

 JS BANK

Spotlight

Q3/2025

JS Credit Card SpendStory




JS BANK



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SIMRAH ASIM

VISA



SheLeads 2025:
**Empowering Our
Women in Leadership**

JS Bank and KSBL Lead
Strategic Conversation on
**SME Financing
in Pakistan**

Celebrating
**PKR 200 Billion
in CA Deposits**

Basir Shamsie's op-ed on
SME financing

Noman Azhar

Chief Officer, Zindigi

Honored Among
"Top 50 CEOs Under 50"

at Commonwealth Business Excellence Awards

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**SPE
CIAL**

What's Holding Pakistan's SME Back

An Op-Ed by Basir Shamsie, President & CEO - Published in Dawn

Pakistan's small and medium enterprises (SMEs) are the backbone of our economy. With over 5.2 million businesses spread across manufacturing, services, and trade, SMEs contribute nearly 40 per cent to the GDP and employ more than 80pc of the non-agricultural labour force. From the furniture makers of Gujrat to the tech startups of Karachi, these businesses reflect the diversity and potential of Pakistan's economic landscape.

Yet, despite their significant contribution, many SMEs are unable to reach their full potential. The journey from potential to performance remains difficult for many, primarily due to structural and systemic barriers. While there have been positive efforts by both public and private sectors to support SMEs, including initiatives from the State Bank of Pakistan (SBP) and the SME Development Authority (SMEDA), many small businesses continue to face considerable challenges.

After reviewing hundreds of SME financing proposals over the years, one theme consistently stands out: potential is not the problem — access is. Many businesses struggle to scale due to obstacles such as limited credit access, weak legal frameworks, and insufficient enabling infrastructure.



Access to capital remains a persistent barrier for the sector. SMEs account for the majority of private sector activity in Pakistan but receive less than 7pc of private sector credit, one of the lowest ratios in South Asia. The core issue lies in how “bankable” businesses are defined.

Traditional lending models in Pakistan are collateral-based, meaning banks prefer assets such as titled land or property. However, most SMEs operate from leased premises, home setups, or shared spaces — meaning their largest assets, such as inventory, receivables, and talent, don’t qualify as acceptable collateral.

Take the example of Ali, a furniture exporter from Gujarat, who landed a sizable export order from a UAE client, with an upfront partial payment and healthy profit margins. Yet, when he applied for a Rs10m loan to fulfil the order, he was denied as he didn’t own a property in major cities like Lahore or Karachi. Despite a strong business case and verified buyer, the exporter couldn’t meet the rigid collateral-based requirements of a traditional lending system. Ali’s story, however, is not unique. Many businesses with real potential are being held back not by a lack of demand, but by outdated lending norms.

Banks are waking up to the reality that the SMEs need far greater support — and that their financing struggles have gone unaddressed for far too long. What’s needed now is a broader shift in how we assess creditworthiness. It’s time the entire industry moved towards expanding cash-flow-based lending, where financing is tied to a business’s revenue stream rather than physical assets alone.

Additionally, expanding credit guarantee schemes, where risk is shared between the bank and the SME, can encourage more lending to this vital sector. Institutions such as the Pakistan Credit Guarantee Company continue to play a key role in this area, but a wider adoption of these models is crucial for SME growth.

Another challenge the SME sector faces in Pakistan is the weak legal enforcement and recovery framework. Even when banks are willing to lend, recovering loans from SMEs is often a painful process. One of the core issues is Pakistan’s weak foreclosure framework, which allows defaulters to delay or avoid repayment, discouraging banks from increasing their SME exposure.

A key element in this story is Section 15 of the Financial Institutions (Recovery of Finances) Ordinance, introduced in 2001 to allow banks to recover collateral without going through drawn-out court procedures. It aimed to speed up loan recovery and reduce the risks of lending. However, in 2013, the Supreme Court struck it down, stating that foreclosure without judicial oversight violated Article 10-A of the Constitution — the right to a fair trial. For the next three years, banks operated without a clear legal pathway to recover collateral. This legal vacuum severely impacted SME financing, as lenders grew wary of the risk.

