

# SPOTLIGHT

NEWSLETTER | JAN - MARCH, 2022

---

**Introducing  
ZINDIGI**  
Pakistan's First  
Customizable  
Digital Experience

**Surpassing  
PKR 2 Billion  
Disbursement for  
Mera Pakistan  
Mera Ghar**

---

**Celebrating  
Women's Day  
with Women  
Centric Financial  
Solutions -  
JS HER**



# CONTENT

## Cover Stories

- Introducing ZINDIGI - Pakistan's First Customizable Digital Experience
- Celebrating Women's Day with Women Centric Financial Solutions - JS HER
- Surpassing PKR 2 Billion Disbursement for Mera Pakistan Mera Ghar

## Our Exciting Initiatives

- Tap Into Convenience
- Upgrading to Raast - Pakistan's First Instant Payment System
- Bite-sized learning
- Allianz EFU My health app

## Awards and Recognitions

- Mr. Basir Shamsie Recognized as Top 100 Icons of Pakistan
- Global Diversity, Equity & Inclusion Benchmarks Award 2021
- Elite Quality Recognition Award
- 11th Corporate Social Responsibility Award
- Best Private Sector Bank For Kamyab Jawan

## Implementing Success

- Success Story: Strategy and Project Implementation Unit
- Success Story: Customer Experience

## Caring for Our People

- We Care For You!
- Reboot
- Celebrating Diversity

## Work and Play - Our Events

- Team Engagement
- Customer Engagement
- Book Signing with Dr. Ishrat Hussain
- JS Her - A Women's Day Event
- MPMG Mela
- Pak Wheels Car Mela
- Crescent Art Workshop

## Actioning Our Corporate Social Responsibilities

- World Water Day
- Earth Hour

## Fun to Read





# **COVER STORIES**









On January 18, 2022, Pakistan was introduced to a first customizable digital financial solution - ZINDIGI. Launch events were hosted in 13 cities across Pakistan as well as virtually. Thousands of potential customers joined and appreciated the unparalleled digital experience offered.

**ZINDIGI showcases industry-first digital investments in stocks and mutual funds** along with access to an entire range of financial services such as funds transfer, international remittances, local and international payments, and more!



**"We have many banks in this country, but not many banking experiences."** He added, **"Zindigi is all about customers; we will grow with them, change with them but will always stay true to them. We will listen more and work hard to give them the experiences they expect."** Noman Azhar - Chief Digital Officer and Head of ZINDIGI.



# JS HER

This Women's Day JS BANK launched JS HER - a women-centric banking platform focused on encouraging financial inclusion for Pakistani women.

The initiative aims to attract unbanked females in Pakistan who are dependent on their male counterparts to meet their banking and financial needs indirectly. JS Her not only provides a Current and Savings account, but it is also a one-stop solution for all banking needs for women.

Standing out from the competition, JS Her's unique selling proposition is a free of cost female-centric insurance coverage. Multiple serious diseases like breast cancer are covered in the account benefits.

Preferential retail rates are also offered to JS Her clients, motivating women to start their businesses and become more financially independent.

We hope this offering gives Pakistani women the avenue to follow their passion and achieve their dreams!





# MEERA PAKISTAN MEERA GHAR



JS Bank has successfully disbursed over PKR 2 Billion for the Mera Pakistan Mera Ghar initiative (MPMG). MPMG is joint initiative of the Government of Pakistan and State Bank of Pakistan to promote low-cost housing among the masses.

JS Bank surpassed 1,000 customers in this quarter helping provide a home to 1,000 families in Pakistan.

Overall, the Housing Finance portfolio disbursement has exceeded the PKR 12 Billion mark in March 2022. This includes both conventional home finance as well as Mera Pakistan Mera Ghar.





