

 JS BANK

SPOTLIGHT

MAR-APR 2026

A VISION FOR
THE FUTURE

OP-ED BY
ATIF MALIK



B-SIDE



THE BEAT BEHIND
THE BANK!

Zindagi Karo Roshan!

TABLE OF CONTENTS

Campaigns

JS Solar Finance	2
A vision for the Future	4

Beyond the Desk

	6
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Events

Advancing Self-Service Banking with Our First CDM	8
Showcasing the JS Student Credit Card at IoBM EVOLVE	8
Strengthening Our Partnership with GIKI	9
Championing Talent at the National Boxing Championship 2026	9
Strengthening Presence at ACOBA Annual Dinner 2026	10

Initiatives

Op-ed by Atif Malik	12
Advancing Climate Financing with CVF-V20	13
Driving Awareness for JS Credit Cards	13
Turn Everyday Spending into Smarter Rewards	14
Marking Earth Hour 2026 with Purpose	14
Advancing Inclusion Through Strategic Partnership	15
Showcasing Our Digital Innovation	15
Celebrating World Water Day 2026	16
Earth Day 2026: Small Actions, Meaningful Impact	16
Advancing Financial Literacy Across Communities	17
Har Banca Par Nazar: Driving Bancassurance Momentum	17
Mission Possible: Driving Current Deposit Growth	18
Enabling Easy iPhone Financing Through Strategic Partnership	18
JS United – The Deposit Drive	19

People & Culture

Celebrating International Women's Day with Purpose	22
Voices of JS at International Women's Day	22
Our New Milestone: We Are Now an Approved CA Training Partner	23
Service That Never Takes a Day Off	23
Building an Inclusive Future	24
Legal Affairs Driving Innovation and Capability Building	24
Engaging Future Talent at PHC Job Fair 2026	25
Celebrating Eid Together at Head Office	25
Transforming BRD Writing with AI	26
Head Office New Wing: Designing Better Workspaces	26

Achievements

JS Bank Digital Growth Highlights	28
-----------------------------------	----

Zindigi

Zindigi Iftar: A Moment of Reflection and Togetherness	31
Ramadan Super League: Uniting Teams Through Sportsmanship	31
Zindigi and SBP Digitize Liberty Market	32
Enabling Seamless Digital Payments with IDC	32
Advancing Smart Payment Solutions in Healthcare	33

Compliance

Compliance Watch 2026: Key Risks, Regulatory Updates & Red Flags	35
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B-Side

JS Confessional	37
One Desk One Story	37
Off The Clock	38
Bookmarks	39
Showtime	39



Hala Iqbal
Manager Communications

Editors' Note

This March–April edition captures the momentum across JS Bank, highlighting key milestones, team achievements, and the people driving our progress forward.

As we continue to grow and strengthen how we serve our customers, this issue reflects the shared commitment, energy, and purpose across the Bank.

Thank you for all that you do to keep JS Bank moving ahead.

Happy reading!

CAMPAIGNS

ZINDAGI KARO ROSHAN WITH JS SOLAR FINANCE

Bringing cleaner energy and brighter futures to Pakistan under our Pakistan Distributed Solar Project (PDSP), we launched the 'Zindagi Karo Roshan' campaign to promote flexible solar financing for both owned and rented properties. The initiative targeted the Residential, Agriculture, and SME sectors nationwide, offering them an affordable escape from rising energy costs.

We drove maximum awareness through **three innovative, AI-generated DVCs** amplified via paid digital media, coupled with a massive regional radio campaign across Sindh, Punjab, KPK, Gilgit-Baltistan, and Balochistan. This 360-degree push was rounded off internally via in-app pop-up banners and company-wide emailers. The exceptional results are a true testament to our team's cross-functional synergy and dedication to driving real national impact.



[Click to Play Video 1](#)

[Click to Play Video 2](#)

[Click to Play Video 3](#)

HAR GHAR AUR KAROBAR AB ROSHAN

CHAHAY APNA HO YA KIRAYE KA WITH JS SOLAR FINANCE



- Faisalabad
- Sialkot
- Gujranwala
- Bahawalpur
- Sahiwal
- Okara
- Sargodha
- Gujrat
- Jhelum



- Karachi
- Lahore
- Islamabad
- Hyderabad
- Rahim Yar Khan
- Multan
- Abbottabad
- Gujranwala
- Jhelum



- Karachi
- Hyderabad
- Larkana
- Multan
- Gujranwala
- Quetta
- Sukkur



- Karachi
- Lahore
- Islamabad
- Bahawalpur
- Peshawar
- Sialkot



- Karachi
- Lahore
- Islamabad
- Faisalabad



- Khyber Pakhtunkhwa Network



- Karachi
- Lahore
- Islamabad



- Karachi
- Lahore
- Faisalabad



- Peshawar
- Charsadda



- Hunza



A VISION FOR THE FUTURE

Watch our vision of a future powered by innovation, progress and possibilities for Pakistan.