In 2016, Section 15 was reenacted by the government, with a few amendments providing the right to a fair trial to cus-

tomers, as per the spirit of Article 10-A; however, the same was immediately challenged before the higher courts. The Lahore High Court upheld it in March 2020, and in October the same year, the Supreme Court dismissed appeals against it. This reaffirmed banks' rights to foreclose on collateral.

However, in practice, recovery remains slow and uncertain due to court delays, frivolous litigation, and a lack of enforcement. Legal ambiguity continues to paralyse the very purpose Section 15 was meant to serve.

A real-life example illustrates the problem clearly. A textile SME in Faisalabad defaulted on a Rs50m loan. The lending bank initiated recovery under Section 15, but the borrower filed a false claim of repayment and secured a stay order. Over the next four years, the case remained stuck in court while the borrower moved assets and continued operations under a different name. The bank eventually absorbed the financial loss and, unsurprisingly, reduced its future SME lending. This is not an isolated case — it reflects a broader pattern across the financial sector.

To address this issue and unlock SME financing, targeted legal reforms are essential. First, stay orders should be time-bound — limited to two to three months unless there is a compelling reason to extend. Second, courts must ensure both parties are heard before granting a stay, to prevent misuse. Third, fast-track procedures should be intro-

duced with fixed timelines for collateral auctions. Lastly, tax incentives should be offered to auction buyers by removing or reducing the seller's tax liability, increasing participation and speeding up asset realisation.

Unless these reforms are implemented, banks will continue to avoid SME lending, depriving the economy of its most dynamic growth engine. Fixing the foreclosure framework is not just about protecting lenders, it's about creating a healthier, more inclusive financial system for Pakistan.

The future of Pakistan's economy will be shaped not in boardrooms but in workshops, warehouses, and small offices across the country. If we want truly inclusive and sustainable growth, empowering SMEs is not optional — it is essential.

You can also read the full feature on

DAWN

Click Here



MARKETING CAMPAIGNS

JS Credit Card SpendStory

Turning numbers into narratives, and transactions into stories that connect.

What happens when marketing meets data? You get JS SpendStory, a first-of-its-kind campaign that turned customer spending habits into personalized stories.

From idea to inbox, this was a true cross-functional win. The **Marketing team** joined forces with **Data Science & Analytics** and **Credit Card** teams to clean, sort, and analyze millions of transactions, identifying top spend categories to create customized data for each customer. **The result:** our customers received a personalized, data-driven snapshot of their spending journey, showing how powerful storytelling can be when powered by data.

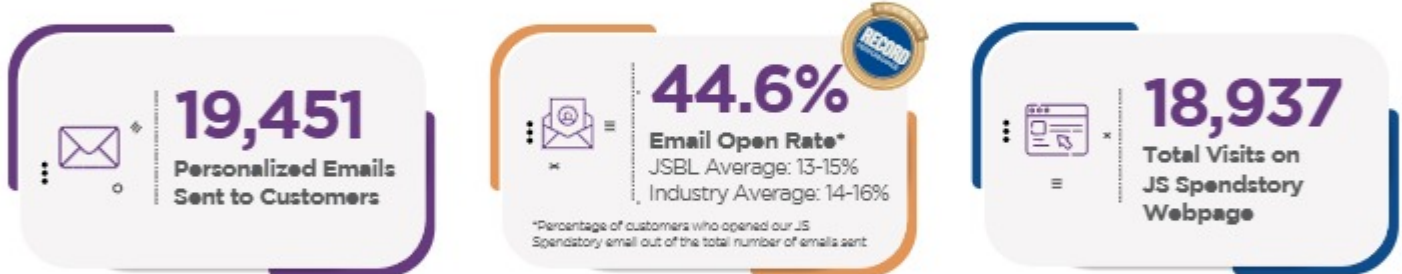


The image features a woman with long brown hair, wearing a black jacket, holding several shopping bags. Overlaid on the image is a JS Bank Visa credit card. The card displays the JS Bank logo, a card number (4700 4521 8932 1109), the name SIMRAH ASIM, and the validity dates (05/25 to 05/30). Surrounding the card are circular icons representing various spending categories: a smartphone, a green dress, a white water bottle, a white t-shirt, and a pair of white sneakers. In the bottom right corner, there is a small illustration of a mosque with a dome and minaret.