# **OUR EXCITING INITIATIVES**



# TAP INTO CONVENIENCE!



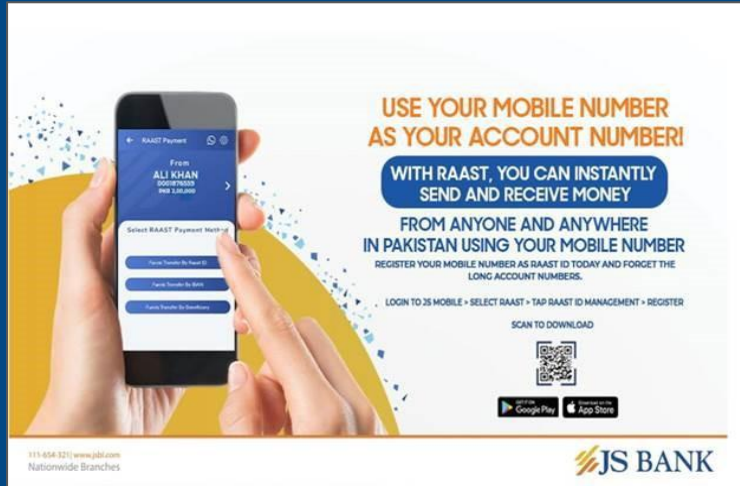
JS Credit Cards re-launched on March 29, 2022, with a fresh new minimalistic look and a tagline aptly reflecting of what we offer - **“Tap into Convenience”**.

This relaunch comes with an exciting launch video that was aired on our social media channels.

Recently, our JS Visa Credit Card customer base has grown exponentially bringing entrepreneurs, professionals, as well as salaried individuals under one umbrella of convenience. Our 4 credit card options; Signature, Platinum, Gold, and Classic come with exciting rewards and campaigns including cashback offers, discounts on lifestyle, groceries, fuel, and more. We have also topped it up with unmatched discounts at various eateries and apparel outlets across the country



# UPGRADING TO RAAST



**USE YOUR MOBILE NUMBER  
AS YOUR ACCOUNT NUMBER!**


**WITH RAAST, YOU CAN INSTANTLY  
SEND AND RECEIVE MONEY**

**FROM ANYONE AND ANYWHERE  
IN PAKISTAN USING YOUR MOBILE NUMBER**

REGISTER YOUR MOBILE NUMBER AS RAAST ID TODAY AND FORGET THE  
LONG ACCOUNT NUMBERS.

LOGIN TO JS MOBILE • SELECT RAAST • TAP RAAST ID MANAGEMENT • REGISTER

SCAN TO DOWNLOAD



GET IT ON Google Play | GET IT ON App Store

111-6164-8211 | www.jsb.com  
Nationwide Branches

**JS BANK**

Launched on February 27, 2022, Raast is an instant, reliable and zero-cost digital payment system offered by State Bank of Pakistan. The upgrade from traditional payment methods to Raast has made Pakistan join a small number of countries the have deployed the latest global standards of payment services and security.

With Raast, anyone can send or receive money using their mobile phone number without the need to remember the account number or any other details.

Customer can register his/her mobile phone number as their Raast ID and link it to their preferred account number. This service is being expanded to JS Internet Banking as well as branch network for all customers.





## BITE-SIZED LEARNING

Our Learning and Development team went live with bite-sized learning videos for JS Bank personnel on the bank's Learning Management System (LMS). These videos provide easy and palatable access to product orientation and training. The bite sized videos range from solar finance to mutual funds, and various other products. Additionally, the team has initiated e-learning modules to ensure the learning takes place effectively and our people could access them whenever they want.

The LMS offers a support network for new colleagues along with refreshers for all those already in the field.



# ALLIANZ EFU MYHEALTH APP



With a digitalization mindset, JS Bank aspires to introduce as many innovations as possible for our personnel. We ran an information and education campaign for the Allianz EFU MyHealth App – a valuable tool for customers to bridge the gap between insured and insurance policy.

The app allows access to complete insurance related information for the JS people to get all their answers within seconds, eliminating the need to email or call HR.





