

Newsletter Oct-Dec, 2020

# SPOTLIGHT

**Exceeding Expectations** - JS GoldFinance

**Launching** our HR Digital Partner

**Inauguration** of Future Labs

**Know More** About Risk Management!

**Sham-e-Sargam**



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# Achievements



# Exceeding Expectations - JS GoldFinance

Considered a star product, JS GoldFinance has shown remarkable growth over the years. JS GoldFinance outshined its category even in the case of pandemic this year. The product attracted a huge customer base which resulted in achieving the mark of 7 Billion in the month of November 2020 with 39.9% CAGR.

Champions behind the milestone achievement:

- **Top Performers.**

1. Gold Finance Executives:

**Muhammad Shakeel,  
Muhammad Usman Hafeez,  
Syed Waqar Ali**

2. Area Sales Manager (ASM):

**Muhammad Asif Habib**

3. Regional Sales Manager - Central:

**Malik Masroor Alam**

- **Best Branch.**

Abdali Road Multan - Portfolio 140 Million

- **Best Region**

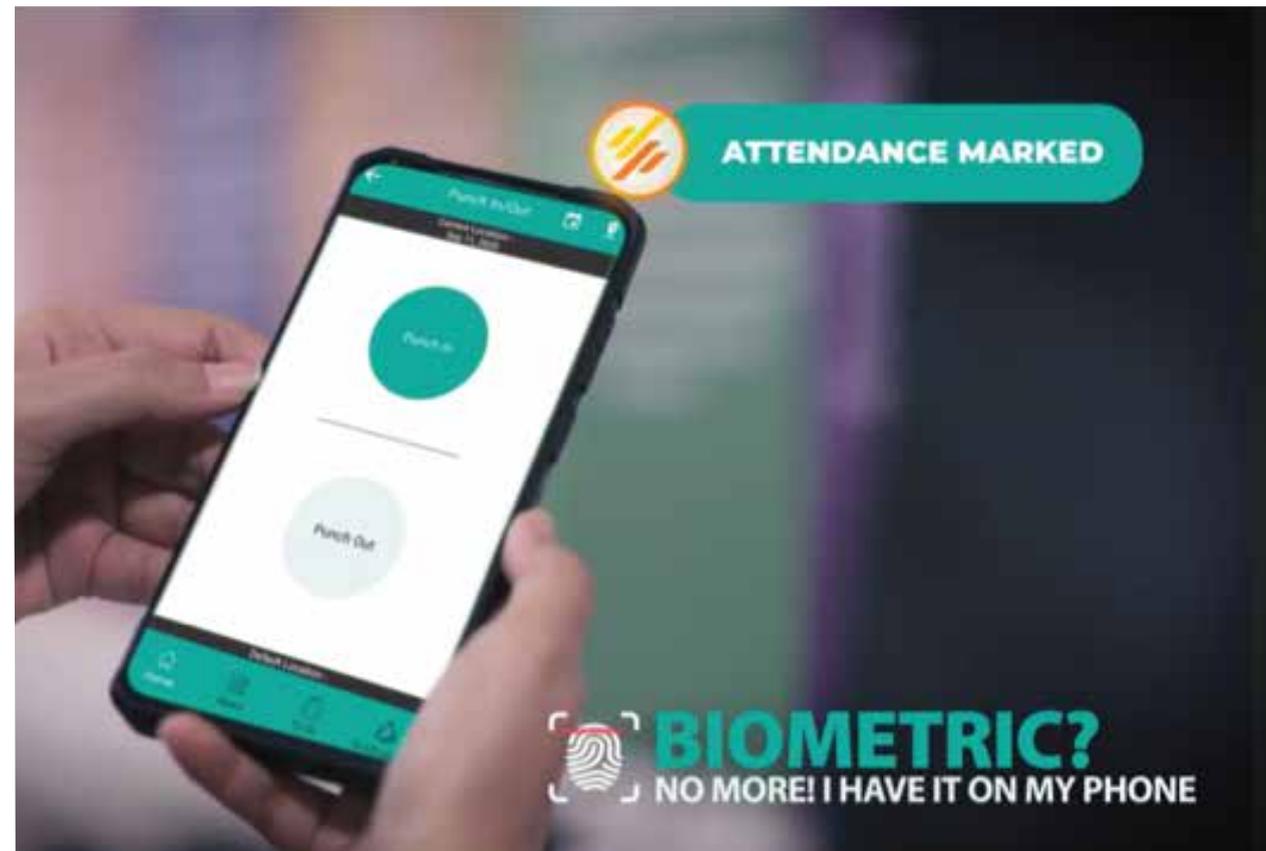
South Region 4 – Region Head, Muhammad Faheem Khan



GoldFinance aspires to retain its position on being a star Product for JS Bank in the year of 2021.

# Launching our HR Digital Partner!

At JS Bank, our employees are at the heart of all the initiatives we take. Thus, we embraced digitalization and innovation with Decibel. Decibel empowers JS Bank's employees by giving them full control over their HR information through an online and mobile friendly platform. This launch is in line with our values to enhance the experience of our people.



“Intelligence  
without ambition  
is a bird without  
wings”.

**SALVADOR DALI**



# Initiatives



# Inauguration of Future Labs

On November 12th, 2020 the British High Commissioner Dr. Christian Turner inaugurated a Robot-Operated Covid-19 Testing Lab in Islamabad. To fight and respond to Covid-19 and increase domestic testing capacity for Covid-19 diagnosis, Future Trust partnered with technology from Opencell UK has launched Future Labs.

This state-of-art lab uses 5 liquid handling robots, therefore requires as little as 6 staff members to operate all the shifts, processing over 2000 tests per day. Future Trust is a non-profit philanthropic organization, set up by JS Group that seeks to use advanced technology to address the problems caused by poverty.



# Know More about Risk Management!

At JS Bank, we believe in educating people about risk management. To increase awareness, an initiative has been taken to constantly train and educate employees to cultivate awareness of risk management and what types of risks are involved. Employees were sent awareness emailers throughout this quarter.

### EXAMPLES OF OPERATIONAL RISK

**TYPES OF PROCESS RISK**

- Defining or process of existing procedures
- Human error or failure to follow procedure
- Control by below CDOs

**TYPES OF EXTERNAL RISK**

- External officers e.g. deterioration in credit
- Man-made incidents such as fire, vandalism, force entry, terrorism or hijacking

**TYPES OF PEOPLE RISK**

- Employee errors in internet system, system
- Health and safety risk, harassment, discrimination, harassment
- Compensation or ethical violation of operational policies
- Market or finance skills

**TYPES OF SYSTEM RISK**

- Equipment failure or malfunctioning
- Logging or software errors of system
- Third
- Network failure or network down to systems failure

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### WHAT DO I DO WHEN THERE IS AN OPERATIONAL RISK INCIDENT?

