

JS BANK

Spotlight

Q2/2025

UNMASKING THE HEROES OF JS BANK

TRIBUTE TO PERFORMANCE & PURPOSE



KICKING-OFF STRATEGIC OFFSITE



When big ideas took the mic!

 12th April 2025

Driving Vision 2025 & Beyond

Day 1 of the strategic offsite saw our teams dive into a high-energy strategic session centered around four core pillars: cross-functional cohesion, synergy between revenue and enabling functions, cost optimization, and credit risk excellence. With passion, insight, and teamwork on full display, each group pitched their vision to our core leadership, making it a powerful showcase of collaboration, clarity, and competitive spirit.




LAUNCH OF CHAMPIONS LEAGUE 2025

This unforgettable evening brought together our heroes for a high-energy, superhero-themed corporate showdown. The night celebrated excellence, camaraderie, and the unstoppable drive that fuels our success.

During the event, we crowned the champions of 2024 and unveiled the theme for Champions League 2025. From applause-worthy recognitions to powerful displays of strength, the evening was packed with memorable moments, leaving every participant feeling like a true hero.



Superpowers Activated.
Awards Unlocked!

 12th April 2025



TEAM BONDING ACTIVITIES



From Cook-Offs to Haka Hype!

 13th April 2025

Teamwork, Trust & Thunder

A crisp morning in Malam Jabba was the perfect backdrop for a memorable day of team bonding. The group started by sharing stories in open circles, building trust and understanding. A fun cooking challenge encouraged creativity and teamwork, filling the air with laughter. Later, a strategic game added a competitive edge, keeping everyone engaged. The day wrapped up with a powerful haka, full of energy, rhythm, and team spirit.



SIGNING OFF WITH A MUSICAL NIGHT

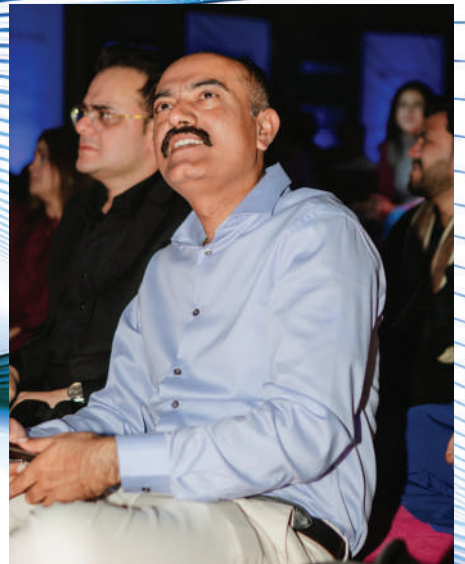
A Night of Notes & Nostalgia



Sur, Saaz & Soul!

13th April 2025

As night fell and stars filled the sky in Malam Jabba, the evening ended on a high note with a beautiful concert. It wasn't just about the music; it was a shared moment full of rhythm, emotion, and connection. Soulful singing and live audience participation created a lively, heartwarming atmosphere. Every note brought people closer, celebrating culture, unity, and pure joy. It was a night of lifted voices and hearts coming together in perfect harmony.



BARHNA HAI AAGEY

Contributed by:

Faiqa Tahir Mirza

Head of Marketing & Communication

Behind the Scenes: Kal ka Pakistan, Aaj ki Soch

I'm excited to share the story behind our latest brand video: "Soch naye daur ki... iraaday mazboot. Ye hai kal ka Pakistan.", a futuristic yet deeply rooted look at what tomorrow could look like.

At the heart of this project was a simple but powerful question: What does the future of Pakistan look like when we imagine it with pride, possibility, and our own cultural soul?

Our answer: A world where flying rickshaws soar past chai dhabbas, where digital dreams meet desi vibrance, and where ambition isn't just a buzzword, it's a movement.

We reimagined the future of Karachi, Lahore, and Islamabad, bringing iconic cityscapes to life with a twist, from neon-lit food streets to AI-powered tea stalls, blending heritage with hyper-innovation. Because we believe that Pakistan is full of possibilities. This country is bursting with raw, untapped talent, and when given the right platform, that talent has the power to reshape the future, not just for us, but for generations to come.

This vision was brought to life with the cinematic flair of Patangeer, known for capturing the offbeat essence of Pakistan, and powered by the passion of every team member who worked behind the scenes, pushing boundaries from storyboard to screen.

So here's to imagining boldly, executing fearlessly, and always choosing to #BarhnaHaiAagey.

