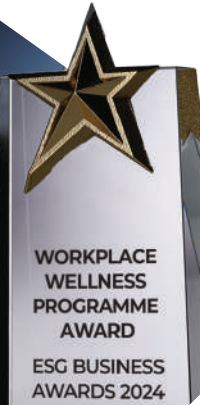


# Spotlight

Q4 2024



*Celebrating*  
**HALF A TRILLION IN DEPOSITS**



 Pinktober



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## Editors' Note

We're thrilled to present the final edition of The Spotlight Magazine for 2024! This special issue includes a "2024 Wrapped" section, celebrating our achievements and highlighting events from the year, along with a message from our President & CEO as we look ahead to 2025.

We hope you enjoy this edition and carry the same enthusiasm into the new year. Share your contributions at [communications@jsbl.com](mailto:communications@jsbl.com).

Happy reading!



# A Year of Progress & Purpose

As we close 2024, I want to reflect on the progress we have made together. At JS Bank, our mission is clear: empower people, support businesses, and drive economic and social progress. This year, we turned ambitions into results, setting a strong foundation for a brighter future.

## Strengthening Pakistan's Economy

Economic resilience does not happen by chance—it is built through deliberate action. At JS Bank, we are committed to supporting the sectors that matter most. By focusing on SME and infrastructure finance, we are fueling Pakistan's economy while expanding financial access for underserved sectors to ensure no one is left behind.

## Innovating for a Better Tomorrow

The world of banking is evolving rapidly, and we are not just keeping pace—we are leading. Zindigi emerged as a game-changer this year, crossing 5 million users and redefining digital banking in everyday life.

Looking ahead, we will leverage technology to further simplify banking and ensure our customers always have the tools they need to succeed.

## Empowering People, Driving Inclusion

True progress is inclusive. At JS Bank, we expanded initiatives to support underrepresented groups. Through our JS Inclusive Account, we are breaking barriers for differently abled individuals, while the JS Her Account equips women entrepreneurs with resources to transform their businesses and communities.

We also partnered with organizations like UNDP and Inspiring Women – Pakistan to deliver financial training and support gender-inclusive, climate-resilient businesses to create long-term impact.

## Delivering Financial Strength & Stability

Crossing PKR 1 trillion in deposits this year underscored the trust our customers place in us. Our upgraded PACRA rating validated this stability, enabling us to innovate, empower, and drive greater value for our customers and the economy.

## Celebrating Culture & Sustainability

We believe in celebrating Pakistan's heritage and partnered with world-renowned photographer Mario Testino to spotlight the vibrant stories of Pakistan's people, from Karachi to the mountains of Karakoram.

## Looking Ahead

As we prepare for 2025, our purpose is stronger than ever. Challenges lie ahead, but with your trust and support, we will turn them into opportunities.

To our team and stakeholders: thank you for your partnership and belief in our vision. Together, we are not just building a stronger JS Bank—we are building a stronger Pakistan.

*Basir Shamsie*

**Basir Shamsie**  
President & CEO

# W 2024 rapped

## Kicking Things Off with a **BANG**

JS Home Remittance goes on TikTok: Top influencers Areeqa Haq and Hammad Shoaib brought the magic! Our Receive Remittance & Win Prizes campaign was a hit, improving remittance inflows.

CGI Credit Cards: Did you notice our Credit Cards popping out of the JS Center? Our credit cards stole the show with jaw-dropping CGI visuals—turning every swipe into joy!



## Inclusive Banking for All

International Day of Persons with Disabilities: On December 3rd, we celebrated International Day for People with Disabilities at our Head Office. PWDs shared their stories and appreciated the efforts of making banking more accessible with products such as the Inclusive Current Account.

Launch of JS Priority Banking: We introduced JS Priority Banking - tailored to treat our clients like VIPs! Think dedicated managers, financial advice and even free airport lounge access for travels. It's all about blending tech with a personal touch to make banking smoother and exceptional!