- Inform your line manager/Head in person and via email immediately. Communicate the same to the Operational Risk Management Team on OpRisk@jst.com.
- Forward the details to your function's risk coordinator with copy to the Operational Risk Management Team (OpRisk@jst.com) for system logging. For names and contact details of the concerned person, get in touch with the Operational Risk Team.
- When the matter is logged into the system it is forwarded to the authority for necessary action.
- Once authorized in ORMS, the Operational Risk Team will analyse and undertake required notification measures with requests for more information as required.

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### WHAT IS OPERATIONAL RISK?

Loss that results from inadequate or failed internal processes, people, system or from external events is categorized as operational risk. It also includes legal risk, which includes but is not restricted to, exposure to fines, penalty damages resulting from supervisory actions, as well as private settlement.

It does not include strategic or reputational risk.

### WHAT ARE OUR OPERATIONAL RISK MANAGEMENT OBJECTIVES?

- Minimize our exposure to potential losses
- Reduce impact of losses in normal course of business (expected losses) and reduce likelihood of large, extreme or unexpected loss
- Improve overall control in risk management

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### ESCALATION MATRIX FOR OPERATIONAL RISK MANAGEMENT

ACTIVITIES	ACTION PLAN
Escalation Matrix for Reporting Operational Risk Incident & Consequences of Failure To Do So	<p><b>Case Logging</b></p> <ul style="list-style-type: none"> <li>All incidents get to be logged into the database risk and control system within 2 working days of incident</li> <li>Subject to report the risk will be the system being used to report the incident (operational level)</li> <li>A copy of a logging slip or incident report to be included in the Operational Risk Management Database (ORMD) and accordingly to OR</li> </ul> <p><b>Case Assessment</b></p> <ul style="list-style-type: none"> <li>Once incident is logged into the system, the ORMS will be used to log the incident into the system</li> </ul> <p><b>Case Review</b></p> <ul style="list-style-type: none"> <li>All incidents will be reviewed within 3 working days and significant incidents escalated to ORMC and the CDO</li> <li>Reports for further case review can be raised to the ORMC and the CDO as required within 2 working days</li> <li>Relevant case may need to be reported to the ORMC</li> </ul>

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### WHAT IS OPERATIONAL LOSS?

Real and measurable economic loss that results from an operational risk incident.

### OPERATIONAL RISK INCIDENTS

ACTUAL LOSS	Negative financial impact where actual loss can be ascertained
EXPECTED LOSS	Negative financial impact and where expected (normal) loss can be ascertained
POTENTIAL LOSS	An incident that has been discovered, that may or may not ultimately result in a financial loss

### OPERATIONAL RISK EVENTS

NEAR MISS	An event where an operational incident occurred but no monetary loss was incurred
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### GENERAL OPERATIONAL INCIDENTS

1. Fake documents accepted at the time of account opening
2. Misappropriation of funds during withdrawal of or deposit of funds
3. Cheque book delivered to incorrect person
4. Any fraudulent activity carried out in Deposits / Disputed accounts
5. Equipment or system failure, service disruption or outage
6. Fixed asset damaged due to natural disasters or man-made incidents

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# Celebrate our Client

At the Bank, we emphasize on customer service. A series of town halls have been held across Karachi, Lahore and Islamabad. Mr. Sohail Aman (Air Chief Marshall - retired, Chairman of Board HR Committee), Head of Human Resources and Group Head Customer Experience & Business Transformation spoke to people about the Bank's vision, core values and customer objectives. These town halls were part of our "Celebrate your Client" campaign and recommit us to customer excellence pledge of '**Hum Apkay Saath!**'.

## Your 24/7 Helpline

Dear Colleagues,

Solve your IT issues with just one call on our **IT Helpdesk 021-37130491**, anytime between **8:00AM to 8:00PM**, six days a week.

Through this number you can:

- Reset Your Password (Domain, Outlook, Email Client, Webmail)
- Increase Your Email Quota
- Avail Offline Support

We look forward to introducing similar initiatives in the near future for your ease and convenience!

Best Regards,  
Team Information Technology



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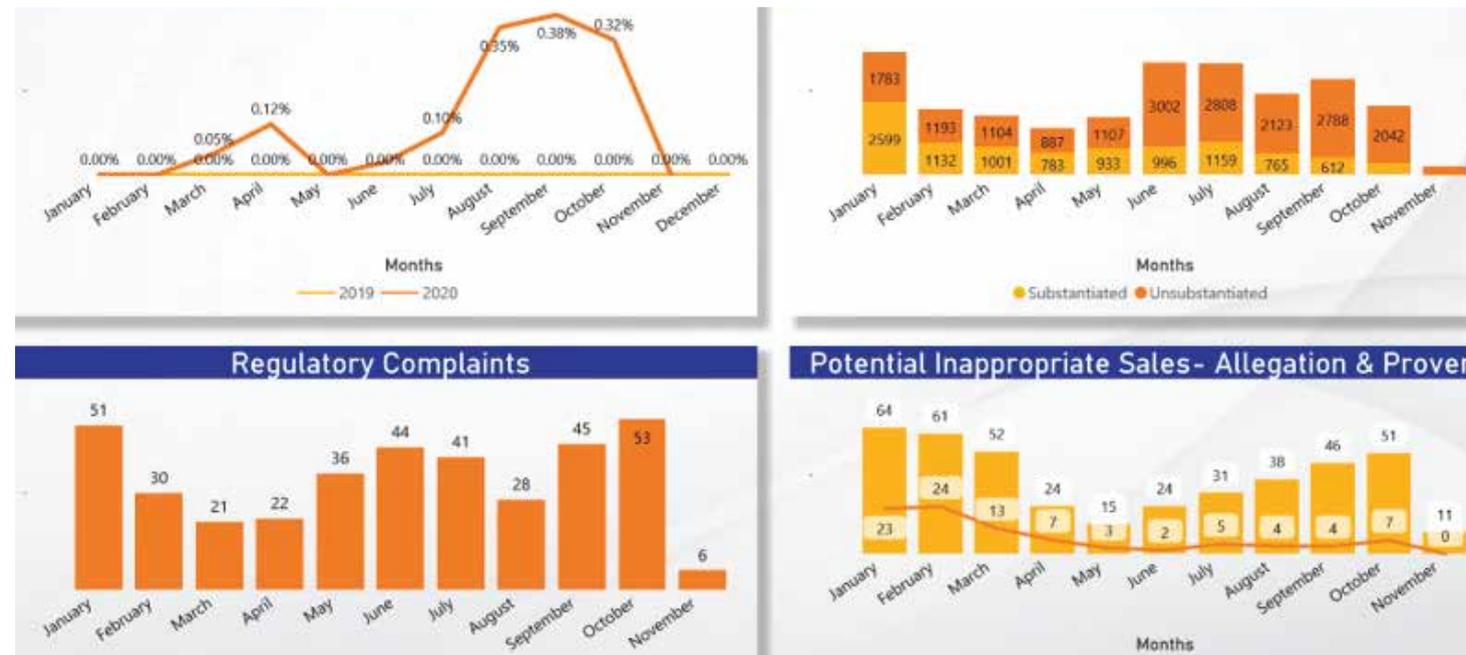
**JS BANK**  
BARHNA HAI AAGEY

# Service Handbook

JS Bank believes in providing phenomenal service to its customers. The Bank ensures that the front-end staff is trained well. To serve this purpose, a "Service Handbook" has been prepared that will help our front-end teams to better understand the customer concerns and the best possible way to deal with them.

