

MILESTONES

AND MARKETING EVENTS



BEST BRANCH AWARDS FOR THE MONTH SEP & OCT

**JS GOLDFINANCE
CROSSES PKR 5 BILLION
IN FINANCING!**

**JS CREDIT CARDS
HITS A MASSIVE,
6 BILLION SPEND**



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ACHIEVEMENTS

BEST BRANCH AWARDS FOR THE MONTH SEP & OCT

Our customers are our most important asset. To serve them in the best possible manner, is a key objective of the Bank. Building on this, the Bank held an award ceremony to recognize branch teams who ensure best in class customer service delivery.

During the ceremony, the winners received exciting prizes including **iPhones** and **LEDs**.

Kot Addu Branch

M. Saad Tasneem

Branch Manager
Won an Iphone 10

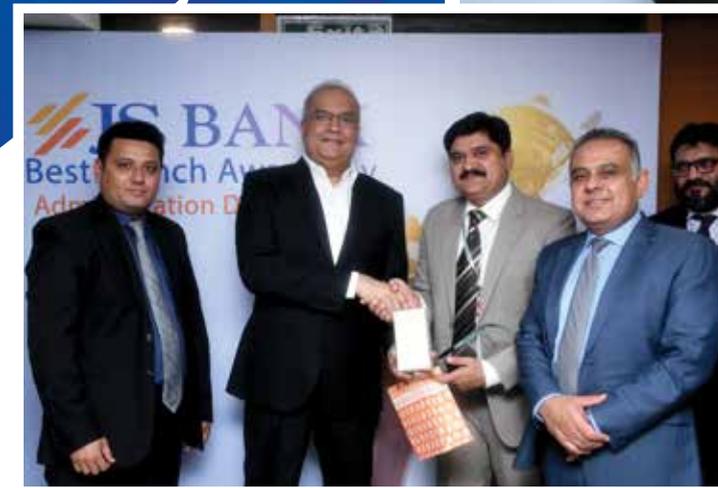
M. Asif Touqeer

Branch Operations Manager
Won a 32' LED TV

Dina Branch

Muhammad Jamil

Branch Operations Manager
Won an Iphone 10



JS CREDIT CARDS HITS A MASSIVE, 6 BILLION SPEND

JS Credit Cards have achieved the milestone of "6 Billion Spend". Despite being relatively new in the market we managed to partner with 200+ brands to offer amazing discounts, great deals & value added services which encouraged consumers to spend more on JS Credit Cards. The journey has just begun and the target is to top-the-charts! More is to come!



JS GOLDFINANCE CROSSES PKR 5 BILLION IN FINANCING!

Unlocking yet another milestone, JS GoldFinance has crossed PKR 5 Billion in financing in the fourth quarter of 2019. JS Bank continues to invest towards the growth of this portfolio keeping in mind the financing requirements of the Pakistani consumer for business and/or investment purposes. Under the leadership of **Syed Irfan Abbas Zaidi, Head of Gold Finance & Secured Lending**, the Bank has created a robust team, for this portfolio.

This term has played a pivotal role in the growth of JS GoldFinance and enabled the Bank to cross this important milestone.



CROSSING PKR 5 BILLION IN JS ZARKHEZ AGRICULTURE FINANCE

With the vision of supporting the farming community and boosting agricultural businesses in Pakistan, JS Zarkhez Agriculture Finance has successfully provided financing facility crossing our wealth PKR 5 Billion. This has encouraged the farmer's community to opt for advanced agricultural technologies which enhance crop output.



JS ELITE SALARY LOAN & ADVANCE PAY THE CENTRAL REGION LEADS THE WAY

Central Region Employee Banking Team, led by **Hamood Rajput**, disbursed their first cases of JS Elite Salary Loan & JS Elite Advance Pay. Congratulations to **Muhammad Habib Iqbal**, Relationship Executive for first successful disbursement, and for holding the lead in number of cases disbursed.

Central team has been setting new benchmarks for North and South teams to surpass. **GAME ON HAI!**



CROSSING PKR 500 MILLION IN SOLAR PANEL FINANCING

JS Bank has been actively working towards reducing the carbon footprint of the country and has successfully deployed approximately 5 MW worth of solar panel systems. The 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), crossing PKR 250 Million in financing.