THAT'S
SO you.

Data at the Heart of Every Story

Email & Webpage Performance



Digital Campaign Performance



Top Spend Categories

Across the board, Fuel, Grocery, and Apparel emerged as the top three categories where JS Credit Card holders spent the most, a true reflection of everyday priorities meeting personal passions.



But the story gets even more interesting when we zoom in city-wise:



From Inbox to Billboard

Our outdoor visibility spanned over **21 prime locations** across Karachi, Lahore and Islamabad, ensuring strong presence and reach.

KARACHI



LAHORE



ISLAMABAD



Watch the Spendstory Live Across Pakistan

Meet the Spend Personalities



**WELLNESS
WARRIOR**



**FOODIE-IN-
CHIEF**



**TROLLEY
MASTER**



**MILEAGE
MASTER**



**LEARNING
LEADER**



**CHECKOUT
CHAMP**



**JET-
SETTER**



**STYLE
SPENDER**



**GADGET
GURU**



**METER
SULTAN**



**MOBILE
MOGUL**



**DRIVE
DOCTOR**



**HOBBY
HERO**



**CASH
COMMANDER**



**RESORT
ROYALTY**



**INSURANCE
ICON**

Current Account Campaign

We launched a Current Account campaign showcasing a range of free services for customers who maintain a minimum monthly average balance. The campaign ran across social media and out-of-home (OOH) channels, aiming to encourage customers to open an account and enjoy convenient, complimentary banking features.

Kaam Jaisa, Account Waisa!



JS Platinum Business
Current Account



JS Her Current
Account



JS Current Account



JS Premium Current
Account



JS Freelancers
Current Account



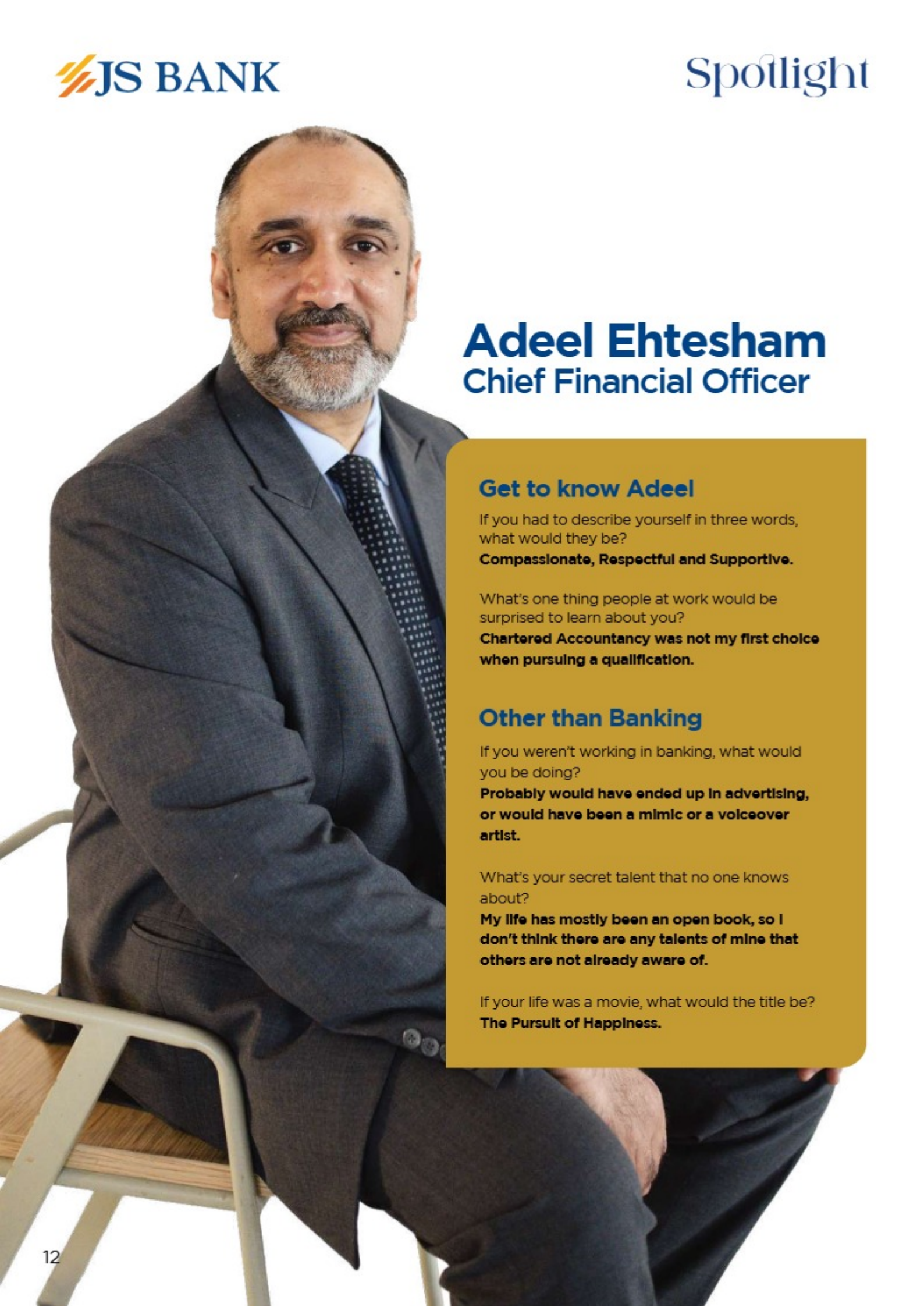
JS Bank and KSBL Lead Strategic Conversation on SME Financing in Pakistan