# Customer Care Unit (CCU) real-time data visualizations

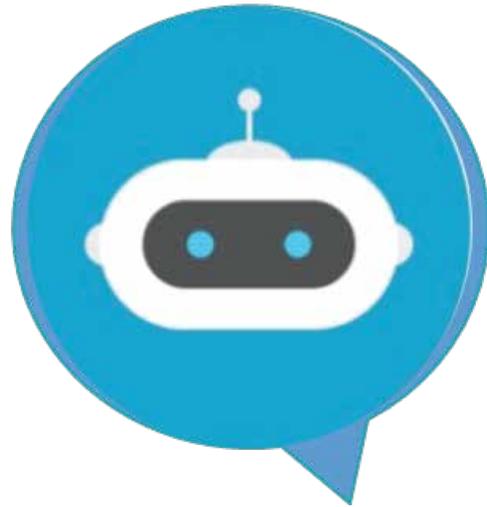
Business Transformation team works with innovative technologies to enable the digitization of the processes at JS Bank. For the Customer Experience Department, a Power BI dashboard series has been initiated on real-time data, unlike the reports being produced manually. This project was undertaken to help business users visualize the service metrics and timely improve their experience with our brand as it will provide a snapshot of complaints management, aiding data centric decision making for the management as well as adding to the operational efficiency of CCU through live reports.



# BOTS are taking over!

Team Business Transformation is pleased to announce that one of the BOTs called WHT.CERT, which had recently faced inactivity due to the unexpected non-availability of the data source, has been successfully brought back into activity. The said instance marks a learning and growth milestone for the Business Transformation Team itself.

WHTCERT BOT generates withholding tax certificates for JS Bank customers under tax sections 151, 231-A, 231-AA and 236-P. The aim of this initiative is to reduce workload for branch ops personnel and reduce TATs for customers filing returns with FBR.



# Courier Tracking Dashboard

The Admin Department at JS Bank now has access to real-time data through a Power BI dashboard. This facilitates the team to monitor the status of their courier deliveries, based on which customers can be updated in a timely manner. This will also enable business users to make quality and intuitive decisions using the data in hand. The Business Transformation team is pleased to inform that the Courier Tracking Dashboard is now complete and live.



# Empowering women through Khud Mukhtar

As JS Khud Mukhtar aims to empower women entrepreneurs and encourage them for setting up a new business or grow and expand their existing businesses, the limit has been enhanced to 5 Million from initially launched 1.5 Million as credit limit. With an enhanced limit, the women entrepreneurs can step into non-conventional businesses, other than retail and service industries where businesses are relatively smaller.



# Invest to Secure with Sunehra Khuwab

In collaboration with EFU Life, JSBL Wealth Management team has launched a regular premium plan for all JS Bank account holders named "Sunehra Khuwab." This is designed as a complete financial package ensuring all parents are enabled and empowered to save, invest and protect their child's future.



# Campaigns for Q4, 2020:

With an aim to increase premium volume and business push, various campaign initiatives were launched by Wealth Management team for increasing staff motivation in Q4, 2020. This consist of the following:

## 1. The RH Rumble:

An accumulative campaign launched in the month of Oct 2020 targeting all Branch Banking Regional Heads to receive a cash reward of PKR 300,000/- by achieving 80% of the assigned Q4 Bancassurance target.

## 2. Gifting Season

Tier wise targets with tier wise rewards including cellphone and gift voucher, this campaign was open for all JSBL staff members. Each referee was eligible for a reward for achieving the Bancassurance sales targets in from the period 15th-31st October 2020.

## 3. The Golden Championship Trophy

One of a kind campaign initiative designed exclusively for Branch managers for bringing fresh sales of PKR 500,000 in the month of November 2020 and in return be eligible for a trophy along with a surprise gift hamper.

## 4. Go for Gold

The caption says it all. Open for all JSBL staff members encouraging to increase sales in order to win a gold band (from 1

gram to 1 tola) for achieving the target premium within the range of PKR 200,000 - PKR 1 Million.

## 5. Need for Speed

One campaign-two rewards. Another campaign for all JSBL staff to win a branch new Toyota upon achieving the target of PKR 15,000,000.

## 6. Fastest 200,000

Exclusive campaign for Branch Banking Area Managers only for sales of regular premium product. For qualifying, the participants had to achieve PKR 200,000 from each tagged branch for achieving a gift hamper.

## 7. Bancassurance Movers & Shakers

Another exclusive campaign for RHs only for achieving PKR 5,000,000 premium and receive a gift hamper or to achieve PKR 8,000,000 premium and receive gift hamper as well as a smart phone.

## 8. BH Bancassurance Campaign

The best never crack under pressure, a one of a kind campaign launched for the Branch Business Heads-RBG to achieve the desired premium target in order to win a brand new Tag Heuer as a reward.

# Regional Heads Formula1 CASA campaign

In order to keep things exciting and boost healthy competition, a Tag Heuer Campaign for Regional Heads was introduced at the Bank. As part of this campaign, the top regional who achieves the highest % of assigned LCY CA and SA Target wins a Tag Heuer Formula1 edition watch. However, Regional Heads who achieve the highest December target shall only get the designated prize upon maintaining at least 75% of the accumulated deposit till January 31st, 2021.

