

**GET TO KNOW** 

**SYED JAFAR** RAZA

RIGHT RAMADAN REMITTANCE

**OUR LEADERSHIP RET** 

# Table of Content

Campagins	
The Right Way: Our Ramadan Remittance Initiative	02
Launching JS Mobile App with UI/UX Upgrade	03
Vision 2025 & Beyond: Our Leadership Retreat at Khoj Resorts	04
Double Eidi Dhamaka: Deposits CA Campaign	05
JS - Al Ansari Millionaire Campaign	05
Launch of "Reactivate Your Account" Campaign	06
Fixed at 13% – Home, Solar, Bike & Car Financing!	06
JS GoldFinance Campaign	07
Spend and Win Campaign	07
<b>Beyong the Desk</b>	
Get To Know Syed Jafar Raza	08
Achievements	
Honored with GDEIB Award for	11
Our Commitment to Diversity,	- 11
Equity, and Inclusion	
Events	
Fostering Team Bonding and Unity at Iftar Dinner	13
Bancassurance Convention Achieves	12

Success at Malam Jabba

Honoring Top Performers at

**Bancassurance Convention** 

14







Team Synergy with Engaging Activities	14
Participation in Career Fairs 2025	15
Celebrating International Women's Day	16
She Inspires, She Accelerates: International Women's Day 2025	16
Supporting Our JS Her Entrepreneurial Community	17
Empowering Women through Financial Literacy	17
Earth Hour Celebrations	18
Celebrating World Water Day	18
Social Padel Night Sponsorship	19
Initiatives	
Advancing Our Collection System via JS Connect	2
Islamic Banking Awareness Sessions	2
Financial Inclusion at Huroof Access 2025	2

Decibel Helpdesk - Your Digital People Assistant

Zindigi HQ Conducts Emergency Evacuation Drill

Disciplinary & Employee Relations Sessions

Induction Program - Pehla Qadam Aik Saath

Student Ambassador Program in Gujranwala

Bancassurance Team Completes Training on

Launching Our Pre-emptive Dormancy Dashboard

Remittance Week Celebrations in Sialkot & Gujarat

**Driving Dormancy Reactivation** 

EFU High Value Savings Plan

22

23

2324

24

25

25

# CAMPAIGNS











### THE RIGHT WAY: **OUR RAMADAN** REMITTANCE INITIATIVE

Launched during the auspicious month of Ramadan and fronted by World Cup champion Younis Khan, our Home Remittance campaign delivered a clear message: avoid Hawala and Hundi, and send/receive remittances through secure, legal avenues.

► Click here to watch

#### Remittance **Sirf Right Way Se!**

Apni mehnat ki kamai sirf banks aur money transfer agencies kay zariye mausool karein

Kyun Kay Yahi Tou Hai The Right Way!













# LAUNCHING JS MOBILE APP WITH UI/UX UPGRADE

In January 2025, we upgraded our JS Mobile app UI/UX, marking a significant step forward in enhancing user experience. The new design simplifies navigation and enhances usability, ensuring effortless interaction for all users.





### VISION 2025 & BEYOND:

### OUR LEADERSHIP RETREAT AT KHOJ RESORTS

Our leadership team recently convened for an intensive three-day strategy and leadership retreat at the Khoj Resorts Allana.

Our discussions were structured around four key pillars crucial to achieving our ambitious profitability goal:

- a) Create cross functional cohesion & collaboration
- b) Create synergies between revenue generating & enabling functions
- c) Create cost optimization culture
- d) Optimizing credit risk management, consumer credit cycle & NPLs







### DOUBLE EIDI DHAMAKA:

#### **DEPOSITS CA CAMPAIGN**

In February 2025, we launched a branch campaign focused on Current Account (CA) growth. Branches were required to achieve an average CA deposit and 100% of their month-end target. This resulted in "First Eidi" incentives for 54 branches and 5 Clusters. For March 2025, maintaining this CA growth and target achievement will trigger the "Second Eidi" incentive.