With a further 18 MW worth of projects under process, customers would now be able to generate their own electricity in a hassle-free manner through the solar panel systems installed on their businesses, residences & farms, letting the sun pay their bills!



JAHANGIR ALAM SHERWANI DRIVES AWAY THE KIA SPORTAGE

December 2019 was the month of Bancassurance. All eyes were set on the grand prize of the Banca campaign – the KIA Sportage. To qualify for this beauty, PKR 15 Million Bancassurance had to be sold. After a tough competition, Jahangir Alam Sherwani stood out and won the KIA with sales of PKR 23.6 Million. Jahangir started his victory streak from the start of the month through small ticket add-ons and eventually surprised everyone with the Big Hit that scored him the KIA.

THE KING OF MUTUAL FUNDS MUHAMMAD FAISAL

Mutual Funds are a major source of non-funded income for JS bank. It not only helps in generating considerable revenue for the Bank but also diversifies investment options being offered to JSBL customers. It is also a staff favorite as it guarantees them 1% flat on any particular sale. With the addition of JSICPAP 8, JS Bank has sold over PKR 4.4 billion in Mutual Funds so far. **Muhammad Faisal's** YTD contribution is over PKR 1 Billion making it the biggest contribution by a single segment. We wish him the very best in 2020 and look forward to breaking records and making history.



INITIATIVES

SMS INTIMATIONS

Living up to its vision of Customer Centricity, JS Bank has launched SMS intimations for each step of the Customer Onboarding Journey. Through these timely updates, our valued customers will stay up to date on each element of our banking relationship.

This will include:

- Account Opening & Activation
- Cheque Book Processing & Activation
- Debit Card Processing & Activation
- Activation of SMS Alert & E-Statement Service
- Internet & Mobile Banking Activation



BOOK TALK ON “THE ECONOMY OF MODERN SINDH”

In its drive to promote regional arts and literacy, JS Bank hosted a book talk on “The Economy of Modern Sindh - Opportunities Lost and Lessons for the Future” authored by **Dr. Ishrat Husain, Aijaz A. Qureshi** and **Nadeem Hussain**. The ceremony was attended by our President and CEO **Basir Shamsie**, Chief of Staff **Imran Shaikh**, along with professors and students from Sindh University.

Basir Shamsie stated “JS Bank strongly supports progressive and sustainable initiatives for engaging the people of Pakistan. Modern economy of Sindh reflects back into the time where Sindh was the center of economic progress and how it has lost its competitive advantage to other provinces today. The book proposes fine measures that will contribute significantly towards the economic revival of Sindh and further help regain its lost stature. We at JS Bank strive to highlight Pakistani authors and their work.”



INTRODUCING TERM LOAN PLUS FOR JS GOLDFINANCE

To empower our valued existing GoldFinance customers, JS Bank introduced JS GoldFinance Term Loan Plus in October, 2019. The facility enables existing JS GoldFinance customers to enhance their financing amount without having to pledge additional security. With no need for revaluation of gold under the facility, and financing available up to 75% of current gold market value. JS GoldFinance Term Loan Plus provides our existing customers the opportunity to avail more financing at no additional cost.



JS NAYA AGHAAZ SME LOAN SESSION HELD AT NATIONAL INCUBATION CENTER ISLAMABAD

With the aim to empower special persons to start their own business through JS Naya Aghaaz SME Loan, an awareness session was held at National Incubation Centre.

The audience consisted of over 100 persons who appreciated the initiative of JS Bank to offer such innovative products.

JS BANK & JSIL E-BANKING INTEGRATION

JS Bank & JS Investments' customers can now track their investments in all their mutual fund holdings online along with making further purchases with a click of a button. The launch of this innovative solution took place in December which boosted the Bank's wealth management proposition by offering a comprehensive benefit suite that caters to customers who use digital mediums rather than the old school paper based approach. With this integration, customers can simply log in through their internet banking account and access this brilliant service. This service was launched to create ease for the end users while advancing the banks services on a technological front.