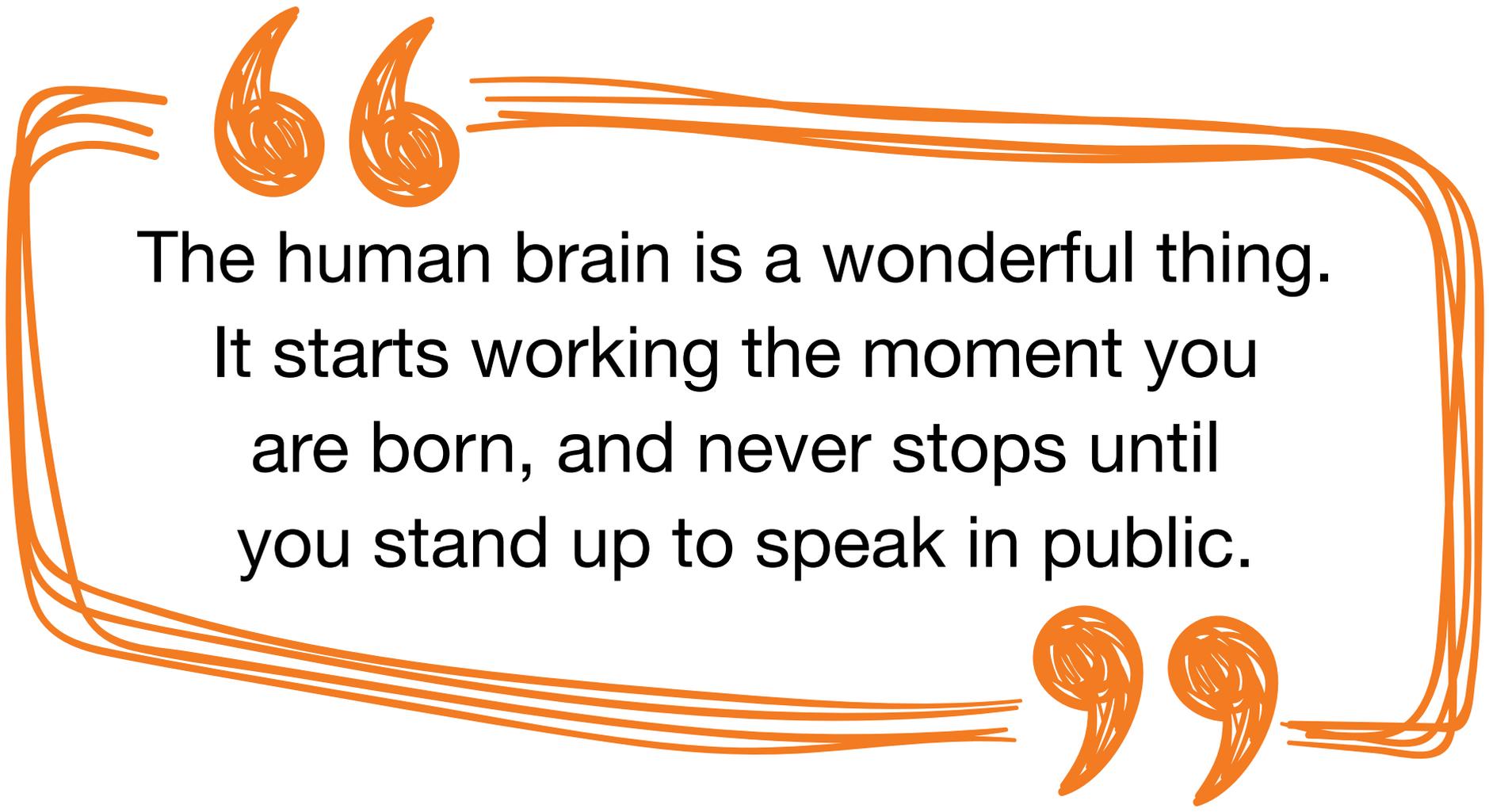


# Corporate Wellness Program – Learning and Development

JS Investments initiated a program for employees' well-being with the name of Corporate Wellness Program. The program aims to develop mental, emotional and physical aspects of growth both consciously and subconsciously. The employees are heartily enjoying the outcomes of this wonderful initiative and have reported improved productivity level.

# Online Investments through Kuickpay

JSIL has successfully added a payment option of Kuickpay for investors using online portal. The initiative was taken keeping in view the rise in online transactions during Covid-19 lock down situation. The service is successfully added and now many customers are making hassle free online investments through their respective Bank accounts.



The human brain is a wonderful thing.  
It starts working the moment you  
are born, and never stops until  
you stand up to speak in public.

# Highlights



## Annual Report Award – Another feather in our cap

The joint Committee of Institute of Chartered Accountants of Pakistan and Institute of Cost and Management Accountants of Pakistan awarded Certificate of Merit to the Bank's Annual Report of 2019 at the Best Corporate and Sustainability Reports Awards 2019.

## Annual Sales Target Achieved:

“We can't change the direction of the wind, but we certainly can adjust the sail to always reach the destination.”

Even though, this was a very tough year for everyone due to Covid-19 situation, our sales team comprising merely 22 members, with limited resources contributed exceptionally for achieving the enormous sales target. It's a huge learning for all of us that all it takes is a teamwork and focus on the goals that we want to achieve – Our sales team has successfully shown how it is practically done.

## E - Learning with world class trainers & speakers

Continuing the convention of continuous learning, each employee is assigned research based recorded videos of world class trainers and speakers through our E-Learning portal. The employees enjoy great flexibility in this program since it can be watched anytime and anywhere. Further, the video is followed by a learning survey which helps us ascertain whether the learning objective is achieved or not so that the desired support can be provided.

The employees have expressed their positive feedback for the program which also reflects in the appended below statistics:



# Sham-e-Sargam

JS Bank in collaboration with Arts Council of Pakistan paid a grand tribute to Master Ghulam Haider, a well-known composer who changed the face of film songs by producing some beautiful melodies. This event by the name of Sham-e-Sargam, took place on the 5th of October 2020 to relive some of his beautiful work.



## *Sham - e - Sargam*

Grand Tribute to

**MASTER GHULAM HAIDER**

Mauseeqar-e-Azam

Pride of Performance, Tamgha-e-Imtiaz

**05<sup>th</sup> October 2020**

Mauseeqar-e-Azam  
Memorial Sociey



## Breast Cancer Awareness Drive

JS Bank has always prioritized its employees' health & wellbeing as its topmost concerns. We think of our people as our strongest assets and take pride in bringing numerous initiatives for them to be fit, healthy and happy.

The month of October is celebrated worldwide as the month of Breast Cancer Awareness, titled Pinktober. The HR department took this opportunity to provide a forum to our female employees to connect with each other, talk openly about the subject, and share their concerns. We arranged a Breast Cancer awareness session which focused on the significance of early detection of breast cancer and how it could help save lives. It also discussed concrete tips on how to maintain a healthy lifestyle and how could women take care of themselves and be vigilant about their healthcare.

The human resources department is committed to bringing many such initiatives in the future to ensure inclusiveness, care, and support for all our human assets.

# For a Greener Pakistan

JS Bank strongly believes in the vision of a cleaner and greener Pakistan. Two separate tree plantation ceremonies were held at JS Bank Nazimabad branch and at JS Bank Boat Basin Branches, this quarter. We strive to continue our effort towards creating a greener environment and grow more trees.

**FOR A CLEANER & GREENER PAKISTAN!**  
TREE PLANTATION DRIVE AT  
**JS BANK, BOAT BASIN BRANCH**



**FOR A CLEANER AND GREENER PAKISTAN!**  
TREE PLANTATION DRIVE AT  
**JS BANK, NAZIMABAD BRANCH**



# JS Bank & Lyceum partner for our youth!

Sports don't just build character; they reveal it. Acknowledging the importance of sports in the development of young adults, JS Bank sponsored cricket kits for Lyceum School that will be used in cricket tournaments for the entire academic year. We take great pride in supporting the upcoming talent in Pakistan from all positive aspects of life.



# Dinner Hosted by Jahangir Siddiqui in honor of Reza Baqir

A dinner was hosted by Jahangir Siddiqui, Founder of JS Group, in the honor of Reza Baqir, Governor State Bank of Pakistan, at the end of his successful visit to Dubai for the promotion of Roshan Pakistan Digital Initiative. These accounts provide innovative banking solutions for millions of Non-Resident Pakistanis (NRPs) seeking to undertake banking, payment, and investment activities in Pakistan.