#### JS - AL ANSARI MILLIONAIRE CAMPAIGN

We launched the Millionaire Campaign with Al Ansari Exchange, offering customers sending remittances through Al Ansari Exchange branches or digital channels a chance to win up to AED 1 million. Additional prizes include two brand-new Jetour cars and weekly Travelwings packages.





### LAUNCH OF "REACTIVATE YOUR ACCOUNT" CAMPAIGN

Our "Reactivate Your Account" campaign invited customers to reactivate their dormant accounts for a chance to win PKR 50,000. This initiative aims to re-engage inactive account holders while offering an exciting reward to encourage participation.



#### FIXED AT 13% – HOME, SOLAR, BIKE & CAR FINANCING!

We launched a targeted campaign offering fixed financing at 13% for home, solar, bike, and car purchases. The campaign received a strong response, successfully driving strong customer interest and applications across all categories.





# APNAY SOTAY HUAY SONAY KO JAGAO WITH JS GOLDFINANCE

Our JS GoldFinance campaign re-run received a strong response, reaffirming the market's trust in our offering. Thanks to the collaborative efforts of our teams and partners, the re-run achieved excellent engagement and traction, making it a notable success.



#### SPEND AND WIN CAMPAIGN

This Ramadan, we launched the JS Credit Cards Cashback Campaign, offering customers the chance to win up to PKR 100,000 cashback on their online shopping. With simple eligibility criteria based on card variants and a focus on e-commerce transactions, the campaign attracted strong participation across our customer base.





# BEYOND THE DESK

### Get to know **Syed Jafar Raza**

Group Head - Investment, International & Transactional Banking

#### Who, Me?

If you had to describe yourself in three words, what would they be?

#### Fair, Funny & Lazy

What's one thing people at work would be surprised to learn about you?

That I have no surprises

### About the Man, the Myth, the... Judge?

If you weren't working in banking, what would you be doing?

#### Would have been a Judge

What's your secret talent that no one knows about?

#### **Fiction writing**

If your life was a movie, what would the title be?

The Good, the Bad and the Ugly





#### **Popcorn & Playlists**

What's your all-time favorite movie, how many times have you watched it?

#### **Blood Diamond, 3 times**

What is the song you play on repeat or the last song you played?

About Today by The National & Mujh Se Pehli si Mohabbat by Faiz (sung by many)

If you could have dinner with any celebrity - dead or alive - who would it be and why?

Jahangir Khan. The greatest sportsman would love to know what kept him so focused and for so long. How did it feel to be called unbeatable?

#### Random, But Make It Interesting

What's the weirdest job or the worst job you've ever had?

I have been blessed in my professional life & have loved whatever I have done

If you were stranded on a deserted island and could only bring three things, what would they be?

Sunglasses, kindle and mint margarita

If you could swap jobs with someone at JS Bank for a day, whose job would you take and why?

For one day, I would love to take up the Branch Manager position of a market area branch to feel the pulse of the markets once again

#### **Words of Wisdom**

What is the best career advice you've ever received?

#### Hire people better than yourself

If you could give one message to the world or our readers, what would it be?

There is no end to excellence, keep improving yourself and keep improving your game



# ACHIEVEMENTS





# HONORED WITH GDEIB AWARD

### FOR OUR COMMITMENT TO DIVERSITY, EQUITY, AND INCLUSION

Our dedication to diversity, equity, and inclusion (DEI) has been recognized with the GDEIB (Global Diversity, Equity, Inclusion & Belonging) Award. This honor celebrates our best practices in two key categories, underscoring our advancements in creating a more inclusive and equitable environment.



# EVENTS











### **FOSTERING TEAM BONDING & UNITY** AT IFTAR DINNER

On March 26th, the Admin Department hosted an Iftar Dinner at the forum office for ELT members, senior executives, and colleagues from various departments, fostering a warm and social gathering.



