

 JS BANK

Spotlight.

Q2/2024

 JS BANK

Celebrating
**HALF A
TRILLION IN
DEPOSITS**

Triple Crown at
**Pakistan Digital
Award**

PLATINUM
BUSINESS
CURRENT
ACCOUNT
Campaign

**Champions
League
2024**


ACHIEVEMENTS
**OF Q2
2024**

Pakistan's First
**Open Loop
Transit Solution**

Celebrating
**HALF A
TRILLION IN
DEPOSITS**

Every deposit made, every account opened, every dream trusted to us has contributed to this remarkable achievement.

Our customers are the core of our journey – a journey marked by your trust and our dedication to you.

A low-angle photograph of a modern, multi-story office building with a blue facade. The JS Bank logo is prominently displayed on one of the upper floors. The sky is a clear, deep blue.

We recently reached a landmark achievement by surpassing PKR 500 Billion in deposits. This accomplishment highlights our sustained growth and commitment to delivering exceptional banking solutions. The momentum from a strong 2023 closure, marked by a significant increase in digital customer engagement and robust financial performance, has propelled us to this milestone.

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Editors' Note

Teamwork makes the dream work!
We're thrilled to bring you another edition of **The Spotlight Magazine** for the 2nd Quarter of 2024, which has been a resounding success for the Bank. We hope you enjoy the newsletter and here's to maintaining this incredible momentum throughout the second half of the year!

Share your own contributions by emailing us at communications@jsbl.com.

Enjoy your reading!

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Usamah Naushad
Manager - Corporate
Communications



Salman Awan
Brand Manager

CAMP
CAMP
AIGNS
AIGNS

JS Platinum Business Account A Success Across Multiple Cities

Our Platinum Business Current Account campaign was relaunched. We took over LinkedIn, Facebook and YouTube with our dynamic video ads, while captivating social media posts kept the buzz alive. Our billboards lit up Karachi, Lahore, Islamabad, Faisalabad, Sialkot and Hyderabad, and digital streamers added flair to Karachi and Lahore. Even Karachi's buses were sporting our brand.



Tap to Play

45 Day Deposits Challenge

The 45 Day Deposits Challenge ignited a competitive spirit across the Bank! Kicked off by Atif Salim Malik, Chief Operating Officer and Kazim Raza, Head of Distribution, Branch Banking on May 16th, our team rallied to bring in as many deposits as possible. For 45 days, every department pushed boundaries, making this campaign an incredible success. Hats off to our dedicated colleagues for their unwavering commitment!



Tap to Play



Tap to Play



Tap to Play

DEPOSITS RESULTS CROWNING THE SIKANDARS!

General Manager	Region	Achievement
1 Bakhtiar Ali Khan	North Region 3	109%
2 Amina Omer	Central Region 4	95%
3 Muhammad Ali Janjua	South Region 1	94%
4 Amjad Khawaja	South Region 4	93%
5 Salman Salahuddin	Central Region 2	91%
6 Muhammad Sohail Zafar	Central Region 1	90%
7 Farooq Azam Rana	North Region 2	87%
8 Asfandiyar Awan	North Region 4	84%
9 Muhammad Yousaf Usman	Central Region 3	83%
10 Adeel Rashdi	South Region 2	80%

Cluster Manager	Region	Achievement
1 Sajid Mehmood Chaudhary	North Region 3	229%
2 Nasir Abbas	North Region 3	141%
3 Inam Masood	Central Region 4	128%
4 Abdul Mutalib	South Region 1	122%
5 Syed Zeeshan Haider	South Region 4	115%
6 Imtiaz Jamil	South Region 4	113%
7 Fariha Sajid	Central Region 2	100%
8 Rahat Ullah Khan	North Region 4	99%
9 Tahir Jamil	South Region 1	98%
10 Azmat Ali	North Region 2	98%

Branch Manager	Region	Achievement
1 Sajid Mehmood Chaudhary	North Region 3	1118%
2 Haider Ali	North Region 3	744%
3 Zakir Khan	North Region 4	303%
4 Ashfaq Ahmad Rajput	South Region 4	297%
5 Nasir Abbas	North Region 3	196%
6 Imran Khan	South Region 4	194%
7 Imtiaz Jamil	South Region 4	186%
8 Muhammad Rehan Malik	North Region 1	158%
9 Mehrab Saleem	South Region 1	158%
10 Inam Masood	Central Region 4	155%

