

JS BANK

SPOTLIGHT

OCT-DEC 2022



Inside Page Exclusive: New Year's Message from the COO Office

RMs qualify with a bang in the Dhoom MachaDe Deposits Campaign

71 RMs qualify for the campaign,
with 24 in the Platinum Category

Roshan Digital Account featured in JS Talks

with renowned RJ Khalid Malik
moderating the podcast sessions

JS MyGold launches in style!

With catchy film dialogues,
JS MyGold creates excitement!

JS Warriors conquer the field!

4 GMs and 21 CMs outshined
with 100% LCY CA Targets



January 1st, 2023



Dear JS Family,

السلام عليكم

I trust you are happy and excited for the coming year. Despite the testing times and mounting pressures our nation is facing, the support of our JS family toward each other has allowed us to continue to thrive and brought us closer.

We have consistently delivered best-in-class banking products and services and expanded our franchise business for sustained growth. This has only been possible because of the bond you and I share with this institution. With resilience, perseverance, and unflinching resolve, we will overcome all obstacles and conquer new heights despite our macroeconomic challenges.

Our power lies in the fact that there is no 'I' in the JS Bank family, particularly at the COO office – every effort is a team effort. I feel very fortunate to be part of a high-quality and dynamic team that is highly disciplined, fully committed, and respectful toward the institution and its people.

I am reminded today of a beautiful verse, and I quote:

تمنئى باذخالف سببه كعبه المستجاب
بـ نوحلى سبب نجه اوفا الزان كحلته

I fully believe in my JS family to make wonders happen in 2023.

Pakistan Zindabad, JS Paindabad!

Warmest Regards,
Imran H Shaikh

Words From The Team



Atif Salim Malik
Group Head - Retail Banking

The strength of a team is each individual member, while the strength of each individual member is their team.



Wajid Hussain Junejo
Head of Administration

Together, we are gearing up under phenomenal leadership to achieve our set targets with innovation, trust and synergy.



Shahid Raza
Head of Branch Banking Operations

Talent wins games, but teamwork and intelligence wins championships – the resulting success is best when it is shared.



Syed Mohammad Mujeeb
Chief Information Officer

This year technology will be at its best in integrating people together.



Waqas Anis
Chief Digital Officer

Teamwork is all about oneness and dependence on one another and of collective strength.



Salaal Hasan
Head of VC, Ecosystem Development & Tech Banking

کہے خندم کہے کریم کہے اقم کہے خیزم
مسیحا در دم پیدا و من بیمار می کردم (مولانا رومی)



Ahmed Ali Usuf
Head of Operations

Allah is with those who have patience, and good teams cannot work without patience.



Shehryar Sheikh
Head of Customer Experience

With every new moment in the coming year comes an opportunity for a better experience! You need to be passionate about whatever you do.



Fahad Siddiqui
Head of Products

Treat your customer as you want to be treated! By keeping them at the heart of everything we do for a WOW experience, we can sail through any economic challenge.



Zulfikar Lehr
Head of Distribution Retail Products

To elevate JS Bank to industry leadership, unwavering efforts are needed. With integrity, passion, and focus, we can do it together!



Hasan Saeed Akbar
Chief of Staff to CEO

An opera is never complete with a single instrument. It takes a whole group to create a masterpiece.