# **AWARDS & RECOGNITION**



# TOP 100 ICONS AWARD

JS Bank President and CEO, Mr. Basir Shamsie was recognized as one of the the Top 100 Icons of Pakistan by FHM and People Magazine Pakistan.

Our President shared this recognition with many renowned people of the country including the Prime Minister of Pakistan





# GLOBAL DIVERSITY, EQUITY & INCLUSION BENCHMARKS AWARD 2021



One of JS Bank's proudest achievements of the year is winning, for the second year in a row, the Global Diversity, Equity, and Inclusion Benchmarks (GDEIB) Award 2021. We won in three categories this year.

- DEI Structure & Implementation (Proactive)
- Work-life integration, flexibility and benefits (Progressive)
- Community, government relations and philanthropy (Proactive)

The award demonstrates our commitment and action towards the goal of diversity, equity and inclusion. We are proud to be recognized on an international platform for our DEI values, vision, and action.



# ELITE QUALITY RECOGNITION AWARD



JS Bank is proud to have received the 2021 USD Clearing Elite Quality Recognition Award for Outstanding Achievement by JP Morgan, a global leader in financial services.

The award was presented to Basir Shamsie - President & CEO, JS Bank by Amin Khowaja - CEO, JP Morgan.



# 11th CORPORATE SOCIAL RESPONSIBILITY AWARD



JS Bank has won its 11th CSR Award this year!

We won in the category of “Public Health and Safety Initiative” for contributing to the fight against COVID-19. The award is in recognition of being Pakistan’s first bank to run a successful Drive-Thru Vaccination Facility.



# BEST PRIVATE SECTOR BANK FOR KAMYAB JAWAN

On February 8, 2022, JS Bank was recognized by Prime Minister Imran Khan as the Best Private Sector Bank under the Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme (KJYES), a flagship program of the Government of Pakistan.

Mr. Usman Dar, Special Assistant to Prime Minister on Youth Affairs visited JS Bank Head Office and met with JS Bank President Mr. Basir Shamsie along with our senior management. Mr. Dar appreciated the results achieved in the year 2021 and discussed the plan for the year 2022.







# **IMPLEMENTING SUCCESS**



# SUCCESS STORY: STRATEGIC PLANNING & IMPLEMENTATION UNIT (SPIU)



The SPIU has played an instrumental role in 2021 with successful implementation of Microsoft Dynamics Customer Relationship Management (CRM), JIRA project management software, and the Financial Crimes and Compliance Management (FCCM) tool for JS Bank. These projects were some of the Bank's most high priority strategic projects requiring tremendous efforts to drive ownership across stakeholders. Successes achieved by SPIU are a testament to the team's commitment towards driving strategic goals of the bank.

Together with the SPIU, the bank's leadership team has also formed a comprehensive strategy for the next four years. SPIU is now working to develop Key Performance Indicators (KPI's) that will help in monitoring our progress towards Banks ambition of achieving 3 million happy customers by 2025.



# SUCCESS STORY: CUSTOMER EXPERIENCE

## **CRM Implementation**

We successfully launched Microsoft 365 CRM contact center module which encompasses sales and prospect management, complaint and service request management and, contact center.

## **JS Contact Center**

The JS Bank's contact center was converted to multichannel contact center which provides clients with interactions over Voice, SMS, Email, and Whatsapp. A dedicated digital contact team is now engaged with client interactions globally for Roshan Digital Accounts, Whatsapp Live Chat and JS Blink (Account Opening via Mobile App).

Under URAAN campaign, 19000 credit card clients were contacted to perform Bio-metric verification through nearest Branch by work force with determination.

## **Power BI's Business Intelligence Dashboards**

Power BI Dashboards were created by Contact Centre Controls Team for Contact Centre, Branch Service Index and Branch Visits.

## **Role Model Branches**

100% completion was achieved by Shaheen Complex and Garden East Branches in Karachi for approved attributes of Role Model Branches (branches that are complete in every aspect of Retail banking for a customer).

