



APR-JUN, 2022

SPOTLIGHT

JS Bank Launches Roshan Digital Account



Launch of
new **Gold Finance**
Campaign

GDEIB Award
for Diversity
& Inclusion

A show of Strength
& Valor : **Celebrating**
JS Heroes

Zindigi sponsors
Future Fest 2022-
Pakistan's largest
tech conference &
expo.

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CSR

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EDITOR'S NOTE



JS Bank continues to provide the best financial solutions to its customers with its smooth and hassle-free banking services. With our branches spread nationwide and abroad, JS Bank has grown exponentially, catering to its customers from all walks of life.

With our motto to be the most innovative, customer-centric and responsible bank in Pakistan, we continue to be the bank of choice for all our customers.

This newsletter sheds light on our activities, achievements, and celebrations in the second quarter of 2022, and we are very excited to share it with you.



Editor

Asfandiyar Kohati



Visualizer

Hassan Bilal



Sub-Editor

Farhaj Mehdi

JS BANK LAUNCHES RDA

With over ten million Pakistanis living across the globe, Roshan Digital Account comes as a blessing, allowing overseas Pakistanis to remit money without any hassle, while at the same time providing investment opportunities in the country.

We are the latest addition to the list of banks offering Roshan Digital Accounts to Non Resident Pakistanis across the world. RDA launch ceremony was held in Karachi where Honorable Governor (Acting), State Bank of Pakistan, Dr. Murtaza Syed graced the occasion along with Founder JS Group, Jahangir Siddiqui, President & CEO, Basir Shamsie, MD Deposit Protection Corporation, Irfan and leading business community and corporate leaders. RDA DVC was also unveiled at the event, tugging heartstrings of attendees through its resonating story. The film highlights the ease of opening a Roshan Digital Account via whatsapp channel.



CAMPAIGNS



JS GOLDFINANCE – SOTAY HUWAY SONAY KO JAGAO

We launched our new TVC for JS GoldFinance which was aired on notable TV Channels including Geo News, Samaa, Dawn, Aaj and many more. It also ran simultaneously on social media platforms gaining impressive traction across all mediums.

Emerging as a market leader, our average ticket size is over PKR 600,000 in Running Finance and PKR 400,000 in Term Loans. GoldFinance has turned a corner with more than 2500 cases disbursed amounting up to an impressive PKR 1.7 Billion disbursed till May 2022.



JS | GoldFinance

Deposit your gold for a quick loan!

Invest in business or fulfil personal needs

- Low Markup
- Easy Documentation
- Safe & Secure
- Financing up to Rs. 25 million
- Quick Loan Disbursal

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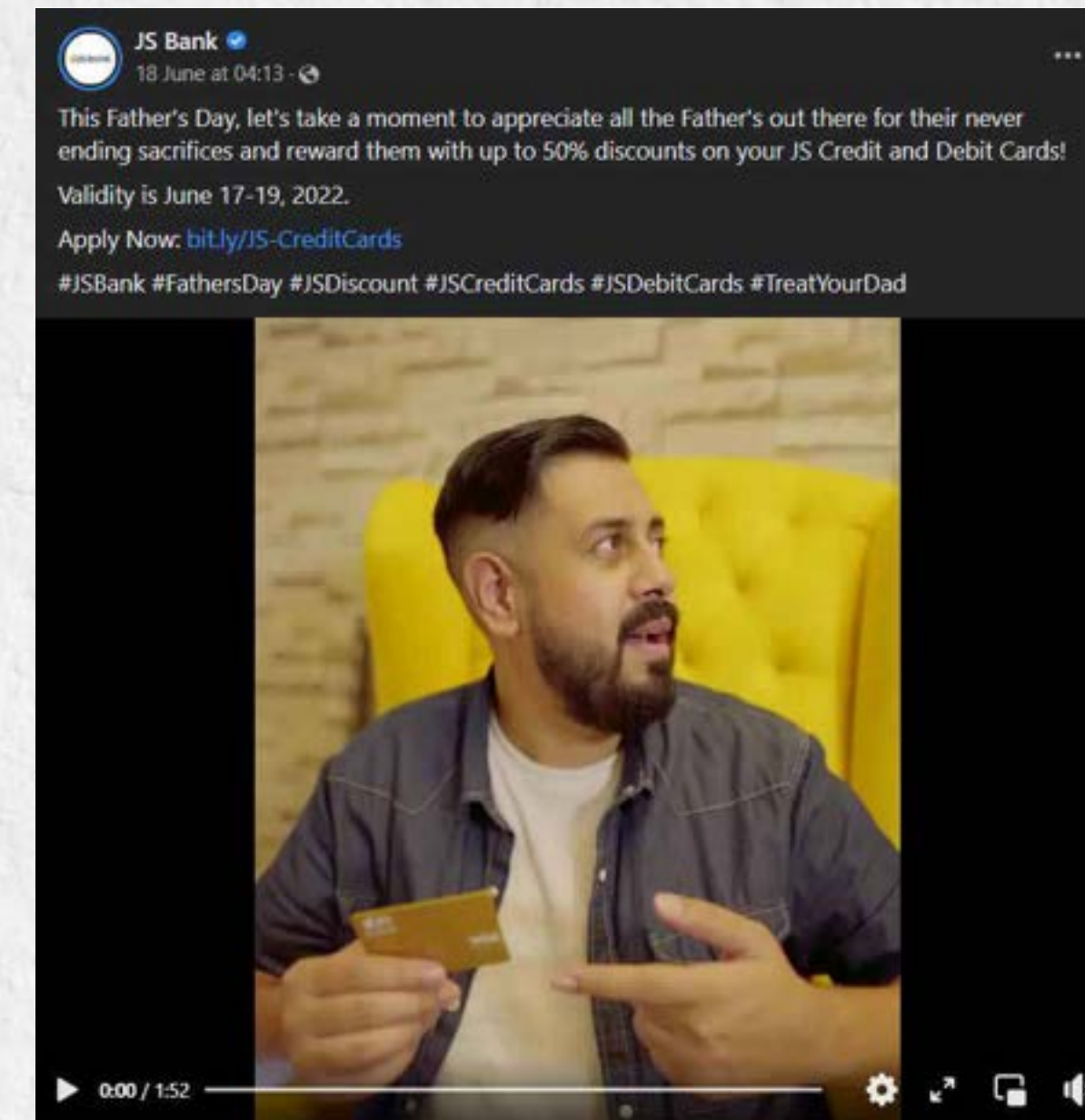