We, in collaboration with the Karachi School of Business & Leadership (KSBL), hosted a roundtable on the future of SME financing in Pakistan. The session convened key stakeholders, including regulators from the State Bank of Pakistan (SBP), SMEDA, NCGCL, as well as industry peers and academia.

The objective was to identify the most pressing issues faced by the SME sector and to compile strategic recommendations for a policy paper. During the dialogue, Atif Salim Malik, Chief Operating Officer, emphasized that true leadership in SME financing is rooted in a long-term vision, not solely in scale. Dr. Ahmad Junaid, Dean and Rector of KSBL, added that the SME sector is the 'heartbeat of our economy' and that persistent financing gaps threaten national growth.



**BEYOND
THE DESK**

A portrait of Adeel Ehtesham, a middle-aged man with a grey beard and mustache, wearing a dark grey suit, light blue shirt, and a patterned tie. He is sitting on a light-colored wooden chair with a metal frame, looking directly at the camera with a slight smile.

Adeel Ehtesham

Chief Financial Officer

Get to know Adeel

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

Compassionate, Respectful and Supportive.

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

Chartered Accountancy was not my first choice when pursuing a qualification.

Other than Banking

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

Probably would have ended up in advertising, or would have been a mimic or a voiceover artist.

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

My life has mostly been an open book, so I don't think there are any talents of mine that others are not already aware of.

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

The Pursuit of Happiness.



Pop Culture

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

Forrest Gump - at least more than 25 times.

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

Clocks by Coldplay

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

Jerry Seinfeld - Dinner would be an extension of the concept behind his show - Comedians In Cars getting Coffee - It would be a very interesting conversation with a person who seeks humor in day to day random situations, something that I can very much relate to.

Random

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

In all honesty, I have been fairly lucky in this regard - I got to enjoy my time at every place that I've worked at, despite a lot of late sittings everywhere.

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

A pocket knife, a pet dog, and a comfy blanket.

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

I think I am most suited for my current role, so I would happily continue in the current position.

Wisdom

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

One should never run after short term success. Success is best celebrated when it is gradual and duly earned.

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

Always be honest and candid with self assessments, in every aspect of life. One can only learn and improve when one knows about their limitations, keeps addressing their shortcomings, and builds on the positives.