## **Customer Care Unit**

Post implementation of Dynamics 365 CRM, FRMU [HK1] related complaints were directly routed to Compliance FRMU Team to meet regulatory expectations in terms of resolution.





# **CARING FOR OUR PEOPLE**



# WE CARE FOR YOU!

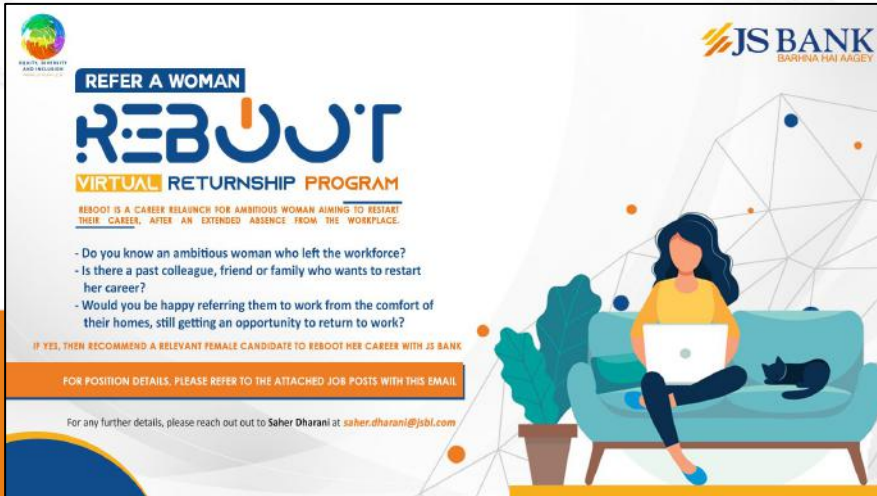


JS Bank collaborated with the Indus Hospital and health networks to organize a blood donation drive in Karachi at our three main offices (Shaheen Complex, AWT Plaza and Forum). We are proud to say that our people came out with big hearts and donated blood to support the cause.

We also observed was Breast Cancer Awareness Day, where our ladies joined us in person and online to bust the many myths and create a forum for discussion on Breast cancer. Our females also asked questions and cleared their concerns around breast cancer. The event was hosted in collaboration with the Shaukat Khanum Hospital.



# REBOOT



The poster for the JS Bank Reboot Virtual Returnship Program features a woman sitting on a blue sofa, working on a laptop. A black cat is curled up next to her. The background is a light blue and white geometric pattern. The JS Bank logo is in the top right corner. The text on the poster includes:

**REFER A WOMAN**

# REBOOT

**VIRTUAL RETURNSHIP PROGRAM**

REBOOT IS A CAREER RELAUNCH FOR AMBITIOUS WOMAN AIMING TO RESTART THEIR CAREER, AFTER AN EXTENDED ABSENCE FROM THE WORKPLACE.

- Do you know an ambitious woman who left the workforce?
- Is there a past colleague, friend or family who wants to restart her career?
- Would you be happy referring them to work from the comfort of their homes, still getting an opportunity to return to work?

IF YES, THEN RECOMMEND A RELEVANT FEMALE CANDIDATE TO REBOOT HER CAREER WITH JS BANK

FOR POSITION DETAILS, PLEASE REFER TO THE ATTACHED JOB POSTS WITH THIS EMAIL

For any further details, please reach out to **Sahar Dharani** at [sahar.dharani@jsbl.com](mailto:sahar.dharani@jsbl.com)

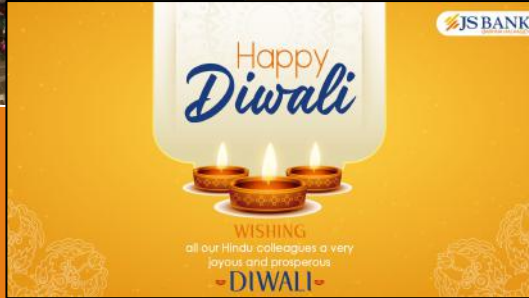
We have launched JS Bank's major DEI initiative of the year- Reboot! Aiming on our absolute focus area - Diversity, Equity and Inclusion, Reboot is an initiative for women on career breaks to relaunch their professional journeys virtually with JS Bank. Reboot is the first ever initiative of this nature in the banking sector of Pakistan. We offer an extended virtual returnship for candidates where they can work from the comfort of their homes, managing their work and home together, without having to compromise on either.