[Click to Play Video](#)



Noman Soomro

Chief of Staff & Group Head - EPMO, IBG and Marcomms

Fast Facts

Three words that describe you?

Unconventional, rebellious, and adventurous.

One thing people at work do not know about you?

I am the first Chartered Accountant from my city, Tando Muhammad Khan, and I have guided many other students from my community to pursue accountancy.



Life Beyond Banking

If not banking, what would you do?

If not banking or accountancy, I would have pursued science and engineering.

A hidden talent?

It is not a secret anymore; people have heard me sing.

Your life as a movie title?

One Idiot

Pop Culture

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

Avatar - I think I have watched it four times in the cinema.

A song on repeat right now?

Tu Jhoom by Abida Parveen and Naseebo Lal.

A celebrity you would have dinner with and why?

Dr. Abdus Salam or Asma Jahangir.

Just for Fun

The weirdest or worst job you have had?

My first job at NIT involved counting physical shares. This job does not exist anymore.

Three things you would take to a deserted island?

A packet of cigarettes, a book, and a mobile phone.

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

The President.

Words to Live By

The best career advice you received?

The brand you work for and the people you work with are important determinants of a job or workplace.

One message to our readers?

Overcome your fear and greed, think big, and work hard toward your goals.

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EVENTS

Advancing Self-Service Banking with Our First CDM

We inaugurated our first Cash Deposit Machine at Shaheen Complex Branch, Karachi, led by Atif Salim Malik, COO, alongside senior leadership and team members.

With seven CDMs now operational nationwide and more planned, we continue to expand smarter self-service banking for greater customer convenience and accessibility.



Showcasing the JS Student Credit Card at IoBM EVOLVE

We participated in EVOLVE by IoBM, engaging top students, industry experts, and leading brands in a dynamic forum for growth and innovation.

At the event, we showcased the JS Student Credit Card, highlighting smart and responsible financial solutions designed for students' evolving needs.



Strengthening Our Partnership with GIKI

We collaborated with GIKI, a key institutional partner, to showcase our Employee Banking proposition and JS Student Credit Card.

The engagement highlighted tailored financial solutions that offer greater convenience, value, and relevance while strengthening our relationship with a leading institution.



Championing Talent at the National Boxing Championship 2026

We partnered with the National Boxing Championship 2026 in Hyderabad, reaffirming our commitment to promoting sports, discipline, and emerging talent across Pakistan.

Through this partnership, we continue to empower youth and support a stronger culture of sporting excellence nationwide.



Strengthening Presence at ACOBA Annual Dinner 2026

We supported the ACOBA Annual Dinner at Aitchison College, Lahore, attended by 600–700 distinguished alumni, senior government officials, and business leaders from Pakistan and abroad.


Our Branch Banking North team engaged with this influential audience, strengthening key relationships and reinforcing our presence within important communities.



INITIATIVES

Op-ed by Atif Malik on the challenges faced by the SME sector

Our COO shares insights on the realities faced by both financiers and borrowers and what needs to change to unlock true SME growth

Read the full feature on 

DAWN



Advancing Climate Financing with CVF-V20

We have signed an MoU with the Climate Vulnerable Forum and V20 Finance Ministers (CVF-V20) to support the Pakistan Climate Prosperity Plan. Through this partnership, we aim to mobilize financing for low-carbon and climate-resilient projects, focusing on renewable energy, green transport, sustainable infrastructure, and resilient agriculture, while also promoting knowledge sharing and capacity building.



Driving Awareness for JS Credit Cards

Our latest influencer campaign for JS Credit Cards and Instant Cash Back is boosting visibility through engaging digital content, highlighting key benefits and rewarding customer experiences.



[Click to Play Video 1](#)

[Click to Play Video 2](#)

Turn Everyday Spending into Smarter Rewards

Why let routine expenses go unrewarded? From fuel and groceries to education, your everyday spending can do more when it works back for you. Watch influencers MalikDollar and MismatchCane share practical tips on how regular purchases can help you unlock value and build wealth more smartly.



@mismatchcane



@malikkdollar

Marking Earth Hour 2026 with Purpose

Our team observed Earth Hour 2026 by switching off the lights and coming together to raise awareness about climate change and environmental responsibility. The initiative served as a simple yet meaningful reminder that small actions today can contribute to a more sustainable tomorrow.



Advancing Inclusion Through Strategic Partnership

We partnered with IVY Academic Network to deliver meaningful financial solutions for its staff, with a strong focus on supporting women educators. Through this collaboration, we are offering accessible banking, tailored payroll solutions, and valuable healthcare benefits, including dedicated coverage for women against seven critical cancers. More than a banking partnership, this initiative reflects our continued commitment to financial inclusion and creating impact where it matters most.