FATHER'S DAY CREDIT CARDS CAMPAIGN

This father's day, we paid tribute to the Super Heroes of the family who amidst everything makes sure that his family is provided with every thing everytime.

This Father's Day, we celebrated the adorable traits of our dads in desi households through a series of vlogs by renowned social media influencers including Shafaat Ali and Ghazanfar Jaffery, who ended up treating their fathers with JS Credit Cards.

The vlogs gained traction across social media platforms, with many resonating with the content and resharing it on their social media feeds.



HOME FINANCING

We have successfully disbursed loans worth PKR 3.7 Billion under the umbrella of Home Financing in 2022. This includes PKR 2.2 billion under Mera Pakistan Mera Ghar Scheme, catering to over 1,250 home financing customers and an overall housing portfolio of PKR 14 Billion.



 **JS GharApna**
khawabon ka
Aashiyana

SETTING THE BENCHMARK OF
PKR 14 BILLION

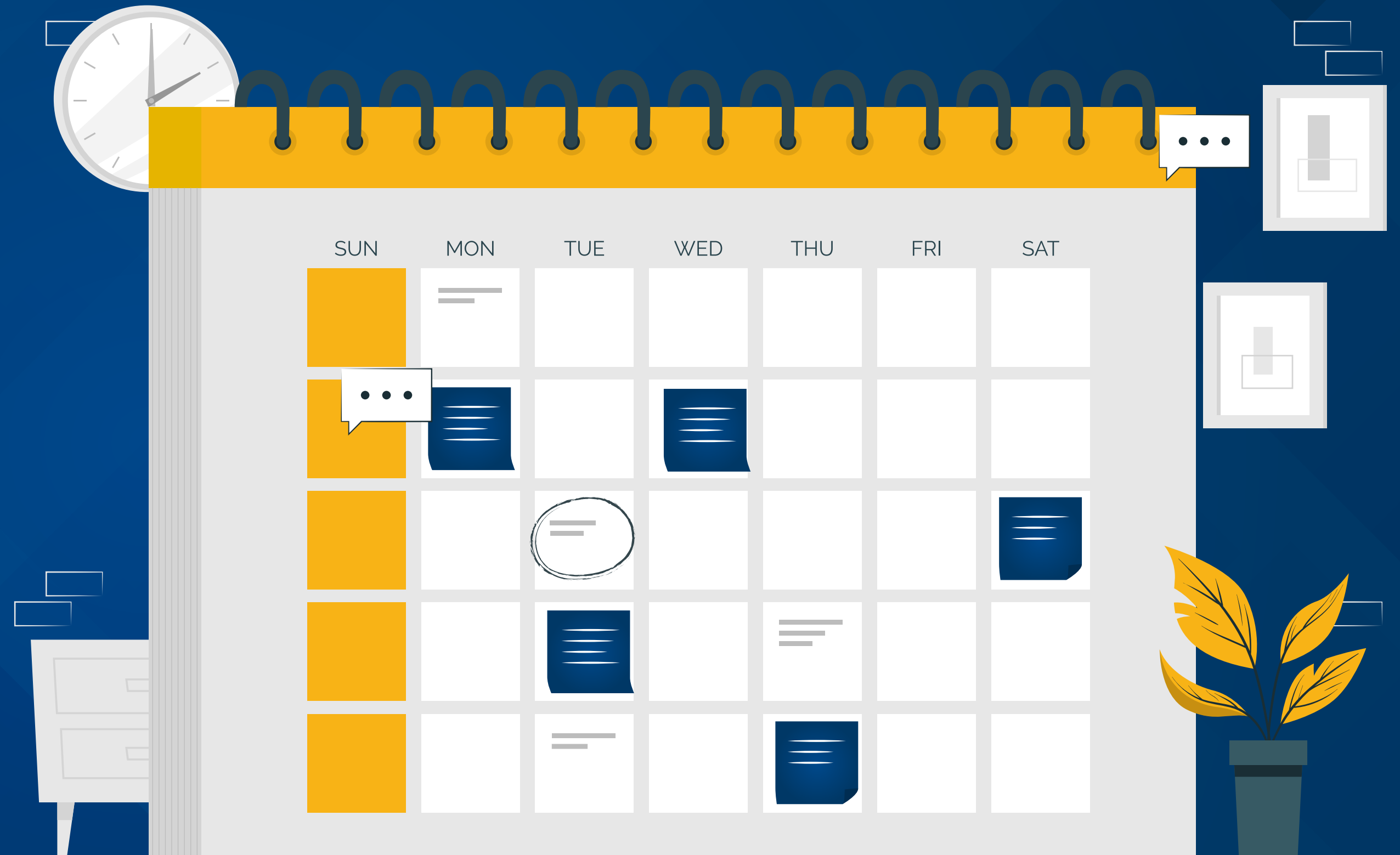
JS Bank has successfully disbursed loans over
PKR 14 Billion under Home Finance



