

SPOTLIGHT

APPROXIMATELY
100,000 PEOPLE
VACCINATED
AT THE JS BANK
COVID-19

Drive Through
Vaccination Facility



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COVID - 19 SPECIAL

*100,000 People Vaccinated
At The JS Bank Covid-19 Drive Through*

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Newsletter-2021

COVID-19 SPECIAL



JS COVID DRIVE 2021

Newsletter 2021



Together with the Government of Sindh, we established Karachi's first Drive-Through COVID-19 Vaccination Facility. Making vaccinations easier for the common man, the Drive-Through quickly became a highly recommended place to get your shots. We're proud of JS Bank heroes who made this possible through their constant effort and support!

One of our key partners was Ailaaj, a digital health platform offering personalized patient care services, helping us further our cause

JS COVID DRIVE 2021

Newsletter 2021

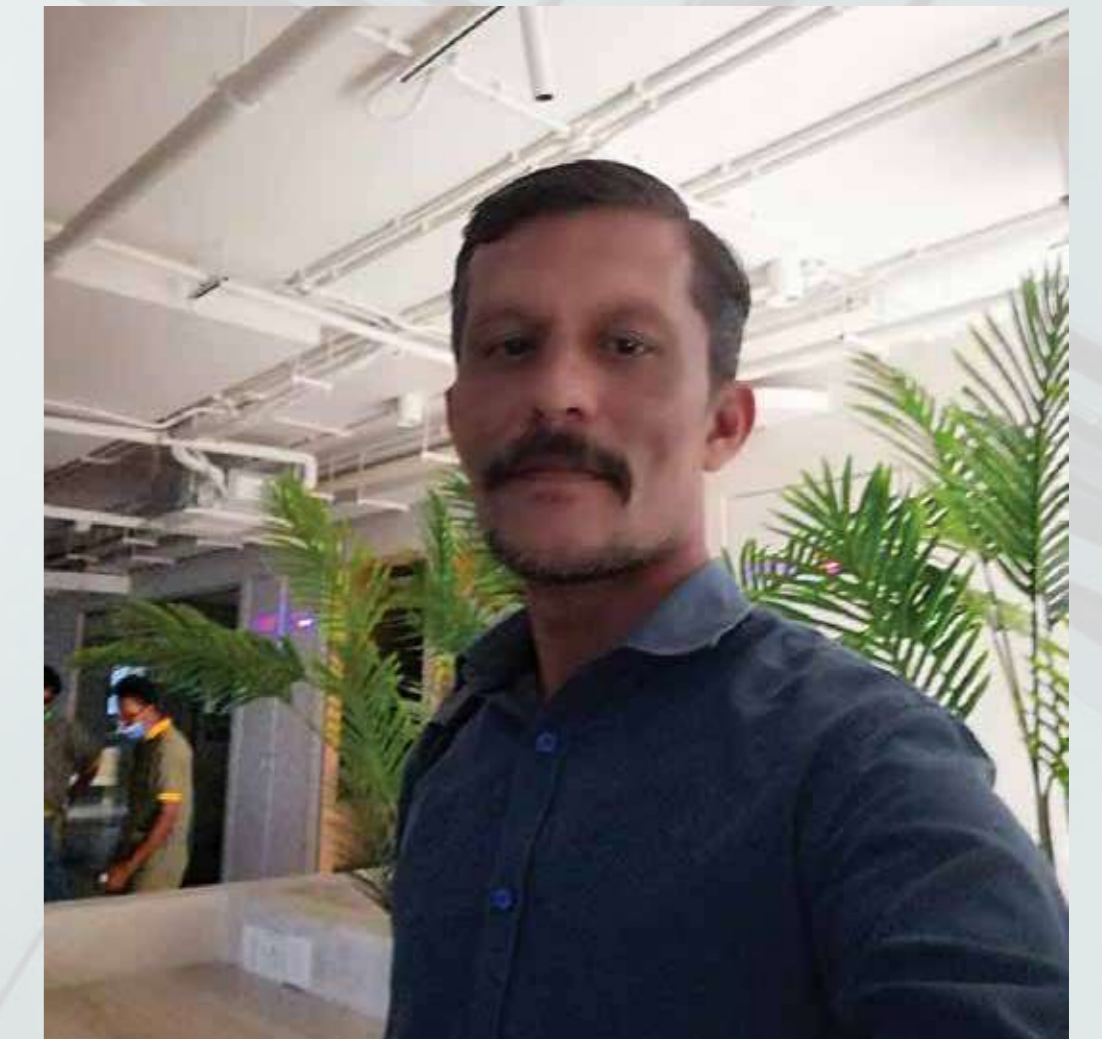
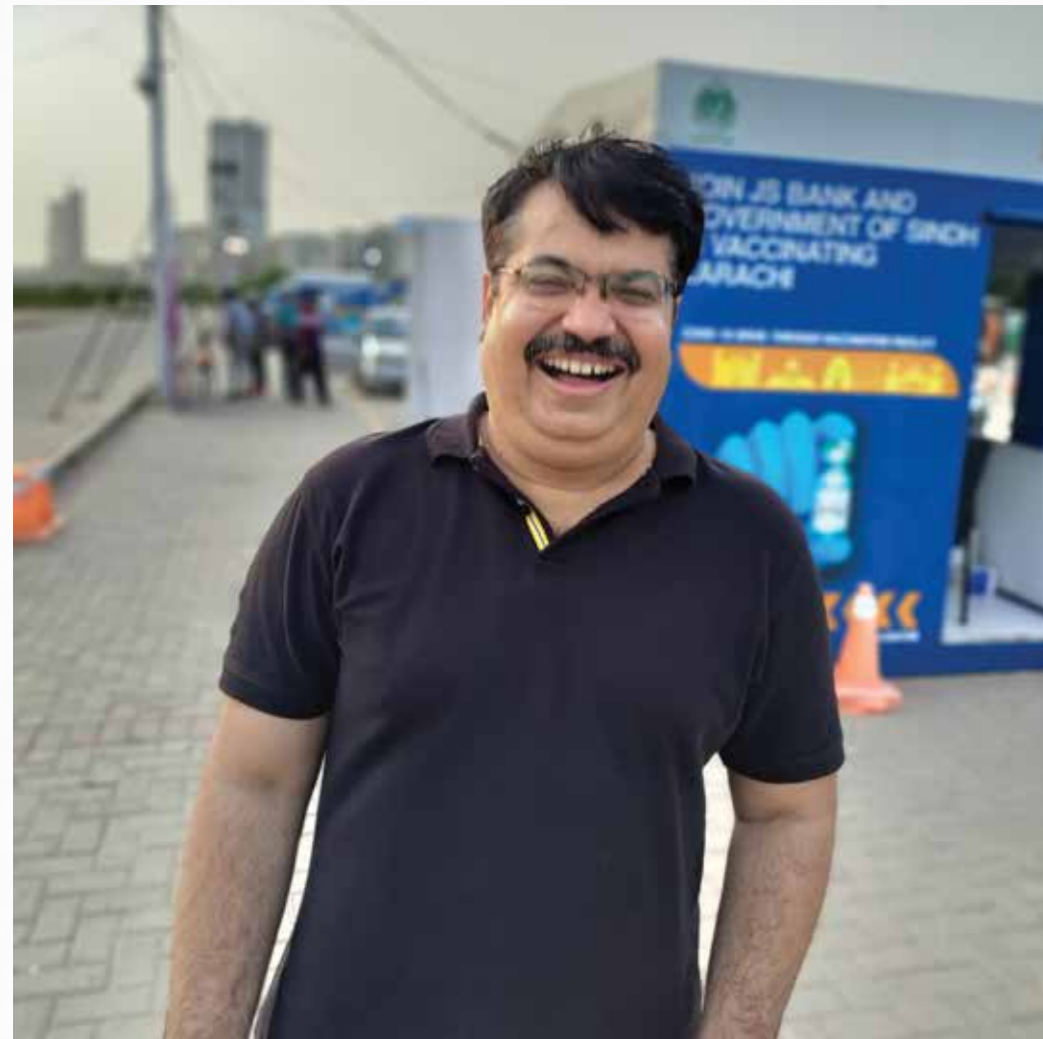