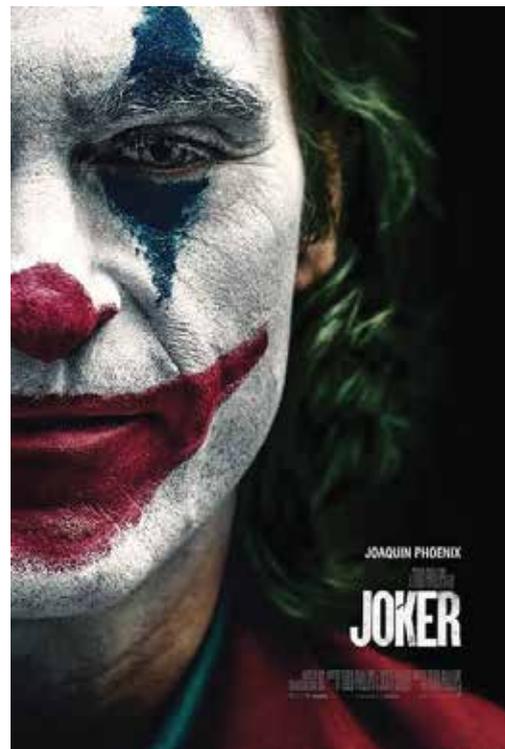


EMPLOYEE BANKING MOVIE EVENTS

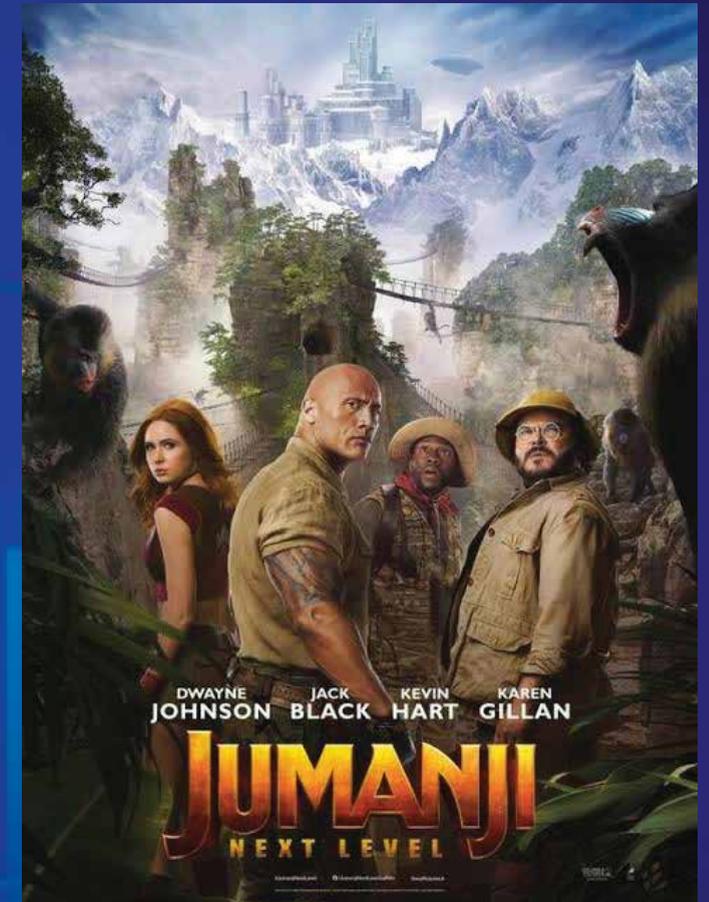
To give back to its valued customers, and to further strengthen the relationship with our corporate customers, we organised movie events for Elite customers, employees and stakeholders.

Two exciting shows were held for the marvellous cinematic movies “Joker” & “Jumani - The Next Level” for Elite customers.

The overall experience was different and was thoroughly enjoyed by the customers.



JOKER



JUMANJI THE NEXT LEVEL

AUTOMATION OF EMPLOYEE BANKING MANDATES

Now JS Elite and Elite Plus customers can be on boarded with customizable waivers on features and benefits available with the current account specially designed to cater to their payroll solutions. All existing and new customer accounts with these associated mandates will automatically be customized.