## HAT-TRICK and a PAYDAY!

Hat-Trick at the Pakistan Digital Awards: August was a sweep with wins for Best Content Marketing (JS Her), Best Mobile App (Zindigi) and Best Digital Innovation (JS Investments)!



JS PayDay Launch: JS PayDay's launch campaign went big with 13 locations, 6 cities, nationwide media coverage and with top influencers spreading the word about salary woes being sorted!

## Milestones ACHIEVED

PKR 500 Billion in Deposits: We hit a major milestone, surpassing PKR 500 Billion in deposits, thanks to strong growth and increased digital engagement in 2024!



## Rising to the Top

PACRA AA Rating: Upgraded to AA with a stable outlook. We're getting stronger every day!

## Lights, ACTION!

Mario Testino in Pakistan: Invited by JS Bank, Testino's lens captured the soul of Pakistan for A Beautiful World—a stunning celebration of our culture and heritage through his iconic photography which was portrayed at the Palazzo Bonaparte in Rome.



## PINKTOBER

In October, we turned pink for breast cancer awareness—on our app, website and social handles, plus our building. We wore pink on Wednesdays, promoted JS Her Account's women-centric cancer cover, and hosted an awareness session for female staff.

## 10'S the Lucky Number this Year!

- **Pakistan Digital Awards:**
  - Best Content Marketing: JS Her
  - Best Digital App: Zindigi
  - Best Digital Innovation: JS Investments

- **SBP Financial Literacy Champion Bank (Medium Category)**

- **Asian Banking & Finance Awards:**
  - Best Content Marketing: JS Her
  - Best Digital App: Zindigi
  - Best Digital Innovation: JS Investments

- **Global Banking & Finance Awards:**
  - Fastest Growing Private Bank Pakistan
  - Fastest Growing Corporate Bank Pakistan 2024
  - Best Renewable Energy Financing Pakistan

- **Global Diversity, Equity & Inclusion Benchmarks: Progressive Category**

## Gladiator Mode



Champions League 2024: Champions League was all about celebrating the Gladiator spirit of all of our branch staff, turning them into strategic champions who drive top-notch service and business growth!

## Celebrating WOMEN!

International Women's Day: Inspiring talks and heartfelt stories were shared while we celebrated women's achievements and distributed thoughtful giveaways crafted by women-led businesses.

JS Her Debit Card Launch: Empowering women through finance with the introduction of Her Women's Debit Card and Her Zindigi Debit Card, as part of #IAmHer and #InspireInclusion.

**Here's to another fantastic year ahead. Let's make 2025 even better!**

EVENTS  
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## Celebrating International Day of Persons with Disabilities

Reinforcing our commitment to upskilling and fostering an inclusive workplace, we partnered with ConnectHear, our accessibility partner, to host a special session on "Workplace Culture Training for Employees with Disabilities."

This session focused on enhancing professional skills, sharing valuable insights, and empowering our colleagues to reach new career milestones. Following the training, we celebrated the International Day of Persons with Disabilities, reaffirming our dedication to inclusivity and equal opportunities for all.



## Insights from BeMe's Workplace Seminar

Our Head of HR, Muhammad Umer, participated as a panel speaker at BeMe's seminar on "Wellness at the Workplace." He shared valuable insights on the critical role of workplace culture in enhancing employee effectiveness and mental well-being. Umer emphasized the need for a supportive environment built on trust, open communication, and emotional support, highlighting how a positive culture drives productivity, engagement, and mental wellness. He encouraged organizations to prioritize well-being initiatives for a healthier and more motivated workforce.



## Celebrating the Spirit of Diwali



We celebrated Diwali across offices on October 31st, with joy and festive cheer!





## Strategizing for Success – HR Team Prepares for 2025

Our HR team held a strategic session to prepare and re-energize for 2025. The session fostered exchange of diverse ideas and insights, resulting in a robust roadmap for the coming year.

