

Spotlight.

Q1/2024

Jahangir Siddiqui

INAUGURATES
NEW OFFICE WING

LAUNCH
OF

Her
**DEBIT
CARD**

ACHIEVEMENTS
OF Q1

2024

**HOME
REMITTANCE
Campaign**

INTERNATIONAL

**WOMEN'S
DAY
2024**

**Collaboration with
Mario Testino**

CONTENTS

1.

2.

3.



Campaigns

Credit Cards' Promotion & CGI Campaign	4
Remittance Beneficiary Campaign	6
PSL 9 Campaign	7

Initiatives

Collaboration with Mario Testino	09
Banking on Equality Initiatives	11
Women Centric Initiatives	12
Launch of ESG Report 2023	13
Career Fair	14
New Office Wing Inauguration	14
Compliance & Governance Framework	15
JS Thrive's Well-Being Activities	15
NFLP Week	16
Product Teams' Training Sessions	16
Earth Hour & World Water Day	17
Evacuation Drill at Shaheen Complex	17
Going Green	18

Events

International Women's Day Celebration	19
Launch of JS Her Cards	20
JS Her Entrepreneurial Community Event	20

Achievements

GDEIB Award Triumph	22
Upgraded HR Benefits & Compensation	23
Wealth Management Bancassurance Target Achievement	24
Telesales Exceeds Targets	24
Cutting-Edge Branch & BCP Site	24

Zindigi

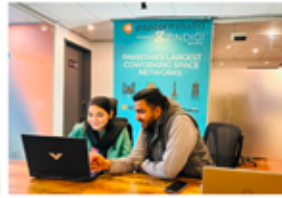
Collaborations	26
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Special Feature

Imran Haleem Shaikh's Farewell	31
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4.



5.



6.

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Editors' Note

We're thrilled to introduce the inaugural edition of **The Spotlight Magazine** for 2024, showcasing the latest developments across our organization in the **First Quarter**. We invite you to share your own contributions by emailing us at communications@jsbl.com, whether it's a story, article or anything else intriguing you'd like to feature in the magazine.

Enjoy your reading!

”



Usamah Naushad
Brand Manager



Salman Awan
Brand Manager

CAM PAI GNS

"Kharchon ki Problem Solved" JS Credit Cards Promotion & Mall Activations During Ramadan

The "Kharchon ki Problem Solved" campaign utilized pre-Ramadan and Ramadan TV advertising alongside strategically placed mall installations in Karachi, Lahore and Islamabad. Influencer partnerships further amplified the campaign message, driving credit card visibility during the key shopping season.



Karachi



Islamabad



Lahore

Promoting our Credit Cards with an Innovative CGI Campaign

JS Credit Cards are pushing the boundaries of possibilities with up to 60% discounts and instant cashback on fuel, utility bills, groceries and school fees.

We took our Credit Card marketing to the next level! This cutting-edge creation is poised to redefine visual storytelling, pushing the boundaries of innovation and creativity.

Check it out on our social media and don't forget to like and share!