Editor's Note	01
Dhoom MachaDe & JS Warriors	02
Campaigns	
Launch of JS MyGold	03
Launch of #JustSolved Instant Cashback	03
Launch of JS Talks Podcast Series	04
Events	
RDA Team meets Pakistani Ambassador to UAE	05
Celebrating the Festival of Lights	06
Together in the fight against Corruption	06
Bancassurance Event in Muzaffarabad	07
Sharing a laugh with our customers	07
Celebrating Culture Day in style	08
Sponsorship of Pakistan Women Chambers Presidential Conference 2022	08
Presence in 2nd Standing Committee Meeting on Women Empowerment	09
Awards & Recognition	
Rewarded for our DE&I Efforts at GDIEB Awards 2023	10
Rewarding our Executive Club members	10
Home Finance Team celebrates achievement of 14 billion portfolio	11
ConnectHear AccessAbility Awards	11
Personal Loan Team celebrates achievement of all targets	12
Telesales Certificate Distribution Ceremony	12
Initiatives	
Clash of Champions: Cricket Tournament	13
Now Play and Learn in the new FTC eGamified Module in LMS	14
Launch of JS Digital Heroes	14
Champions League	15
Earn PKR on Every Dollar Remittance	16
Credit Card Migration to Euronet	16
Product Training For South Region in November	17
Empowering women through Financial Literacy at Gujranwala	18
Entertainment	
Office Quirks	19
The Spotlight Crossword	19
Contributions from our own	
Poet's Corner	20
Sister in Arms: KPK's Elite Woman Commandos	20
World News: Argentina bags FIFA World Cup	21



Muhammad Ali Khan
Manager Communications

Dear colleagues,

I am very happy to present the 2022 Annual Issue of The Spotlight magazine, highlighting the latest in happenings from across our organization in Q4/2022. We are on a journey to convert the newsletter and turn it into a full-fledged magazine, which offers you a more engaging reading experience. Some of the highlights of this issue include an entertainment section, allowing you to read through some hilarious corporate jokes, play crosswords and read on contributions from our very own colleagues.

The final quarter of the year was a momentous one, with many initiatives that took place with full gusto – such as the Dhoom MachaDe and JS Warriors campaigns. We have done our best to record the bank's activities in the magazine with the very spirit that they were executed in.

We strongly encourage you to write to us at communications@jsbl.com with your own contributions – in the form of poetry, prose, stories, articles or anything interesting that you would like to see in the magazine.

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

Happy reading!



Muhammad Hassan Bilal
Graphic 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.

DHOOM MACHADE

To grow NTB and LCY Current Account portfolio for the last quarter, Team Deposits launched "Dhoom MachaDe", an exciting campaign designed to motivate the front-end staff and branch managers.

The Marketing and Product teams announced leaderboard positions each day and videos were circulated bank-wide regularly. Testimonial Videos of the qualifiers were also uploaded.

71 Total Qualifiers
24 RMs in Platinum
17 RMs in Gold
30 RMs in Silver

Dhoom MachaDe

These Relationship Managers now need to retain their performance till 31st January 2023 to win exciting cash prizes!



JS Warriors



Asfandiyar Awan
 General Manager – North 4

JS Warriors acknowledges the efforts of General Managers, Cluster Managers & Branch Managers for their contribution towards LCY CA growth, highlighting and incentivizing all top JS Warriors achieving 100% and above LCY CA assigned target recognition on a weekly basis.

Over 136 branches met their 100% LCY CA Target on 31 December 2022

4 General Managers achieved their 100% LCY CA Target with Asfandiyar Awan – GM North IV who achieved his LCY Target in all 4 weeks of December.

21 Cluster Managers outshined with 100% LCY CA Target Achievement. Syed Hafeez Ur Rehman Banoori & Muddasir Hashmi achieved their LCY CA Target in all 4 weeks of December.

CAMPAIGNS



NAWA AYA HAI SOHNEYA JS MYGOLD LAUNCHED IN STYLE!



With JS MyGold, customers can save in gold up to 50 Tolas in easy monthly installments. An exciting digital media campaign stirred curiosity through iconic Pakistani Dialogues, offering a good laugh and building anticipation. Publications were soon to pick it up too, and soon the teasers spread like wildfire.

The reveal too was an exciting one where our adorable brand mascot, Sona, introduced the product to audiences through a series of DVCs and a fun activity at our Head Office.

We received a tremendous response and were able to quickly gain customer traction.



LAUNCH OF JS | t o l k s RDA PODCAST SERIES



We have launched 'JS Talks' - a brand-new podcast series. These podcasts are moderated by renowned Pakistani radio show host Khalid Malik.

The first round of podcasts was all about Roshan Digital Accounts and our Head of Digital Onboarding Jalal Jamil elaborated our RDA offerings. **JS Talks was also featured in SBP's Roshan Nama in November 2022 as a groundbreaking initiative!**

Check out all the podcasts on our JS Bank YouTube channel!