We want to sincerely thank the Government of Sindh for making the JS COVID-19 Vaccination Drive-Through Facility a success. Their allocation of land, resources, and staff is what enabled us to vaccinate over 100,000 people.

We would like to thank in particular: Barrister Murtaza Wahab; Spokesperson for Government of Sindh and Adviser to Chief Minister of Sindh on Law, Irshad Sodher; Deputy Commissioner South Karachi, Syed Nasir Shah Hussain, Provincial Minister at the Government of Sindh for Local Government, Forests and Religious Affairs, and Dr. Raj Kumar, DHO South, for their continuous support.

Finally, a big thank you to Dr Palitha Mahipala, WR Pakistan and Head of Mission, World Health Organisation (WHO) for endorsing the Sindh government and JS Bank's efforts to eliminate Covid-19 from Pakistan.

Ailaaaj partnered with JS Bank Covid-19 Drive Through Vaccination center and played a key role in making the initiative a success.



MESSAGE FROM STAKEHOLDERS

Arsal Aftab: I have slept better every day I worked for the drive-through, knowing that I have done my part in saving lives and protecting Pakistan against this pandemic. Thank you JS Bank for providing me this opportunity.

Fatima Mehmood: It took a lot of late nights and around-the-clock effort to make the COVID-19 Drive Through possible, it was all worth it. Vaccinating such a large number of people is something we can all, as a socially conscious bank, can be proud of!

Jamil Memon: I am very pleased with the effort JS Bank and our team made in ensuring the safety of our citizens. Looking forward to more initiatives that help us make Pakistan safer!

Syed Armughan Ali: It was an amazing and fulfilling experience, all of us came together for a purpose and did our duty in ensuring the safety of our fellow citizens.

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ACHIEVEMENTS



REACHING FOR THE STARS

Achieved 1 Billion in Solar Financing Disbursements

We achieved the milestone of crossing 1 billion disbursements of solar financing across Pakistan. Along with massive contribution towards clean energy, the bank has financed more than 350 cases of solar financing contributing generation of above 15 MW energy produced through renewable sources, partnering with over 79 vendors.

Pakistan's Largest Private Bank Portfolio for PMYES

4.3 BILLION
ACHIEVED IN DISBURSEMENTS

Congratulations JS Kamyab Jawan Conventional team for reaching 1.3 billion
& Commercial Team for reaching 3 billion in disbursements

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JS BANK
BARKHANA HAI AAGEY

JS Digital Financial Services Boom!

Our Digital Financial Services is on a rapid growth trajectory with over 32,000 wallet accounts opening in Q2-Q3.

REACHING FOR THE STARS

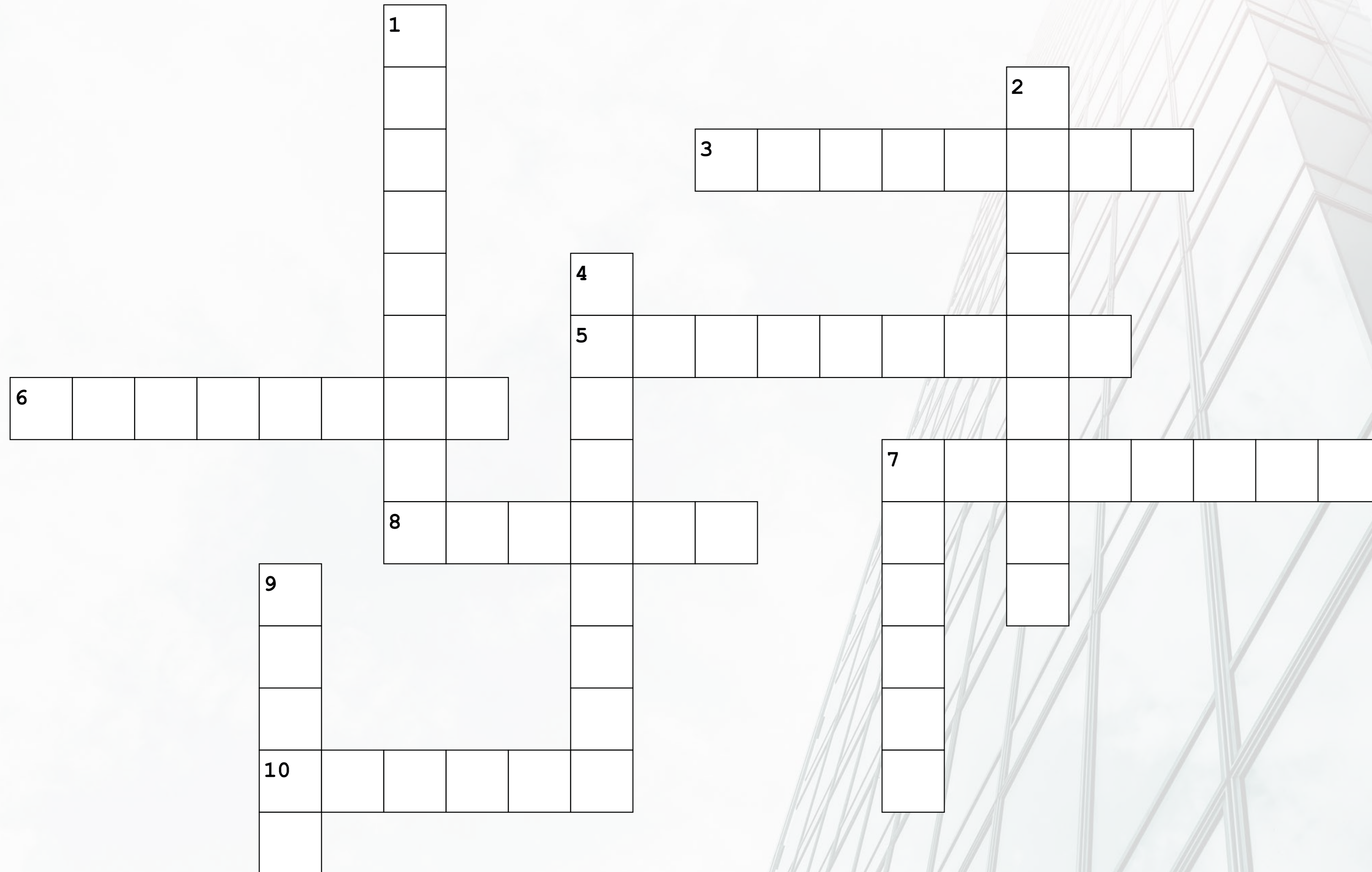
Launched Pakistan's First Digi Cheque!