Dinner hosted by  
**Jahangir Siddiqui, Founder JS Group**  
in honor of  
**Reza Baqir, Governor State Bank of Pakistan**  
during his visit to Dubai to promote the  
Roshan Pakistan Digital Initiative. Also present were  
**Ali Raza Siddiqui - Director JS Bank**  
and other dignatories.



PAKISTAN'S  
BEST  
CONSUMER  
FINANCE PRODUCT  
Awarded by the State Bank of Pakistan  
Federal Banking Awards



JS GharApna  
khawabon ka  
Aashiyana



## Mera Pakistan, Mera Ghar

JS Bank, in association with the Federal Government and the State Bank of Pakistan, brings you affordable home loans under Government's Markup Subsidy Scheme for Housing Finance.

Buy or build your home through JS Bank - the largest conventional home loan provider bank in Pakistan.

	Tier-1 (NAPHDA)	Tier-2 (Non-NAPHDA)	Tier-3 (Non-NAPHDA)
House Value	Rs. 3.5 million	Rs. 3.5 million	Rs. 6.0 million
Loan Amount	Rs. 2.7 million	Rs. 3 million	Rs. 5.0 million
Markup Rate	5% for first 5 years 7% for next 5 years KIBOR+2.5% for period exceeding 10 years	5% for first 5 years 7% for next 5 years KIBOR+4% for period exceeding 10 years	7% for first 5 years 9% for next 5 years KIBOR+4% for period exceeding 10 years
Tenor	10/15/20 years		

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BEST  
CONSUMER  
FINANCE PRODUCT  
Awarded by the State Bank of Pakistan  
Federal Banking Awards



JS GharApna  
khawabon ka  
Aashiyana



## میرا پاکستان، میرا گھر

ہے ایس بیٹک، وفاقی حکومت اور اسٹیٹ بینک آف پاکستان کی معاونت سے مارک اپ سہڈی اسکیم کے تحت ہاؤسنگ فنانس کے ذریعے آپ کو آسان ہوم لوڈ کی سہولت فراہم کر رہا ہے۔

اب سے ایس بیٹک کے ذریعے اپنا گھر خریدیں یا تعمیر کریں کیونکہ ہے ایس بیٹک پاکستان گھر میں سب سے زیادہ کوٹیشن ہوم لون فراہم کرنے والے بینکوں میں سے ایک بینک ہے۔

درجہ - 3 (NON-NAPHDA)	درجہ - 2 (NON-NAPHDA)	درجہ - 1 (NAPHDA)	
60 لاکھ روپے	35 لاکھ روپے	35 لاکھ روپے	گھر کی قیمت
50 لاکھ روپے	30 لاکھ روپے	27 لاکھ روپے	قرض کی رقم
پہلے 5 سال کے لیے 7 فیصد اگلے 5 سال کے لیے 9 فیصد 10 سال سے زائد مدت ہونے کی صورت KIBOR+4% کا پور KIBOR+4%	پہلے 5 سال کے لیے 5 فیصد اگلے 5 سال کے لیے 7 فیصد 10 سال سے زائد مدت ہونے کی صورت KIBOR+4% کا پور KIBOR+4%	پہلے 5 سال کے لیے 5 فیصد اگلے 5 سال کے لیے 7 فیصد 10 سال سے زائد مدت ہونے کی صورت KIBOR+2.5% کا پور KIBOR+2.5%	مارک اپ ریٹ
10/15/20 سال			مدت

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JS BANK

# Mera Pakistan, Mera Ghar

JS Bank, in association with the Federal Government and the State Bank of Pakistan, successfully launched affordable home loans under Government's Markup Subsidy Scheme for Housing Finance.

# Joining Hands with Global Community

The 9th of December marks the International Anti-Corruption Day. JSBL joined hands with the global community to advocate this year's campaign, "Recover with Integrity", to ensure integrity in our operations while we recover from the current COVID-19 pandemic.

The team protagonists were dressed in blue shirts displaying various slogans against corruption under the JS logo and delivered short talks at various offices to inculcate the genes of a true culture of transparency in all the actions that we take at workplace and homes, to satisfy our inner soul.

Participating employees, marched from FTC to all the offices of JSBL including Shaheen Complex with a clear target to bring the employees together to fight against corruption, serving as a global call for action and raising awareness about the UN Convention against corruption. The campaign reinforces the benefits of good practices at work for a sustainable business.



Our Administration team participated in the global campaign **'Recover with Integrity'** to advocate the "Importance of Transparent Operations" on **"World Anti-Corruption Day"**



# Strategy Brainstorming Session



**5 Year Operational Strategy Brainstorming Session**

Led by

Ahmed Ali Usuf, Group Head Operations

From 13<sup>th</sup>-15<sup>th</sup> November, 2020 at PIMS Karachi

# Futurizing JSBL



Ahsan Amjad, Head of Retail Banking and Rummana Hasan, a Strategy and Commercial Leader jointly conducted a workshop to revisit consumer needs, identify product-based value drivers and define performance enhancement strategies.

A key step in the consumer journey redefinition process, this workshop will help us identify

**Where to Play and How to Win.**



# Improving Morale - COO's Trip to Sukkur

A session in Sukkur was conducted by the Bank's COO, Mr. Imran Haleem Shaikh on 9th December 2020 and attended by all the Branch Managers in the region. This event was held to motivate and receive feedback from the branch managers regarding all their queries and concerns related to JS Bank & their operations. Mr. Imran Haleem Shaikh acted as a speaker for the event and encouraged the branch managers to ask questions, to which an open discussion took place and later reviewed. Together, we continue to strive to do better.



# Celebrating Christmas at JS Bank!

JS Bank is a diversified organization and an equal opportunity employer who loves to celebrate all occasions.

Christmas has evolved into a worldwide secular celebration and a lot of people across the globe enjoy the festivities connected to the occasion joining hands with our colleagues and friends who celebrate.

This year the Bank celebrated Christmas a little early and bonded as a team to boost our workplace joys! The admin team carried out cake cutting ceremony and sang many Christmas songs to celebrate this joyous occasion with our fellow colleagues.





## BBQ night out with Marcomms!

Many teams find it challenging to make time for bonding and building trust. Research has shown that positive interpersonal connections result in better individual and work-related outcomes. Therefore, our Chief Operating Officer organized a BBQ dinner for teams falling under his purview as a Team building activity.

Not only did the dinner help everyone to get to know one another in a more relaxed context, our President and CEO, Basir Shamsie was there in person to share his vision on the way forward for the Bank.



“If you aim at  
nothing, you will  
hit it every time”.

**ZIG ZIGLER**

# Alliances



# Achievements & Highlights for Q4!

JS Bank Alliances team always strive to make difference through offering discount on different segments and adding novel features to product portfolio for the customers so that they could make the best use out of their JS Bank card.

Realizing the factor that year 2020 had its own challenges in terms of business and customer's capacity to spend, alliances team planned quarterly activities in a manner that played a pivotal role in increasing spend and highlighting our presence amongst fraternity as well.

Like always, Alliances team worked vigilantly to showcase our premium offers to the customers that leads towards great spend and help us maintaining approx. 1.8 Billion ENR.