- **Episode 01:** JS Roshan Digital Account: What's in it for me?
- **Episode 02:** Making a difference through Roshan Samaaji Khidmat feat. General Manager Outreach TCF Isfandyar Inayat
- **Episode 03:** How to make investments the right way through JS Roshan Equity Investment featuring CEO JS Global Imtiaz Gadar



INSTANT CASHBACK LAUNCHED ON JS CREDIT CARDS!



JS Bank is always in the lead and our newest offering aims to solve problems for our customers. JS Credit Card holders will receive instant cashback when they purchase Fuel and other expenditures such as on Groceries, Utility Bills, and even Educational Fees.

Our initiative helps customers in saving money on the spot and unlike other products which can take up to 30 days to give cashback to customers, we send the cashback within 24 hours.



(R-L) Head of Digital Onboarding JS Bank Mr. Jalal Jamil and GM Outreach TCF Mr. Isfandyar Inayat with moderator Khalid Malik during a podcast on Roshan Samaaji Khidmat hosted by JS Bank.



RDA TEAM MEETS PAKISTANI AMBASSADOR TO UAE



EVENTS



Our RDA team visited Dubai to meet with H.E. Faisal Niaz Timizi - Ambassador of Pakistan in UAE and Mr. Hassan Afzal Khan Counsel General of Pakistan to UAE to promote the Roshan Digital Account and its affiliated products. The JS Bank delegation was led by our COO Imran H Shaikh and CDO Waqas Anis along with other senior team members. During the interactive session, our team spoke on investment opportunities in Pakistan and the importance of Roshan Digital Account. The meeting was also highlighted in the December edition of SBP's Roshan Nama.

CELEBRATING THE FESTIVAL OF LIGHTS IN STYLE



Diwali is celebrated to mark the Hindu festival that symbolizes the victory of light over darkness with earthen oil lamps and colorful lights brightening up homes, offices, and streets.

As a diversified and culturally rich organization, we celebrated the day with our Hindu colleagues by lighting Diyas and beautifully crafted **Rangoli Decorations** to brighten their day and reinforce the fact that together, we are one.



TOGETHER IN THE FIGHT AGAINST CORRUPTION

The world celebrates International Anti-Corruption Day (IACD) on 9 December each year to promote awareness of a corruption-free society. This year, we advocated the global campaign once more to eradicate this menace through awareness campaigns.

Our President & CEO Basir Shamsie stressed the need of transparency in all banking operations to showcase us as one of the most responsible banks in Pakistan.



BANCASSURANCE EVENT IN MUZAFFARABAD

A 4-day celebratory event was held in Muzaffarabad for winners of Bancassurance Q3 campaign. The participants enjoyed the whole trip and visited several beautiful places in Muzaffarabad, Kashmir which included Cham Waterfall, Pir Chanasi, Kashmir Point and Neelum Valley. Several team building activities were also organized, followed by an award ceremony to honor the shining stars.



SHARING A LAUGH WITH OUR CUSTOMERS

To strengthen customer relationships, our Employee Banking team arranged a fun meet & greet session for their corporate clients, where we partnered with popular stand-up comedian Saad Haroon for stand-up comedy shows in Lahore & Karachi.

The shows were applauded and were received well on social media with the official hastags #JSMeetAndGreet, #JSMovieNight, #JSCustomersNight, #JSElite generating sizeable impressions on social media.



Our Product Team commemorated the cultural diversity of their fellow colleagues by dressing according to the culture they most resonated with. It was a refreshing activity and a much needed break from the daily hustle bustle at work.



PAKISTAN WOMEN CHAMBERS PRESIDENTIAL CONFERENCE 2022



Islamabad Women Chamber of Commerce and Industry (IWCCI) organized 'Pakistan Women Chambers Presidential Conference 2022'. The event enabled stakeholders to identify structural barriers and propose mechanisms to foster a sustainable women-friendly business environment. The conference drew visitors from across the country, including business owners, government officers, media representatives, and diplomats.