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Editors' Note

The Q2 2025 edition of The Spotlight Magazine is here! As the year unfolds, we continue to celebrate progress, innovation, and collaboration across our teams. We encourage you to share your stories and ideas with us at communications@jsbl.com. Enjoy the read!



Usamah Naushad
Manager - Corporate Communication



Amna Nadeem
Brand Manager

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CAMPAIGNS



BANKING IN JUST A TAP WITH THE NEW JS BOT

Typing's out, Tapping's in with the new JS Bot. From getting your tax certificate to tracking remittances, checking balances, or applying for loans, it's all available instantly.

Say Hello to the new
JS Bot on WhatsApp

 0348 700 3000

Key Features

- Get your Tax Certificate instantly
- Track your international remittance
- Access account details
- Generate your IBAN
- Apply for loans or credit cards
- Balance Inquiry



LAUNCH OF JS GharPay

In partnership with Instant Cash, we launched JS Gharpay, Pakistan's first door-to-door international remittance delivery service in Karachi. This service offers safe, easy, and convenient access to funds, with plans to expand nationwide soon.



DRIVING REMITTANCE GROWTH THROUGH BRANCH ENGAGEMENT

Home Remittance has launched a Branch Incentive Scheme to encourage outstanding service for remittance beneficiaries. Our branches will also engage recipients to convert and retain deposits and official remittance inflows.



SWIPE, SPEND & GET REWARDED!



The “Swipe. Spend. Get PKR 2,000 Back!” campaign offered cashback and free Platinum Debit Cards to our new JS Platinum Business and Premium Current Account (CA) holders. The campaign attracted PKR 101 million in new-to-bank deposits.

MATERNITY INSURANCE FOR JS HER ACCOUNT HOLDERS

We’ve become Pakistan’s first bank to offer Maternity Insurance for JS Her Current Account holders, in partnership with EFU Life. Launched on Mother’s Day 2025, the benefit provides up to PKR 125,000 in coverage, advancing our commitment to inclusive, women-focused financial solutions.



JS SOLAR FINANCE FIXED RATE CAMPAIGN

JS Solar Finance launched a fixed-rate campaign at 12.49% with the objective of promoting solar financing and accelerating the adoption of renewable energy.



JS CREDIT CARD 100% CASHBACK CAMPAIGN



With summer travel underway, we launched a Credit Card Travel Campaign encouraging international spends on JS Credit Cards. Running till 31st July 2025, 20 winners will receive 100% cashback (up to PKR 200,000) on their highest transaction.

JS CREDIT CARD ECOMMERCE CAMPAIGN SHOP ONLINE. WIN A SMARTPHONE

We launched an e-commerce campaign to boost JS Credit Card usage online. Active until 31st July 2025, the top 3 spenders will win an iPhone 16, while 25 lucky winners receive Android phones, driving digital engagement with high-value rewards.



JS GHARAPNA HOME FINANCE

NOW BEING OFFERED AT FIXED RATE OF 12.49%

JS GharApna Home Finance is now being offered at an attractive fixed rate of 12.49% for 3 years. This proposition reinforces our commitment to accessible and affordable home financing.



PSL CAMPAIGN ON BUSINESS BYTES PAKISTAN

During PSL, we launched a cricket-themed campaign on Business Bytes Pakistan to promote Credit Cards, Personal Loans, and Platinum Business Current Account across social media with branded covers, posts, and ads.

10Mn+ Reach on Business Bytes

2.4Mn+ Reach on Startup Pakistan



BEYOND THE DESK

Muhammad Umer

Head of Human Resources

Who, Me?

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

Passionate, Courageous & Honest.

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

That I am an introvert.

About the Man, the Myth, the... Professor?

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

I would be a teacher.

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

I make sure that my talents are visible to all the people I interact with and not keep them hidden.

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

Given my shift from Physics to HR, I think two titles would capture the journey best

- 1. From Equations to Empowerment**
- 2. Masters of Transition**

Popcorn & Playlists

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

Scent of a Woman, I've watched it thrice.

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

I don't listen to music very often, but Mehdi Hassan is my all time favourite.

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

Muhammad Ali, the boxer.

Random, But Make It Interesting

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

None so far, I've been fortunate to have had positive and rewarding experiences throughout my career.

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

Water, reading glasses & Quran.

Words of Wisdom

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

Have passion for something in life and pursue that.





ACHIEVEMENTS

4 the Win!