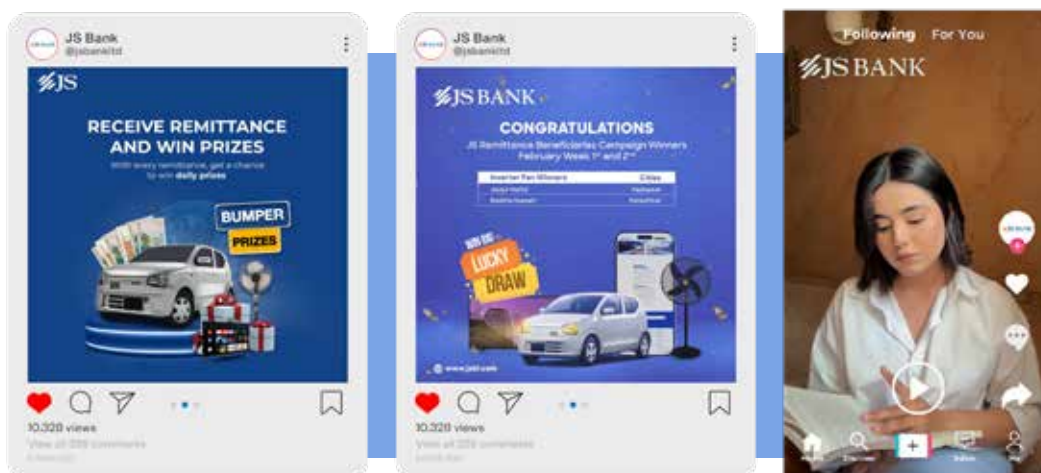
Tap to Play

Our Remittance Beneficiary Campaign A Resounding Success

We recently launched the "Receive Remittance & Win Prizes!" campaign, leveraging a mix of high-profile influencers and targeted marketing. This initiative significantly boosted our remittance inflows and enhanced our reputation as a reliable remittance service provider, amplifying our brand presence across key markets.



Tap to Play



Tap to Play

Our PSL 9 Campaign with ESPNcricinfo & Startup Pakistan

This PSL 9 season, we partnered with ESPNcricinfo and Startup Pakistan to bring you all the cricket action alongside exclusive Credit Card deals.



5.3 Mn+ Impressions

Reached 2.3 Mn+ People

240k+ Engagements



INITIATIVES

Collaboration with **Mario Testino**

In an initiative to showcase the vibrant essence of Pakistan's culture, history, and people, we embarked on an exclusive collaboration with Mario Testino, a name synonymous with iconic photography. Testino, renowned for his work with the British Royal Family and global celebrities, visited Pakistan to capture the heart and soul of our nation for his celebrated series, "A Beautiful World."

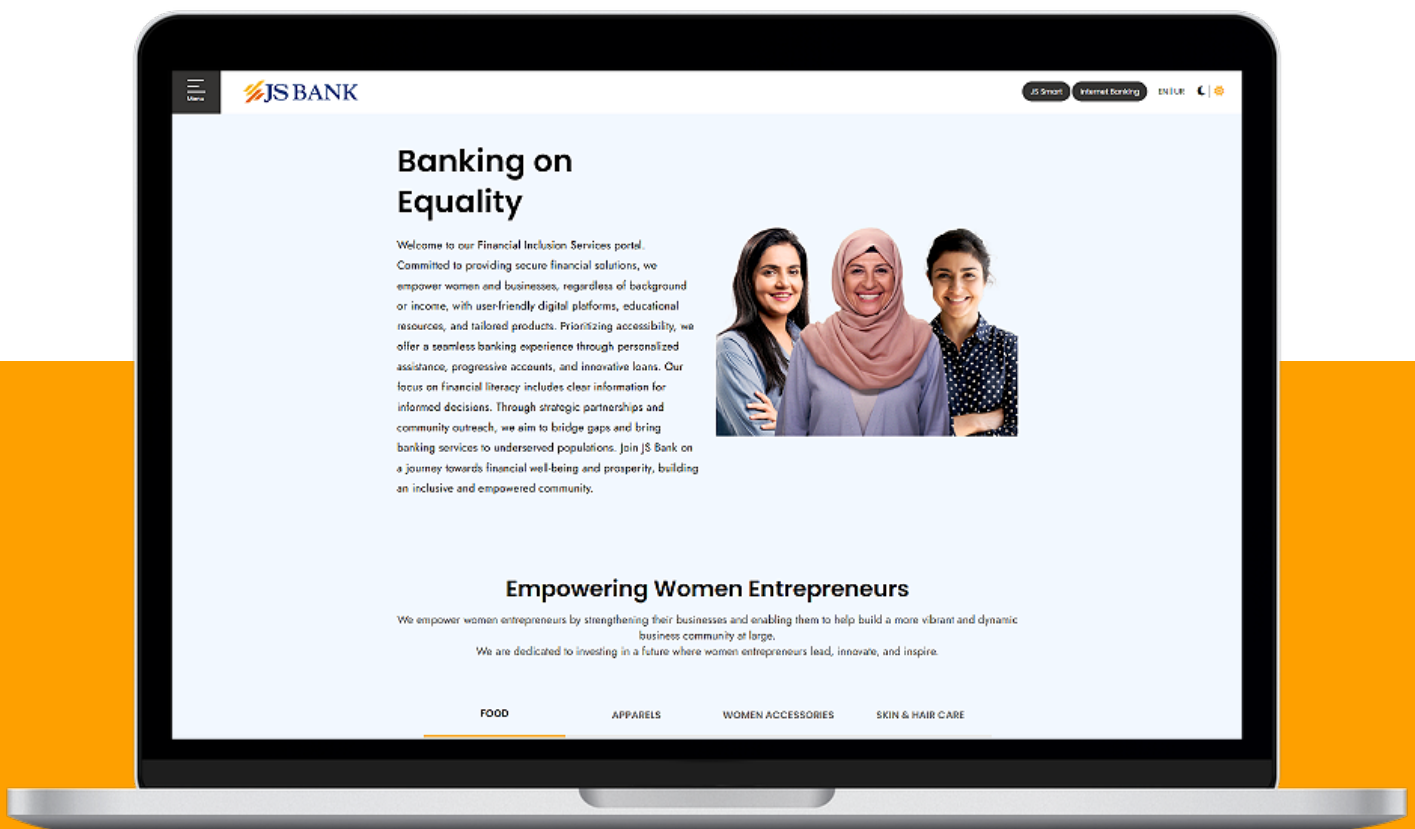
This project not only highlights the rich tapestry of our country's culture but also places Pakistan on the global stage, promoting our unique heritage and vibrant identity. The "Project Mario" initiative aligns seamlessly with our goals to enhance global perception and appreciation of Pakistan.