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EVENTS



ZINDIGI FUTURE FEST

Zindigi – Pakistan’s first customizable digital banking experience powered by JS Bank sponsored a three-day event in Islamabad from May 13-15. Zindigi Future Fest included four conferences and an exhibition arena covering an innovation exposition and workshops by renowned local and international speakers. The event was inaugurated by Dr. Arif Alvi – President of Pakistan, Imran Haleem Shaikh, COO and Amer Hashmi, Chairman – Special Technology Zones Authority (STZA) alongside other representatives from the public, private and tech communities.

The panelists visited the Zindigi stall and appreciated the stall as very creative, engaging, and a next-level futuristic experience. At Zindigi Future Fest, participants enjoyed well-curated unlimited networking and many other activities which made the Zindigi Future Fest an experience apart.

Zindigi is a Digital financial service initiative powered by JS Bank.

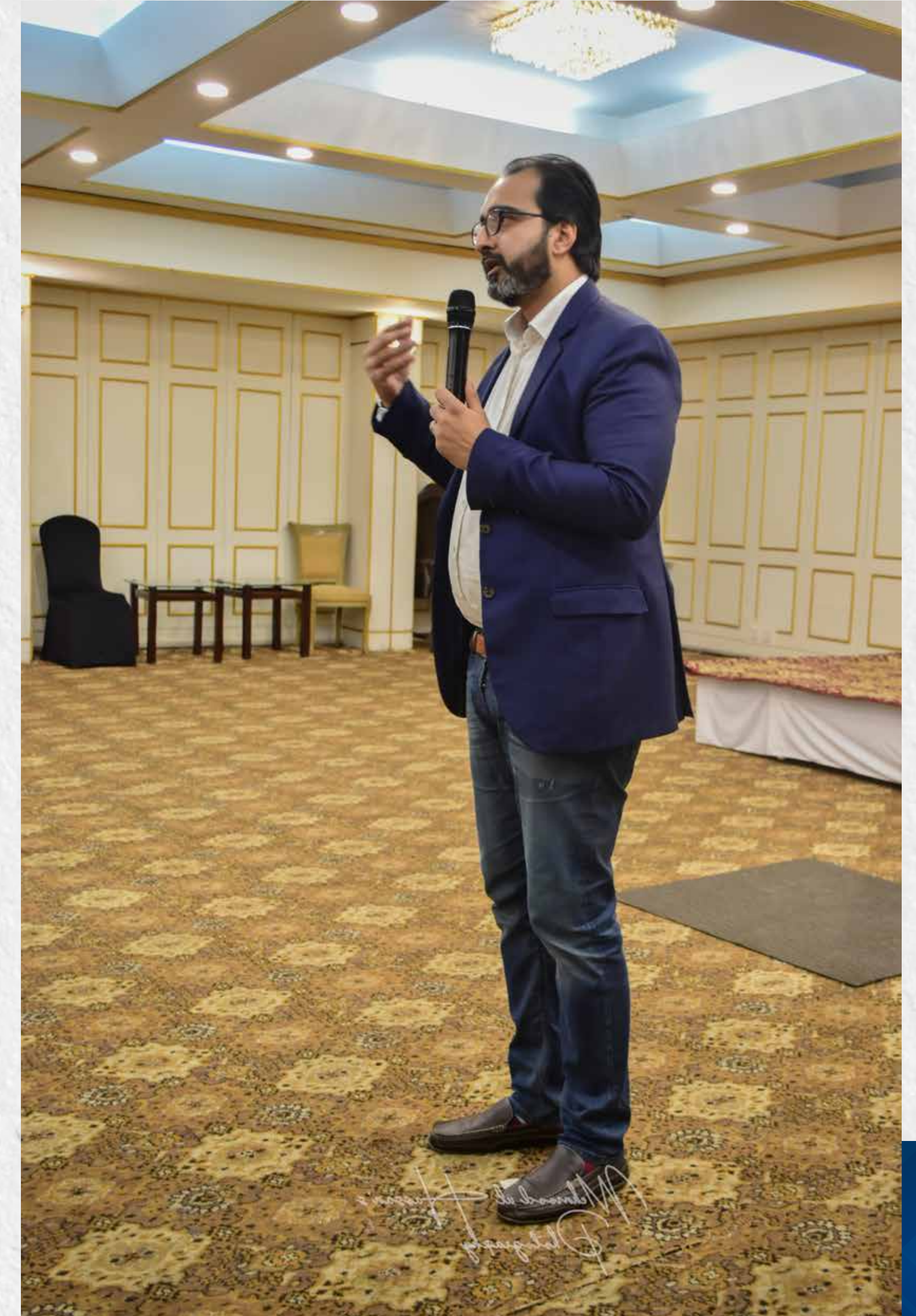




EMPLOYEE BANKING: MOVIE SCREENINGS

As part of the ongoing strategy to strengthen existing customer relationships and foster new ones, the Employee Banking team organized meet and greet sessions with their customers.