ACHIEVEMENTS

Celebrating PKR 200 Billion in CA Deposits

This milestone is a true reflection of our collective effort and commitment. While it took us 15 years to achieve our first PKR 100 Billion, the next 100 came in just 5 years — a testament to the pace, resilience, and teamwork we've built together.

As we celebrate this achievement, let's continue to aim higher and climb further, one milestone at a time.

Together, we're charting the next ascent.



Tapping into Victory at the Asian Technology Excellence Awards

Our JS Bot has been honored with the Technology Excellence Award for Online Services.

The Asian Technology Excellence Award, organized by Asian Business Review is an annual program that recognizes outstanding technology projects, digital services, and innovations from companies across Asia.



Dual Triumph at ESGBusiness Awards

We are thrilled to be recognized at the ESGBusiness Awards, which celebrate companies leading the way toward a more sustainable future.

Our recognition in two categories reflects our unwavering commitment to excellence in environmental, social, and governance (ESG) practices. These accolades inspire us to continue driving meaningful change-for our people and our planet.



Recognized at Global Retail Banking Innovation Awards

Recognized at the Global Retail Banking Innovation Awards 2025 by The Digital Banker with wins for JS Bot and JS PayDay.

The Global Retail Banking Innovation Awards are an annual program that recognizes excellence and innovation in the retail banking industry, highlighting outstanding achievements in digitally led and customer-centric strategies.



JS Bank Among Top 5 SME Banks in Pakistan

We have been ranked 5th among the top SME banks in the country, crossing the SBP-set advances target of PKR 48 billion with total SME financing exceeding PKR 50 billion. Recognized and lauded by Muhammad Aurangzeb, Finance Minister for exceeding expectations, JS Bank outperformed several banks in SME support and outreach. Basir Shamsie, President and CEO was present at the ceremony celebrating this achievement.



JS Bot Triumphs at the Asian Innovation Excellence Awards 2025

JS Bot has been awarded Customer Experience Innovation of the Year at the Asian Innovation Excellence Awards, marking its third recognition this year. The awards honour innovations that address critical challenges and drive digital and economic progress across Asia.

This win reinforces that smart banking isn't just a feature—it's the future.



Topped SBP'S Agri Finance Ranking

Honored to be recognized as #1 in the Mid-Size Bank category by the State Bank of Pakistan, reflecting our commitment to empowering farmers and driving sustainable growth.



**EVE
NTS**

Independence Day Celebrations

We celebrated Pakistan's 78th Independence Day with great national fervor. We renewed our commitment to serving Pakistan and contributing to its prosperity by providing innovative digital financial services. This commitment solidifies our mission to be a key part of the nation's growth story.

HEAD OFFICE CELEBRATIONS



BRANCH CELEBRATIONS



INDEPENDENCE DAY AT ZINDIGI



CELEBRATIONS BY HOME REMITTANCE TEAM

Our International Home Remittances team celebrated Independence Day with flag-hoisting, patriotic décor, and national songs. Senior management joined employees to honor our forefathers' sacrifices and reaffirm our commitment to innovation, integrity, and inclusive growth for a prosperous Pakistan.



Half Year Kay Sultans Convention Karachi 2025

For the first time, the Product Team launched a combined Deposits and Banca campaign, running for 2.5 months. The results were outstanding—with PKR 107 million in Banca business and a PKR 3.5 billion YTD growth in Current Accounts. A total of 39 qualifiers met all campaign goals, with 24 honorable mentions recognized for exceptional efforts. The North Region, led by Bakhtiar Ali Khan, emerged as the overall winner.

Celebrations included a two-day event in Karachi—Awards Night at Marriott Hotel, where top performers were honored by COO Atif Salim Malik, followed by a fun-filled day at Khoj Resorts featuring games, music, and a memorable qawwali night. Kudos to all the teams for making this campaign a roaring success!



Celebrating Our Credit Card Sales Champions!

The JS Credit Card team, joined by COO Mr. Atif Salim Malik, celebrated the winners of the Credit Card Acquisition Campaign (April 21 – May 21, 2025).

With a target of 20 approved cards per officer, top performers were rewarded — one rode away with a 125cc bike, and another won a 70cc bike through a lucky draw.