## Corporate Banking's Visit to China

Our China Desk team, led by Noman Mubashir, visited China to engage with leading organizations across infrastructure, energy, and technology sectors. Meetings with PowerChina, Sinosure, ZTE, and others focused on fostering collaboration and exploring future ventures. The visit aimed to strengthen partnerships and expand our China's Desk.



## Team Spirit at the Beach – Admin Retreat 2024

The Admin team held a beachside engagement session, filled with team-building games and inspiring reflections. The retreat fostered stronger connections and refreshed the team's focus for upcoming challenges.



## Transaction Banking Strategy Session

The Transaction Banking Team recently held a two-day strategy session focused on planning for the upcoming year. Basir Shamsie, President & CEO, joined the team to share valuable insights and feedback.

The session ended in a team-building Beach Day, fostering collaboration and strengthening team dynamics for the year to come.

## Home Remittance Refresher Training for Branch Staff

Refresher sessions were conducted to strengthen our staff's knowledge of home remittance products, ensuring superior customer service.





## New Branch Openings

### Karachi



26th Street, DHA



Block 2, Clifton



Malir Cantonment



North Karachi



Phase 4, DHA



Delhi Mercantile Society

### Sindh



Adda Bagho Bahar



Digh Mori



Kamber



Larkana



Sukkur



Rohri

### Lahore



Main Gulberg



T Block, DHA Phase 2



INITIATIVES  
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**INITIATIVES**



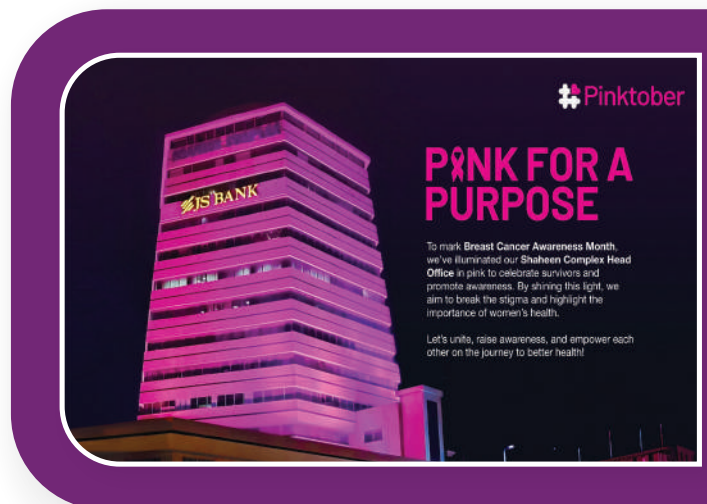


## Pinktober's Breast Cancer Awareness Sessions

As part of our Pinktober campaign, we organized a Breast Cancer Awareness session for our female employees. With 1 in 9 women in Pakistan at risk, raising awareness about prevention and early detection is crucial. Dr. Maria Tariq, Senior Instructor in Oncology at AKUH, led the session, sharing invaluable insights on preventive measures and the importance of early detection. Together, we are committed to fostering awareness and breaking the stigma surrounding breast cancer. Our Zindigi team also held similar awareness sessions for their female employees.

## Pink for a Purpose

To mark Breast Cancer Awareness Month, we illuminated our head office at Shaheen Complex, Karachi, in honor of breast cancer survivors and to promote awareness. This gesture aimed to spark conversations, break the stigma surrounding breast cancer, and encourage collective support for better health. Together, we stand for awareness, resilience, and hope.



## Managing Mental Health with Neuro-linguistic Programming (NLP)

Under the JS Thrive initiative, we hosted a session on "Managing Mental Health with NLP," led by Naureen Ansari. Employees learned practical tools like stress management, self-hypnosis, and mindset reframing to enhance well-being. The session encouraged a refreshed focus on personal and professional growth.