Special movie premieres were organized in May and June 2022, in collaboration with Universal Cinema in Lahore and Nueplex Cinema DHA Karachi, both of which were well received with positive social media responses. The official hashtags #JSMeetAndGreet, #JSMovieNight, #JSCustomersNight, and #JSElite were increasingly popular with the attendees and generated sizeable impressions on the social media campaign.



PRODUCT TRAINING SESSIONS

Our Wealth Management team organized a meet and greet event along with training sessions for its insurance and asset management partners in Karachi, Lahore and Islamabad. The event included a full day training session for GMs, CMs, BMs, BBHS along with representatives from the insurance and asset management companies. During these sessions, top performers were appreciated and awarded with certificates and trophies. These sessions were well received by branch banking team and will surely result in creating more synergy between internal and external stakeholders.



CORPORATE SOCIAL RESPONSIBILITY

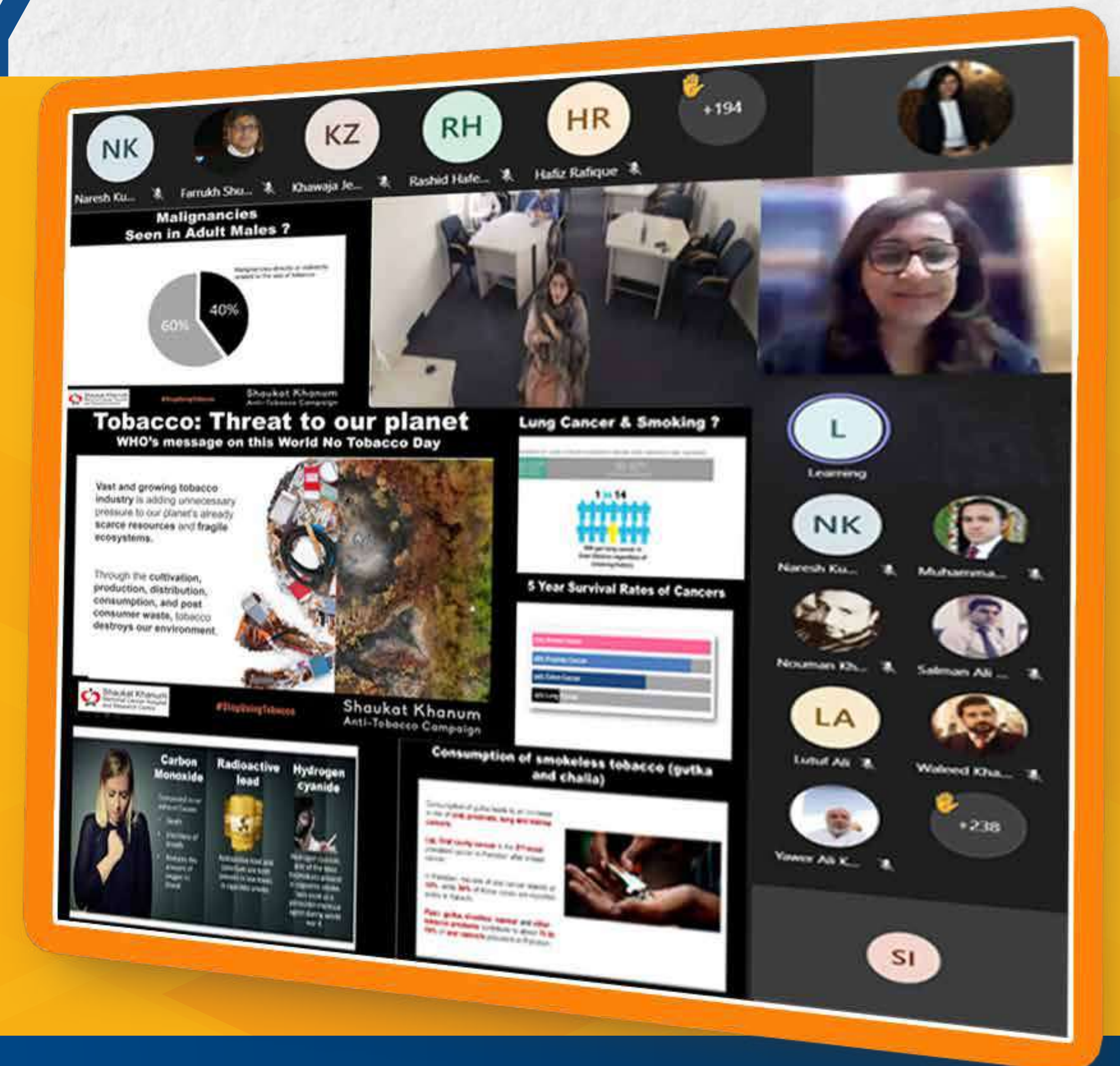
EARTH DAY

Basir Shamsie, President & CEO, along with the JS Bank team celebrated Earth Day 2022 by participating in Beach cleaning and Tree plantation activity as a symbol of commitment to the betterment of the Planet and making the earth clean and green.



ANTI-TOBACCO DAY

As part of the employee vitality program, HR Department organized an online anti-tobacco awareness session in collaboration with Shaukat Khanum Hospital on June 20, 2022. During this session, the consultant spoke on the harmful effects of tobacco on quality of life and its long-term impacts on health.