Banking on Equality

Vertical Launch on Website

JS Bank has launched the Banking on Equality section on its website, showcasing its dedication to financial inclusion and women's empowerment. The page features various women-centric businesses partnered with our 'JS Her Entrepreneurial Community,' offering discounts on a range of products from food to apparel.



Banking on Equality Sessions at Educational Institutions

We held Banking on Equality sessions at GIFT University in Gujranwala and PUGC & IISAT. Another session was conducted by JS Bank's Banking on Equality and SME team at AKUH board, with over 100 women entrepreneurs participating. State Bank representatives monitored the session and awarded JS Bank a trophy for its Banking on Equality efforts.



Banking on Equality Mystery Shopping Huddles with Customer Experience Team

The Banking on Equality team initiated internal checks with Customer Experience teams to ensure nationwide compliance with BOE policy directives. 20 huddles in the South, 14 in the Central and 8 in the North were conducted.



Speed Mentoring & Networking Program for Female Staff

Our speed mentoring and networking session connected aspiring female leaders with experienced mentors, providing guidance and opportunities for growth. JS Bank fosters a culture of mentorship, empowering women to excel in their careers and contribute to a diverse and inclusive workplace, driving innovation and success.



Women's Leadership Development Program Cultivating Tomorrow's Leaders

Our Women's Leadership Development Program continues to promote gender diversity. With workshops conducted across various regions, the initiative is equipping our female workforce with essential leadership tools. This strategic initiative aligns with our commitment to Diversity, Equity and Inclusion (DEI) goals, highlighting our dedication to fostering a diverse and inclusive workplace at JS Bank.



