



Spotlight

Q4/2025

2025
REWIND



Driving Digital
& Customer
Growth



Sajid Hussain
In Focus

Z ZINDIGI
in Action

TABLE OF CONTENT

2025 Rewind	1
Beyond the Desk	2
Achievements	
JS Mobile App Growth in 2025	4
Launch of JSense AI Banking Bot	4
Targeted In-App Cross Selling	5
Modernizing ATMs & CDMs in 2025	5
Ranked Among Top APAC Banks by S&P Global	6
USD Clearing Quality Recognition Award 2025	6
Events	
JS Her at Sehat & Saath	8
JS Her at Bahria Town Education Expo 2025	8
SME Team Empowering Women Entrepreneurs	9
Shaping the Future of Work at CONNEX 2025	9
Supporting Unity at the Christian Youth Freedom Ride 2025	9
Engaging Our Private Banking Clients	10
Supporting Teachers' Development at TDC 2025	10
Initiatives	
State Life Partnership Goes Live	12
Driving Financial Literacy in the North Region	12
Promoting Financial Inclusion Through Learning	12
Agreement with NCCPL to Enhance Capital Market Access	13
Strengthening Our Partnership with Visa	13
ATM Inauguration at FBR Headquarters	13
Partnership with the University of Okara	14
Decibel Career Portal Launch	14
People & Culture	
Going the Extra Mile at Upper Mall Branch	16
Celebrating International Sign Language Week	17
Celebrating Christmas Together	17
Breast Cancer Awareness at JS Bank	17
Celebrating the Spirit of Diwali	18
Promoting Inclusion & Respect at the Workplace	18
Welcoming Our New CA Trainees	18
Branch Distribution & Consumer Meet & Greet	19
The Empathy Experience PDD 2024	19

Zindigi

Zindigi Wins Best Banking as a Service Provider at Finovate Awards 2025, UK	21
Zindigi Wins Best Digital Banking Experience at FDI Awards, UK	21
Zindigi Transforms CECOS University into KPK's First Cashless University	21
Zindigi & Orient Launch Digital Supply Chain Financing	22
Zindigi & PAK EEF Digitalize Scholarship Disbursements	22
Zindigi Enables Digital Payments at Albario EV Stations	22
Empowering Pakistan's Next-Gen Freelancers	23
HerZindigi University Drive	23
Zindigi Super League	23



Salman Awan

Brand Manager

Hala Iqbal

Manager Communications

Editors' Note

We're thrilled to present the final edition of The Spotlight Magazine for 2025! This special issue includes a "2025 Rewind" section, celebrating our achievements and highlighting events from the year. We hope you enjoy this edition and carry the same enthusiasm into 2026. Share your contributions at communications@jsbl.com.



2025

JAN

New Look, New Vision

We rolled out a refreshed JS Mobile App with an upgraded UI and UX to make everyday banking simpler. We also held our Vision 2025 and Beyond leadership session, aligning teams on collaboration, revenue enablement, cost discipline and stronger credit and risk management.



DEC

Private Banking, Redefined

We opened the JS Private Banking Center in Lahore, strengthening our private banking presence and client experience.

OCT

Women Who Lead

We launched SheLeads 2025, our first leadership development program for middle and senior women managers, focused on building capability and strengthening our leadership pipeline.



FEB

Peak Performance

We took the Banca Convention to Malam Jabba, bringing together 130 team members for performance recognition and collaboration. The campaign delivered PKR 92 million in business and PKR 30 million in income.



MAR

Remittance the Right Way

We launched the Home Remittance campaign during Ramzan featuring Younis Khan, promoting secure and legal remittance channels. Teams also connected beyond work at a Padel Social Night.



APR

Champions Rise

We held our retail leadership strategic offsite in Malam Jabba, followed by the Champions League 2025 superhero themed evening celebrating performance. The offsite then moved into focused team building sessions and concluded with a musical night that brought everyone together.