This campaign reflects our ongoing commitment to rewarding excellence and driving growth in our Credit Card portfolio.



INITIATIVES

Basir Shamsie, President & CEO, Leads AI Learning Session

We took a significant step forward in our AI journey with a strategic session led by Basir Shamsie. The session was attended by the extended leadership team, and key team members. The session focused on building awareness of AI as a comprehensive system, bringing together technology, data, talent, and governance.

Basir Shamsie introduced the concept of Agentic AI and emphasized the need for a cultural and strategic shift to manage autonomous systems effectively. He also highlighted the importance of executive ownership, Responsible AI (RAI), and preparing leaders to manage hybrid human-machine teams.



Plastic Free July Campaign

In observance of Plastic Free July, we have committed to eliminating single-use plastics from our daily operations, reducing our plastic footprint, and protecting the planet. Our President & CEO Basir Shamsie, and COO Atif Salim Malik, share the same vision of fostering a sustainable future.



World Cleanup Day

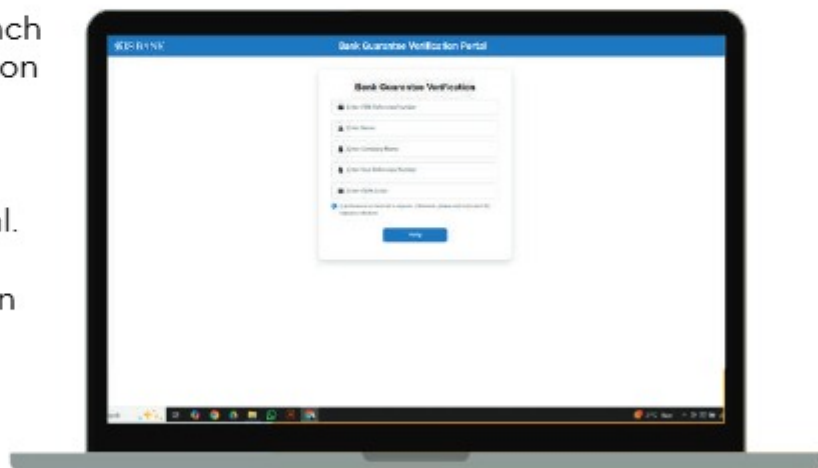
We recently celebrated World Cleanup Day 2025, highlighting the importance of cleanliness at work and in our environment. Leaders including Syed Kazim Raza, Shahid Raza, Shehryar Sheikh, and our Head of Admin, Jamil Ahmed Memon, joined the initiative organized by the Admin team to raise awareness and recognize the everyday efforts of our janitorial team in keeping our workplace clean.



Launch of Bank Guarantee Verification Portal

We are pleased to announce the launch of our new Bank Guarantee Verification Portal.

All Bank Guarantee verifications will now be processed through this portal. This will help us improve turnaround time, ensure accuracy, and strengthen compliance.



Celebrating the Power of Sign Language

On International Day of Sign Languages, we recognize the unique stories and voices of our colleagues with varying hearing abilities.

At JS Bank, we believe in a simple truth: for a company to thrive, every single voice must be heard. Our commitment to this value is why we've launched initiatives like the ConnectHear App, offering real-time sign language interpretation to empower our team members.



Branch Staff Appreciation Ceremony

As part of our branch incentive scheme, the International Home Remittances team hosted a special event in Rabwah to recognize the efforts of our branch staff and the loyalty of our valued remittance customers. Senior management appreciated the team's hard work and reaffirmed support for branches in driving remittance growth.



The All New JS Connect Powering Smarter Cash Management

We have rolled out JS Connect, our upgraded Cash Management platform, now live across 300+ branches. Offering a wide suite of disbursement and collection solutions with real-time reporting, enhanced security, and SBP compliance, JS Connect simplifies transactions for corporates, SMEs, and institutions. Built to drive deposit growth, boost Non-Fund Income, and ease branch operations, JS Connect marks a major leap in delivering smarter, customer-focused banking.