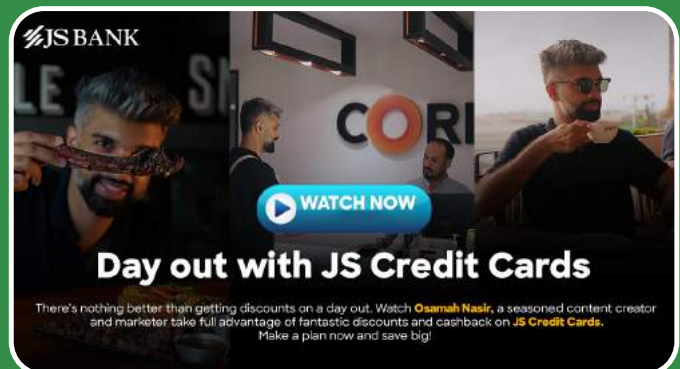


Our Social Media Secret Sauce Create x Collaborate x Captivate

We partnered with key influencers, crafted engaging content and captivated the audience to boost our following and credit card promotions through targeted brand collaborations.



- Osamah Nasir for JS Credit Cards
- Patangeer for JS Credit Cards
- Fareeha Tariq for our discount at Trifit Gym
- Eman Khan for our discount at Trifit Gym
- Hoor Mahaveera for JS Credit Cards



JS Bank x Ramiz Raja Out of the Park at T20 World Cup 2024

We partnered with cricket legend Ramiz Raja to bring our followers exclusive T20 World Cup 2024 content, expert insights and analysis. This collaboration boosted engagement, generated excitement, and helped us reach new audiences interested in cricket and finance.



Tap to Play



Tap to Play

JS Bank x Wasfa Kamal Captivating Stories for Father's Day & Eid

To celebrate Father's Day and Eid ul Adha, we collaborated with renowned Pakistani artist Wasfa Kamal. Her captivating animated stories resonated with audiences and showcased the emotional connection of families during this event.



Tap to Play

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Wise Up Her Wealth Empowering Young Women with Financial Literacy

In April, we collaborated with Inspiring Women Pakistan to host the 'Wise Up Her Wealth' workshop at Lahore College for Women. This initiative aims to empower the younger generation with essential financial literacy skills. Attended by 100 students, the workshop covered crucial topics such as budgeting, saving, investing, and understanding financial products.



Launch of Empowerment Program for Female Frontline Staff

We have initiated a program dedicated to enhancing the professional capabilities of its female frontline staff, focusing on interpersonal communication skills, grooming, and personal presentation.

Following a successful pilot session in Karachi led by external consultant Xenab Ansari, the program has now been extended to encompass all female frontline employees across the organization.



JS Her Delivers Hope with its First Cancer Cover Disbursal

We handed over the first 500,000 cheque to Naseem Bibi, a courageous breast cancer fighter, through our JS Her Account. This initiative underscores our commitment to supporting women through their toughest battles, proving that we stand with them, financially and emotionally.

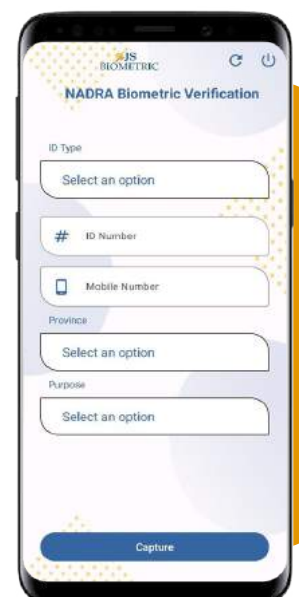


Exciting Launch JS Touchless Biometric App

We are thrilled to announce the launch of our new JS Touchless Biometric App, designed to streamline and enhance the customer experience across all branches. The app has been successfully deployed and installed on devices created for all Relationship Managers (RMs) and Branch Managers (BMs) by our dedicated IT department.

