

 JS BANK

SPOTLIGHT

JAN-FEB 2026



BACHAT

HOGI



THE
RETAIL BANKING CONFERENCE

reset

featuring our CEO & COO

B-SIDE



THE BEAT BEHIND
THE BANK!

Leadership Offsite

Perspective 26-28

NAVIGATING THE FUTURE TOGETHER

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Beyond the Desk

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Salman Awan
Brand Manager



Hala Iqbal
Manager Communications

Editors' Note

Kicking off 2026, this Jan–Feb edition captures the energy and progress across JS Bank. From key milestones to everyday wins, it's all about the people and ideas driving us forward. This time, we've also introduced a new segment, B-Side, bringing you fresh perspectives and stories beyond the usual. We're continuing to grow, adapt, and strengthen how we serve our customers, while embracing new ways of working. Inside, you'll find updates, team highlights, and stories that reflect who we are and where we're headed. Thanks for being part of it and for everything you do to keep JS Bank moving ahead. Happy reading!

CAMPAIGNS

Ab Bas Bachat Hogi! JS Current Accounts Campaign

Our latest campaign for the JS Current Account is all about providing real-world relief to our customers. By focusing on five essential lifestyle pillars: Grocery, Fuel, Apparel, Education and Healthcare, we've turned every necessary monthly expense into a rewarding opportunity. We are committed to making life more affordable, one transaction at a time.

[▶ Click here to watch](#)



Impact on Social Media

Reach

22 Mn

Impressions

92 Mn

JS Mobile App, Powered by JSense AI

The year began with the launch of the JS Mobile App, the first-of-its-kind AI mobile app in Pakistan's banking industry, now powered by JSense AI. This wasn't just an update; it was a groundbreaking upgrade. Sikandar Nawaz leads our campaign as the face of JSense AI, the brain behind the "App-Solute Upgrade," transforming how users manage their finances by anticipating needs before they even arise.

From handling complex portfolios to tracking the smallest utility bills, this campaign highlights how we're bridging cutting-edge technology with a personal touch.

[▶ Click here to watch](#)



Impact on Social Media

Reach

16.1 Mn

Impressions

35.8 Mn

Furrukh Zaeem

Group Head - Treasury, Financial Institutions, HRC, Int.

Fast Facts

Three words that describe you?

Confident, Progressive & Fun-Loving

One thing people at work do not know about you?

I'm a simple person

Life Beyond Banking

If not banking, what would you do?

A racecar driver

A hidden talent?

Not a talent but I'd say that I am a very empathetic person

Your life as a movie title?

Three Idiots

Pop Culture

Your favorite movie and how many times have you watched it?

Any of the 007 movies

A song on repeat right now?

► Eye of the Tiger by Survivor

A celebrity you would have dinner with and why?

Sean Connery, by far the best Bond

Just for Fun

The weirdest or worst job you have had?

Till now I have been doing what I enjoy, so I'm lucky I guess

Three things you would take to deserted island?

My shorts, some Coke to drink and a book

If you could swap jobs with someone at JS Bank, who'd it be?

