

SPOTLIGHT

JUL-SEP 2022



JS Flood Relief Efforts

JS Bank organized mobile clinics and food ration drives in flood-affected areas of Sindh

Sleeping along the highway

Read the heart-touching story of a young girl who lost her home to the floods

Launch of Platinum Business Account

A well-received campaign across all media platforms

Making it big at Mashion Bazaar

JS Bank was the title sponsor at the star-studded event

Award-Winning Banking

JS Bank continues to win more awards in Q3/2022

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Editorial Team

Editor's Note



It is with great pleasure that I present to you the Q3/2022 issue of The Spotlight. This is the first time that the Spotlight is being featured in an e-magazine format, and with this new format we aim to improve our subsequent issues to provide you with an informative and entertaining reading experience. The Bank's third quarter was a momentous one – with the JS Flood Relief Efforts at the very forefront along with many other activities and achievements, which we have done our best to record in the newsletter.

I hope that you thoroughly enjoy this issue, and would like to welcome any feedback and/or suggestions regarding how it can be made better.

Muhammad Ali Khan
 Manager Communications

Designer

Working on the design of this issue has been a very exciting experience, especially since we are envisioning The Spotlight to showcase a modern magazine style design. I am sure that the subsequent issues of The Spotlight will feature interesting stories and a design that truly captivates readers. I hope that you enjoy this issue of the newsletter. Happy reading!

Muhammad Hassan Bilal
 Graphic Designer



For feedback and suggestions, write to us at: communications@jsbl.com

COVER STORY

Sleeping along the highway

An innocent young girl from one of the hundreds of flood-hit villages of Sindh, Samina is uncertain about what the future holds for her and her family. They scrambled for safety when their village home in Sehwan was ravaged by the flood, and now reside inside a makeshift tent with another family on the side skirts of the highway. Samina's father lost the lands he was working on and they have no resources left, so they have become fully dependent on donations and relief efforts.

Similarly, thousands of boys and girls along with their families have lost their homes to the devastating floods, and are vulnerable to dangerous diseases and malnutrition – as they continue sleeping in small tents along the highway.



JS Flood Relief Efforts

Beginning in September, we set up mobile clinics and daily food ration distribution drives catering to thousands of people in flood-impacted areas. By partnering with the Sindh Association of North America (SANA), we assembled a team of qualified doctors, paramedic staff, and volunteers led by Jamil Memon. President & CEO Basir Shamsie – along with other team members including Sirajuddin Siddiqui, Hasan Saeed Akbar and others – also visited the villages to review the efforts of the JS Flood Relief team.



Man of the Hour

Jamil Memon, Head of Admin & CSR



Leading the JS Flood Relief efforts from the forefront, Jamil Memon stands as an inspiration to us all. His hard work and dedication has touched the lives of thousands, as he stood steadfast in the scorching heat of Sindh – day in, day out – overlooking the bank’s compassionate efforts on the ground. His passion to go the extra mile to make a difference through his work was unwavering in the face of adversity.

His relentless commitment is what pushes him to become a better human being, every day.