Our Credit Cards Making Their Mark!

Our Credit Cards team achieved the highest ever YTD sales of credit cards in September, 2021. They also bagged 30+ tier A card alliances in the past two quarters. We expect more achievements coming, team!

JS BANK BTS CROSSWORD



ACROSS

- 3. You get 30 of these in a year!
- 5. One of our core values
- 6. That's how old we are!
- 7. How we get our customers cars
- 8. The reason we're overjoyed every 26th!
- 10. The brightest colour in our logo

DOWN

- 1. The most important stakeholders for us!
- 2. We all need a place to eat
- 4. Our premium credit card
- 7. What keeps us going through the day
- 9. Your Whatsapp JS buddy

Answer key on last page

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INITIATIVES



PUTTING CUSTOMERS FIRST

JS Contact Centre in Islamabad was inaugurated in a ceremony chaired by Imran Haleem Shaikh, accompanied by Chief Operating Officer, Hasan Shahid, Chief Financial Officer, Shehryar Sheikh, GH Customer Experience, & Tamkeen Faisal, Head of HR.



PUTTING CUSTOMERS FIRST

Customer satisfaction is a priority for us, and we carried out customer surveys to hone our services!



HELP US SERVE YOU BETTER!

PARTICIPATE IN OUR CUSTOMER SATISFACTION SURVEY BY FOLLOWING 4 SIMPLE STEPS:



YOU WILL RECEIVE AN INVITATION TO ATTEND THE SURVEY VIA AN **SMS FROM 8012**



CLICK ON THE **LINK IN THE SMS**



FILL OUT THE **SURVEY**



SUBMIT AND THAT'S IT!



SMOOTHER JOURNEYS WITH PROCUREMENT

To ensure consistent quality and ease for all stakeholders, our Procurement team has implemented a Vendor Management Unit.



ORACLE®

We Signed an agreement with Integration Xperts to deploy Oracle Fusion Cloud Procurement!

The system will enable JS Bank to ensure best practices in compliance and enjoy the benefits of an intuitive user experience, embedded analytics, and simplified supplier management and contracting at reduced cost and risk.



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 **JS BANK**
BARHNA HAI AAGEY

A NEW LEVEL OF SECURITY

We now secure our customers' online transactions through 3D Secure on Internet-Based / Online Transactions through their JS Bank Mastercard Debit Cards.

**Protecting you
at every transaction**

Your JS Mastercard Debit Cards
are now protected with
3D Secure Technology

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BARHNA HAI AAGEY

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PARTNERSHIP & ALLIANCES



EXPANDING OUR REACH: PMYES

We partnered with top companies in Pakistan to expand our reach:

- 1) **Foodpanda:** Pakistan's leading online food delivery marketplace.
- 2) **Afzal Motors:** A leading Pakistani automobile manufacturer.
- 3) **Daewoo Motors:** A joint venture company of Daewoo Bus Corporation Korea and Afzal motors (Pvt) Ltd.
- 4) **Shakoor & Company :** One of the largest transport companies in Pakistan.
- 5) **ITC Logistics:** One of the fastest growing logistics companies in the country



foodpanda



DAEWOO



AFZAL MOTORS (PVT.) LTD.
Distributor And Manufacturer

EXPANDING OUR REACH: PMYES



Fulfilling Dreams

JS Bank is proud to announce their partnership with the fisheries segment under the Kamyab Jawan Program where each individual fisherman would be provided with financing to purchase new launches/boats for their fishing business.

Creating A New Segment

We disbursed the first fishing boat loan in Pakistan!

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ELEVATING HEALTH COVERAGE STANDARDS: JS PRIVATE BANKING

JS Bank is the first adopter of Global Shield powered by AXA in Pakistan, providing state-of-the-art health and medical coverage to its clients. Global Shield provides extensive health & medical coverage across the globe, including international emergency assistance and inpatient/outpatient hospitalization. Features of the coverage include a dedicated health manager, 24/7 digital support, online consultations, and preferential rates and services across various medical platforms.