MAY

Barhna Hai Aagey

We unveiled our brand film Barhna Hai Aagey, presenting a future focused vision rooted in Pakistan's culture and ambition. The campaign reflected belief in local talent and progress through bold storytelling.



JUL

Raising the Bar

We crossed PKR 200 billion in Current Account deposits. We also launched the Kaam Jaisa, Account Waisa campaign, highlighting tailored current account offerings across digital and out of home platforms.



SEP

When Data Tells a Story

We launched JS Credit Card SpendStory, turning customer transactions into personalized insights through cross functional collaboration between Marketing, Data Analytics and Credit Cards teams.

AUG

SMEs in the Spotlight

We partnered with KSBL to host a roundtable on SME financing, bringing together regulators, industry peers and academia to discuss policy direction and long term growth.



- Asian Technology Excellence Award for Online Services – JS Bot
- Quality Recognition Award in USD Clearing – JP Morgan
- Community Health Outreach Programme Award – ESG Business Awards
- Renewable Energy Adoption Award – ESG Business Awards
- Global Retail Banking Innovation Awards – JS Bot and JS PayDay
- Customer Experience Innovation of the Year – JS Bot
- ESG Program of the Year – Asian Banking and Finance
- Best Private Bank in Pakistan – Global Finance Magazine
- Health and Wellness Bank of the Year – Asian Banking and Finance
- Best Accelerator Incubator – Zindagi Prize
- Best SEO Campaign – JS Bank SEO Evolution
- Best Social Media Campaign – JS PayDay

Ranked Number One Bank for Agri Financing in the Mid Sized Banking Sector



Awards & Accolades

Sajid Hussain

Group Head Operations



Fast Facts

Three words that describe you?
Courageous, Curious & Caring

One thing people at work do not know about you?
Quick Witted

Life Beyond Banking

If not banking, what would you do?
Public Practice as a Chartered Accountant

A hidden talent?
Singing to myself

Your life as a movie title?
Braveheart

Pop Culture

Your favorite movie and how many times have you watched it?
3 idiots, can't count.

A song on repeat right now?
Fa9la, earlier today

A celebrity you would have dinner with and why?
Arnold Schwarzenegger. Self made, multi-talented and easy to interact with / relatable

Just for Fun

The weirdest or worst job you have had?
Physical verification of pledged stocks as External Auditor, Oil tank dips etc.

Three things you would take to deserted island?
Inflatable raft, axe & torch

Words to Live By

The best career advice you received?
Do the right thing!

One message to our readers?
Live life to the full & let live!