PEOPLE & CULTURE

Leadership Session on Talent and Business Strategy

A leadership session was held, focusing on two key themes: talent strategy and business transformation.

The day began with the People Forum, where leaders discussed and aligned on Talent Classification and Succession Planning for critical roles — strengthening our leadership pipeline and developing a future ready organization.

The Vision 2025 & Beyond session provided a focused opportunity for cross-functional alignment and renewed commitment to our four strategic pillars.

Together, the sessions marked a focused step toward accelerating progress and shaping the Bank's future direction.



SheLeads 2025: Empowering Our Women in Leadership

We held our inaugural "SheLeads" Women Leadership Development Program for middle to senior managers. Led by the consultant Mona Hussain, the program equipped talented female leaders with the essential tools, mindset, and network needed to lead with purpose and impact. This strategic initiative reaffirms our commitment to empowering women and building a robust internal talent pipeline.



Launch of New Decibel Recruitment Portal

We are improving our hiring experience through upgradation and launch of the Decibel Recruitment Portal — a smart and efficient way to hire.

What it means for you:

Smart hiring to support your team

Smoother, paperless approvals

Improved candidate experience

Reduced environmental impact

Together, we're moving towards a smarter, greener and brighter future!



We have Achieved ACCA Approved Employer Status

We celebrated our recognition as an ACCA Approved Employer, marking a key milestone in our journey to develop future-ready finance professionals.

As part of this initiative, we've welcomed 12 ACCA trainees across departments, further strengthening our culture of continuous learning and leadership.



Catalyst Internship Program JS Bank - June 2025

As part of our commitment to developing young talent, we delivered orientation sessions for interns under the Catalyst Internship Program. Welcoming over 18 interns, the sessions introduced them to JS Bank's culture, operations, and values, setting the stage for a confident and impactful internship journey.



Train the Trainer (TTT) Program

We conducted the Train the Trainer (TTT) program, designed to build internal capacity and strengthen instructional delivery skills. The four-day workshop transformed our subject matter experts into effective trainers, ensuring valuable knowledge is shared more easily and making the learning journey more engaging for all employees.



Trade Officer Training Program

Learning & Organizational Development department conducted a one-month training program for newly hired Trade Officers, combining classroom and on-the-job learning. The initiative equipped participants with essential knowledge of trade products, processes, and compliance, empowering them to excel in their roles and contribute to JS Bank's growth.



The Sales Guru

We successfully held The Sales Guru, a two-day workshop for the Transaction Banking Group across Lahore, Karachi, and Islamabad. Through interactive activities and practical exercises, our RMs and REs gained actionable insights in consultative selling, communication styles, and range selling to elevate client engagement.



Managers Effectiveness Program - MEP

Learning & Organizational Development department delivered four cohorts of the Managerial Effectiveness Program (MEP) to strengthen leadership and foster growth. Through case studies, activities, and interactive sessions, senior managers across departments gained practical tools to enhance team management and cross-functional collaboration.



Currency Management Strategy

We organized a classroom session on Currency Management Strategy (CMS) in Lahore for Operations and Cash Officers, facilitated by SBP's Cash Monitoring Unit. The session refreshed knowledge, strengthened understanding of CMS, and reinforced the importance of regulatory compliance.



Pehla Qadam Aik Saath - Induction Program

We have welcomed new joiners through four batches across Pakistan under the Pehla Qadam Ek Saath program, using classroom and virtual sessions to introduce them to our culture and values. With the support of their colleagues, participants smoothly transitioned into the workplace, actively engaging in discussions and activities, and providing positive feedback that strengthens alignment with the Bank's vision.



Pakistan Hindu Council Career Fair 2025

We participated in the Pakistan Hindu Council Career Fair, an event that provided a valuable platform to engage with a diverse and talented pool of candidates. Our presence reinforced our commitment to youth empowerment and strengthened our culture of inclusivity.



ZIN
DIGI

Noman Azhar

Chief Officer, Zindigi

Honored Among
“Top 50 CEOs Under 50”

at Commonwealth Business Excellence Awards



Zindigi and Unilever Pakistan Partner to Digitize Payments for Wall's Trikes Force

Through this collaboration, hawkers of Wall's Trikes can now seamlessly collect digital payments against their daily sales. Powered by Zindigi's advanced QR payment system, the initiative will simplify transactions, improve efficiency, and bring greater transparency to the daily earnings of thousands of ice cream vendors across Pakistan.