EXPANDING OUR REACH: CREDIT CARDS

0% Markup
up to 12 months

TAG Heuer
SWISS AVANT-GARDE SINCE 1860

MAKE THE RIGHT CHOICE

You can now buy a TAG Heuer watch of your choice on installments with 5% discount on retail prices along with 0% markup up to 12 months and more.

Validity: June 2022

All JS Credit Cards

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BARHNA HAI AAGEY

itel

Enhance Your Audio Experience

Enjoy easy instalments on your favorite itel products with JS Credit Cards

Product Name	Retail Price	Monthly Installments							
		12 Months	10 Months	8 Months	6 Months	4 Months	3 Months		
Theatre	PKR 8800	9,999	1,333	1,667	970	697	559	488	436
Volt 1	PKR 20000	14,999	5,000	2,500	1,435	1,045	839	733	653
Volt 2	PKR 22000	22,999	7,666	3,833	2,231	1,602	1,286	1,123	1,002

0% mark up for upto 6 months!

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JS BANK
BARHNA HAI AAGEY

15% Discount

VISA

It's Coffee O'Clock

Get a 15% discount on your favourite brew with JS Visa Gold, Platinum, and Signature Credit Cards

Validity: 31st July, 2022

JS Visa Credit Cards

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JS BANK
BARHNA HAI AAGEY

Up to 30% Discount

FedEx Express
Gerry's International

Send Your Packages At A Discount

Use your JS Visa Credit & Mastercard Debit Cards to get upto 30% discount on FedEx services

Valid till: 31st August 2022

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JS BANK
BARHNA HAI AAGEY

10% Discount

VISA

daraz

Visa Weekdays on Mondays & Thursdays

Collect Voucher on the Daraz App to get a 10% discount sitewide!

Valid till: 30th September 2021

All JS Visa Credit Cards

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JS BANK
BARHNA HAI AAGEY

Up to 40% Discount

VISA | **foodpanda**

Defence Day Special

Enjoy 40% discount on your favourite cuisines at Foodpanda with your JS Visa Credit Cards.

Validity: 4th - 6th Sep, 2021

Promo Code: **JSB40**

All JS Credit Cards

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JS BANK
BARHNA HAI AAGEY

Up to 20% Discount

helpp

Get Helpp For All Your Home Services

Find quality professionals for all your household maintenance needs on Helpp and get 20% off with your JS Visa Credit and Mastercard Debit Cards.

Validity: 31st July, 2022

Service available for Karachi City.

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JS BANK
BARHNA HAI AAGEY

25% Discount

ONE Health

Keep Your Health In Check With Discounted Tests

Get 25% discount on all One Health lab tests including COVID-19 PCR, Antibody & Antigen at all Karachi and Hyderabad branches

Visa Credit Cards
Mastercard Debit Cards

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Nationwide Branches

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EXPANDING OUR REACH: HOME LOANS



Zameen.com

We collaborated with Zameen.com to provide Affordable housing/Conventional housing and solar loans to their clients at flexible markup rates.



Trellis Housing Finance Limited

Trellis's flagship GharHo product suite is offering its digital mortgage origination services to JS Bank for Affordable housing financing solutions.

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OUR PEOPLE



JS BANK HR: KEEPS US MOVING FORWARD

Project Uraan

One of our most significant projects, URAAN, went live in March. We went through the entire policy review and compliance journey for Persons With Disabilities (PWDs). We concluded sensitization training sessions in Ramzan. We conducted a formal induction ceremony where 22 PWDs were given permanent impactful roles with JS Bank, following their internship.

JS Bank Blood Drive

On June 14, we set up a blood drive setup in JS premises where our people could come in, get their checkup done and donate blood. It was heartening to see so many JS Bank employees come together to save lives!

Paternity Leaves

In 2021, we announced paternity leaves for our male colleagues to ensure that they get to spend these joyous moments with their families. We want our teams to be assured that they are well covered, not only financially, but emotionally as well.



Empowering Persons With Disabilities



PEOPLE TOLD ME, I HAVE **LIMITATIONS**.
I TOLD THEM I AM TOO BUSY
FOCUSING ON OPPORTUNITIES!

My name is **Farzana Atiq**. I may look **different** from others, but my **enthusiasm** isn't. I am doing one of the toughest jobs at **JS Bank**- handling client calls all day long. My bank empowers me to do it with **100% autonomy**.

I identify myself as a **Person of Determination**; and I take **pride** in that!

JS Bank ke saath mujhe bhi Barhna Hai Aagey!

Farzana Atiq
Officer – Customer Insights

PROMOTING INCLUSION AND WORKPLACE EXCELLENCE

International Week of Deaf Community

In the last week of September, we recognized the international week of deaf community where we created awareness around the history, achievements, and importance of recognizing the impacts the deaf community is making in our society, as a part to support our EDI mission. We also showcased a story of one of our deaf colleagues at JS bank, showcasing the value he is adding in his role at JS Bank.