ACHIEVEMENTS

ACHIEVEMENTS

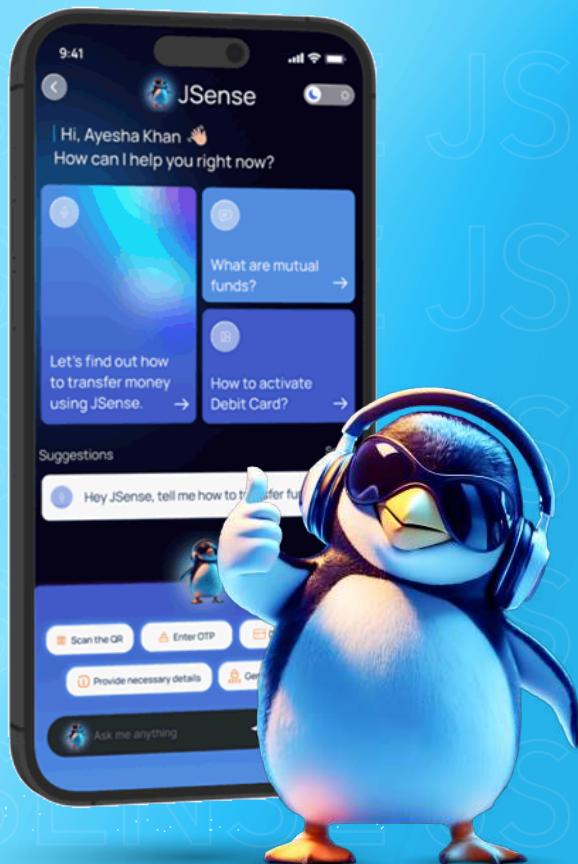
ACHIEVEMENTS

ACHIEVEMENTS

ACHIEVEMENTS

JS Mobile App Growth in 2025

We recorded strong growth for the JS Mobile App in 2025, achieving 87% penetration across the eligible customer base with over 400,000 registered users. This progress reflects increased adoption and continued focus on improving the digital banking experience.



Launch of JSense AI Banking Bot

We launched JSense, Pakistan's first AI powered banking bot integrated within our mobile app. The bot provides instant guidance on our products and services with an average response time of 5.8 seconds and has handled over 45,000 customer conversations within seven weeks of launch.

Targeted In-App Cross Selling

We introduced targeted in-app pop ups to enable precise zero cost product cross selling. This initiative delivered a 6% click through rate and a 20% conversion rate, contributing to PKR 20 million in personal loan disbursements within days.



Modernizing ATMs & CDMs in 2025



We modernized our physical touchpoints by migrating ATMs to Euronet to improve performance and reliability. We implemented the GoGreen EJ Roll initiative to digitize ATM audit logs, eliminate paper based processes and deliver monthly cost savings of around PKR 15 million in collaboration with the Branch Operations team. We also launched 24/7 Cash Deposit Machines to enhance accessibility and reduce branch workload.

JS Bank Ranked Among Top APAC Banks by S&P Global

Recognized by S&P Global Market Intelligence as one of Asia-Pacific's top performing banks in Q3 2025. A reflection of our focus on innovation, growth and lasting value.



USD Clearing Quality Recognition Award 2025

We have been honored with the USD Clearing Quality Recognition Award 2025 by J.P. Morgan, recognizing our excellence in payment processing, operational efficiency, and commitment to global quality standards.

EVENTS

EVENTS

EVENTS

EVENTS

EVENTS

JS Her at Sehat & Saath

We participated in the Sehat & Saath medical camp organized by Rupani Foundation at Karimabad Society, Karachi in collaboration with SBP and peer institutions including UBL, Meezan Bank, SCB, Al Baraka and DIB. As part of the JS Her campaign, we engaged with attendees on ground, highlighted our product offerings including Maternity Insurance and supported awareness through announcements and giveaways. The event received strong interest in our services.



JS Her at Bahria Town Education Expo 2025

We participated in the Education Expo 2025 organized by Bahria Town Authority in collaboration with the State Bank of Pakistan. Our stall engaged over 200 students where we showcased tailored financial solutions including JS Her, JS Platinum, JS Premium and JS Freelancer Current Accounts, supporting financial inclusion and literacy among the youth.

SME Team Empowering Women Entrepreneurs

Our team is participating in Shevolution, a two-day Conference & Exhibition being held in Karachi, dedicated to promoting women's empowerment, innovation, and inclusive growth. We are showcasing our SME banking solutions, reaffirming our commitment to supporting women-led businesses and driving sustainable economic development across Pakistan.



CONNEX 2025 Shaping the Future of Work

We sponsored CONNEX 2025, showcasing our PayDay solution and demonstrating how it enables efficient, secure salary disbursements while supporting organizations' digital transformation.

Supporting Unity at the Christian Youth Freedom Ride 2025

We supported the Christian Youth Freedom Ride 2025, a landmark cycling event celebrating youth energy, freedom, unity, and healthy living. Designed to empower Christian youth, the ride also promoted peace, inclusivity, and national pride. Our sponsorship reflects our commitment to fostering unity and togetherness across communities.