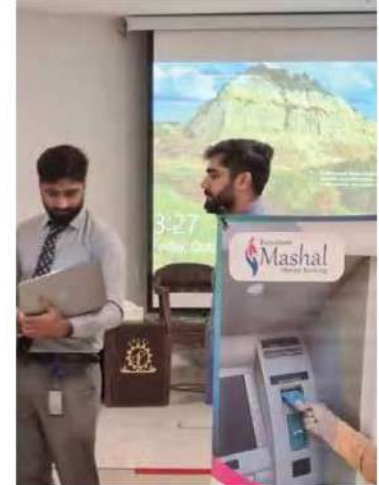
Through this partnership JS Her & JS Khud Mukhtar promoted financial literacy and elaborated how JS Bank can help businesses grow.

PRESENCE IN FPCCI 2ND STANDING COMMITTEE MEETING ON WOMEN EMPOWERMENT

We were nominated by SBP for FPCCI's 2nd Central Standing Committee's meeting on "Women Empowerment and Development" where the agenda items included:

- Banking on Equality
- Financial Schemes for Women Empowerment
- Procedure for facilitation for Women

Through this partnership we spread awareness on inclusive banking for women. The meeting was attended by a large number of women entrepreneurs along with the executive members of Federation of Pakistan Chambers and Commerce Industry.





AWARDS & RECOGNITION



for 2022



REWARDED FOR OUR DE&I EFFORTS AT GDEIB AWARDS 2023

Committed to building an inclusive financial ecosystem for all Pakistanis, we have won five awards at the prestigious Global Diversity, Equity and Inclusion Benchmarks (GDEIB) Awards 2023 and set new benchmarks for the Pakistani financial industry. These are in addition to the various national and international awards JS Bank has won for its Products & Services throughout the year.

For the third consecutive year, JS Bank has been recognized in multiple categories of the GDEIB and has excelled throughout 2022 in Vision, Strategy and Business Impact; Recruitment; DEI Communications; DEI Learning & Development and Services & Products Development.

REWARDING OUR EXECUTIVE CLUB MEMBERS

To motivate and encourage staff to boost JS Bank deposits, Team Deposits continued with its Executive Club campaign with PKR 156,000 cash rewards disbursed among 13 different RMs.

RECORDING A 14 BILLION STRONG PORTFOLIO IN
HOME FINANCE

Our Home Finance team celebrated the achievement of exceeding PKR 14 Billion portfolio mark. An awards ceremony took place in Karachi and Lahore in which efforts made by all stakeholders were acknowledged.



ACHIEVING OUR TARGETS IN **PERSONAL LOANS**

Celebrating the achievement of annual target FY-2022, awards and certificates were distributed by senior management to Personal Loan team and supporting units to acknowledge their efforts.



TELESALES TEAM AT THE BEACH

Certificate distribution ceremony for top performers of Telesales was held at Turtle Beach. This was organized as part of the Rewards Program to motivate the sales staff to achieve their targets and to reinforce our mission of achieving milestones by creating healthy competition.



The Telesales team performed exceptionally well in 2022, booking a revenue of overall 105 million with significant improvement in SMS, Credit Card Sales & Alliances in Credit Cards.



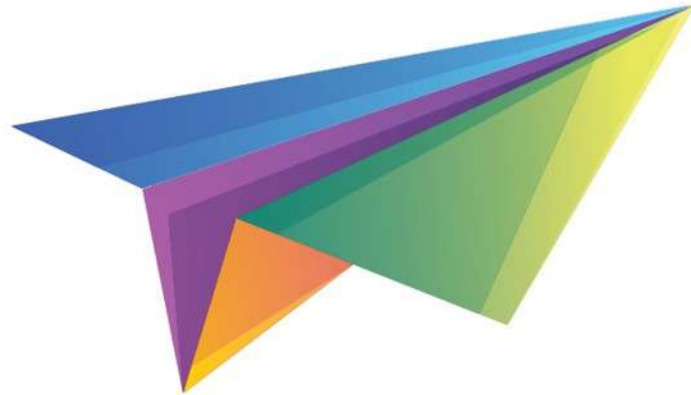
CONNECTHEAR ACCESS-ABILITY AWARDS

We participated in ConnectHear's AccessAbility Awards under the Zindigi banner. The Zindigi-sponsored Achievement Award was presented by the First Lady of Pakistan Mrs. Samina Alvi to Mr. Haseeb Abbasi who despite being diagnosed with autism at the age of 12 had collected many accolades.