Whistle Blowing Awareness

It is essential for our people to know how to raise their voice when they see a violation of JS Bank's policy or code of conduct, to ensure our values are respected. For the same purpose, we initiated an awareness campaign around whistle blowing, its importance, and our role to play to blow the whistle.

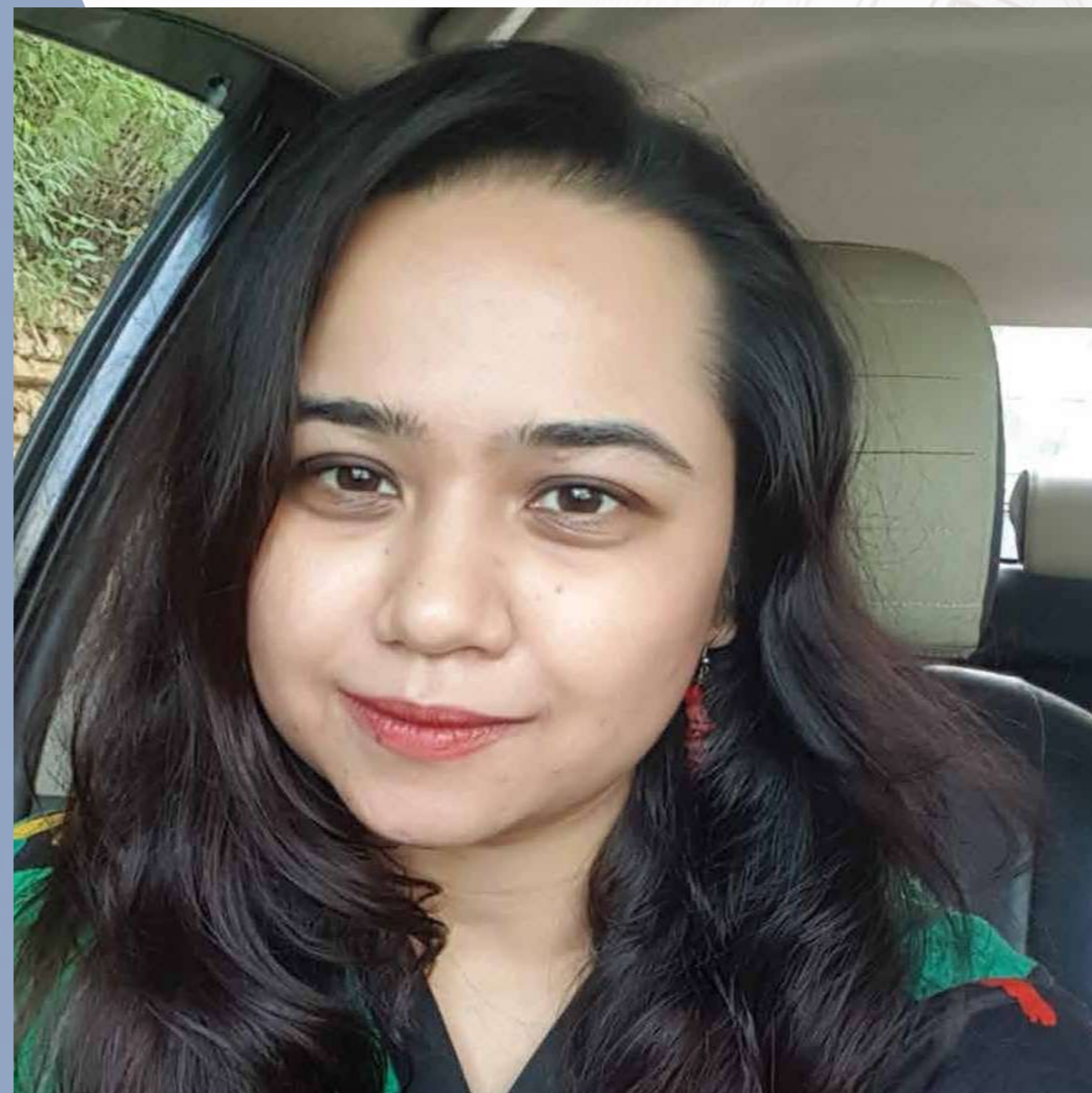
Harassment Awareness

It is a priority for JS Leadership to create a safe space for its people, where everyone feels protected. Creating awareness against harassment at workplace strengthens professional relationships and promotes a culture of wellbeing and vitality for all. In line with the same mission, we conducted a harassment awareness campaign for bank-wide population.