Engaging Our Private Banking Clients

We hosted a gathering at our Private Banking Office in Lahore, where exceptional conversations unfolded among our most valued clients. Our leadership team engaged in substantive discussions with clients, strengthening partnerships and exploring future opportunities together.



Supporting Teachers' Development at TDC 2025

We sponsored TDC 2025, a conference empowering teachers to foster creativity, critical thinking, and independent learning. Our Transaction Banking North team showcased PayDay and Banking for Her solutions.

INITIATIVES
INITIATIVES
INITIATIVES
INITIATIVES
INITIATIVES

State Life Partnership Goes Live

We partnered with State Life Insurance Corporation across the North, Hyderabad, Sukkur and Karachi regions, strengthening our insurance portfolio and expanding access to insurance solutions across our network. As part of this rollout, training sessions were held in different cities to support effective delivery of the State Life Sadabahar Plan, State Life Three Payment Plan and State Life Endowment Plan.



Driving Financial Literacy in the North Region

The NFLP-II activity was successfully conducted at CECOS University, Peshawar on 26th December 2025, in coordination with the Zindagi Team. A financial literacy awareness session was delivered to approximately 200 students, including both male and female participants. The session focused on enhancing financial awareness and promoting digital banking adoption among youth.

Promoting Financial Inclusion Through Learning

We welcomed students from the JS Academy for the Deaf to our Head Office at Shaheen Complex for a dedicated financial literacy session focused on essential banking knowledge. To mark the International Day of People with Disabilities, the visit concluded with a celebratory gathering including a cake cutting ceremony and hi-tea.



Agreement with NCCPL to Enhance Capital Market Access

We have signed a Margin Trading System (MTS) agreement with the National Clearing Company of Pakistan Limited (NCCPL) to strengthen our participation in the capital market. This collaboration will help improve market liquidity, streamline settlements, and expand investment access, particularly for Roshan Digital Account holders.



Strengthening Our Partnership with Visa

We have signed an agreement with Visa to extend our longstanding strategic partnership, reinforcing our shared commitment to innovation and delivering enhanced, seamless financial experiences for our customers.

ATM Inauguration at FBR Headquarters

We have installed a new JS Bank ATM at the FBR Headquarters, Islamabad, inaugurated in the presence of Kazim Raza, Group Head Branch Distribution & Transaction Banking and teams from the North and Transaction Banking, along with Ayesha Farooq, Commissioner FBR, reinforcing our commitment to accessible and convenient banking.



Partnership with the University of Okara

We have signed an MoU with the University of Okara to provide JS PayDay, cash-management services, an on-campus ATM, and a banking booth, enhancing convenient access to banking for students, faculty, and staff.



Decibel Career Portal Launch

We have launched a new Career Portal to simplify hiring and offer a seamless, paperless experience.