I'd like to become the Head of HR

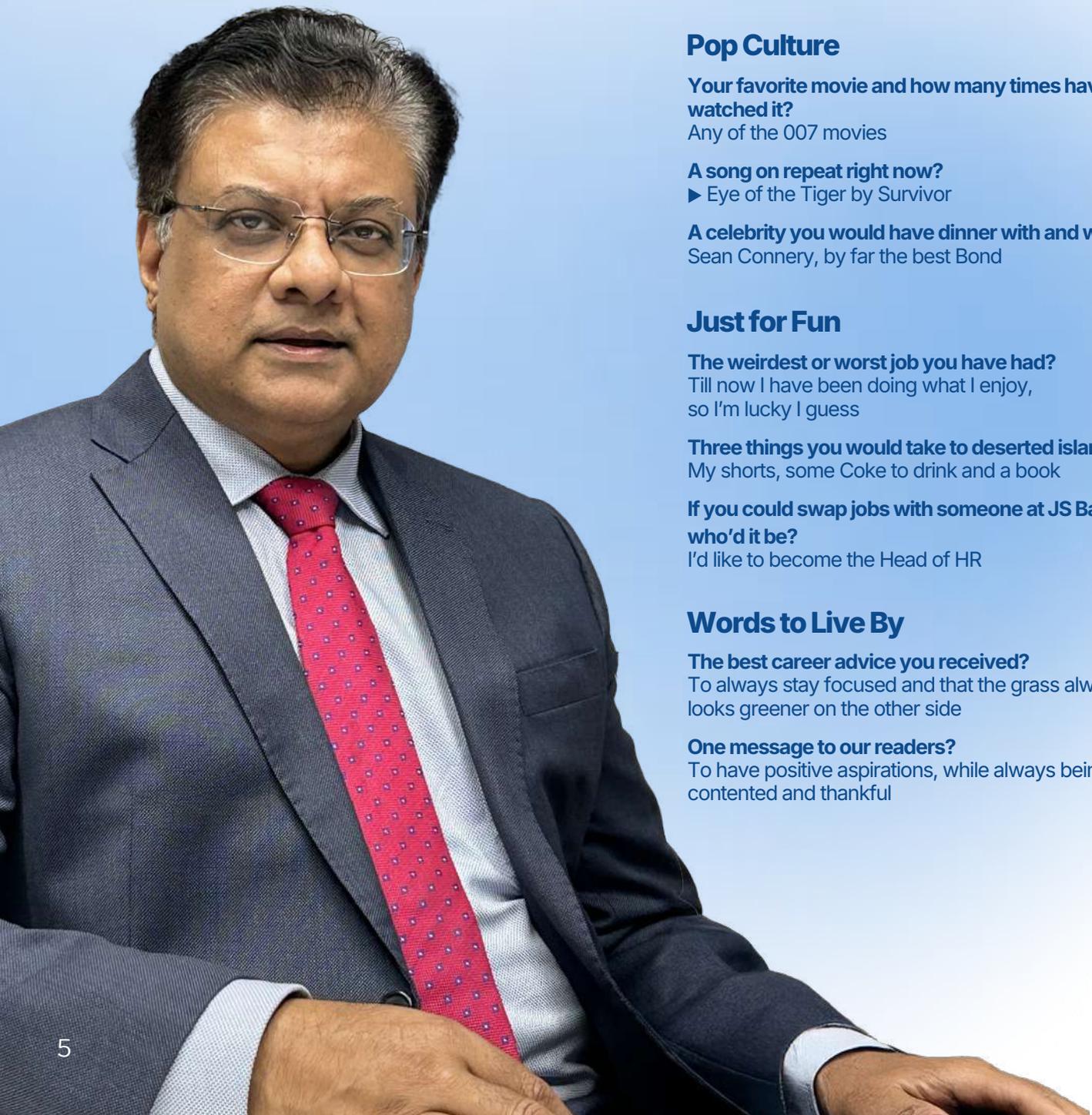
Words to Live By

The best career advice you received?

To always stay focused and that the grass always looks greener on the other side

One message to our readers?

To have positive aspirations, while always being contented and thankful



EVENTS
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EVENTS

Basant Fest 2026

Among the City's Most Iconic Celebrations

Basant Fest 2026 by JS Bank and Zindigi stood out as one of Lahore's biggest and most celebrated Basant events, transforming the city's skyline into a canvas of color and excitement. Blending the joy of traditional kite flying with engaging moments alongside customers and leadership, the evening was a powerful tribute to culture, community, and timeless celebration.



[▶ Click here to watch](#)

Vision to Victory

Bancassurance Convention 2026

Teams from across Pakistan came together for our Annual Bancassurance Convention 2026, a focused two-day forum centered on strategic alignment, performance review, and defining the path forward. The event provided an opportunity to reflect on achievements, recognize outstanding contributions, and further strengthen collaboration across regions and functions. The clarity of direction, renewed energy, and collective commitment demonstrated throughout the convention positions us strongly for the year ahead.



[▶ Click here to watch](#)

Cricket Clash 2025 Powered by JS Credit Cards

We sponsored Cricket Clash 2025 powered by JS Credit Cards, a three-day inter-bank cricket tournament in Karachi. Six teams from different financial institutions came together to compete, promoting team spirit, corporate wellness, and brand engagement. Kudos to all participants for making the event a success and showcasing JS Bank's commitment to teamwork and community engagement!