Here are few limelight of the last quarter alliances activities.



# Kickstarting 2021 with Foodpanda!

Year 2020 was reaching to the end leaving all the unique experiences and setting new spend trends for the end users and opening new opportunities for online businesses. In last couple of weeks of the year, when different banks tends to offer seasonal deals on their credit cards, we at JS Bank `have decided to come up with a lucrative discount campaign on Foodpanda.

The idea was to say Goodbye to 2020 and Welcome to 2021 with 20+21% discount on Foodpanda.

This encouraged a huge number of JS Credit Card customers to spend more & order their favorite food through Foodpanda while celebrating New Year with their loved ones. Promotion was a great success and we received very encouraging feedback from customer for this lucrative offer for Customers.



**VISA**



**Happy New Year!**  
**Leave 20 behind and**  
**Welcome 21 with 20+21% OFF**

Use JS Bank VISA Credit Card on Foodpanda  
and get up to **PKR. 500 OFF.**

**Promo Code: JSNY41**  
**Validity: 31<sup>st</sup> Dec, 2020**



\*Maximum Discount Cap: Rs. 500  
3 Transactions allowed on each card during campaign tenure

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## Shopping away with Daraz in 2021!

New Year's Eve is one of the most happening occasion around the world which is indeed celebrated with full zeal & enthusiasm. As per the customer experience, spend patterns during the last week of December remains on top. In order to encourage customers to spend on JS Credit Cards, team Alliances planned a New Year's campaign on Daraz.pk where we top up to 10% on all their 50% off products.

JS Bank customers showed a lot of excitement and spend huge on 4 days New Year campaign.



The advertisement features a red background with a sunburst pattern. The main text reads "New Year SALE UP TO 60% OFF" in white and yellow, with "Best of 2020 & more!" below it. The Visa logo and Daraz logo are in the top right. The text "Deal of the Year" is in blue, followed by "Shop at Daraz with your JS Bank Visa Credit Card to get an additional 10% OFF and a chance to win exciting prizes on every spend of PKR 10,000 or more." The validity period is "31st Dec, 2020". At the bottom, there are three credit cards, the website "www.daraz.pk", and the JS Bank logo with the tagline "BARRHNA HAI AAGEY". Contact information "111-654-321 | www.jsbl.com" and "Nationwide Branches" is also present. A small vertical text on the right edge says "Discount Cap: PKR 3000".

**VISA** **daraz**

**Deal of the Year**  
Shop at Daraz with your JS Bank Visa Credit Card to get an additional **10% OFF** and a chance to win exciting prizes on every spend of PKR 10,000 or more.

Validity: 31<sup>st</sup> Dec, 2020

www.daraz.pk

111-654-321 | www.jsbl.com  
Nationwide Branches

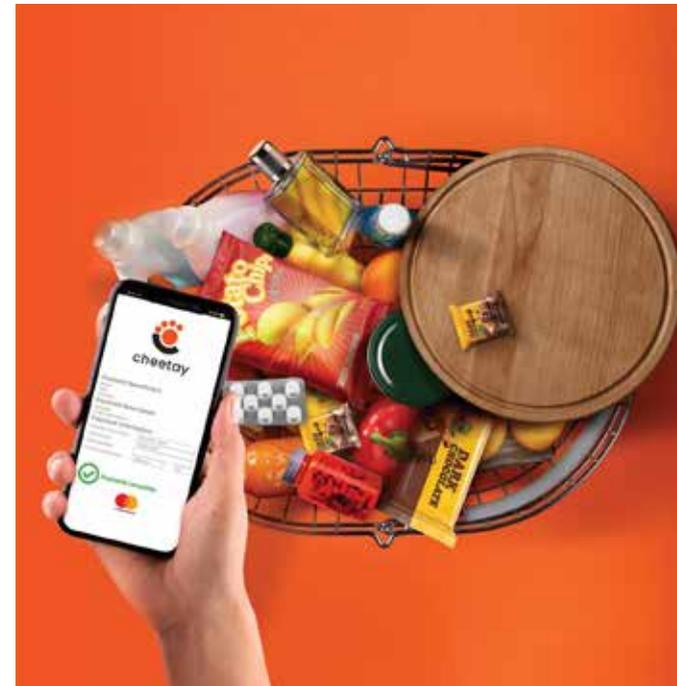
**JS BANK**  
BARRHNA HAI AAGEY

Discount Cap: PKR 3000

# All the promotions & discounts you Need!

## Mastercard Promotions

JS Bank in collaboration with Mastercard international launched discount campaigns for nationwide Debit card customers. This included top notch brands from various categories of health, dashion, eateries and apparel as well. Validity of all such campaigns was up to last quarter of running year.



### Pay less, buy more!

Enjoy flat **30% OFF** on food, medicines & groceries with JS Bank Debit Mastercard.

Validity: 31<sup>st</sup> Oct 2020



\* One customer can enjoy one offer discount in a day.  
Max. discount per order is Rs. 200 & Min. order value is Rs. 250.  
Mastercard discount is applicable on groceries and pharmacy orders. PNB Ltd.

Nationwide

111-654-321 | www.jsbl.com  
Nationwide Branches



### Eat All You Can

Order using your JS Bank Debit Mastercard and enjoy flat **PKR 200/- OFF** on your order.

Validity: 31<sup>st</sup> Dec, 2020



One transaction valid per customer in a day.  
Max. discount per order is Rs. 200 & Min. order value is Rs. 250.  
Mastercard is applicable on Cheetay per 1 Vendor delivery.  
The offer is available on food only.

Nationwide

111-654-321 | www.jsbl.com  
Nationwide Branches



# Get your discounts with JS Bank Visa credit card!

We at JS Bank believe in new ideas and providing maximum options to customers in their everyday life spend. Our new addition of alliance partner from Vehicle maintenance and travel planner was the highlight of the last quarter and exclusive gift for all JS Debit and Credit cardholders.



**We share the pride in your ride!**

Avail **25%** discount with JS Bank Debit and Credit Cards

Validity: June, 2021



Karachi

111-654-321 | [www.jsbl.com](http://www.jsbl.com)  
Nationwide Branches



# Making Installments Easier!

JS Bank launched home appliances brand Sencor & Moulinex and motor Bike Yamaha for our Credit card customers on flexible installment plans. These products shall be available on zero (0%) installment for up to 6 months. This is a valuable addition to JS installment plan portfolio, and the Bank has received a great response from the customers.



**SENCOR®**

**Devices that  
make life easy!**

Get your favorite home appliances through easy installment plans, now available on your JS Bank Credit Card.

Valid till December 2021



Nationwide

111-654-321 | www.jsb.com  
Nationwide Branches

**JS BANK**  
BARHNA HAI AAGYE



**Moulinex®**

**Cooking  
becomes easy!**

With Moulinex kitchen appliances, bring home your favorite appliance today and pay over a period of 36 months with JS Bank Visa Credit Cards.