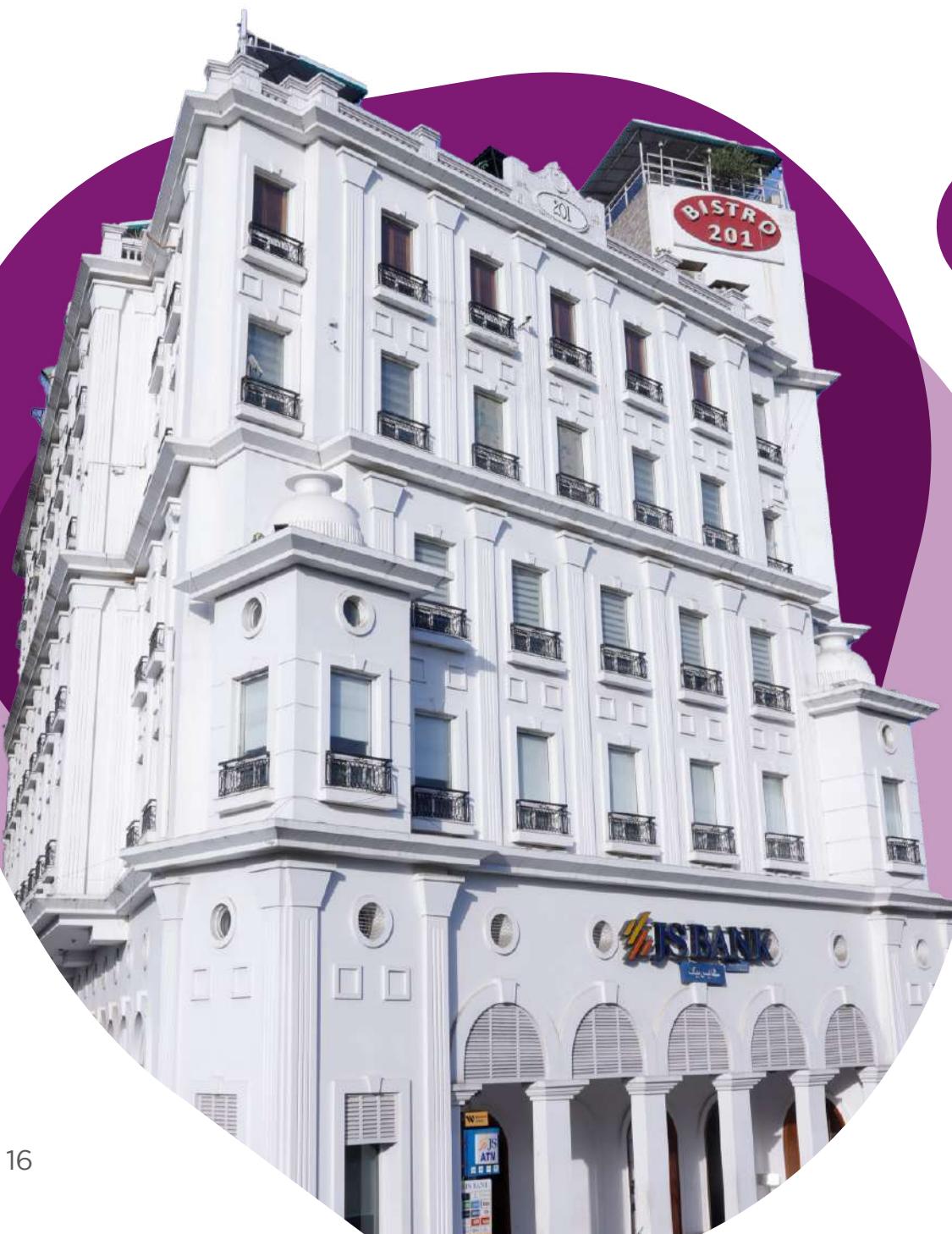
Explore the portal and take charge of your growth!

PEOPLE & CULTURE

Going the Extra Mile at Upper Mall Branch

We supported an overseas customer at our Upper Mall Branch, Lahore who arrived late in the day for urgent account activation ahead of her international flight. The team resolved system issues through JS Bot, updated her records and completed the activation on the spot, creating a clear Wow Experience for the customer. Through this engagement, the branch also secured PKR 250,000 in bancassurance business by onboarding her to an EFU high value savings plan.

During a city wide strike that disrupted transport across Mall Road, the Floor Manager personally ensured the customer reached home safely so she could travel without disruption. Timely after hours support from the ASU team also helped complete her profile updates, reinforcing strong teamwork, ownership and customer first service.



Celebrating International Sign Language Week

We marked International Sign Language Week 2025 with a customized workshop for our PWD colleagues, reinforcing our commitment to inclusion, personal development, and a culture of growth and belonging, and concluded the week with a ceremony celebrating progress and unity.



Celebrating Christmas Together

We marked Christmas by celebrating with our colleagues across the organization, fostering a spirit of togetherness and inclusion. The occasion focused on meaningful connection and sharing the festive season with warmth and goodwill.