### BANCASSURANCE CONVENTION

#### **ACHIEVES SUCCESS AT MALAM JABBA**

Held from 19th-22nd February 2025 at Malam Jabba, Swat and set in the mountains, the convention was a resounding success. It combined professional growth, winter sports, and exceptional entertainment. The convention campaign generated PKR 92 million in business, with PKR 30 million in income. 130 team members, including senior management, attended the conference.





### HONORING TOP PERFORMERS AT BANCASSURANCE CONVENTION AWARDS

The highlight of the convention was the Award Distribution Ceremony, where we recognized the exceptional contributions of our top performers. Their dedication, hard work, and commitment to exceeding targets have been key to our success.





#### STRENGTHENING TEAM SYNERGY WITH ENGAGING ACTIVITIES

In addition to the accolades, the convention fostered camaraderie with engaging team-building activities that enhanced communication and collaboration, ultimately strengthening team synergy.







### OUR HUNT FOR TALENT AT CAREER FAIRS 2025

Through active participation in career fairs at prestigious universities across Pakistan, we aimed to connect with a broad spectrum of talent for current and future opportunities spanning multiple departments.













### CELEBRATING INTERNATIONAL WOMEN'S DAY WITH A COMMITMENT TO GENDER INCLUSION

To celebrate International Women's Day, we illuminated our branch buildings in Pink, symbolizing our commitment to gender inclusion and empowerment.





### SHE INSPIRES, SHE ACCELERATES:

**INTERNATIONAL WOMEN'S DAY 2025** 

We marked International Women's Day 2025 with an initiative to empower and celebrate the women within our team and asked them to share their journeys—stories of strength, overcoming challenges, and achieving success. These heartfelt submissions were shared through email, honoring their accomplishments and fostering a spirit of inclusivity.











# SUPPORTING OUR JS HER ENTREPRENEURIAL COMMUNITY

In celebration of International Women's Day 2025, we gifted our female employees with thoughtfully curated giveaways, showcasing the remarkable talent of women entrepreneurs we support (part of our JS Her Entrepreneurial Community), crafted by three outstanding women-led businesses: Pure Desi, NYRA Homes, and Idea Dose.







# EMPOWERING WOMEN IN SIALKOT THROUGH FINANCIAL LITERACY

A recent session in Sialkot, dedicated to women, saw an impressive 155 participants, with 148 women successfully opening their accounts—taking a significant step toward their financial independence.







### EARTH HOUR CELEBRATIONS

We celebrated Earth Hour with enthusiasm and commitment to sustainability in which our employees took part in a candle-lighting ceremony, helping raise awareness about the importance of sustainability and the urgent need for climate action.





# CELEBRATING WORLD WATER DAY: PROMOTING WATER CONSERVATION

We marked World Water Day with activities focused on raising awareness about water conservation. Organized by the Admin Department, the event featured an awareness campaign and a 'Save Water' sticker initiative across our office spaces. This observance highlights our ongoing commitment to sustainability.







#### BEYOND THE BOARDROOM: CONNECTING THROUGH PADEL

Our senior management — including Basir Shamsie, President & CEO; Muhammad Umer, Head of Human Resources; and Noman Mubashir, Head of Corporate Banking — along with other executive leadership and team members, participated in Padel Social Night, sponsored by JS Bank, at Viva Padel.

The fast-paced and energetic matches provided a refreshing opportunity for collaboration and team building beyond the workplace.







# INITIATIVES











# ADVANCING OUR COLLECTION SYSTEM \$JS CONNECT

The Cash Management Team successfully upgraded the collection system from R-12 to R-18 after five months of testing, with no transaction disruptions. Key contributors included Kashan Syed, Zain Meer, Shoaib Khan, Vishal Sharma, Nabeel Yaqoob, and Saima Naureen, alongside stakeholders from IT, Branch Operations, SARMD, and Marketing. This seamless migration enhances the system's ability to process a wide range of payments, improving speed and efficiency for customers.