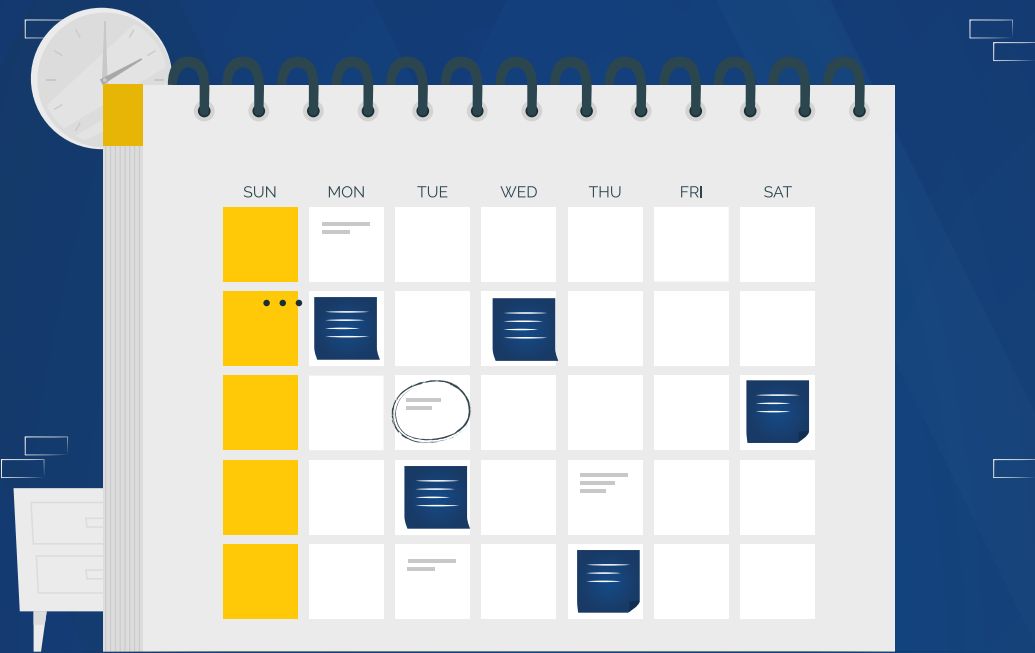
Jamil Memon has been carrying out humanitarian and development work with various organizations for more than 25 years. During the past 15 years he has been working on senior management positions in reputed private and social sector organizations including UN, Mahvash and Jahangir Siddiqui Foundation, JS Global, MCB and KASB.

He was Humanitarian Affairs Officer in the flood affected areas of rural Sindh, ensuring delivery and disbursement of aid in the worst affected areas. He conducted the early recovery assessment in district Sanghar, Sindh to determine the losses incurred due to flash floods in 2011, which was imperative to the subsequent rescue operations. As Head of Admin & CSR at JS Bank, he has spearheaded activities such as organizing one of Pakistan’s largest drive-thru COVID-19 vaccination facility in Clifton.



With a soft spot for those in need, Jamil has always been on the forefront of giving back to humanity and continues to do so as Head of CSR at JS Bank.





EVENTS

Making it big at Mashion Bazaar

JS Bank was the title sponsor of the Mashion Bazaar event that took place in Karachi on October 1, 2022, where we promoted the JS Her Account along with credit cards in a large pavilion which was very popular throughout the event.

Activities at the pavilion included minute-to-win-it games, giveaways and an exciting GlamBot which was thoroughly enjoyed by visitors.



JS Bank flies high at the Pakistan Property Show 2022

The Home Finance and Roshan Digital Account team participated in the Pakistan Property Show 2022 hosted by Zameen.com on 10th and 11th September, 2022 at Dubai World Trade Center. The bank was able to generate 57 RDA leads and 17 conditional on spot approvals for Roshan Apna Ghar.

A panel discussion was also organized by Zameen.com to highlight Investment Opportunities in Pakistan Housing Market for NRPs, in which JS Bank officials participated as panelists.



CAMPAIGNS



Launch of JS Platinum Business Account Campaign

Tension Hatao Business Barhao



JS Platinum Business Current Account received a facelift, with a brand new TVC, KV and Tagline - **Tension Hatao Business Barhao**. This TVC also was also aired on multiple social media channels including Twitter, LinkedIn, Facebook and Instagram where the campaign was able to reach

8.5 million people!



100% Discount on Foodpanda payments via JS Credit Cards

During the cricket season, we offered an exciting 100% discount for our customers if Pakistan won the match against India in the Asia Cup 2022. The offer was promoted on digital platforms and also through influencer couple Patangeer. The campaign received an overwhelming response.



We're now offering 14% returns on Term Deposits!

We revamped our Term Deposits offering to give customers a bigger payout with investment options starting from PKR 100,000 and the option of profit payout either at Maturity, Annually, Semi-Annually and Monthly.



Spend Azaadi Sey campaign offers massive discounts!

In celebrating the spirit of Azaadi this year, we offered our customers exclusive discounts of up to 75% at their favorite brands and eateries when they paid with JS Credit Cards or their JS Debit Mastercards.