Participation in SME Finance & Banking Expo by LCCI

We participated in the SME Finance & Banking Expo organized by the Lahore Chamber of Commerce and Industry (LCCI), reinforcing our commitment to supporting economic growth through comprehensive and innovative financial services. The expo provided a valuable platform for banks to showcase SME-focused products, financing solutions, digital banking capabilities, and advisory services, while fostering direct and meaningful engagement with the business community.



Empowering Future Leaders at LUMS YLES

We served as the Title Sponsor of LUMS Young Leaders & Entrepreneurs Summit, one of South Asia's largest business competitions, engaging 1,200+ delegates. The four-day event provided a strong platform for youth engagement, financial literacy, and leadership development, while showcasing solutions tailored for young entrepreneurs. Syed Kazim Raza, Group Head Branch Distribution & Transaction Banking, and senior leadership also attended the event, interacting with participants and reinforcing the Bank's commitment to empowering future leaders.



Inauguration of First-Ever Drive-Through ATM at Okara Cantt

We inaugurated our first-ever drive-through ATM at Okara Cantt, marking an important milestone in enhancing customer convenience and accessibility. The inauguration ceremony was graced by Maj. Gen. Iftikhar Waseem Cheema, GOC 14 Division, who attended as the Chief Guest. Syed Kazim Raza, Group Head Branch Distribution & Transaction Banking and our senior leadership was also present at the occasion, reaffirming our commitment to delivering innovative and customer-centric banking solutions.



Our Presence at SMARTCON 2026

We participated in SMARTCON 2026, the Rotary International District 3271 Annual Conference held in Hyderabad. The event brought together 2,000+ Rotarians and leaders, celebrating Sindhi heritage while advancing service, innovation, and leadership. With a wide global reach across the Rotary District, the conference enabled meaningful visibility and networking, supported by active participation from our regional teams.



Investing in Tomorrow's Leaders PROCOM '26 by FAST

We were the Title Sponsor of PROCOM '26, organized by FAST-NUCES, supporting a platform that connects industry with emerging talent. The event featured engaging sessions, workshops, and networking opportunities for students and professionals.

The hackathon showcased impressive creativity and technical depth, earning praise from our CDO Ahsan Jamal and his team, while our Chief of Staff Noman Soomro highlighted the role of technology in bridging banking and driving Pakistan's economic growth.



Padel, Passion, and Team Spirit in Lahore

Our Central team recently participated in an exciting padel tournament in Lahore, organized by Media Solutions. The event brought together a vibrant mix of players, highlighting inclusivity, teamwork, and sportsmanship, while offering a dynamic platform to connect and celebrate an active lifestyle.



Match Point Padel Classic Series 2026

The Match Point Padel Classic Series 2026, powered by JS Credit Cards, reinforced our presence within Karachi's premium sports and lifestyle community as we participated as Title Sponsor. The event brought together top talent and enthusiasts, celebrating the competitive spirit and excellence that strongly align with our brand values.



Championing Women's Empowerment at the 6th Women Power Run

We were the Title Sponsor of the 6th Women's Power Run, organized by Born2Run Pakistan, the country's first dedicated running community. The 5km run brought together 500+ women from all age groups and received wide coverage across local media channels, reflecting our continued focus on advancing women's empowerment and building inclusive communities.



Like. Follow. Share.

Like and follow **JS Bank's social pages** to keep up with our latest updates and milestones.

Find us on social
linktr.ee/jsbankofficial



INITIATIVES

Perspective 26-28 Leadership Offsite

Held in Lahore, our leadership offsite Perspective 26-28 brought the leadership together to finalize the organization's strategic roadmap for the next three years. The session enabled the leadership team to step back from daily operations and align on long-term growth priorities and enterprise-wide goals. With a clear three-year direction in place, teams now move forward with stronger alignment, focus, and momentum.



Driving Customer Centric Growth at the RESET Seminar

Conversations at the RESET Seminar centered on the future of customer relationships in banking. With Atif Salim Malik, our COO, moderating the panel and Basir Shamsie, President & CEO, participating as a panelist, the session examined acquisition, loyalty in a digital-first world, and relationship-building beyond pricing.