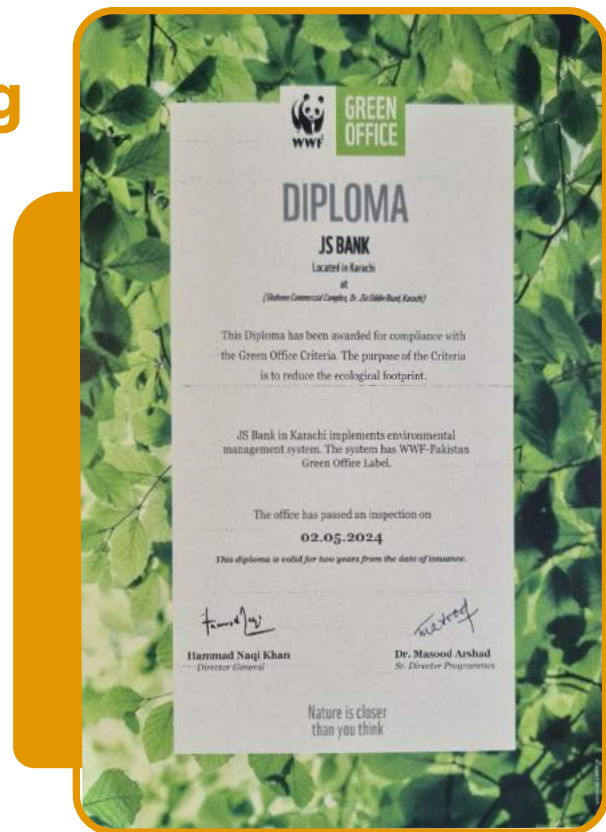
Since the app's rollout on March 7th, we have received overwhelmingly positive feedback and successful results from our branches.

The app has been successfully implemented in hundreds of branches nationwide and has facilitated thousands of successful biometric verifications, showcasing its efficiency and reliability in processing customer interactions.



A New Standard in Sustainable Banking of Pakistan

We scored 90% in WWF Pakistan's Green Office Audit, leading the banking sector in environmental performance. This achievement reflects our dedication to sustainability and the hard work of our team in implementing green initiatives.



Inclusive Employment at Access Ability Career Fair 2024

We recently participated in a career fair organized by ConnectHear, a social welfare organization focused on empowering Persons with Disabilities (PWDs).

As an active participant, we demonstrated our commitment to diversity and inclusivity by actively engaging with PWD job seekers. Beyond recruitment efforts, the bank offered support and resources to empower individuals in their professional journeys.





Pakistan Hindu Council Job Fair

To support our commitment with diversity and inclusion, we participated in the Pakistan Hindu Council Job Fair. The Pakistan Hindu Council (PHC) is a prominent organization representing the Hindu community in Pakistan.

Through our participation in the PHC Job Fair, we successfully connected with a pool of talented and diverse candidates, enhancing our recruitment efforts and supporting community engagement initiatives.

Partnership with IBA for Experiential Learning Program

We welcomed students from the Institute of Business Administration (IBA) for a 4-month project internship within our Corporate Banking Group & Investment and Transactional Banking Group. The program aimed to provide students with hands-on experience by engaging them in practical projects that involved solving real business problems for the Bank.



Revolutionizing our Email Marketing

We're thrilled to introduce D-Engage, our new Email Marketing tool designed to elevate our communication strategies and streamline outreach efforts effectively. D-Engage centralizes and simplifies our email marketing initiatives, ensuring targeted, engaging communication that drives higher engagement and conversions.

Key Features

- Intuitive Campaign Builder: Easily create and customize campaigns
- Segmentation: Target specific audience segments based on demographics and behavior
- Automation: Streamline processes with automated triggers and workflows
- Advanced Analytics: Track open rates, click-through rates, and conversions for effective strategy optimization



INTRODUCING D-ENGAGE REVOLUTIONIZING OUR EMAIL MARKETING

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Purpose:

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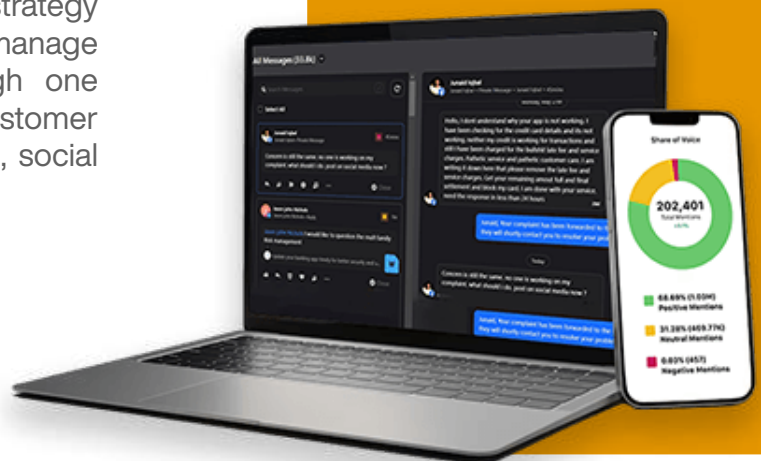
Efficiency:

D-Engage saves time with automation, maintains brand consistency, and provides valuable analytics as our audience grows.