PREMIUM & PLATINUM CHEQUE BOOK COVERS

Our customers deserve the best and that is why for all new JS Platinum Business and Premium Current Account holders, premium leather cheque book covers are being delivered to customers when they open their new accounts.

JS BANK AND FEDERAL GOVERNMENT JOIN HANDS TO FIGHT ENVIRONMENTAL POLLUTION

To support the federal government implement initiatives aimed at combating climate change and its impacts, the Federal Minister for Climate Change – **Zartaj Gul**, Islamabad Capital Territory Administration and JS Bank distributed canvas bags among the citizens as an alternative to polythene shopping bags.

The canvas bags distribution initiative was undertaken by **Hamza Shafqaat**, DC Islamabad, **Noman Azhar**, Head of Branchless Banking alongside their respective teams.





PARTNERSHIPS & ALLIANCES

WORLD WIND ENERGY ASSOCIATION (WWEA) ENTERS INTO AN ALLIANCE

JS Bank collaborated with World Wind Energy Association, an international non-profit association representing the wind sector worldwide, with more than 600 members in around 100 countries. The collaboration between JS Bank and WWEA will form a system of mutual values and growth which will assist the residential, agricultural as well as commercial sectors to reduce their carbon foot print and save on their electricity bills through usage of renewable energy. These loans will be provided on rebated basis at a flat 6% mark-up rate.



PARTNERSHIP WITH FEMPROW

FINANCIALLY EMPOWERING WOMEN OF PAKISTAN THROUGH JS KHUD MUKHTAR

A Memorandum of Understanding has been signed with FemproW, a social initiative that is focused on professional growth and economic development of women in Pakistan. JS Bank will work with FemproW to engage with women across the country to establish and build businesses under the JS Khud Mukhtar program. JS Khud Mukhtar is a one - window solution that provides women with easy access to business loans of up to PKR 1.5 million, at a subsidized markup rate of 5% per annum, based on State Bank of Pakistan's refinance scheme for women entrepreneurs.



PROMOTING AGRI BUSINESSES

COLLABORATION WITH SINDH ENTERPRISE DEVELOPMENT FUND

Driving agricultural growth in Sindh, JS Bank has partnered with the Sindh Enterprise Development Fund (SEDF) for supporting the sector through technical assistance and credit subsidies. For promoting Agri Businesses, SEDF will be subsidizing the complete KIBOR component of markup for farming businessmen, who wish to setup automated plants for dates, red chili, onion farms, pulp or mechanize their overall procedures for increasing exports. Existing projects will be considered for financial assistance with respect to plant, equipment & machinery, whereas, in case of new projects, civil works can also be considered.



GLOBEWELL – FIRST INTERNATIONAL HEALTH CARE INSURANCE

JS Bank and TPL Life joined hands to offer international health care coverage to its customers through Globewell, a product backed by AXA. This partnership was built upon the synergies between JS Bank's standing as a leading distributor of insurance & wealth management solutions and TPL Life's position as an innovator and a provider of creative solutions in the Health Insurance business.

Providing access to some of the best hospitals and doctors worldwide accompanied with premium levels of customer care, Globewell is available for account holders of JS Bank. The USP of Globewell is that it offers international health care coverage that allows the customer to choose from wide variety of treatment options geographically.



**NO WHERE ON EARTH
IS TOO FAR!**

Flying you across continents to get you the best in health care, Globewell offers you insurance plans that are tailor made for you be it a consultation or a comprehensive in-patient treatment plan.

PARTNERSHIP WITH PORT GRAND TO BRING EXCITING DISCOUNTS

JS Bank and Port Grand (PG) signed an agreement to bring exciting discounts by promoting complimentary access to PG and certain other discounts on different restaurants and activities on all JS Bank Cards.

By offering even more value added services, JS Bank has taken another step towards providing service par excellence to its customers.