[▶ Click here to watch](#)

Enabling Raast QR Payments for State Life

In collaboration with Kuickpay, we have introduced Raast QR-based insurance premium payments for State Life Insurance Corporation of Pakistan, enabling fast, secure, and cashless transactions. This initiative reinforces our commitment to a digital, cashless Pakistan and greater financial inclusion. The partnership was formalized by our President & CEO Basir Shamsie, alongside Shoaib Javed Hussain, and Syed Saqib Ali from State Life.



Leadership Meeting with EXIM Bank of Pakistan

Our leadership recently met with EXIM Bank of Pakistan to discuss collaborative initiatives focused on empowering exporters and SMEs. Key areas included enhancing financing solutions, effective utilization of EFS and LTFF, enabling digital EFS, and providing export credit risk support to drive inclusive and sustainable economic growth.



National Financial Literacy Program 2025-26

As part of the State Bank's mandated NFLP initiative, JS Bank is actively raising public awareness about essential financial skills, including money management and scam prevention. Our teams conduct dedicated financial literacy sessions across diverse groups, including youth, senior citizens, unbanked communities, and differently-abled individuals. To date, we have successfully engaged 4,500+ beneficiaries and opened their bank accounts.



Khuljaa Sim Sim - Locker Campaign

The Locker Sales Incentive Campaign is generating steady fee-based revenue and strengthening client relationships at the branch level. Early momentum is strong, with clear upside from underutilized capacity. Teams are continuing outreach to unlock additional revenue and accelerate growth.



JS United-The Deposit Drive

We have launched the Deposit Drive to accelerate current account growth and reward our people through monthly incentives. The campaign focuses on building stable, fee-based income by encouraging NTB account acquisition across support functions. With clear targets and attractive payouts, it aims to strengthen collaboration and drive consistent performance. Employees are encouraged to maximize outreach and contribute to sustained business growth.



New Solar Financing Targets Are Live – Unlock 0.89% Commission

We've introduced new Solar Financing targets to help you boost your earnings this quarter. By meeting the goals set for Direct Sales and SME, you can unlock a premium 0.89% commission rate. With a combined quarterly target of 456 million PKR, now's the time to power up your efforts and maximize your rewards. Let's gear up and hit these numbers together!

Product	Feb	Mar	Quarterly Target
Direct Sales	108 Mn	120 Mn	228 Mn
SME	108 Mn	120 Mn	228 Mn
Total	216 Mn	240 Mn	456 Mn

PEOPLE & CULTURE
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Leadership AI Workshop

We recently hosted a Leadership AI Workshop for our senior leadership team, focused on bridging Generative AI with practical application across the Bank. The session helped leaders identify high-impact use cases and prioritize opportunities using clear ROI frameworks. Through hands-on exercises and real-world scenarios, the workshop moved from AI awareness to actionable, value-driven implementation. Special thanks to Ross Hendin for travelling to Pakistan and leading the session.



Enhancing Solar Financing Expertise

We conducted a focused training under the GCF-supported Pakistan Distributed Solar Project (PDSP), strengthening internal capacity in solar project evaluation, risk management, and compliance. This initiative supports quality disbursements and reinforces our commitment to advancing Pakistan's clean energy transition.



Connecting with Future Talent at University Career Fairs

We participated in career fairs at IBA Karachi, NUST, IBA Sukkur, LUMS, IoBM, FAST-NUCES, and LSE, connecting with ambitious students and sharing career insights. The strong enthusiasm for learning and growth reflected the energy and potential of future leaders. We value these engagements and look forward to the impact these students will create ahead.



Celebrating Growth PBCs Elevated to Relationship Managers

The elevation of PBCs to Relationship Managers has been formally completed across the Bank. The promoted colleagues were recognized for their strong performance and are extended best wishes as they step into their new roles and responsibilities. We sincerely appreciate senior management's continued support and confidence in nurturing and developing talent from within the Bank.



ACHIEVEMENTS



Digital Products Spotlight: Key Highlights



Growth & Adoption: 456K Mobile registrations (+32% YoY); 194K active transactors.



JS Bot Efficiency: 1.7M conversations; 76% penetration; 51% reduction in agent handovers.