Breast Cancer Awareness at JS Bank

We held our first Breast Cancer Awareness Session at Shaheen Complex with Shaukat Khanum Hospital, focusing on early detection, prevention, and self-examination, promoting health awareness and empowering employees with life-saving knowledge.



Celebrating the Spirit of Diwali

We celebrated Diwali, the festival of lights. The celebration featured vibrant rangoli decorations, the sharing of traditional sweets, and a joyful atmosphere filled with warmth, togetherness, and festive cheer.



Promoting Inclusion & Respect at the Workplace

We organized an awareness session with Shirkat Gah for Branch Banking employees on gender equity, inclusion, and workplace conduct, fostering understanding of creating a respectful and inclusive work environment.

Welcoming Our New CA Trainees

We welcomed our new batch of CA Trainees to the JS Group. This marks the start of an exciting journey of learning, growth, and opportunity. Wishing them success as they embark on this new chapter.



Branch Distribution & Consumer Banking Meet & Greet

Branch Distribution & Consumer Banking teams came together for a networking dinner hosted by Kazim Raza, Group Head Branch Distribution & Transaction Banking and Shehryar Sheikh, Head Consumer Banking & Agri - CX with Atif Salim Malik, COO in attendance, fostering collaboration and team connections.



The Empathy Experience IDPWD 2025

We hosted The Empathy Experience on International Day of Persons with Disabilities, featuring interactive activities like Beyond Sight and Grip Shift to build empathy, raise awareness, and reinforce our commitment to inclusion.



Click to Play

ZINDIGI

ZINDIGI

ZINDIGI

ZINDIGI

ZINDIGI

Zindigi Wins Best Banking as a Service Provider at Finovate Awards 2025, UK

Zindigi received the Best Banking as a Service Provider Award at the Finovate Awards UK, recognizing its BaaS innovation and Pakistan's growing presence in fintech. Its BaaS platform supports businesses, startups and SMEs while expanding access to digital financial services for consumers.



Zindigi Wins Best Digital Banking Experience at FDI Awards, UK

Zindigi was awarded Best Digital Banking Experience in Pakistan at the FDI Insider Awards, recognizing innovation and long term impact in financial services. The award places Zindigi among globally recognized digital banking leaders.

Zindigi Transforms CECOS University into KPK's First Cashless University

CECOS University Peshawar in collaboration with Zindigi became KPK's first fully cashless and financially inclusive university. The initiative provides every student with a bank account and Zindigi debit card, supported by POS and QR based payments across campus.



Zindigi & Orient Launch Digital Supply Chain Financing

Zindigi and Orient Electronics signed an MoU to launch Digital Supply Chain Financing across Orient's value chain, enabling SMEs to access cost efficient financing through Zindigi's digital platform in line with SBP guidelines.



Zindigi & PAK EEF Digitalize Scholarship Disbursements

Zindigi and Pakistan Education Endowment Fund signed a Memorandum of Understanding to digitalize the scholarship fund disbursement system, supporting financial inclusion through technology driven processes.

Zindigi Enables Digital Payments at Albario EV Stations

Zindigi partnered with Albario Engineering to enable digital payment solutions at Albario electric vehicle charging stations across motorways and major cities. The integration includes Raast QR, POS and in-app payments, supporting seamless and contactless transactions while contributing to Pakistan's clean energy and digital payments ecosystem.



Empowering Pakistan's Next-Gen Freelancers

Zindigi Freelancer Connect Karachi edition at Bahria University brought together freelancers, digital creators and changemakers to learn, connect and grow.



HerZindigi University Drive

Zindigi Women Connect engaged students at NUTECH University, Islamabad through a focused initiative centered on learning, connection and empowerment.

Zindigi Super League

The Zindigi Super League brought teams together for a day focused on energy, teamwork and sportsmanship, strengthening connection and collaboration across the organization.





JS BANK

SPOTLIGHT 2025 - Q4