We are continually taking the lead on Diversity and Inclusion, establishing that DE&I has the potential to impact the organization's bottom line.



ConnectHear brings its first-ever disability inclusion awards



INITIATIVES



CLASH OF CHAMPIONS: CRICKET TOURNAMENT

A one-day cricket tournament "Clash of Champions" was organized in Lahore and Islamabad. A healthy sense of competition

fueled an emotionally charged crowd in both the events. The large gathering of our people enjoyed these exciting cricket contests with scrumptious breakfast and lunch.

On the conclusion of matches, prizes were distributed by senior management of the respective regions among winners and runner up teams. Consumer Finance – Central in Lahore and Consumer Finance – North in Islamabad emerged victorious in the tournament. Gold Finance Lahore and North Gladiators were runner-ups.

NOW PLAY AND LEARN IN THE NEW FTC E-GAMIFIED MODULE IN LMS



We launched the Beta version of our new LMS gamified e-module. This launch focuses on breaking down learning into game levels where every time you score well or complete a lesson, you receive a personalized badge and points as a reward. Learners are empowered to compete for every score with their colleagues.

The points which learners earn are not only limited to the LMS but also lead to a monetary reward once they reach the desired goal, making learning engaging and rewarding.

LAUNCH OF JS DIGITAL HEROES

In order to raise the social media following and engagement of the bank's online posts and activities, the 'JS Digital Heroes' initiative has been launched.

A select number of people with the highest following bank-wide are tasked with carrying out social media tasks for incentives. The program was launched through an engaging Orientation Session webinar.



PERFORMANCE DASHBOARD JS CHAMPIONS LEAGUE Tentative Results - December 2022

Congratulations to all top performers, whose hard work and dedication has earned them this position!

The bar is high, and the spirit is strong!

Top Business Head

SHAHZAD KHAN
NORTH

1st

ESABU	
Achievement	Rating
80.66 %	S

EARN PKR ON EVERY DOLLAR REMITTANCE



Be a part of the biggest RDA-Rupee per dollar campaign!

In an exciting offer for all JS Bank colleagues, the RDA Team has announced an attractive incentive program – for every Dollar that is remitted through RDA Accounts on your referral, you get to earn one PKR. This means that if you refer 100,000 USD, you will win an incentive of PKR 100,000!

Terms and Conditions apply.



We have signed an agreement with Euronet Pakistan, an industry leader in processing secure electronic financial transactions, to drive the growing JS Bank's credit cards program under a fully outsourced and managed services model.

This move allows us to receive a complete end-to-end credit cards management solution along with the card payment scheme gateways, hosted on Euronet's PCI-compliant infrastructure in its data center facilities in Pakistan. Guaranteed service levels and processing uptimes will enable scalability, quick rollout of business initiatives, and reduction in our operational overheads for JS Credit Cards.

JS CREDIT CARDS MIGRATE TO EURONET

PRODUCT TRAINING

FOR SOUTH REGION IN NOVEMBER

Our product team for Wealth Management, Deposits and CRM went on ground to conduct a detailed product refresher for all their respective products in South Region 5. The training sessions covered product features in detail, the regulatory requirements and process flows. The session aimed to re-ignite the selling spirit of the individuals in these branches who had suffered a slight dip in their business volumes due to the recent floods during the monsoon of 2022.