BRINGING WELLNESS TO THE WORKPLACE

JS Bank & IRD in collaboration with Biologica entered into a partnership to provide free COVID-19 testing services to reduce the spread of COVID-19.

AWARDS AND RECOGNITIONS



JS BANK WINS AWARD FOR GLOBAL DIVERSITY, EQUITY & INCLUSION BENCHMARKS

We won three awards for Diversity, Equity, and Inclusion (DE&I) at the prestigious GDEIB Awards 2021, for the second consecutive year.

The Bank has been recognized for its visible efforts in the areas of DE&I structure and implementation, work-life integration, and community & philanthropy. These awards honor players from the market who champion the cause of DE&I within their organization through their vision, values, policies, and actions.

Basir Shamsie, President & CEO and Myra Khan- Head of Legal from JS Bank were invited to receive the awards.

JS Bank's commitment to empowering the DE&I function showcases the company's vision and approach to being recognized as the employer of choice within the financial markets.



5TH NATIONAL WOMEN LAW CONFERENCE 2021

The 5th National Women Law Conference was organized by the Justice Help line in co-ordination with the Government of Sindh. During the conference Myra Khan - Head of Legal received the Excellence Award based on a market survey on corporate expertise and championing women. Certificate of merit was also awarded to Munir Quadri during the event.



GLOBAL VISIONARY LEADERS AWARD

Noman Azhar, Chief Officer - Zindigi was presented with the Global Visionary Leaders Award at the world-renowned BSV Blockchain Convention 2022. This convention is known to be the largest blockchain technology-related conference in the world, where global leaders from the financial and technology industry are invited to share their expert opinions. Speaking at the ceremony, Noman Azhar shared his insights on how blockchain will increase the efficiency & reliability of existing processes and it is a state-of-the-art way of developing new solutions which will be more reliable, secure, and scalable.

SME ASAAN FINANCE REACHES 2 BILLION MARK



We are one of the leading banks in Pakistan providing SME ASAAN Finance Scheme (SAAF) to its customers without any collateral requirement. To date, we have offered loans worth PKR 2 Billion under the SAAF Scheme. Currently, we are managing one of the largest SME Portfolio which has grown exponentially in the past few years.

The graphic features a white background with a large, bold, blue '2 BILLION' in the center, with 'PKR' in orange to its left. Above it, the text 'SAAF LOAN PORTFOLIO HAS REACHED ANOTHER MILESTONE OF' is written in blue. The SAAF logo is in the top left corner. A yellow ribbon and confetti are on the right. At the bottom, there is a white bar with contact information and the JS BANK logo.

SAAF
SME ASAAN
FINANCE

SAAF LOAN PORTFOLIO HAS REACHED
ANOTHER MILESTONE OF

PKR 2 BILLION

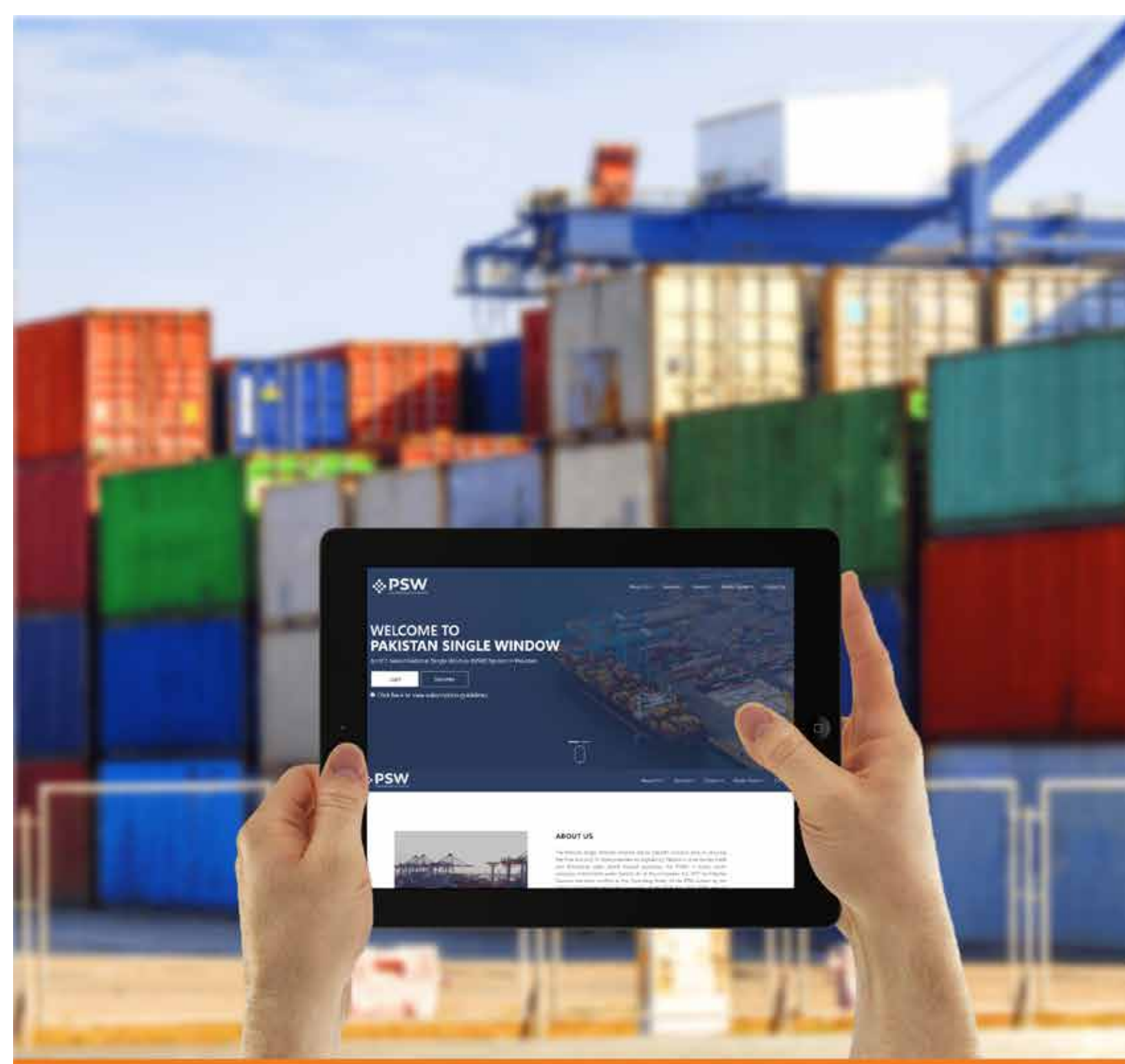
With JS **SAAF** scheme get a jump start on all your goals!