Strengthening Our Social Media Introducing Sprinklr

We are thrilled to announce a significant upgrade to our digital customer engagement strategy with the rollout of Sprinklr, enabling us to manage all our social media accounts through one platform while improving efficiency in customer query management, content scheduling, social listening and strategic insights.



Move in May Challenge A Journey of Wellness at JS Bank

In consideration of Mental Health Awareness Month, we launched the Move in May Challenge to encourage a healthy lifestyle in our team. Together, we shattered our goals with over 180,000 active minutes and celebrated 4 lucky winners. The enthusiasm and participation from every corner of the organization were truly commendable and heartwarming.

Participants engaged in various activities such as walking, running, cycling and yoga, showcasing a shared commitment to a healthier lifestyle. We are excited to keep the momentum going under the umbrella of JS Thrive and are dedicated to continuing our support for our employees' wellness journeys.





Firefighting Training & Evacuation Drill

Our Security Department conducted a thorough fire safety training for branch staff, covering fire types and correct extinguisher use. Practical demonstrations ensured staff readiness in emergencies.

Additionally, a successful fire evacuation drill conducted at Fakhri Trade Center showcased efficient protocol adherence, reinforcing our commitment to safety.



Introducing the Inclusive Current Account

We are thrilled to announce the launch of our new Inclusive Current Account, specifically designed to support the financial needs and independence of differently abled individuals.

We believe in inclusivity and providing equal opportunities for all our customers so that they may manage their finances with ease and confidence.



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Champions League

The 2024 Champions League was unveiled at the strategy offsite in Bhurban, with this year's theme being "Gladiators". This theme symbolizes resilience, determination, and the fighting spirit essential for our branch staff for winning in today's competitive financial landscape.

It was chosen to inspire our teams to tackle challenges head-on and emerge victorious in their professional endeavors. We channeled the spirit of gladiators by transforming our branch leaders into strategic warriors on the business battlefield.

The Champions League is an innovative initiative designed to ignite a passion for exceptional service and drive growth across our branch network.



Forward Together Strategy & Team Building Session at PC Bhurban

Our leadership team recently enjoyed a productive two-day offsite at PC Bhurban. The retreat combined strategic planning sessions with fun team-building activities, fostering both collaboration and camaraderie. We're excited to implement the strategies discussed and keep moving forward as a team!



JSBL x UNDP Signing Ceremony

In a landmark collaboration, we partnered with UNDP to support gender-inclusive and climate-resilient businesses in Pakistan. The collaboration aims to provide financial and technical support to businesses that drive positive social and environmental impacts. As a first, we partnered with IBA-CED & UNDP to hold a SDGs Innovative Financing Challenge where 10 SMEs and projects from across Pakistan presented their groundbreaking ideas for financing.



Celebrating MSME Week

Celebrating the backbone of Pakistan's economy, we honored MSMEs during MSME Week, starting June 27th. We took center stage at the State Bank of Pakistan, presenting our comprehensive offerings to budding and established entrepreneurs. It was a week of inspiration and innovation, highlighting our dedication to fostering business growth across the nation.

SME Awareness Session at Wazirabad

In Wazirabad, we joined forces with the State Bank for an SME Awareness Session. Entrepreneurs discovered how banking can fuel their business dreams. Through engaging discussions and expert insights, we empowered aspiring business owners to take the leap, showcasing the vital role of banks in transforming ambitions into reality.



Reflecting on Our Skardu Expedition A Journey of Celebration and Unity

Our days were filled with both adventure and camaraderie, from exhilarating activities like horseback riding, sand dune safaris, and ATV rides through Sarfaranga Cold Desert. Our serene journey to explore the beauty of Deosai brought an unexpected surprise, where we encountered a touch of summer snow.

We extend our heartfelt thanks to all who contributed to the success of this trip and to our business unit's ongoing achievements. Together, we have created memories that will continue to inspire us in our professional journey.

We are excited to share the incredible journey we undertook as a business unit to Skardu, a trip dedicated to honoring our outstanding campaign qualifiers and those who have contributed significantly to our bancassurance business.



A Cultural Transformation Journey: JS 3x3 Launched at Strategic Leadership Offsite

At JS Bank, we're all about getting better, together. That's why we're excited to launch JS 3x3, a program designed to transform our leaders.

JS 3x3 focuses on the things that matter most: unleashing the collective potential of our team, nurturing individual talent, and delivering exceptional customer experiences. We'll focus on building a culture where continuous improvement is the norm, and where every customer is a champion for us.