The Pakistan Digital Awards recognizes the best websites, apps, and online creators in the country. At the 2025 edition, we were honored with four awards in the following categories:

Best SEO Campaign

JS Bank Website

Best Social Media Campaign (LinkedIn)

JS Payday

Best Accelerator/ Incubator Program

Zindigi Prize

Young Digital Entrepreneur of the Year

Ibtisam Babar - Head Zindigi Prize



DOUBLE WIN AT THE ASIAN BANKING & FINANCE WHOLESAL BANKING AWARDS 2025

We have been awarded
Pakistan Domestic ESG Program of the Year
Pakistan Domestic Health & Wellness Bank of the Year

These recognitions at the Asian Banking & Finance Awards 2025 highlight our commitment to sustainability and employee well-being.





EVENTS

CELEBRATING INTERNATIONAL DAY OF REMITTANCES

JS Home Remittance celebrated International Remittance Family Day in Saleh Khana, promoting official channels and educating the community on their economic impact through engaging awareness activities.



AN EVENING OF LAUGHTER WITH HOUSE ARREST



Our Investment, International & Transaction Banking Group, together with Corporate and Commercial Banking, hosted an exclusive corporate show of Anwar Maqsood's acclaimed play House Arrest. The event brought together our Corporate, Commercial, and Transaction Banking clients for a memorable networking event.

CHAMPIONING INCLUSION AT ACCESS ABILITIES FAIR

Human Resources participated in ConnectHear's Access Abilities Career Fair 2025, engaging talented people with disabilities and reinforcing our commitment to diversity, equity, and inclusion.



FINANCIAL LITERACY WEEK 2025

BUILDING KNOWLEDGE & FUTURES



As part of SBP's Financial Literacy Week 2025, we set up awareness camps across 9 districts and conducted sessions at universities on saving, budgeting, and responsible banking. We concluded the week by joining SBP's Financial Literacy Walk, reaffirming our commitment to inclusive financial education and community empowerment.

EMPOWERING STUDENTS

THROUGH FINANCIAL INCLUSION

As mandated by SBP, the Banking on Equality organized a Student Ambassador Program at IISAT University Gujranwala with 120 students, focusing on budgeting, saving, investing, and borrowing. Supported by SBP's local office, the session included giveaways and highlighted our commitment to promoting financial awareness among youth.



ART BEYOND SOUND



To wrap up Financial Literacy Week, we held an art competition at JS Academy for the Deaf, where students with hearing impairments created artwork and showcased it to the attendees.



INITIATIVES



NEXT-GEN JS CONNECT GOES LIVE

Cash Management celebrated the launch of the next-gen JS Connect alongside our IT, and Computer Research (Pvt.) Limited teams. The upgraded platform offers smarter, faster performance with enhanced digital features and seamless navigation for an improved customer experience.



HALF YEAR K SULTAN CELEBRATING OUR TOP BBHs



The 'Half Year K Sultan' campaign was launched by the Deposits & Wealth team as part of the Convention Campaign. This competition motivates the team to meet their convention targets. Top performers as of June 25th are:

Bakhtiar Ali Khan

1.3B deposits | 39.6M Bancassurance

M. Raza Ali

2.3B deposits | 23.3M Bancassurance

Amjad Khowaja

1.6B deposits | 2.3M Bancassurance

Saba Saleem

2.3B deposits | 15.4M Bancassurance

EO & JS PRIVATE BANKING STRATEGIC COLLABORATION

JS Private Banking has teamed up with the Entrepreneurs' Organization (EO) to offer members special access to personalized wealth management, international health plans, concierge services, succession planning, and premium JS Bank cards. The partnership was formalized in the presence of Atif Salim Malik, Chief Operating Officer; Nwal Gareeb, Head of Private Banking; and Yasmin Dadabhoy, President EO.



JS PRIORITY BANKING EXPANDS NETWORK OF CENTERS TO LAHORE

After a successful launch in Karachi, JS Priority Banking has expanded to Lahore, offering exclusive privileges and personalized financial solutions for high-net-worth individuals. The Lahore center was inaugurated by Atif Salim Malik, Chief Operating Officer, reaffirming our commitment to excellence.



WELCOMING STATE LIFE INSURANCE CORPORATION



Wealth Management has onboarded State Life Insurance Corporation (SLIC) as a new insurance provider. This onboarding enhances our ability to offer an even wider range of robust and reliable insurance products.

EVACUATION DRILLS AMID BORDER ESCALATIONS

Amid regional tensions, our Security Department conducted evacuation drills across all offices in Lahore, Karachi, and Islamabad, completed in a single day. This exercise underscores our commitment to employee safety, preparedness, and operational resilience.