Digital Migration: 94% of International CC controls and 86% of E-com activations are now handled via mobile; 6 core services (including Statement Requests and Balance Inquiries) are now "hard-stopped" at the Call Center.



Infrastructure & AI: 98% ATM up-time; PKR 9B withdrawal volume; 3.84s average AI response time (60% delivered in < 0.1s).



CDMs: 6 live units deployed (including Shaheen Complex and Jodia Bazaar).



Roadmap: v2.2.1 (March 2026) will introduce Face ID/Touch ID authorization and SBP Geo-location compliance.

B-SIDE



B-SIDE

JS Confessional

The Main Character Syndrome

There was a case circulating for a while. Multiple discussions. Multiple stakeholders. Plenty of effort, yet no conclusion.

I was even included in the discussions at one point. And then, in true department fashion, there's always that one colleague who narrates it like this:

"There was a case stuck. Everyone was working on it. I got involved in the discussion... and then I personally stepped in and got it closed."
(For the record, it wasn't even officially his task.)

Yes, Mr. X. If you're reading this, we are absolutely talking about you.



The Finish-Line Freeloader

He's MIA all day, but the second I'm about to get an approval, he spawns out of nowhere to drop a random 'feedback' bomb.

Bhai, use your free time to do your own work, khudara mera kaam lamba na karo! :')

The Calendar Hijacker

To my skip who schedules a 30-minute 'Urgent Meeting' for a question that takes five seconds: My calendar is in the ICU. Please, just send a WhatsApp. My 'Join Meeting' finger needs a vacation!



One Desk One Story



The Penguin's Lair

The Digital War Desk is the DFS command center and the high-stakes front line for every product journey. It is where momentum meets precision and every rollout is forged. While the team handles the relentless pace, JSense serves as the silent Head of Strategy to keep us calm in the engine room of innovation.



Off the Clock



Name: Zain ul Abiden
Designation: Product Support Manager - Digital Products

As Product Support Manager, I view every complaint as a catalyst for transformation rather than a mere ticket. I specialize in turning failed transactions into restored trust, believing that empathy is just as vital as code. Whether solving root causes or mentoring my team, my mission is to bridge the gap between frustration and loyalty. I don't just fix problems; I transform hurdles into human connections, proving that dedicated care is the ultimate driver of digital confidence.

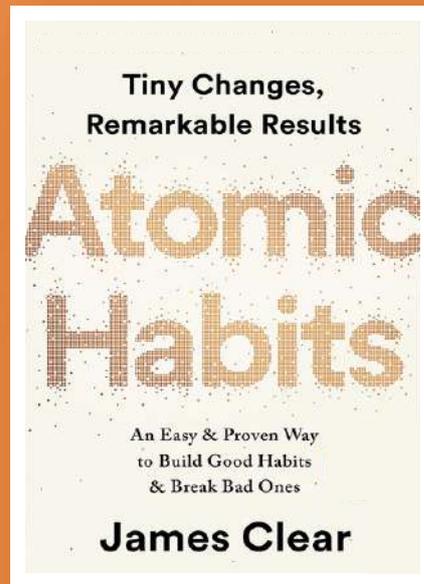


Bookmarks



The Atomic Habits

Stop trying to overhaul your entire life in a Monday morning frenzy. Atomic Habits is the ultimate cheat code for anyone who's ever set a New Year's resolution and abandoned it by January 3rd. James Clear breaks down how tiny, 1% shifts in your daily routine "compound" into massive results over time. Whether you're trying to crush you're trying to win the Champions League or finally stop doom-scrolling before bed, this book is the blueprint for building a better version of you, one tiny habit at a time.



Showtime



Aag Lagay Basti Mein (2026)

The wait is finally over for the season's biggest blockbuster. The powerhouse pairing of Fahad Mustafa and Mahira Khan delivers a masterclass in chemistry, blending high-stakes drama with the gritty energy of the streets. With Javed Sheikh adding his legendary gravitas and Tabish Hashmi in a surprisingly dark role, this film is a vibrant, chaotic, and utterly "paisa vasool" escape from the daily grind.

The background features large, stylized, light blue letters 'J' and 'S' that are partially visible and faded. The 'J' is on the left side, and the 'S' is on the right side, both rendered in a gradient of light blue to white.

 **JS BANK**
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