STRATEGIC COLLABORATION BETWEEN JS BANK AND K7 KICK BOXING

JS Bank and K7 Kick Boxing, a physical fitness and martial arts experts operating setup, signed an agreement to promote Free Registration on all JS Bank Cards.

JS Bank was represented by Consumer Products & Alliances team while K7 Kick Boxing was represented by the CEO of K7 and 6 time Olympics Karate Champion Master Jamil Chandio.

JS BANK COLLABORATES WITH TELEMART

JS Bank launched JSIP (Small Installment Plan) program for iPhone in collaboration with Telemart. These phones are being offered to JS Credit Card holders on 3-36 months of easy payment installments.

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



TOYOTA (INDUS MOTORS) CAMPAIGN

JS Bank collaborated with Toyota (Indus Motors Company) and offered upto 25% discount on services and upto 10% on genuine spare parts on nationwide Toyota authorized dealerships.

JS Cards customers responded well to yet another alliance with a world renowned brand of automobile industry.



JS BANK ALLIANCES

JS Bank had some major brands on board in 4th Quarter of 2019:

Including:

Toyota (Indus Motors Company), Suzuki Capital Motors, Diners, Shahzeb Saeed, Style Walk, One Fourteen and others.



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



Up to **25%** Discount and
 Up to **15%** on JS Cards



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



15% Discount for Platinum cardholders
10% Discount for Gold and Silver cardholders



10% Discount on all JS Bank Debit and Credit Cards



15% Discount on all JS Bank Debit and Credit Cards



20% Discount on all JS Bank Debit and Credit Cards



spend Rs, 3,000 or more with your Visa JS Bank Credit Card at Shell* and get a chance to win all new Mercedes A-Class Sedan



15% Discount on all JS Bank Debit and Credit Cards



Up to **75%** Discount and
 Up to **10%** on JS Cards



20% Discount on vehicle maintenance/service
5% Discount on genuine spare-parts

JS BANK SPONSORED STEP ROBOTICS' TRAINING PROGRAM

JS Bank sponsored Step Robotics' Training Program event held at the Royale Luxury Hotel in Lahore on 3rd Oct, 2019. This event helped familiarize the solar installers of Lahore with the use and application of "Installer Portal" on the PV Ecosys Platform.

KHWARIZMI SCIENCE SOCIETY'S 3RD LAHORE SCIENCE MELA

JS Bank sponsored Khwarizmi Science Society's 3rd Lahore Science Mela 2019. This was a large scale, open-to-all, gala of science and technology. The mela celebrated the 150th anniversary of the periodic table of chemical elements, as recommended by UNESCO.



JS BANK PRESENTS 2nd KARACHI BIENNALE 2019

JS Bank sponsored KB19, Pakistan's Largest Contemporary Art Festival. It took place from Oct 26th to Nov 12th, 2019 at seven different venues in Karachi. The fest was designed to create space for public engagement and to promote the love of art. The two-week festival was open for tours of school children from across the city.

KB19 aimed to start a conversation about the ecological consequences of dense urbanization. It wanted to present a visual narrative of how development in the cities (more concrete and skyscrapers and less trees and nestling places) was resulting in extinct species, wasted bodies, sterile lands and poisoned waters.



MALC FUNDRAISER GALA TRIBUTE TO DR. RUTH

JS Bank supported "The Mary Adelaide Leprosy Center" annual fundraising event. It was a gala evening which took place on the 14th of December, 2019. The gala was a tribute to Dr. Ruth Katherina Martha Pfau, the founding member of MALC. The proceeds were used to provide free treatment to patients from MALC's 157 centers across Pakistan.

IVY YOUTH LEADERSHIP OLYMPIAD

JS Bank sponsored IVY Youth Leadership Olympiad, a student-led school and college annual talent competition which was hosted by 6 IVY campuses. The ceremony featured carnival stalls, fortune tellers, food vendors, games, coronation ceremony and flag parade.



8TH OBHARTAY SITARAY

JS Bank supported the “8th Obhartay Sitaray”, on the 16th of November, 2019 at The Marriott Hotel. A singing competition for school students from classes 3-13, which was hosted by the supporters of TCF in which we sponsored a trophy to contribute towards one child's education. The competition was critiqued by nationally renowned artistes.