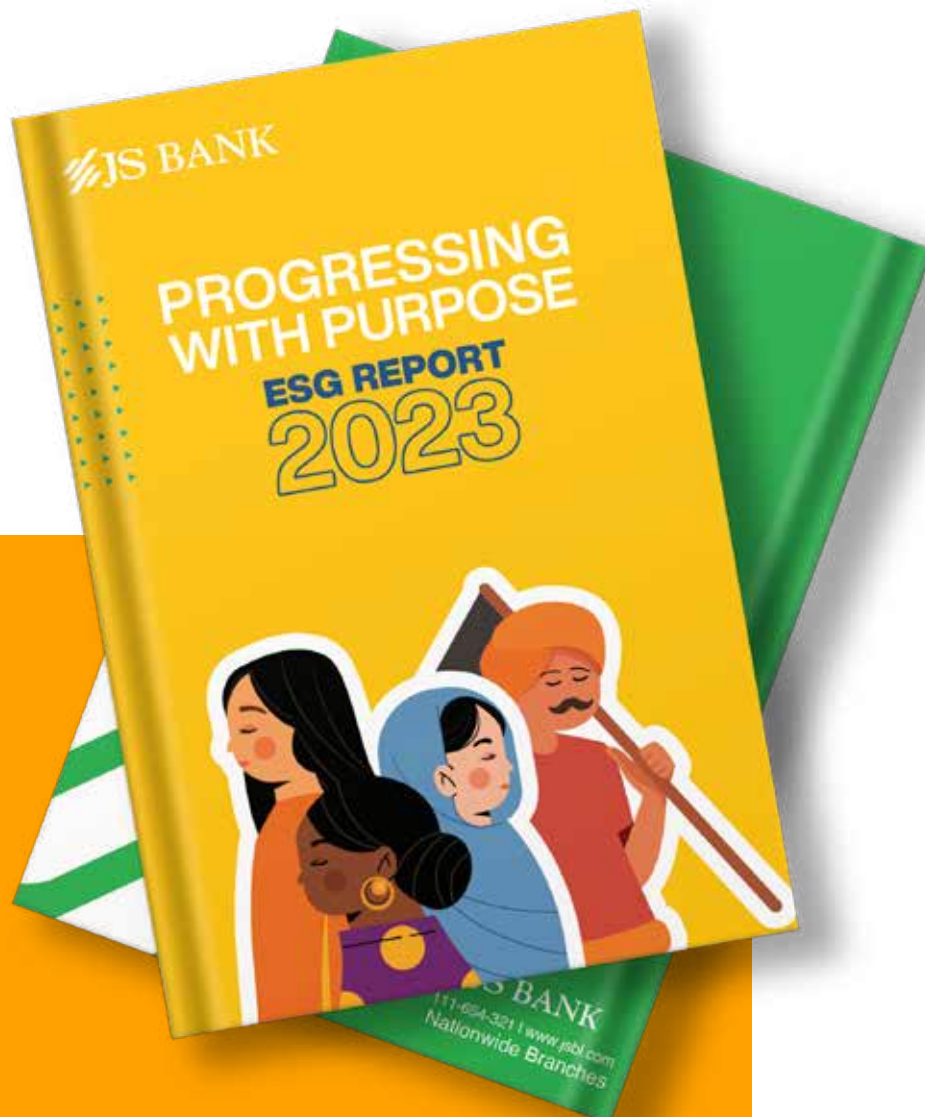
First Female Universal Teller Batch Pioneering Inclusion in Banking Operations

We welcomed our first batch of 63 female Universal Tellers. This specialized program is designed to nurture these talented individuals, setting them on a path to potentially ascend to key operational roles. This program supports our gender diversity objectives and prepares these talented individuals for future leadership positions.



Progressing with Purpose Launch of ESG Report 2023

Our commitment to fellow citizens extends far beyond the bottom line. We believe that the actions we take today can create a positive and enduring impact for a better tomorrow. As a responsible corporate organization, we launched and released Environmental, Social & Governance Report, highlighting our sustainable practices and our commitment to making a positive impact on society and the environment.



Career Fair

During Q1 2024, we participated in 10 Career Fairs hosted by renowned Academic Institutions. Here's a list of the Universities we visited:

Karachi

- Habib University
- IBA
- IoBM
- Iqra University
- KSBL
- SZABIST

Lahore

- LUMS

Islamabad

- NUST

Other Cities

- IBA University, Sukkur
- Mehran University of Engineering & Technology, Jamshoro

Our representatives engaged with emerging talents, created brand awareness for JS Bank and established a valuable pool of fresh grads for our upcoming engagements/opportunities across the year.



Modernizing the Workplace New Office Wing Inaugurated by Jahangir Siddiqui

In our continuous effort to adapt to changing work trends and preferences, we are thrilled to announce the recent inauguration of the new office wing at Shaheen Complex in Karachi. The ceremony, led by Jahangir Siddiqui, marked the opening of a fully modernized space.

This renovation has transformed the first floor into state-of-the-art offices, to create an environment that not only meets the functional needs of our team but also aligns with our core values of inclusivity and sustainability.

The design and implementation of the new wing were carried out with minimal disruptions to our daily operations. Embracing modern design principles and technologies, we crafted a workspace reflects our ongoing commitment to creating workplaces that are not only functional but also foster a culture of collaboration and innovation.