Zindigi Freelancer Connect Launches Nationwide Series from Peshawar

Zindigi Freelancer Connect, hosted by CECOS University Peshawar and powered by Edversity, kicked off a nationwide series to empower Pakistan's freelance community through learning, networking, and digital financial access.



Zong CMPak and Zindigi Partner to Drive Digital Banking Access for G2P Projects

Through this collaboration, Zindigi will open M-Wallets for Zong customers, allowing beneficiaries in remote and underserved areas to receive monthly cash assistance directly into their accounts. These funds, primarily distributed under government poverty alleviation and disaster management programs, will be accessible through Zindigi's network of agents & ATMs nationwide.



Internship Batch at Zindigi

We welcomed a batch of highly motivated and talented interns at Zindigi. Their passion and drive enriched our workplace as they completed a journey of growth, learning, and impact.



Dawat-e-Aam at Zindigi

We celebrated the mango season with Dawat-e-Aam at Zindigi, a festive gathering filled with the king of fruits. The event captured the spirit of the occasion as our teams came together to enjoy the sweetness of summer with a shared love for mangoes.



Zindigi Debit Card Brings You More Value at Islamabad Diagnostic Center (IDC)

As part of our commitment to offering greater value and convenience, all Zindigi Debit Card holders can now enjoy a 15% discount on all medical tests at Islamabad Diagnostic Center (IDC) nationwide.



Payfast And Zindigi

Collaborate To Enhance Digital Payment Infrastructure In Pakistan

This alliance leverages PayFast's robust and secure payment gateway infrastructure alongside Zindigi's dynamic digital banking services, offering a comprehensive suite of customizable payment solutions. These offerings will enable businesses to seamlessly integrate tailored payment systems, enhancing customer experience, operational efficiency, and brand identity.



Young Leaders Connect by Zindigi Prize



We hosted Young Leaders Connect, powered by Zindigi Prize, as an outdoor leadership conference in Shoran Forest. Bringing together 100 young leaders from across Pakistan, the 3-4 day experience combined leadership training, entrepreneurship insights, and experiential learning, equipping participants with the skills, confidence, and vision to drive innovation, social impact, and future leadership in their communities.

Zindigi Prize Expands Globally with Launch in South Africa

After its successful international launch in Kenya, Zindigi Prize has now inaugurated its second global chapter in South Africa. This expansion marks a historic milestone, as Zindigi Prize becomes the first homegrown entrepreneurial community of Pakistan to establish a footprint beyond borders. With its growing international presence, Zindigi Prize is not only empowering young innovators at home but also showcasing Pakistan's entrepreneurial spirit on the global stage.



CONNECTED PAKISTAN

30 UNDER 30

AWARD WINNER



For Contribution of Women in Fintech

Asma Anwar, Head of Customer Excellence, People and Culture at Zindigi, has been recognized by Connected Pakistan in its 30 Under 30 list in the Fintech category for her impactful leadership in Pakistan's financial ecosystem. As the youngest member of Zindigi's Leadership Team, she leads strategic functions across Customer Excellence and People & Culture, drives initiatives like HerZindigi to empower women financially, and champions girls' education in partnership with The King's Trust (UK).

Zindigi & Transworld Home Partner to Revolutionize Digital Payments with Exclusive Cashback Rewards

Under this collaboration Zindigi has introduced a cashback reward program for Transworld customers across Pakistan. This strategic partnership, aims to enhance user experience through innovation , promote the adoption of digital payments, and reward loyal customers with added value.



Zindigi Orientation Program - Sep 2025

We are pleased to launch the Induction Program for Zindigi-JS, with the first batch held at our Islamabad office. Through interactive sessions, new joiners were introduced to Zindigi's culture, vision, and operations, setting a strong foundation for their journey with the organization.



JS BANK
SPOTLIGHT 2025 - Q3