Valid till December 2020



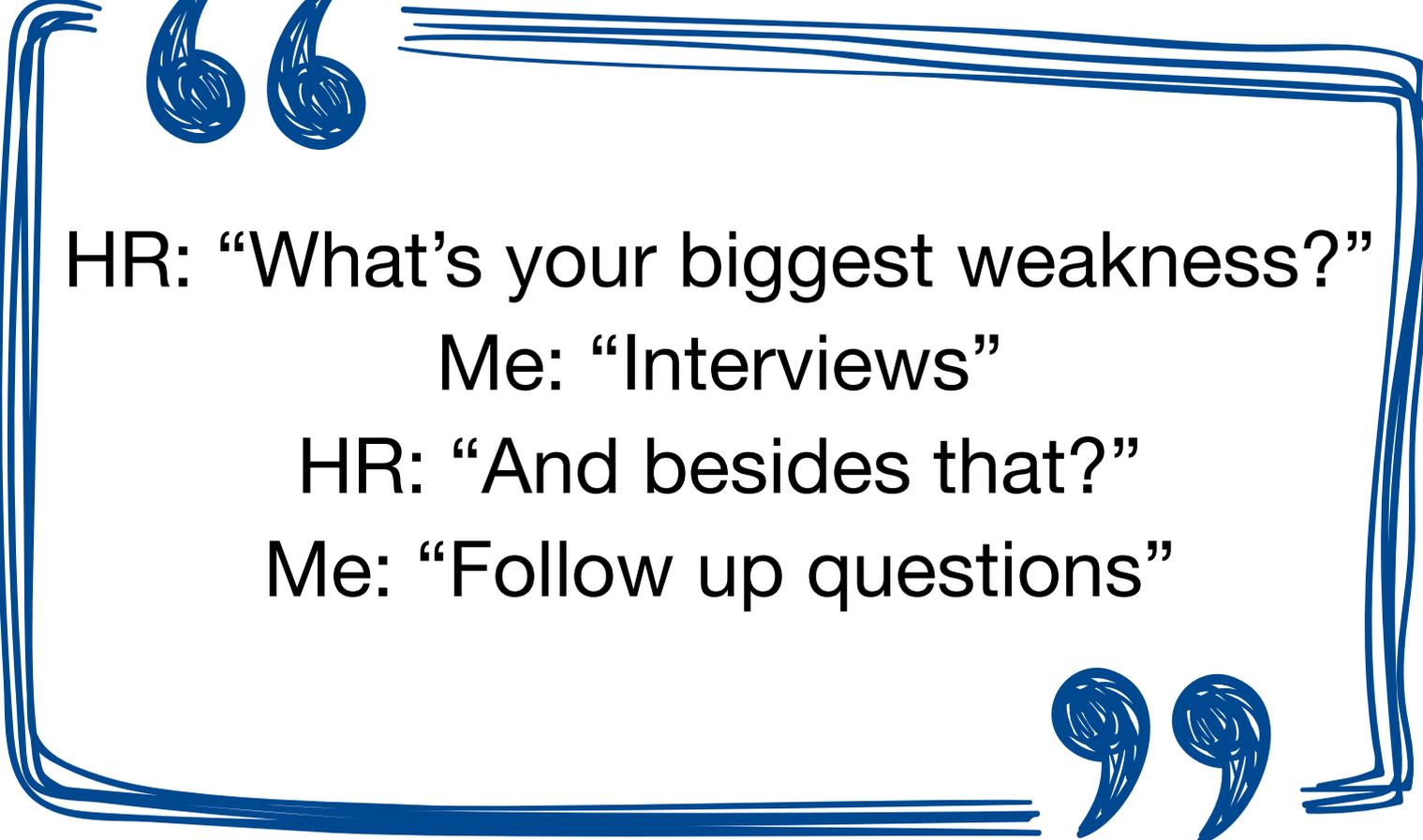
Nationwide

111-654-321 | www.jsb.com  
Nationwide Branches

**JS BANK**  
BARHNA HAI AAGYE

**HOMETEK**  
WORLD

Terms and Conditions Apply



HR: “What’s your biggest weakness?”

Me: “Interviews”

HR: “And besides that?”

Me: “Follow up questions”

# Meet the JS Artists!





**AQASH RAFIQUE**

Tabla nawaz



**ALINA ZAINAB**

Recycle glass bottles/ containers  
& decorate them with  
paint from old expired nail polishes.