NEW HIRES: ME AS AN EMOJI



Hamza Shahid
Product Manager - Gold Finance



Afifah Luqman Berry
Dashboard Developer – Data Science



Hassan Shahid
Data Science Officer - Digital Banking



NEW HIRES: ME AS AN EMOJI



Abeer Salman
Product Manager – DFS



Waqas Anis
Head of Business Transformation



Maryam Tajalli
Product Marketing Manager



NEW HIRES: ME AS AN EMOJI



Mehwish Syed
Relationship Manager



AHMER RAEES
Manager Reconciliation



Nida Rasool
Sanction Analyst



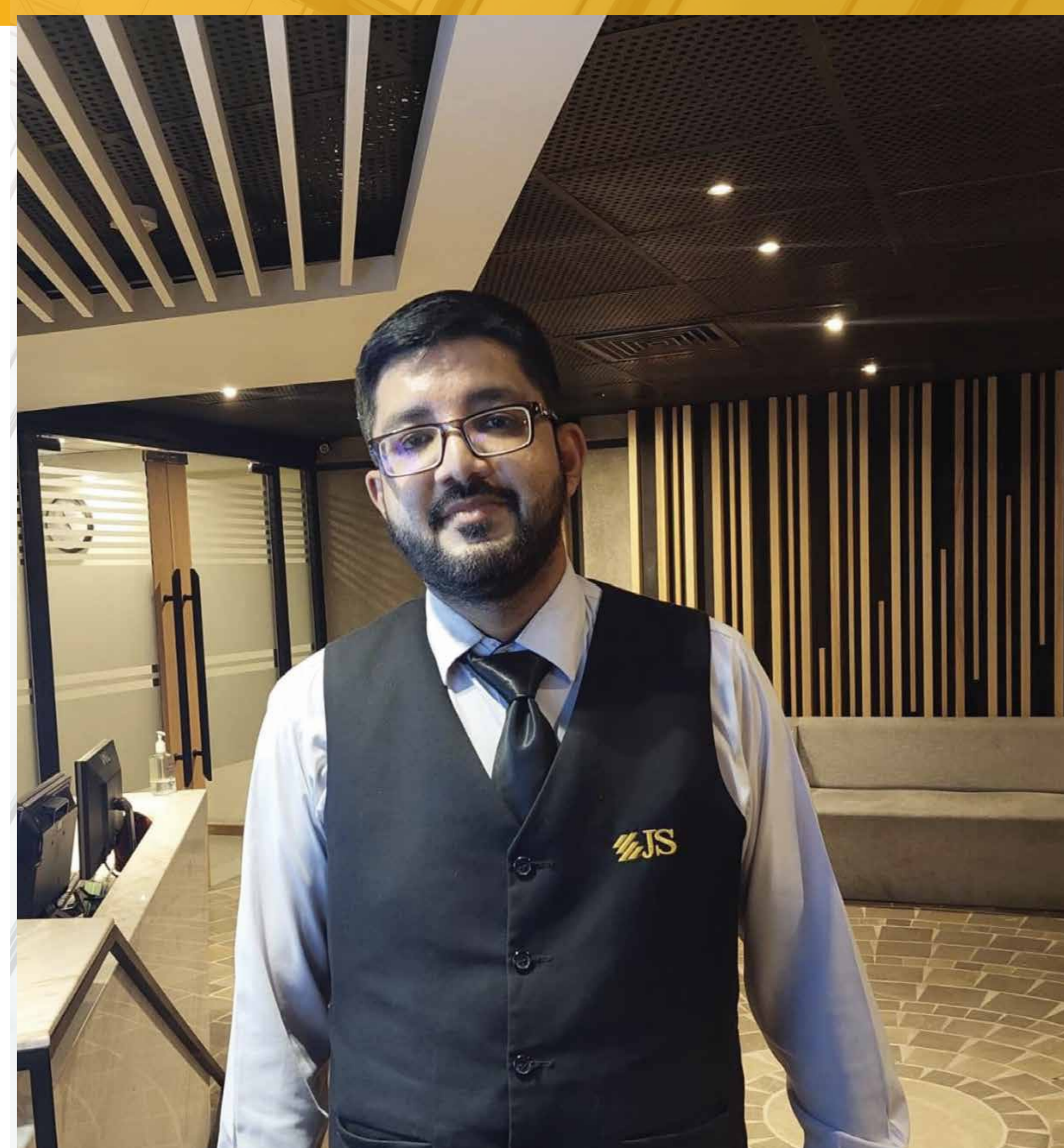
Arsa Nadeem
Team Lead - Business Analyst



THE MAN WHO KEEPS US GOING

Danish has been working with JS Bank for the past 4 years. His coffees are famous across the Head Office and you're really missing out if you have never had a cup! Danish's dedication, punctuality, and attention to detail won him the President's Award in 2020 for Best-In-Class Services, presented by our CEO, Basir Shamsie.

Danish bhai, we thank you for your service!