NID-E-DARWASH **ROZAN'S ANNUAL FUND RAISING**

JS Bank sponsored Nid-e-Darwash, Rozan's annual fund-raising event. The event drew an audience of over 400 from cross-sections of the society including the elite, intelligentsia, business community, the youth and members of the diplomatic community. Rozan has made significant changes in the lives of thousands of women and children through its community service and psychological support. Funds raised through the event were used for Rozan's community program and toll free counseling helpline.



ARTICLE

THE BEST WAYS TO BOOST YOUR CAREER BY 2020

Get creative

Creativity is the ability to perceive the world in new ways, to find hidden patterns, to make connections between seemingly disparate things, and to generate innovative solutions. When you're creative, you're able to turn new and imaginative ideas into reality. Business leaders agree that to cultivate your creativity, you should ask big questions, pay attention, be open-minded, set aside time to let your mind wander, and not be afraid to take risks.

Practice empathy

Simon Sinek, Oprah Winfrey, and Gary Vaynerchuk all cite empathy as an essential leadership skill. To become more empathetic, shift your mindset to put people first, seeing them as human beings rather than a means to the end of a transaction or task, ask thoughtful and probing questions that draw out implications and feelings, which in turn, fosters a deeper connection, and listen more and talk less.

When you practice empathy, you'll better understand your customers, colleagues, and partners, and then be able to use those insights in ways to better serve and communicate with them.

Be brave enough to use this four-letter word

View vulnerability as a strength, not as a weakness. When we find the courage to ask for help, modeling vulnerability, it creates a positive ripple effect. We give others permission to do the same, creating a culture and environment of openness and collaboration. We lead with empathy, which enhances connection and communication, and builds trust.

Change your perspective

Your perspective is the lens by which you view yourself, your career, and the world. It affects the story you tell yourself and the story you tell others. It impacts your potential, and according to Gary Vaynerchuk, founder and CEO of VaynerMedia, it's also the quickest path to success and happiness.

"Listen, if there is anything I could wish on you, more than my work ethic, or my energy, or my charisma, it would be the mindset and perspective," Vaynerchuk said in a recent article. "So much of our lives is predicated on how we look at the situations that surround us."

Embrace the four words that will help you communicate and connect better

Far too often, we assume that everyone thinks, behaves, and communicates the same way we do. Worse, we make the mistake of focusing our sales pitches and communication about us, rather than our intended audiences.

No matter your industry or profession, four words have the power to change your results instantly: It's not about you.

The finest leaders understand that by putting others first and adopting a service mindset, they can improve their communication and connection, and establish trust, deepen relationships, and build business.

Learn to be more charismatic

Charisma is more than being engaging or witty. We're attracted to those who truly listen to us, who give us their undivided focus and leave us feeling seen and heard. Those who dare to be vulnerable and who genuinely want to connect and share and treat us with respect and kindness. And in return, we offer our unwavering attention and trust.

At its essence, charisma isn't just about your likability or ability to tell a good story. Instead, its real power has less to do with you and everything to do with how you make others feel.

Dare to be a "career contrarian"

"Career contrarians" share the ability to adopt an often unpopular perspective and make it work for them. Instead of conforming to conventional or practical approaches, education, or paths, and they seek alternative means to career fulfillment. This means they realize that there is more than one path to success (and it's probably non-linear), are comfortable being uncomfortable (even, and especially, when they fail), trust their gut, play the long game, eliminate the negative self-talk, and understand that taking an alternative path may inspire someone else to do it, as well.

Become an excellent listener

Sir Richard Branson sums up his leadership credo in five words: "Listen more than you talk."

The benefits of listening are numerous. Active listening demonstrates respect, builds trust, and makes people feel valued. It creates a virtuous cycle: we naturally gravitate toward those who listen to us, and when we feel heard, we open up and share. Active listening also allows leaders to learn about things both good and bad, so they can discover new ideas and opportunities as well as detect—and get creative about solving—potential problems when they're still in their infancy.

THANK YOU

Please share your feedback or suggestions at: communications@jsbl.com