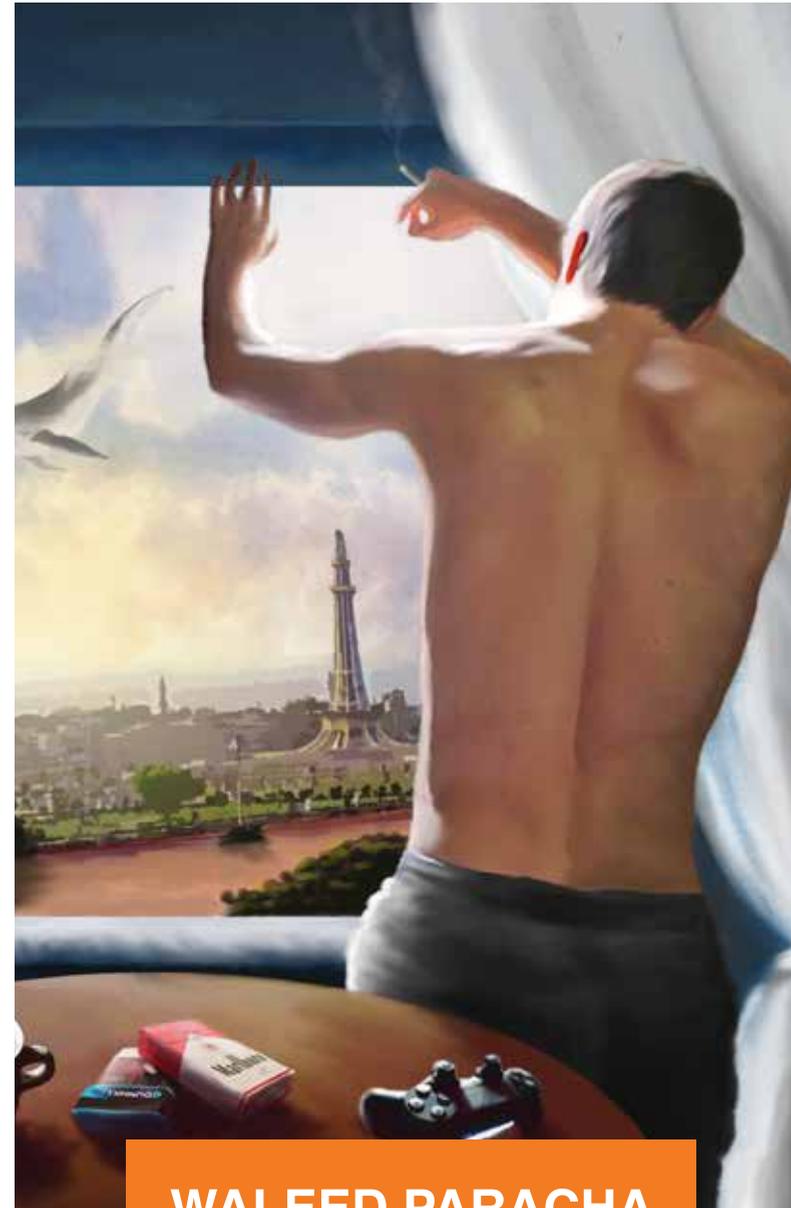
**SAJID IQBAL**

Singer & Rabab nawaz



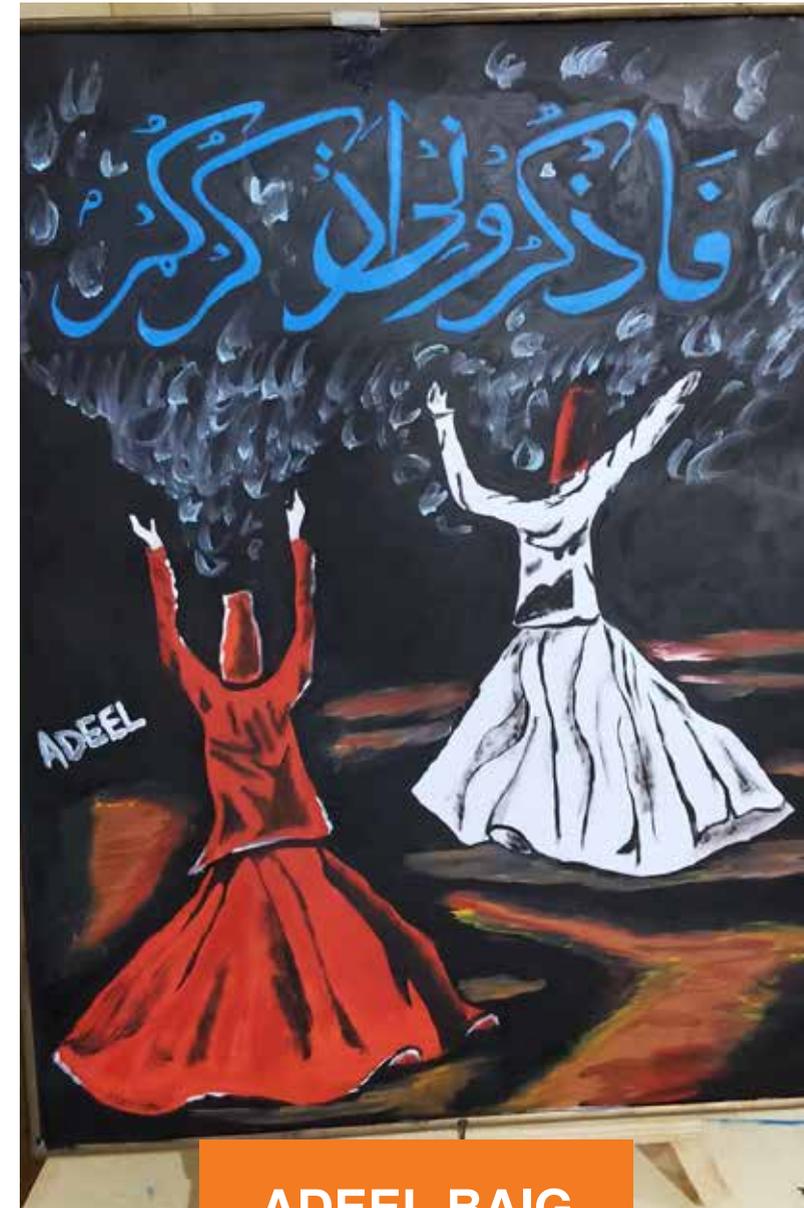
**SOBIA RASHEED**

Self taught watercolors and oil painting artist



**WALEED PARACHA**

Digital artist



**ADEEL BAIG**

Arabic calligraphy and oil painting

A first-person perspective shot from someone sitting on a glass bridge. The person's legs, wearing dark trousers and black shoes, are visible in the foreground. The bridge is made of clear glass panels held together by metal bolts. Below the bridge, a dense urban landscape is visible, featuring various buildings, streets, and a mix of architectural styles. The lighting is soft, suggesting an overcast day or late afternoon. The overall mood is contemplative and adventurous.

“Everything you’ve  
ever wanted is  
on the other side  
of fear”.

**GEORGE ADDAI**

# Behind The Scenes





## BTS: Remittance commercial shoot

Have you ever wondered what happens behind the scenes when a commercial shoot takes place?

With all the madness behind the curtain, there are multiple teams involved including the Marketing, Creative agency, Production House and the director to ensure everything in front of the camera looks picture perfect! A lot of prior planning goes behind making the shoot day go smoothly. Before the "lights, camera, action" bit happens, from major details like commercial concept to the minimalistic details like the actors' wardrobe is locked.

This year has been one of a kind marked by the unfortunate arrival of corona virus that has impacted not just our personal lives, but also our work-life. On the day of the shoot the team behind the scenes was extra careful and followed all SOPs strictly for their and the entire team's safety.

Despite having many hurdles in the time of this pandemic when the lockdown just began, Marketing Team was successfully able to shoot and launch the Home Remittance campaign.

For more information on the remittance initiative please visit the link below:

<https://jsbl.com/pakistan-remittance-initiative-allows-remittances-from-200-countries-with-js-bank/>



Interviewer: What  
are your thoughts about  
nepotism in a workplace environment?  
Candidate: Well, that's a really  
good question, Dad.

# Article: Want to make more money



# 5 Easy Ways to Earn An Extra Rs.10,000

Today, we will show you some unique ways to earn an extra Rs.10,000 per month. Why Rs.10,000? Because it is a number that is big enough yet small enough to be achievable by most people. Additionally, it can certainly amount to more depending on your effort!

## 1. Sell your preowned items online

Be it your clothes, a gadget you no longer use or anything which is in good condition and can be sold, you can sell it online on half the price or more & declutter in the same process. Some of the platforms for reselling are OLX, Facebook pages and Instagram thrift stores.

## 2. Make things to sell

If you have a knack for arts & crafts or are good at painting, then you may open a small online store and start selling your creations! You can also use Facebook Market to sell such items.

## 3. Rent out your space

Whether its an unused backyard or a car parking area, or even an unused room in your house, you can always put it up for monthly rent and utilize it! People with huge lawns can also rent them out for small events.

## 4. Rent your stuff

Renting is not limited to housing space, you can also rent your heavy formal clothes, your designer bags, your professional camera or even your car! Some people also rent out decorations for events, so maybe you own something which you can put up for rent too.

## 5. Teach people what you know

Another way to make an extra buck is to utilize your knowledge and skillset. You can tutor a particular subject or hold online classes to teach people! Spreading knowledge is always great whether you charge for it or not. You can also put up your ad on Facebook groups or other social media channels so that students or other interested people can approach you.



# Thank you!

## Contributors

JS Bank Team

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## Design

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Please share your feedback or suggestions at: [communications@jsbl.com](mailto:communications@jsbl.com)