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JS BANK



TECHNOLOGICAL ADVANCEMENTS



PAKISTAN SINGLE WINDOW

We are delighted to announce that JS Bank has successfully integrated with PSW.

PSW aims to provide an integrated electronic platform that allows parties involved in international trade and transport to lodge standardized information and documents with a single-entry point to fulfill all import, export, and transit regulatory requirements.

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PAKISTAN SINGLE WINDOW

JS Bank successfully integrated Pakistan Single Window in a newly launched trade system, to facilitate parties involved in trade and transport to lodge standardized information and documents with a single-entry point to fulfill all import, export, and transit-related regulatory requirements.

This system will process information through a single-entry point without any hindrance so that there are little to no transaction errors.

OneDrive

Organize | Protect | Connect

Benefits

- Easy accessibility
- Convenient to share & collaborate
- Quick backup with data protection

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ONE DRIVE

We have initiated OneDrive Cloud Service for its users across JS Bank to assist them in collaborating and working effectively by accessing the data from anywhere anytime.

Currently one drive is being used by more than 600 users for file sharing and co-ordination, increasing overall work efficiency and productivity.

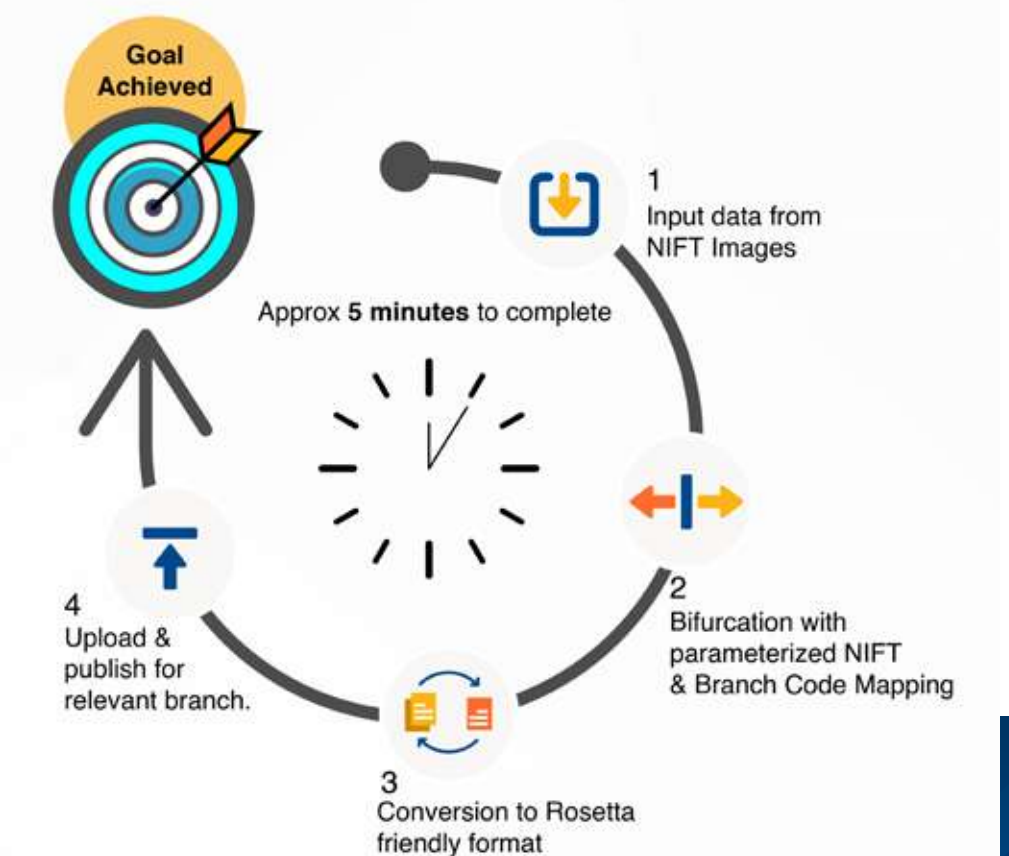
CENTRALIZED CHEQUE CLEARING AUTOMATION

Our IT team designed and developed an in house Centralized Cheque Clearing Automation system to reduce manual interventions for centralized clearing department. The process is currently fully operational on Karachi Hub and will be available PAN Pakistan soon.