To enhance awareness and understanding of Islamic banking products and services, we recently conducted sessions in collaboration with the BankIslami Shariah team that aimed at providing valuable insights into Shariah compliance and the principles guiding Islamic banking.

Secure &

Convenient

Payment Solution





### ADVANCING FINANCIAL INCLUSION AT HUROOF ACCESS 2025

We participated in the Huroof Access 2025 event, organized by Boltay Huroof, a social welfare organization supporting individuals with visual impairments. At the event, we introduced our JS Inclusive Financial Products to address their banking needs. This initiative underscores our commitment to financial inclusion and empowering individuals with disabilities through accessible banking services.



# DECIBEL HELPDESK YOUR DIGITAL PEOPLE ASSISTANT

To make things easier and faster, we've introduced the Digital People Assistant as part of our digital upgrade. From now on, all employee queries can be submitted through the Help Desk platform.





### ENHANCING WORKPLACE AWARENESS:

#### **DISCIPLINARY & EMPLOYEE RELATIONS SESSIONS**

We held a series of awareness sessions led by Muhammad Umer, Head of Human Resources, focusing on disciplinary and employee relations topics. The sessions included panelists from different departments who shared case studies and offered guidance on following the Bank's code of conduct. An interactive Q&A segment encouraged open conversation and learning.



### INDUCTION PROGRAM PEHLA QADAM AIK SAATH

Team L&OD organized the Induction Program - Pehla Qadam Aik Saath for the new inductees at the bank. The program was delivered both in the classroom and virtually across the bank.

This will assist new employees in successfully transitioning into their roles and adding value to their work. 304 new inductees were trained during these sessions.





#### **ZINDIGI HQ CONDUCTS**

### EMERGENCY EVACUATION DRILL FOR STAFF PREPAREDNESS

An emergency evacuation drill was successfully conducted at Zindigi HQ in Gulberg Green, Islamabad, aimed at ensuring staff preparedness in case of a real emergency. All employees participated actively and prior to the drill, a short training session was also organized for the nominated Floor Wardens to ensure effective execution.



### JS BANK HOSTS STUDENT AMBASSADOR PROGRAM IN GUJRANWALA

As mandated by SBP, we organized a Student Ambassador Program at Gujranwala College of Commerce, with 100 students in attendance. The session focused on financial inclusion, covering topics like budgeting, saving, investing, and borrowing. Students enjoyed giveaways and refreshments, and a representative from SBP BSC Gujranwala office commended our efforts in promoting financial awareness.







## DEPOSIT PRODUCT TEAM DRIVES DORMANCY REACTIVATION FOR ACCOUNT GROWTH

In January, the Deposit Product Team initiated the dormancy reactivation drive by sharing a list of dormant accounts with the respective branches. The team also organized calls to provide further clarity, resulting in the reactivation of 2,521 dormant accounts in Retail Banking, contributing to an incremental growth of PKR 155.4 million in current account deposits.



The Bancassurance team recently concluded successful training sessions on the "EFU High Value Savings Plan" in Sukkur and Hyderabad. These sessions were essential in equipping our team with the knowledge and tools needed to effectively introduce and promote this valuable product to our clients.





IS BANK



#### **LAUNCHING OUR**

# PRE-EMPTIVE DORMANCY DASHBOARD FOR PROACTIVE ACCOUNT MANAGEMENT

We have launched a Preemptive Dormancy Dashboard, offering flexible data views at the Retail, Branch, and Bank-wide levels. With Row-Level Security (RLS) implemented, branch-specific data access is ensured. Users can view near-dormant accounts for 1, 3, 6, and 9 months, along with customer details.



### REMITTANCE WEEK CELEBRATIONS IN SIALKOT AND GUJRAT

We celebrated Remittance Week in the Sialkot and Gujrat regions, focusing on educating the local community about the importance of using legal remittance channels.