## Upholding Values at JS Bank

Integrity forms the foundation of our culture. Over the past year, we addressed 234 disciplinary cases, ranging from fraudulent activities and unauthorized transactions to Code of Conduct violations, workplace harassment, and absenteeism. These actions were essential to maintaining fairness, trust, and accountability within the organization.

We remain committed to fostering a professional environment where respect and collaboration empower everyone to excel.

## Anti-Corruption Awareness Session

We observed Anti-Corruption Day with an awareness session to highlight the damaging effects of corruption and the role individuals play in combating it. Senior leaders, including the Chief Risk Officer, Chief Internal Auditor, and other key executives, shared insights on fostering integrity, transparency, and accountability in the workplace. This initiative is part of our ongoing commitment to promoting a corruption-free environment, reinforcing its dedication to integrity, compliance, and a fairer society.



## Global Recognition for Our Plastic-Free Initiative

Our plastic-free initiative has received global recognition once again! In collaboration with the Plastic Free Organization, a UN-sponsored group promoting sustainability and reducing plastic waste, we've been honored for our eco-friendly efforts. For the second consecutive year, we have been recognized: last year, we were the only Pakistani organization featured in their Impact Report Launch in Australia, and this year, our activity photos were prominently showcased on their LinkedIn post.





## Celebrating Women Entrepreneurship Day

On November 19th, we celebrated Women Entrepreneurship Day with inspiring entrepreneurs from our JS Her Entrepreneurial Community. Today, we recognize the dedication and impact of women driving business growth and shaping Pakistan's future.

## Executive's Club Third Quarter Central Region Dinner

The Central region's Executive's Club third-quarter qualifiers gathered for an exclusive dinner to celebrate their achievements, build connections, and share insights for future success.



## Championing National Financial Literacy Program

We are actively supporting the National Financial Literacy Program, conducting a session at Punjab University and UMT with 210 students. The initiative empowers unbanked communities and fosters financial knowledge for a secure future. It encourages youth participation in the formal banking system, contributing to economic growth.





## Focus on Frontline – Live Session on Key Compliance Challenges

We recently hosted a bank-wide live session discussing the key compliance challenges in the region. The session was led by Syed Kazim Raza, Head of Distribution, Branch Banking, alongside Tariq Yar Khan, Chief Compliance Officer, Muhammad Khalid, Head of AML/CFT, and Faraz Ahmed, GM Operations South I & III. Together, they shared valuable insights on navigating the complex compliance landscape, addressing regional challenges, and ensuring operational integrity.

## Promoting Financial Inclusion with Market Storming Activities

Our Feet-on-Street (FOS) team and Personal Banking Consultants (PBCs) conducted market storming activities across Faisalabad, Bahawalpur, Sukkur, Hyderabad, Peshawar, Karachi, Lahore, and Islamabad to promote financial inclusion. They introduced the JS Asaan Current Account and JS Platinum Business Account, facilitating instant account openings. These initiatives resulted in the successful opening of 400 NTBs.



## Sindh Culture Day & Food Festival

We participated in Sindh Culture Day and the Food Festival at PAF Museum, where our JS Her stall offered interactive games and giveaways. Visitors learned about our innovative offerings, leading to the generation of 488 leads. This event showcased our commitment to community engagement and financial empowerment.



## Empowering Relationship Managers for Enhanced Customer Service

We conducted training for 16 newly appointed Relationship Managers, led by the Deposits, BOE, and CRM teams, to ensure they gain a deep understanding of JS Bank's offerings. This ensures they can provide customers with accurate and reliable product information. The sessions reinforce our commitment to customer service excellence.

## Wealth Management – Training of High Value Savings Plan by EFU in KLI

EFU Life's High-Value Savings Plan offers high-net-worth clients a blend of financial protection and investment opportunities. The plan enables long-term savings with the potential for higher returns and added riders for extra protection. It empowers clients to secure their future while safeguarding their loved ones.