Building a Robust Compliance & Governance Framework

In collaboration with the Compliance department, our HR team has led a series of impactful training sessions focused on Anti-Money Laundering (AML), Counter-Financing of Terrorism (CFT), and compliance-related issues. These sessions are designed to bolster understanding of emerging financial crime trends and strengthen our transaction monitoring processes.



A Wealth of Holistic Well-Being Activities Held Under the JS Thrive Flag

The HR team recently hosted several virtual sessions and an office relaxation day aimed at promoting holistic well-being among our employees. These events focused on financial, emotional, and physical well-being, providing attendees with practical tools and strategies to manage emotions for financial success, break harmful habits, and foster relaxation. Our initiatives are designed to build a supportive and empowering culture within our organization, enhancing both satisfaction and overall well-being.



National Digital Financial Literacy Program Week

During the National Financial Literacy Program (NFLP) Week, we aimed to boost digital literacy across four districts by setting up NFLP camps that provided guidance on account opening procedures and facilitated instant account setup using biometric machines. This initiative was designed to foster inclusivity and enhance financial literacy among diverse demographics including school teenagers, adults and women.

Product Teams Deposits, Wealth & BOE's Nationwide Training Sessions

Conducting a Pan-Pakistan training session for the JS Wealth Management Product Team focused on enhancing the performance of sales staff in the Bancassurance business is a strategic move to ensure alignment, consistency, and excellence across all regions.



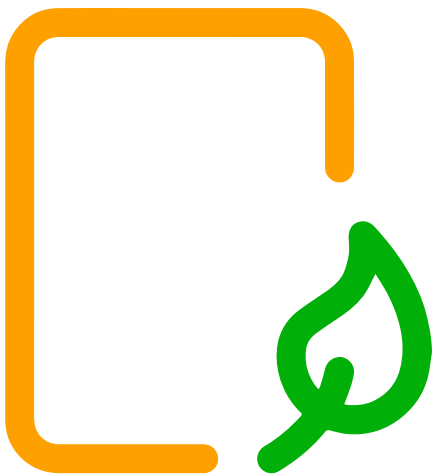
Observing Earth Hour & World Water Day

We joined hands with the global community and participated in Earth Hour, dimming our lights to conserve energy and promote sustainable practices. Additionally, our Green Office Program observed World Water Day, emphasizing the importance of sustainable water management and its connection to climate change.



Emergency Preparedness **Evacuation** **Drill at Shaheen Complex Karachi**

We conducted an emergency evacuation drill at Shaheen Complex in Karachi, which demonstrated excellent adherence to safety procedures. The team responded swiftly to the simulated emergency scenario, evacuating everyone in the premises in an orderly manner. The drill was followed by a debriefing session to gather insights for further improvement.



Going Green **Paper Reduction** **Initiative**

Driving Go Green, initiatives we reduced our paper usage by 14% in our offices and 17% in our branches through controlled printing, duplex capability, and user tracking systems. This effort is part of our broader commitment to environmental conservation.

EVENTS

International Women's Day Celebration 2024

On March 8th, we gathered at Beach Luxury Karachi to celebrate International Women's Day, honoring the exceptional achievements of women. Our internal stakeholders and guest speakers Nausheen Ahmad and Sabika Shah delivered inspiring speeches.



We also emphasized our support for women's entrepreneurship through giveaways crafted by female entrepreneurs, showcasing our commitment to empowerment.



Launch of JS Her Cards

Aligned with the #InspireInclusion initiative and under the hashtag #IAmHer, we introduced two female-centric Debit Cards the Her Women's Debit Card and Her Zindigi Debit Card. The launch event was marked by heartfelt stories from our colleagues and partners and was attended by senior management from SBP.



JS Her Entrepreneurial Community Kickstart Event

Our Banking on Equality team unveiled the Her Entrepreneurial Community, tailored for home-based women entrepreneurs. The inaugural "Her Entrepreneurial Tea Meet & Greet" event offered these business owners a platform to share their stories and network, while receiving essential financial advice.



ACH IEVE MEN TS

Our GDEIB Award Triumph

We have received the GDEIB (Global Diversity, Equity and Inclusion Benchmarks) award in the Progressive category. This recognition underscores our commitment to fostering a diverse, equitable and inclusive workplace for all.