STRENGTHENING EMERGENCY PREPAREDNESS WITH RESCUE 1122

The Administration Department conducted a successful Rescue 1122 training at Shaheen Complex to enhance staff readiness for medical and fire emergencies. The session covered essential first aid, CPR, and fire detection and suppression techniques.



PEHLA QADAM AIK SAATH WELCOMING NEW TALENT



Our new-employee induction program, Pehla Qadam Aik Saath, offers comprehensive orientation to business and culture, helping new hires transition smoothly and contribute effectively. We've successfully onboarded two batches across Pakistan, providing deep insights into all lines of business.

JS BANK & HKB RETAIL PARTNER FOR DIGITAL SUPPLY CHAIN FINANCING

SME has partnered with HKB Retail to launch a groundbreaking Digital Supply Chain Financing solution. This collaboration marks a bold step in empowering businesses through smarter, more innovative financial services.



Launch of Hamari Kahani

Hamari Kahani is dedicated to showcasing the inspiring stories of exceptional individuals within JS Bank. Through personal journeys of resilience, growth, and dedication, we highlight how our team members overcome challenges and achieve success.



Meet
**Ghulam
Mujtaba**

Whose journey from rider to Branch Manager at JS Bank inspires with growth, grit, and perseverance. In Hamari Kahani, he shares how self-belief and hard work turn dreams into reality—proving success is about how far you're willing to go.



Watch Now



Meet
**Hassan
Soomro**

A resilient Officer in our Voice and Virtual department who, despite visual impairment, has built a meaningful career at JS Bank. In Hamari Kahani, he shares his inspiring journey of courage, empathy, and excellence that defines true ability.



Watch Now



ZINDIGI

ZINDIGI ADVISORY BOARD

Zindigi announces its Advisory Council—global experts in finance, tech, governance, and impact investing—providing strategic guidance and innovation leadership.
Zindigi Advisory Board Members:

Alexander Malitsky

CFA-Director, Debt Capital Markets, TD Securities (UK)

Diego Garcia

CTO, Multiply Sales (Spain)

Duygu Gozeler Porchet

Managing Partner, Gaia Impact Ventures (UK)

Wajahat Ahmed FIA CERA

Global Insurance, HSBC

Kathleen Dolan

Director, Accenture Private Equity (US)

Anna S.

Senior Legal Consultant, Linklaters

Wolfram Haller

Siemens Energy



ZINDIGI'S GREEN INITIATIVE FOR WORLD ENVIRONMENT DAY



To celebrate World Environment Day, Zindigi partnered with LDA for a large plantation drive at LDA Avenue 1, Lahore. Led by our Chief Business Officer Atif Ishaque and LDA officials, the event marked a strong commitment to environmental responsibility through collective action.

ZINDIGI PARTNERS WITH FPCCI TO BOOST DIGITAL BUSINESS

Zindigi has partnered with FPCCI to drive digital transformation across 76 chambers and 155 trade associations. This collaboration aims to improve financial access for businesses nationwide, focusing especially on empowering SMEs.



ZINDIGI & CREDITBOOK PARTNER FOR DIGITAL CREDIT ACCESS



Zindigi has teamed up with CreditBook to offer small businesses across Pakistan easy access to digital credit. This partnership supports financial inclusion by simplifying lending and empowering entrepreneurs to grow their businesses.

ZINDIGI PARTNERS WITH MATCHLESS AND SPATAY TRAVELS

Zindigi has partnered with Matchless and Spatay Travels, one of Pakistan's largest travel groups, to enable seamless digital financial solutions and enhance the travel experience through greater convenience and accessibility.



ZINDIGI & TRANSWORLD HOME LAUNCH CASHBACK REWARDS

Zindigi and Transworld Home launched a cashback reward program nationwide to simplify digital payments, enhance customer experience, and reward loyal users with added value.



ZINDIGI BEATS MOVING TOGETHER AS ONE

Zindigi Beats was a vibrant celebration of unity and team spirit, where rhythm and harmony brought our teams together. This engaging experience reminded us that when we move as one, we achieve greatness collectively.

ZINDIGI SUPER LEAGUE

Zindigi Super League brought cricket excitement to the workplace, where teams showcased passion, teamwork, and energy. Beyond the game, it was a powerful way to bond and connect beyond office walls.





JS BANK
SPOTLIGHT 2025 - Q2