## CRM Training for Enhanced Customer Service

We conducted CRM training sessions across all branches to empower teams in enhancing customer engagement and streamlining processes. These sessions focus on optimizing the CRM system for better outcomes. The positive participation reflects our commitment to continuous improvement and customer service excellence.



## Increased Cash Over Counter Limits

The CoC payout limit has been enhanced to PKR 1,200,000, ensuring better service and alignment with market needs.

# 1.2M



## Track Remittances Instantly via WhatsApp

We have introduced a WhatsApp-based Home Remittance Tracker, allowing customers to check their remittance transactions with ease.





LAUNCH  
LAUNCH  
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LAUNCH  
**LAUNCH**



## JS Priority Banking – A New Standard

We are excited to introduce JS Priority Banking, a bespoke banking experience designed for high-net-worth individuals. With tailored financial solutions, exclusive privileges, and personalized care, we are dedicated to meeting and exceeding the unique needs of our customers. The first center, inaugurated in Karachi with Basir Shamsie, President & CEO, and Atif Malik, COO, marks the start of a new standard in priority banking.



## Our Website is Now in Urdu!

We've added Urdu to make your experience even better! Click UR in top right hand corner of our website and explore our website in Urdu.



## Launch of Self-Service Banking

Skip the queue and manage your banking needs 24/7—check balances, transfer funds and more with our new Self-Service IVR system. Fast, easy and always available!



## Strategic Partnership for Remittance Services with BIPL

We are now leveraging BankIslami's extensive branch network through the JS Home Remittance system, providing secure, swift, and accessible solutions for beneficiaries across Pakistan.

## Empowering BankIslami Staff with Remittance Training

JS Home Remittance team conducted training sessions for BankIslami staff in Karachi, Lahore, and Islamabad, enabling seamless over-counter payouts for remittance beneficiaries.



ZINDIGI  
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**ZINDIGI**





## Inauguration of Zindigi Lahore Regional Office

President & CEO, Basir Shamsie, and Zindigi's Chief Officer, Noman Azhar, officially inaugurated the Zindigi Lahore Regional Office. Located in the city's heart, this office strengthens our commitment to expanding digital financial services. It's an important step in enhancing our reach and customer engagement in the region.

## Zindigi Annual Event 2024

The Zindigi Annual Event 2024 was a power-packed day of celebrations, strategy, recognition, and fun! It highlighted what makes Zindigi truly extraordinary: our people, our vision, and an unstoppable drive for success. The event served as a reminder of the collective effort behind our growth and the bright future ahead.



## Zindigi Launches Pakistan's First Raast-P2M QR Multi-Till Payment Solution

Zindigi has launched Pakistan's first Raast-P2M QR Multi-Till hierarchical payment solution at Brim Burgers outlets nationwide. This innovation is part of Z-Pay, one of the largest contactless payment networks in Pakistan. It's set to transform the digital payment landscape, offering seamless and efficient transactions.





## Revolutionizing Payments with Dynamic QR

Zindigi and PostEx are digitizing cash-on-delivery payments in Pakistan with the Dynamic QR feature powered by RAAST. This solution enables riders to collect payments digitally and securely through various banking apps. It marks a key milestone in transforming payment processes within the logistics industry.

## Partnering with Green Agrimall to Enable Cashless Transactions

Zindigi has partnered with Green Agrimall to enable cashless transactions, simplifying the agricultural value chain in Pakistan. This collaboration saves time for farmers and traders while boosting financial transparency. It's a key move toward unlocking the agricultural sector's potential and fostering innovation.



## Empowering Humanitarian Aid – Zindigi Partners with Islamic Relief Pakistan

Zindigi is collaborating with Islamic Relief Pakistan to enhance humanitarian aid outreach with digital solutions. The MoU covers streamlining disbursements, improving HR and payroll, and exploring CSR and global funding partnerships. This partnership aims to strengthen the impact of Islamic Relief's humanitarian programs.



# Zindigi Presents Soulfest 2024







 **JS BANK**  
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