until the employee's last day," she said. "By creating beautiful and meaningful experiences and an environment where work gets done efficiently, employers will benefit from a more engaged and productive workforce."

A LACKING EMPLOYEE EXPERIENCE

The fact that employees feel better about work when they feel engaged shouldn't be surprising to anyone. For years, companies have tried to entice workers to stick around by offering perks and changing the onboarding experience. Yet, even with companies trying to make these changes, researchers found that employees feel like it's not enough.

According to the study, less than half (48%) of employees polled said they felt their company was invested in making their experience on the job better. Only 56% said they had easy access to information from HR and other departments, while 50% said their employers "effectively support employees during important life events" like parental and medical leave.

Even everyday tasks were found to be harder than they needed to be. Approximately 52% of respondents said they didn't find it easy to get an update about a request or reported incident, 45% found it difficult to get an answer about their benefits, and 41% said they had a harder time than they'd expected to find out about a company policy.

"I'd say finding policy information isn't hard, but it's not great either," a manager at an information technology and services firm with 300,000 employees told researchers. "It's just OK. Certain policies are easier to figure out than others. The policies can be difficult to decipher. I understand incorporating so many people into a set of policies is complicated, but it seems like they could make it easier for us to understand."

FEEDBACK AND OFFICE FEELINGS

While discussing these issues, researchers found that employees generally wanted to provide feedback to their managers and employers, but they felt like their tips were falling on deaf ears. Among respondents, 67% said they felt providing feedback to their employer was a "valuable use of my time," and 60% said they had a "strong desire" to provide feedback if it meant the company would improve. In an almost inverse response, 44% said they believed their employers cared about workers' points of view, and 40% said they believed their feedback would be acted upon.

"Whether or not employees feel heard and listened to can have a major impact on their ability to work and engage effectively," researchers wrote.

When it came to feeling cared for and valued, the study found that "deskless workers" – or people who work outside of the office – feel less valued than those who work at a desk. While 51% of desk workers said their employers were "invested in improving" their experience, only 43% of deskless workers agreed. Similarly, while 53% of desk workers said they felt they were being supported during important life events, just 45% of deskless workers felt they could say the same. Just 37% of deskless workers felt their opinions mattered to their employers, compared with 49% of desk workers.

Employees at larger companies felt similarly to deskless workers. Approximately 71% of workers at companies with 2,000 to 9,999 employees said they felt their managers provided easy and open communication during the hiring process, while 65% of respondents working at companies with 10,000 workers or more said the same.

MORE THAN JUST A GENERATIONAL ISSUE

There are four generations in today's workforce: baby boomers, Gen X, millennials and Gen Z. Typically, researchers can find differences between the groups, but these researchers said they found that the need for a good employee experience transcends age.

That being said, baby boomers tended to have slightly more negative experiences when leaving a job. According to the survey, just 36% of baby boomers said they had a positive impression of their most recent former employer as they went out the door, compared with 43% of Gen X respondents and 47% of millennials. When it came to getting their final paycheck on the way out, 64% of baby boomers said it was easy, while 67% of Gen X and 75% of millennials said the same. [Related: [Communicating With a Multigenerational Workforce](#)]

As for expectations, millennials were more likely to expect a mobile-optimized workplace, with 59% of the group saying as much. Comparatively, 52% of Gen X and 46% of baby boomers said the same.

Across generations, 61% rated their employers poorly based on past negative experiences regarding personal leave. While 45% of employees overall said they felt their opinions mattered, millennials were the most optimistic (43%), especially compared to baby boomers (35%).