Bari Eid, Simple Khushiyan with Zindigi

Zindigi pushed a rather light-hearted message during Eid. Bari Eid, Simple Khushiyan was coined from celebrating and rejoicing the simple and wholesome moments of Eid.



We're now on TikTok!

We have recently launched our TikTok channel where we have already started posting content. The response has been overwhelming, with the platform garnering **over 20 million impressions!**



AWARDS & RECOGNITIONS

Award-Winning Banking



In 2022, we continued to showcase excellence in banking and have been awarded for our commitment to providing best in class services to our customers - on both the national and international levels. The awards we won during the year include:

Asia Money Awards

- Best Bank for SMEs - Pakistan
- Best Bank for Diversity & Inclusion - Pakistan

Euro Money Awards

- Best Bank for CSR - Pakistan

Asian Banking & Finance Awards

- SME Bank of the Year - Pakistan

The Centre for Global Inclusion

- Global Diversity & Inclusion Benchmarks Award

Global Business Outlook

- Most Innovative SME Bank





Zindigi Prize for Social Entrepreneurship

Zindigi Prize is a year-long entrepreneurship program that aims to engage 100+ universities across Pakistan and will provide students with the opportunity to showcase their ideas, get mentorship from leading industry experts, learn new skills, network at startup events, and receive educational sponsorships.

Zindigi Prize was inaugurated via a launch event at the National Incubation Center, Islamabad, and attended by Vice Chancellors from universities across Pakistan.

Telesales Certificate Distribution Ceremony

Certificate distribution ceremony for top performers of Telesales was held in which Certificates of Achievements and trophies were presented to individuals who performed exceptionally well. The hard work and dedication of all team members was appreciated and awarded.



Zindigi wins Fintech award



As the first player in the Pakistani financial services industry to offer a completely personalized app experience, Zindigi clinched the Pakistan Technology Excellence Award for Fintech – Banking at the Asian Technology Excellence Awards 2022.

Employee Banking soars during Q3

Over 10,000 payroll accounts were opened in JS Bank across Pakistan and 33 New-to-Bank companies signed their payroll mandates with JS Bank. We also performed 4 successful disbursements of House Loans amounting to **PKR 23 million** for JS Elite and JS Elite Plus Account holders along with **240 successful credit cards delivered**

In addition to this, Employee Banking launched a campaign to convert Paper Based Statements to Digital Statement of Accounts, successfully converting over **3,000 accounts** in collaboration with telesales officers.

Executive Club 2022



Executive's Club is a year long campaign designed to acknowledge and appreciate the top performers of the bank.

As part of the rewards, the winners were also taken out to dinner where their achievements were also recognized by their respective General Managers and Branch Banking Heads.

The Circle of Excellence Awards

To appreciate the efforts of employees, we organized the Circle of Excellence event and celebrated their achievements.



Branch Service Index (BSI) – PACE Cash Rewards

The Branch Service Index (BSI) score card evaluates the branches regarding their service delivery via various attributes eg. Account Opening, Product Knowledge, Wealth Management etc.

Based on our staff performance, the overall BSI score (countrywide) has improved to 74%.

Customer Experience along with Branch Ops team have also initiated PACE Cash rewards in Aug 2022, based on Quarterly performance of the Branch's BSI scores in order to motivate the staff to perform with exceptional services.



PACE Award for Best Universal Teller

CE has initiated the PACE reward for “Best Universal Teller” based on highest number of transactions conducted by the UT from each region i.e. South, Central & North.



JS Bank scores 58% Net Promoter Score (NPS)

The Net Promoter Score (NPS) for our services has been rated at 58% based on the feedback of our customers who recently experienced our Branch Services.



ISS BAR ... BOHUT HIGH HAI BAR!

Champions League H1/2022 - Top Performers

Congratulations to all top performers, whose hard work and dedication has earned them this position! The Champions League trophy is still up for grabs as the competition grows fiercer in the second half of the year.

The bar is high, and the spirit is strong!