CENTRALIZED CHEQUE CLEARING AUTOMATION

Key Highlights:

- Designed & developed in-house to facilitate Centralized Clearing Department
- Processing time reduced to **5 minutes** from 45 minutes
- Reduced manual intervention
- Improved & user-friendly interface
- API-based with JWT Authentication using Active Directory.





CELEBRATING OUR HEROES

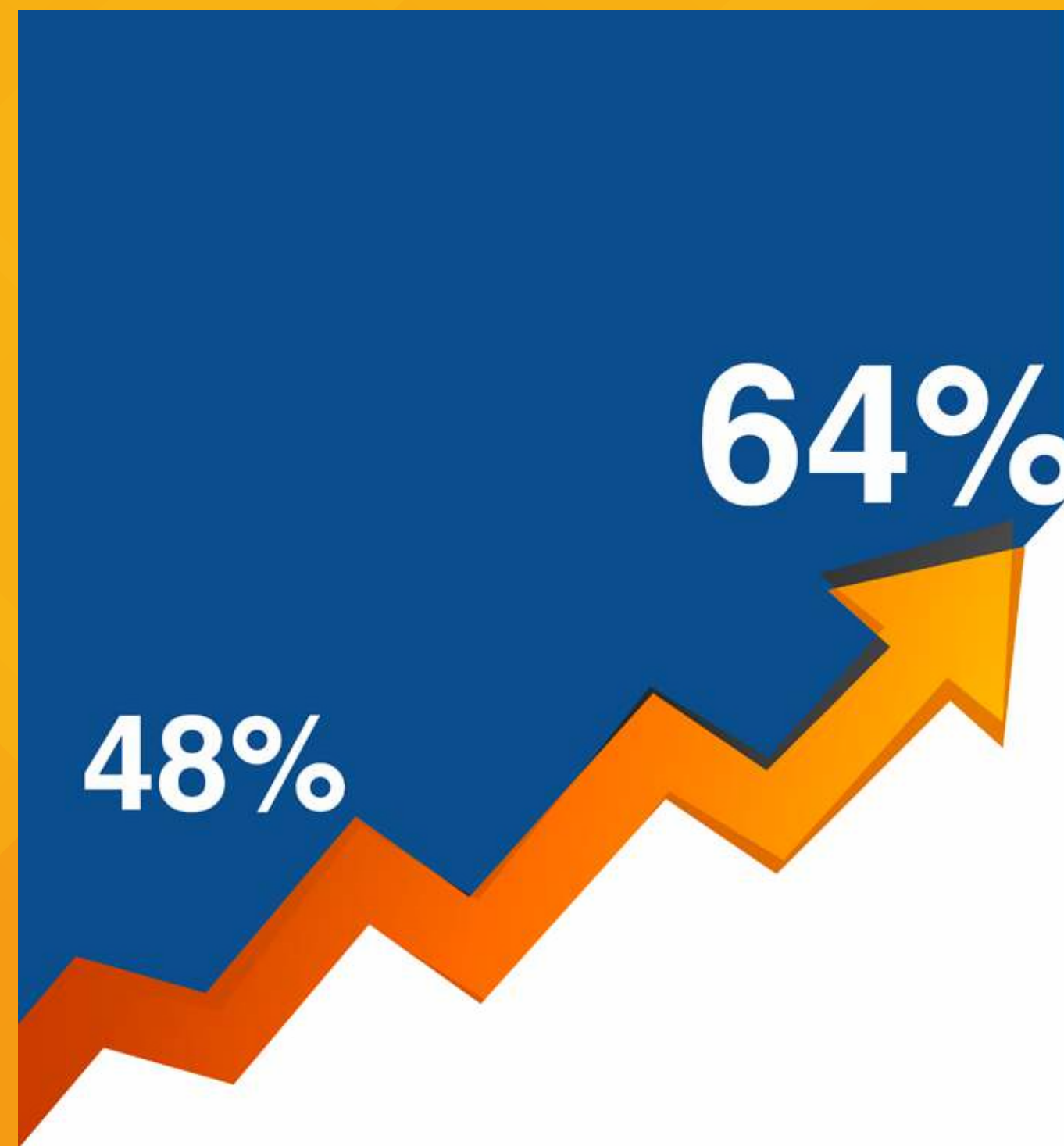
CELEBRATING JS HEROES

Dedicated people are the cornerstones of our Bank. In the recent devastating fire at JS Bank Chase Up branch, our vigilant security, admin, and operations teams showed great valour by stepping forward and recovering an amount of PKR 76 million with meticulous planning and execution. Operating under strenuous circumstances and rigid time constraints, the team displayed an exceptional sense of ownership and teamwork by recovering the burnt ATM and Vault, ensuring their safe transfer to another facility without the loss of life or any significant injuries. The lionhearted strength our heroes have displayed in this time of crisis is indeed commendable and we are grateful for their commitment to the Bank.

- Mushtaq Ahmed Pathan
- Jamshed Ahmed Shaikh
- Faizan Kafeel
- Hamza Mir
- Ramzan Ali
- Amjad Masih
- Shahbaz Ali
- Jamil Ahmed Memon
- Kamran Munir
- Sohail Aftab
- Abdul Wasey Atif
- Jahanzaib Iqbal

CELEBRATING SERVICE

Branch Service Index is a tool to measure the service level of branches countrywide, comprising of 9 attributes. This activity is performed on monthly basis.