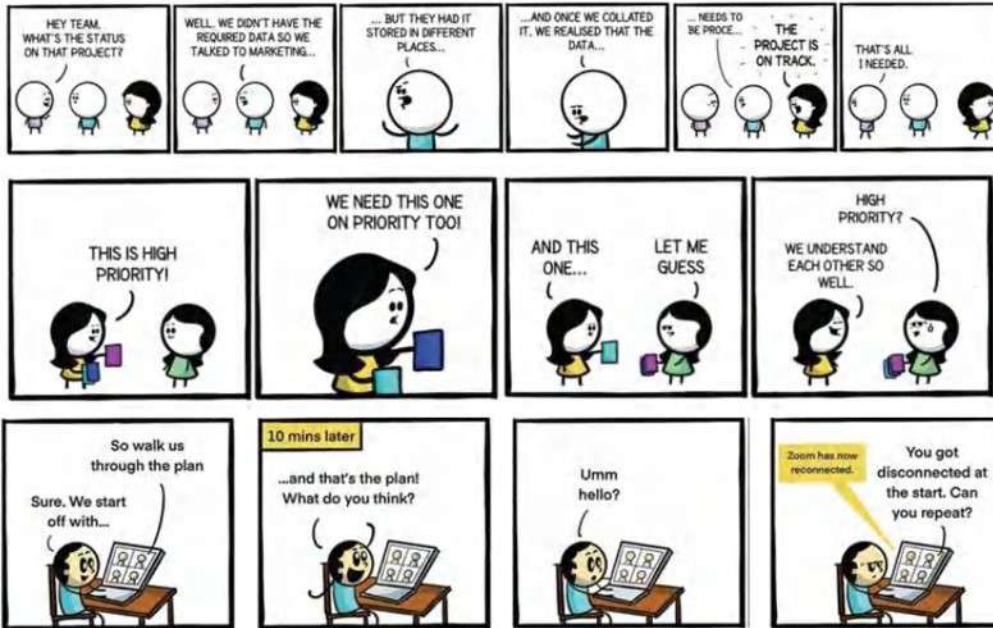


EMPOWERING WOMEN THROUGH FINANCIAL LITERACY AT GUJRANWALA

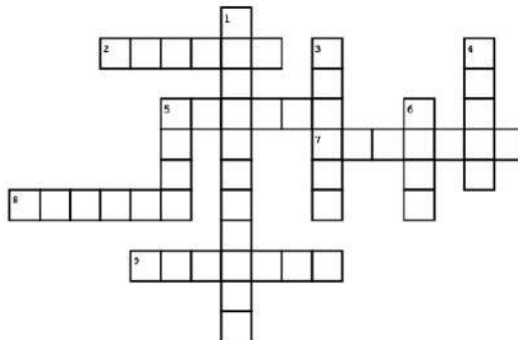
We conducted a financial literacy session at a local district industrial home for women in Gujranwala and nearby districts, Sanatzar. With over 150 women present at the venue, the agenda of this session was to embark awareness on financial proficiency a modern woman requires. Furthermore, we showed them how we can help them achieve their financial independence through JS Khud Muktar and JS Her Accounts. The session was well appraised by the audience as majority of them were unbanked and received a financial literacy session for the first time.



ENTERTAINMENT



THE SPOTLIGHT CROSSWORD



ACROSS

2. A person employed by the bank to receive or pay out money over the counter.
5. A written note that directs a bank to pay money to another person or company.
7. The money you put into a bank account.
8. any place of business separated from the main office of a bank at which deposits are received, checks paid, or money lent.
9. The sum total of credits minus debits. Basically, this is how much money you have in your account.

DOWN

1. The person who is entitled to RECEIVE money
3. A kind of card that lets you spend money you do not have yet.
4. a card allowing the holder to transfer money electronically from their own bank account when making a purchase.
5. Loose paper currency
6. a thing that is borrowed, especially a sum of money that is expected to be paid back interest

CONTRIBUTIONS FROM OUR OWN

"Dekhna Yeh Waqt Bhi Guzar Jayega"
A poem by Shah Nawaz Shoukat, our Audit Officer



جب جہائی سے تو اب تک گھبرائے گا
جب حقیقت رشتوں کی بکھیگی تو کس کے پاس جائے گا؟
دیکھنا یہ وقت بھی گزر جائے گا