SHAHZAD KHAN
TOP BUSINESS HEAD
FOR THE FIRST INNINGS - H1 2022

SYED NOMAN AHMED ZAIDI
TOP GENERAL MANAGER
FOR THE FIRST INNINGS - H1 2022

SHAHID JIWANI
TOP CLUSTER MANAGER
FOR THE FIRST INNINGS - H1 2022

MUDASSIR HASHMI
TOP BRANCH MANAGER
FOR THE FIRST INNINGS - H1 2022

Celebrating our Heroes

Faced with the devastating fire that ravaged the Chase store in Karachi in June, our Operations, Administration and Security Department Teams swung into action to safeguard the bank's assets.

To celebrate these brave individuals, we held a recognition ceremony at our Forum office. The ceremony was graced by Basir Shamsie, President & CEO and Imran Shaikh, Chief Operating Officer alongside other team members.

Together, we are stronger and better!



INITIATIVES

IT Team conducts Disaster Recovery Drill Activity



A Disaster Recovery Drill Activity was conducted on 21 August 2022 by creating an IT Disaster Recovery Plan (DRP) to provide a roadmap for response and recovery in the event of a technology disaster. This helped discover gaps in our disaster recovery plan, so we can preventively resolve them before they impact our ability to restore operations in the event of a disaster.



Launch of CRM

CRM was formally launched on the 25th of August 2022. Branches at present can access the Retail module, Sales Module and Complaint & Service Module.

The deployment of CRM has enabled branches to be able to access customer details as a 360 view, cross sell & up sell and log & track complaints directly.



Zindigi partners with PayFast

In the month of August, Zindigi partnered with PayFast to enable Zindigi wallet as a payment merchant instrument which includes over 200 plus merchants. PayFast is a State Bank licensed and regulated fintech that allows any business to receive payments from their customers through a variety of online payment methods.



Zindigi introduces Virtual Card

Zindigi introduced the Virtual Card for existing Zindigi wallet customers to provide a seamless and secure online payment solution. Customers can issue a Virtual Card and use it for e-commerce payments.



World Plastic Free Day

As a WWF Green Office and with special focus on sustainability and environment-friendly practices, we celebrated the World Plastic Free Day. This is a global movement that helps millions of people to be part of the solution to plastic pollution. Our activities included awareness sessions and a demonstration of sustainable daily use items.



Launch of Export Financing Scheme

We have successfully launched our Export Finance Scheme, in line with SBP's mandate. The daily reports and various export refinance transactions are now uploaded to SBP's Acquisition Portal through T24 Core Banking System.



Risk Management Solution Implemented

We have successfully implemented the Regulatory Risk Management Solution (RRM). This system will assist in managing and ensuring compliance with the regulations issued by regulatory authorities.



Implementation of Audit Management Solution

We have successfully implemented an Audit Management Solution, aimed at making the audit process more effective by simplifying complex stakeholder activities. The AutoAudit application optimizes performance throughout the audit process, while also enabling team members to transform their manual audit processes into a framework.



LEARNING

External Training of Security Control Room Staff

Our Administration team organized training sessions for staff to efficiently handle complaints related to CCTV and BAS remotely, thus reducing TAT. The sessions enhanced soft and professional skills of the participants. These trainings aim to save costs by resolving technical issues remotely instead of vendor visits to save time and improve efficiency.





IT Leadership organizes KPI Building Workshop

IT had a KPI Building Workshop in August where the IT Leadership collaboratively worked together using Franklin Covey's Strategy Execution Framework.



NIBAF Training on Digital Banking

Zindigi engaged SBP NIBAF, Islamabad to arrange a regulatory training in the month of July/August 2022. 14 employees were shortlisted to attend this session. In this respect, a 3-day curriculum was developed starting from 12th September-14th September 2022.



Pan-Pakistan Product Training conducted by Deposits, Employee Banking, Wealth Management & CRM teams

The product team went on grounds pan country to carry out extensive training sessions. The training sessions were designed to cover in depth product knowledge, USPs, process flows, regulatory requirements, ongoing campaigns and answer FAQs.

The training covered Relationship Managers, Branch Managers, Cluster Managers and General Managers.