We will continue to celebrate our differences, embrace inclusion and work together towards a more diverse and equitable future for all.



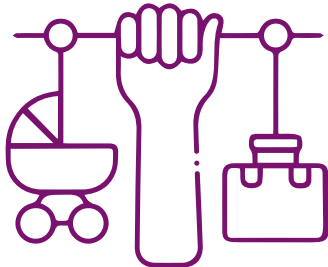
Moving Forward **Upgrading HR Benefits & Compensation 2024**

Following the successful conclusion of our 2023 Annual Performance Review Cycle, which showcased the remarkable dedication and hard work of our team members, we are thrilled to introduce significant enhancements to our HR policies.

Enhanced Hospitalization Limits

We're thrilled to announce a significant enhancement in our hospitalization limits, now available at all levels for you and your family.

Your well-being and that of your loved ones remain our top priority. With these improved limits, we're committed to offering you the best possible support and care.



Empowering Working Mothers

In January 2024, we proudly introduced the childcare assistance program, aimed at alleviating the growing costs and complexities faced by working mothers in managing childcare responsibilities.

Home Ownership Made Easier

Recognizing the challenges many faces in the pursuit of home ownership; we have revamped our House Loan Policy to make owning your dream home more achievable than ever before.



Elevating Your Drive

Our enhanced staff car loan program now offers improved limits and terms, making it easier for you to drive the car of your dreams.

For further insights into the HR policy, we encourage you to download the updated HR Policy V 1.12 from Decibel.

Wealth Management **Bancassurance** Target in Q1 - **95% YTD Achievement**

Our Bancassurance team has performed exceptionally well in the early months of this year, achieving 95% of our year-to-date target by mid-March. This accomplishment highlights the effectiveness of our strategic initiatives in a crucial sector for revenue generation.



Telesales Exceeds Targets Achieves Remarkable Results

The Telesales Unit achieved a significant 25% revenue increase, booking 58Mn in Q1-2024 compared to Q1 of 2023. Congratulations to the team on their outstanding performance, with anticipation for continued success ahead.

Redefining Modern Banking **Designing a Cutting-Edge** **Branch & BCP Site**

With a focus on cost-effectiveness, we opened the Lahore Phase 6 Branch and BCP site. Spanning 9,700 square feet across multiple levels, our design seamlessly integrates functionality with contemporary elegance. From customer service zones to specialized offices and a resilient BCP site, each floor serves a distinct purpose.



ZI ND IGI

Collaborations



Zindigi and Popcorn Studio collaborates to transform co-working spaces across Pakistan



Zindigi and Zong Collaborate to Elevate Digital Financial Services in Pakistan



Zindigi partners with KE to revolutionize sustainable solutions, offering end-to-end digital collections

Zindigi & State Bank of Pakistan Drive **Digital Evolution with Raast P2M**

Zindigi leads the way as the youngest financial institution with the largest merchant network on Raast P2M. In perfect alignment with the State Bank of Pakistan's strategic vision, Zindigi drives innovation by empowering merchants nationwide through the Raast P2M Merchants Payments Ecosystem.



Zindigi Introduces **First-Ever AI Driven Instant Microloan**

Zindigi continues its mission of simplifying lives and revolutionizing finance. With a dedication to empowerment and innovation, Zindigi introduces a groundbreaking industry first: instant digital loans of up to Rs100,000.

Zindigi & Rizq **Serve 1000+ Meals Weekly**

This Ramadan, Zindigi and Rizq come together to light up lives. Over 1000 meals served weekly in our heartwarming Iftar drive, making a real difference in the lives of those in need!



SPECIAL FEATURE

Imran Haleem Shaikh's Farewell Fiesta

Imran Haleem Shaikh's journey from COO to Boss 2.0, moving from JS Bank to BankIslami, was celebrated with a captivating fire dance show, Qawwali and heartfelt speeches.

He thanked JS Bank and shared, "You miss the things only when you lose them," vowing to bring professionalism to his new role. Imran's departure marked the start of a new chapter, with his legacy inspiring others to dream big.

Cheers to Boss 2.0 and may your future be filled with success, laughter and endless adventures.

Good luck, Imran!





 **JS BANK**
SPOTLIGHT 2024 - Q1