Branch Service Index

The Branch Service Index Score (BSI) was 48% in January, 22, which has remarkably increased to 64% in May, 22, thereby depicting significant improvement of 16% in just 5 months. This achievement calls for a round of applaud and appreciation for the entire Branch Banking team – Retail & Operations, Service Quality team & all relevant stakeholders for their dedicated efforts to improve the service level and raising the bar.

Together as a team, we can surely make it happen.





INITIATIVES

FIRE-FIGHTING DRILL

Recognizing the need for a safe and secure environment, we conducted a mock fire-fighting drill to train the employees to be the first responders to mitigate the chances of any adverse situation and act accordingly.

The Emergency Evacuation Drill was held in Multan, Hyderabad and at the Head Office in Karachi.





PARTNERSHIPS

FATHER'S DAY

The role of a father in a child's life is unmatched and to celebrate this unparalleled love and affection, Father's Day was celebrated by offering multiple discounts on various brands and outlets. The JS Alliances Team partnered with various retail outlets along with a massive discount on Foodpanda.

JS BANK

To the one who puts the **PA** in **parents**

HAPPY Father's DAY

Upto **50% Off**

This **FATHER'S DAY**

Enjoy massive discounts with **JS VISA Credit Card** on multiple brands and surprise your dad.

Validity : 17th - 19th June, 2022

Partner Brands: PPF Clinics, aJaffeez, HUGO BOSS, LOGO, FOGARTY, Swatch, WARDROBE, ayama, EXIST

JS Credit Cards

VISA

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JS BANK

40% Off

foodpanda

Celebrate Father's Day with JS Visa Credit Cards!

Treat your father with his favorite food on Father's Day. Order through foodpanda and unlock **40% Discount** on JS Visa Credit Cards.

Promo Code: JS40

Validity: 17-19 June, 2022
Location: Nationwide

JS Credit Cards

VISA

JS BANK

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Make a transaction allowed on each card during promo tenure. Max discount upto Rs. 400. Minimum Transaction Amount: 400.



Treat your loved ones and double the joy of Mother's Day with your JS Credit & Debit Cards by getting

UP TO **40%** OFF at



in Karachi, Lahore and Islamabad.

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Disclaimer:
- Del Frio and Bella Vita: valid on Takeaway of Full Cakes only.
- Discount Cap: Rs. 3,000
- Discount applicable per transaction/ per card/ per day
- Terms & Conditions apply.

MOTHER'S DAY

Maa, Mom, Ammi, Mama, and a thousand words describe the eternal relationship of unconditional love, which amalgamates itself with sacrifices, support, happiness, and affection. To celebrate and recognize the efforts made by mothers the JS Alliances Team partnered up with Delfrio, Bella Vita Kitchen Cuisine and various other discounts.



A Treat for Your Taste Buds!

- 30% off on selected JS Debit and Credit Cards
- Valid in Karachi, Lahore, Islamabad

Validity: September 30, 2022



JS Credit Cards



JS Debit Card



Terms & Conditions apply.
Discount Cap: Rs. 3,000/transaction

EID DAY

Eid-ul-Fitr, the divine celebration of heavenly blessings, month-long dawn to dusk fasting, and patience was celebrated at JS Bank, to thank the Almighty for his never-ending blessings and to cherish what we have. To celebrate the occasions JS Alliances Team Partnered with Bella Vita, Steak by CFU, Delfrio, and KC Grill.

JS BANK

عيد مبارك

Up to 50% OFF

Eid Treats!

Treat your loved ones and double the joy of Eid with your JS Credit & Debit Cards by getting up to 50% Off on your go-to eateries & bakeries across Karachi, Lahore & Islamabad.

Partners: Bella Vita, Kitchen Cuisine, Delfrio, options

JS Debit Cards | JS Credit Cards

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Validity: 1st May - 5th May 2022

*Terms & Conditions Apply. Max. Discount Cap: Rs. 500/- per transaction per card per day. Del Frio and Bella Vita. Valid on Takeaway of full order only.

JS BANK

10% Cashback

Bachat Bhara Ramzan

Enjoy **10% cashback** at all grocery outlets across the country with JS Credit Cards

T&Cs apply:

- Valid till May 2, 2022
- Max Cashback of Rs.1,000
- Min Spend of Rs.10,000
- Applicable on single transaction during Ramadan

JS Credit Cards

Shopping cart with groceries

VISA

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Enjoy Exclusive Ramadan Discounts!

This Ramadan, treat yourself by saving more with JS Debit and Credit Cards.

KARACHI | LAHORE | ISLAMABAD

Partners: Delfrio, Bella Vita, Kitchen Cuisine, options, KC Grill, Steak, S/B, Street Eats, LA ATRIUM, Street Eats

JS Debit Cards | JS Credit Cards

Validity: 18th April - 2nd May 2022

JS BANK

JS BANK PARTNERED WITH CAREEM

As part of our DE&I (Diversity, Equality and Inclusion) initiatives recently partnered with Careem to provide simple and convenient mobility solutions specially for females and differently abled employees.

The objective is to provide safe, comfortable and affordable rides to individuals, thus cutting down commuting hassles for corporate employees across the country.



Thank You!

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