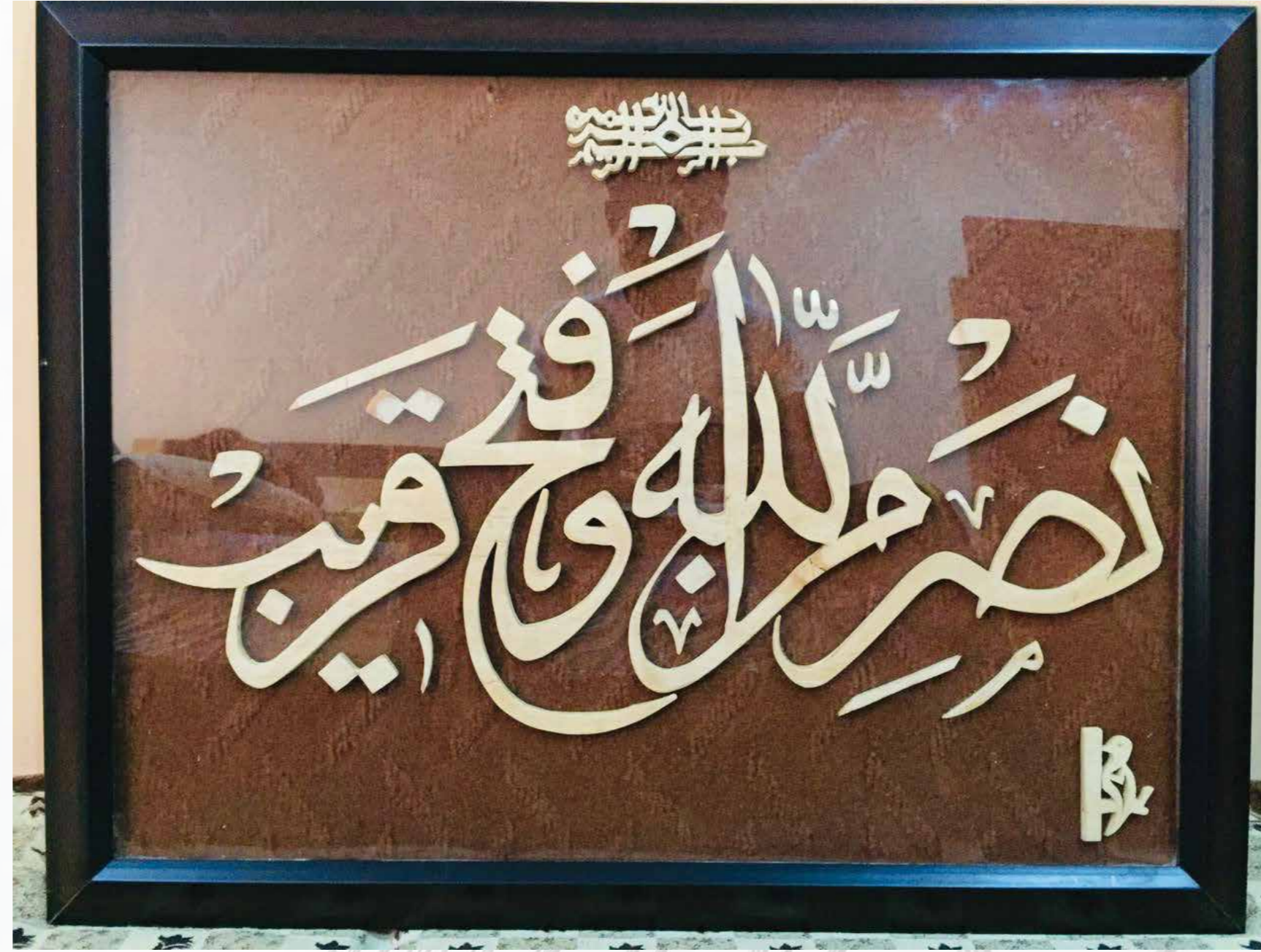


STARS AMIDST US



Basham Ali Baloch, HR

I love the raw, tribal element and the fact drummers keep the band together. We're the backbone of the band!



Syed M Ahmed Kazmi, HR

I started contemporary Islamic calligraphy because somehow I felt a closeness to Allah which gave me a sense of purpose and peace. Isn't his calligraphy sublime?



Syed Muslim Zaidi, PM PYES

I have won several competitions in my school life. Later on with the studies I always try to get chance to recite anywhere possible. I am thankful to ahlebait AS for choosing me.

LOOKING FORWARD TO ANOTHER YEAR OF EXCELLENCE

With all these high spirits and
dedication, **BARHNA HAI AGAY !**

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

JS Bank BTS

Across

3. You get 30 of these in a year!
5. One of our core values
6. That's how old we are!
7. How we get our customers cars
8. The reason we're overjoyed every 26th!
10. The brightest colour in our logo

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