We are in the finalization stage of this initiative and will onboard in multiple impactful roles, along with proper onboarding, training and development and support networks to ensure smooth transition for women getting back to work.

Reboot has created a basis to attract one of the most important diverse groups in the market to bring in their skillset and contribute. We believe this will foster innovation in the organization, giving them the opportunity to continue supporting the economy of this Pakistan from the comfort of their home.



# CELEBRATING DIVERSITY



JS Bank recognized and celebrated the international week of People with Special Abilities, where we interacted with all our URAAN colleagues on their experience, heard about their journeys, organized sign language training for managers and team leads.

This was followed with a week-wide campaign of creating awareness, busting myths of disabilities, tips to interact with People with Special Abilities, and common phrases in sign language.





# **WORK & PLAY: OUR EVENTS**





# TEAM ENGAGEMENT

## South Region

Team Engagement sessions were held in Karachi, Sukkur, and Hyderabad to celebrate the hard work and zeal of our retail heroes- the front line of JS Bank,

The sessions included inspiring speeches from the Executive Leadership Team (ELT), morale-boosting activities, award distribution, and musical events.







# TEAM ENGAGEMENT

## Central Region

A second round of Team Engagement sessions took place in Bahawalpur, Faisalabad, and Lahore. Employees actively participated and interacted with the ELT.

The sessions were filled with team engagement activities, speeches from leadership, musical nights and delicious food.





# CUSTOMER ENGAGEMENT

## Central Region

Our customers are truly a driving force behind our success. As part of our on-going customer engagement drive, we had a fruitful engagement session with notable customers in the central region.





# BOOK SIGNING WITH DR. ISHRAT HUSAIN



A book signing ceremony was hosted at our head office in honor of the recently published biography written by Sibtain Naqvi titled “Unravelling Gordian Knots – The Works & Worlds of Dr Ishrat Husain”.

The book provides an informative, absorbing, and inspiring account on the life journey of Dr Ishrat Husain, from that of a refugee from pre-partition subcontinent to his impactful tenures in the Pakistani Civil Services, World Bank, State Bank of Pakistan and Government Service and Academia.

Present at the ceremony were Dr Ishrat Husain, Basir Shamsie President & CEO, JS Bank, as well as the senior JS Bank management team. During his visit Dr Ishrat who has served as Governor State Bank of Pakistan, Advisor to the Prime Minister on Institutional Reforms & Austerity, IBA Dean and Director shared his thoughts and insights into how Pakistan has progressed, the growth potential in the banking industry and his aspirations for the financial industry in the future.



# JS HER

JS Bank celebrated Women's Day with utmost zeal and enthusiasm at PC Hotel, Karachi, on March 8, 2022.

Notable women from the industry were invited as guest speakers. The evening was filled with inspiring speeches, morale-building activities and exciting giveaways for all attendees.




Made just  
for Her!


JS Bank celebrates the strength and ability of every woman for how she adapts so flawlessly into every single role.

With JS Her Current & Savings Account, enjoy a suite of banking benefits designed just for Her!

#BankingWithHer

Scan to Apply





JS | Her

JS BANK

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

Carnelian - a training and development company was invited to carry out a Haka, an activity that pumped up the energy of all attendees and allowed every attendee to feel more empowered.



# MPMG ME LA

(Mera Pakistan, Mera Ghar)



On March 19 & 20, 2022, we participated in the MPMG Mela held in Faisalabad which was attended by a large audience seeking loans for housing. Dr. Reza Baqir, Governor of State Bank Pakistan, appreciated the efforts of JS Bank in promoting the MPMG Scheme.