اس عارضی ساتھ پر کب تک سکرائے گا؟
جو کبھی تھا نا اُس پر کب تک آسو رہائے گا؟
دیکھنا یہ وقت بھی گزر جائے گا

اُن کی ضرورت کو کب تک محبت بتائے گا؟
یہ دہر دہر سے تو ٹوٹ جائے گا
دیکھنا یہ وقت بھی گزر جائے گا

یوں تاج سہا کر کب تک اڑائے گا؟
ایک دن تو خود بھی تخت کے سامنے آئے گا
دیکھنا یہ وقت بھی گزر جائے گا

ٹوٹ کر اگر ایک قدم بھی تو اٹھائے گا
یقین مان، پوری دنیا سے تو جیت جائے گا
دیکھنا یہ وقت بھی گزر جائے گا

کب تک مٹلسی سے ساتھ پھیلانے گا؟
بندے کے آگے جھکتا ہے؟ اُس سے کسے نظریں ملانے گا؟
دیکھنا یہ وقت بھی گزر جائے گا

POET'S CORNER

Sister in Arms: KPK's Elite Woman Commandos

by Shafaq Danish, RM-North Digital Onboarding



The Khyber-Pakhtunkhwa government has decided to induct female police commandos, currently being trained to fight militancy in the province. The elite women commando unit was raised on the directions of the



Inspector General of Police Mr. Nasir Khan Durrani (PSP) and inaugurated by Mr. Pervez Khattak, the Chief Minister of Khyber Pakhtunkhwa on 17th November, 2014. Services of this unit are utilized in raids and search and strike operations carried out in urban hideouts of militants. They have been imparted complete elite training of nine months including martial arts, heavy weapon firing, hostage situation, VIP protection, close quarter battles and other combat tactics.

In October 2001, less than a month after 9/11, the first women-only terrorism squad was established in Pakistan. Around 22 female police officers along with 10 graduate officers were given training in areas such as bomb disposal and martial arts to combat terrorism.

The participation of women's in armed agencies of Pakistan isn't a recent phenomena's recent, though, is their inclusion in roles that women weren't traditionally allowed to perform in the military. The inclusion of women in the police force in the Subcontinent, for instance, dates back to 1939 as per a report published by the Human Rights Commission of Pakistan, in 2010.

Armed with assault rifles and even RPGs these brave women are well trained in order to counter the increasing threat from Taliban militants, and other terrorist threats to the country. As Michelle Obama quotes " There is no limits as what we as women can accomplish".

WORLD NEWS:

ARGENTINA BAGS THE FIFA WORLD CUP IN HISTORIC WIN!



Argentina were the ultimate winners in Qatar as they clinched an epic final they won on penalties - but there have been throughout the tournament already. Speaking of which, the winner Lionel Messi has done everything for his team and looks the World Cup that many believe separates him from a place and Pele in the footballing pantheon. He has gained more appreciation than any other player in the whole world cup Greizmann assures the world of his abilities and the in Messi. But for the likes of Cristiano Ronaldo, shown him what a stellar performance signing off in style.

Undoubtedly the most heart warming story of the tournament has been Morocco's run to the semi-finals of the world cup. The most unexpected team which won the hearts of many was Morocco, a team nobody suspected. It breezed through the championship, so much that the Atlas toppled world cup winners Spain, Belgium and Portugal to reach the last in history. Morocco will surely live long in the memories of spectators due to their fantastic, gutsy performance in Qatar. Speaking of underdogs, Morocco wasn't the only one, Japan being another team that managed to muscle pass both Spain and Germany to finish top of Group E -albeit by the barest of margins.

As brilliant as Messi has been in Qatar, Cristiano Ronaldo has come far short of expectations with his performances for Portugal at the world cup. Ronaldo was dropped for the first time since 2008 in a knockout game of a major tournament, and he failed to win Fernando Santos back round - instead he was seen strutting off the pitch in tears without any of his team mates consolations against Morocco.

the 2022 World Cup trophy in numerous winners and losers seven-time Ballon d'Or to be on the verge of winning alongside Diego Maradona recognition and series. As Antoine confidence he has Messi has surely looks like -





 JS BANK