ACHIEVEMENTS

Triple Crown for JS Bank at Pakistan Digital Awards

We are excited to share that we have received 3 awards at the Pakistan Digital Awards this year.

JS Bank won the “Best Content Marketing Award” for its JS Her campaign, while JS Investment was honored with the Digital Innovation Award. Additionally, Zindigi, the digital wing of JS Bank, won the award for Best Mobile App.



Inspiring Journeys at JS Bank From Kitchen Staff to Management

Joining JS Bank in 2009, Ali's dedication is an inspiration as he balanced family (including a 7-year-old daughter!) with education, passing his FA exam in 2023 which led to his promotion from Kitchen Staff to Universal Teller.

His promotion solidifies JS Bank's commitment to providing opportunity for everyone to grow!



PCI DSS V4.0 Certification



We achieved a significant milestone by becoming the first and only financial institution to receive the prestigious PCI DSS V4.0 certification. This underscores our unwavering commitment to safeguarding customer card data with the highest standards of security. PCI DSS V4.0 introduces enhanced measures to protect against evolving threats and ensures our card payment systems are resilient, secure, and compliant with global best practices.



Over 30+ Billion Deposits in Accounts held by Women

We reached over 30 billion in deposits from female customers, a testament to our commitment to women's financial empowerment and the trust they place in JS Bank. We extend our heartfelt gratitude to our female customers for their trust and support. A special thank you to all our dedicated staff whose hard work and dedication have made this milestone possible.



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Zindigi 2.0

The Future of Fintech is Here!

We have launched our game changing Zindigi 2.0 upgrade! This major app design revamp is set to take a significant position in the world of financial management apps, reaffirming our spot as the ultimate all-in-one finance app. The revamped interface offers a sleek, sophisticated design. This customer-centric approach is a testament to our commitment to provide best in class financial service experiences.

ZINDIGI
by JS BANK

**THE ALL NEW
ZINDIGI
APP**
IT'S SIMPLY LIT! 



Digitizing Hajj Pilgrimage Experience with Zindigi

We have digitized the pilgrimage experience for Pakistani citizens, pioneering a new era in Hajj convenience through Zindigi.



Zindigi Partners with One Network for M-Tag Top-ups

We partnered with One network for M-tag top-ups, allowing travellers to recharge their M-Tag accounts from the Zindigi app, in addition to already available One Network Mobile App and other digital wallets.



Zindigi x 5th Pillar Takaful Making Pilgrimage Easier

We partnered with 5th Pillar Family Takaful to sign an MoU facilitating customers for Hajj and Umrah on easy installments through Zindigi.



Simplifying Sacrificial Animal Transactions

We, along with SBP, have simplified sacrificial animal transactions through in-app QR payments. Using this feature, Zindigi users and those with any digital banking apps or wallets can pay through Zindigi QR effortlessly and securely at selected cattle markets across Pakistan during Eid-ul-Adha 2024.

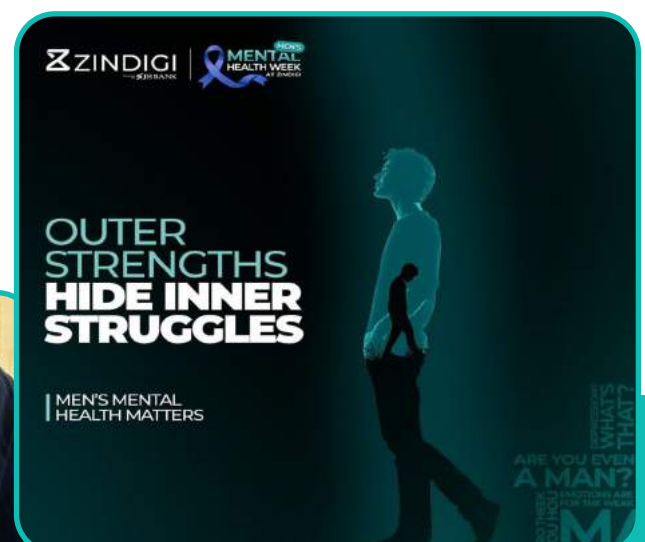
Pakistan's First Open Loop Transit Solution

We, in collaboration with Sindh Mass Transit Authority and Mastercard, introduced digital payments for Peoples Bus Service. This initiative spearheads digitization and champions financial inclusion, paving the way for a connected future.



Men's Mental Health Awareness Week

At Zindigi, we championed men's mental health! Through open discussions and resources, we fostered a supportive environment where men could prioritize their well-being and discuss important matters and problems without any fear.





SPOTLIGHT 2024 - Q2