Mera Pakistan Mera Ghar Scheme has provided us with an opportunity to help our fellow citizens in fulfilling the dream of living under their own roof.



# PAKWHEELS CAR MELA



JS CarAamad auto financing set up a stall at the PakWheel's Auto Mela in Islamabad on March 13, 2022. Over 30 leads were generated along with marketing mileage. Influencers were also engaged during the event to maximize reach.





# CRESCENT ART WORKSHOP



JS Bank collaborated with Crescent Art Gallery to host a 3-day international art workshop at Frere Hall. More than 2500 students from all over the country are participated in the art competition and over 1000 Fine Arts students were recruited as Art Teachers.

Imran Haleem Shaikh - Chief Operating Officer of JS Bank was present at the event as the Guest of Honor.





# **ACTIONING OUR CORPORATE SOCIAL RESPONSIBILITY**



# WORLD WATER DAY



To raise awareness of 2 Billion people currently living without access to safe water, JS Bank celebrated the World Water day. We encouraged and educated people through our platforms to share awareness and save water in their own capacities for a better and prosperous future for all.



# EARTH HOUR

Basir Shamsie - President & CEO, JS Bank along with the team, celebrated Earth Hour 2022 to demonstrate JS Bank's commitment to the betterment of the planet and for our future generations.





# FUN TO READ

**“If I'm having fun I can't really be working, can I?”** Just as laughter is necessary for a healthy lifestyle, it is also necessary for a healthy workplace. People who enjoy their work and are able to play (appropriately) at work are more effective, efficient and productive. When our spirits are up we get along better with others and do better work. A healthy sense of humour at work helps to keep things in perspective, reduce stress, facilitate change, build confidence and (your boss will like this one) boost morale which increases productivity. What's nice is that you don't need to think about boosting morale - it is a natural outcome of doing work we love and having more fun at work. Of course I'm not talking about goofing off - I'm talking about motivation and drive. Let's look at three myths about why people can't or don't have fun at work.

## **If I am having fun I can't really be working.**

Work has to feel like work or it really isn't work. If it feels good it might be play, or something worse. In reality, people who enjoy their work say they cannot tell the difference between their work and their play - it feels so much the same. To be passionate about something means to love it. Some people love their work, can't wait to get there, and they do more of it than people who dislike or feel indifferent toward their work.

## **If I use humour at work, people will not take me seriously.**

They might think I am lazy or maybe even a bit crazy. Energetic, creative, productive people are fun to be around. When you think of all the people you have worked with, most likely you will remember the ones who had a good sense of humour. You will also remember that you learned more from these people than from some others you have known. When you use humour appropriately, people probably will not think you are lazy or crazy. You may have to give people time to get used to the idea of having fun at work and still get the work done. Appropriate humour is based on caring and empathy. It builds confidence, brings people closer together, is mutually supportive, and invites everyone to laugh. When humour is used inappropriately, people may be left feeling hurt or belittled. Racist and sexist humour must be avoided. The goal is to laugh together, not to laugh at others.

## **People in my workplace would never allow us to have fun at work.**

The old saying that "laughter is the best medicine" is true. Stress is a big topic, laughter and joy are the best antidotes for stress. If you ease into the idea of having fun at work and slowly help to spread it, you will be surprised at how quickly people pick up on the idea.

## **How can you get more joy into your workplace?**

It helps if you really like your work! Lighten up and let go of some of your need to control. Don't be afraid to try new ways of doing things. Organize informal social gatherings outside of work. Celebrate successes. Create an atmosphere of joy with posters, pictures, cartoons and jokes. Start meetings with people sharing something funny that happened to them in the past week. Create a comedy corner, put jokes or cartoons on your memos, reports, and strategic planning manuals.



# NEWSLETTER

## JAN-MAR

### 2022