Showcasing Our Digital Innovation

Mehwish Umair, Head of Digital Products, recently represented the Bank on Hot FM 105's Brands Unlimited, where our evolving digital services and products were highlighted through a live discussion on innovation, accessibility, and real-time customer engagement. The feature reflected the Bank's continued focus on creating more responsive, convenient, and customer-centric digital experiences.



[Click to Play Video](#)

Celebrating World Water Day 2026

To mark World Water Day 2026, we organized an awareness initiative highlighting the importance of water conservation.

Teams from Digital Banking, Consumer Banking, and Agri, Credit & Consumer participated in the activity, including a themed photoshoot promoting simple water-saving practices. The initiative reflects our shared commitment to sustainability and responsible resource management.



Earth Day 2026: Small Actions, Meaningful Impact

This Earth Day 2026, we brought members of our management team together for a simple yet engaging activity that encouraged meaningful reflection on sustainability. The initiative served as a timely reminder that collective awareness and everyday actions can lead to lasting change.



[Click to Play Video 1](#)

[Click to Play Video 2](#)

Advancing Financial Literacy Across Communities

As part of the State Bank’s mandated National Financial Literacy Program 2025–26, we are actively building public awareness around essential financial skills such as money management and scam prevention. Through dedicated sessions across diverse groups, including youth, senior citizens, unbanked communities, and differently-abled individuals, we are working to make financial knowledge more accessible and actionable. To date, we have reached 10,000+ beneficiaries and supported them in opening bank accounts, reinforcing our commitment to inclusion and informed financial participation.



Har Banca Par Nazar: Driving Bancassurance Momentum

We are keeping the momentum strong with Har Banca Par Nazar, our high-energy Bancassurance campaign running from April 1 to May 15, 2026. Designed to maximize business ahead of the half-year close, this referee-based initiative offers exciting cash rewards of up to Rs. 150,000 for eligible JSBL staff, GMs, and RSMs (FOS). With performance tiers ranging from Breaking News to Earth Shattering News, the campaign is built to drive focus, reward achievement, and accelerate results.

TERMS & CONDITIONS

- The campaign is valid for all JSBL staff as a referee, GMs & RSMs FOS.
- Issuance of all regular premium Bancassurance (Conventional) will be monitored from 1st April - 15th May 2026.
- General Managers and Regional Sales Managers FOS shall not be eligible for Referee category incentive.
- Single premium cases will NOT be counted in the campaign.
- Incentive is capped at Rs 100,000 per referee.
- The premium amount will be taken as annual basic premium of the policy.
- All business must be issued within the campaign period.
- Any policy issued after the campaign period will not be considered in this campaign.
- Results will be announced once the campaign period is over.
- Rewards will be disbursed once the P.M.P is over.
- Resigned staff and staff serving notice period shall not be eligible for this campaign.
- Management holds the right to make any changes it may deem necessary to the "T&Cs".
- In case of any dispute the decision of the Product Management Team shall be considered final.

TARGET & REWARD - Referee

Qualifying Tier	Target	Reward
News Headline	250,000	10,000
Breaking News	500,000	25,000
Record Smashing News	750,000	37,000
Earth Shattering News	1,000,000	50,000

TARGET & REWARD - Based on YTD Target Completion Jan - April 2026

Qualifying Tier	Target	Reward
Breaking News	133%	
Record Smashing News	128%	
Earth Shattering News	126%	
Insurance News	125%	
Record Smashing News		
Earth Shattering News		

Mission Possible: Driving Current Deposit Growth

We have launched Mission Possible, our new current deposit campaign designed to build strong momentum in the first half of 2026.

Running from April 1 to June 30, 2026, the campaign is aimed at driving growth in non-remunerative deposits across our branch network while improving individual productivity.



Through focused and purpose-driven efforts, we are challenging branches to raise performance beyond their March 2026 baseline. Participants who increase their monthly current average target achievement by 10%, 20%, or 30% will be eligible for attractive monthly financial incentives.

Enabling Easy iPhone Financing Through Strategic Partnership

We have partnered with GNext Technologies to offer iPhone financing on easy installments. Through this collaboration, we are enabling our customers to purchase iPhones with convenient payment plans, making premium devices more affordable and accessible.



JS United - The Deposit Drive

Current Account growth barhayein, target achieve karein, aur monthly incentive paayein.

- **Campaign Period:** 1st February – 31st December, 2026
- **Participants:** Centralized
Operations, Human Resources, Marketing, Special Asset Management, Audit & Compliance, Risk, Finance, IT, Credit Risk
- **Eligibility:** NTB Current Accounts
- **Incentive Mechanism:** Staff will be incentivised based on achievement of the monthly incremental CA average growth target. Incentives will be calculated and paid out on a monthly basis upon successful qualification.



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

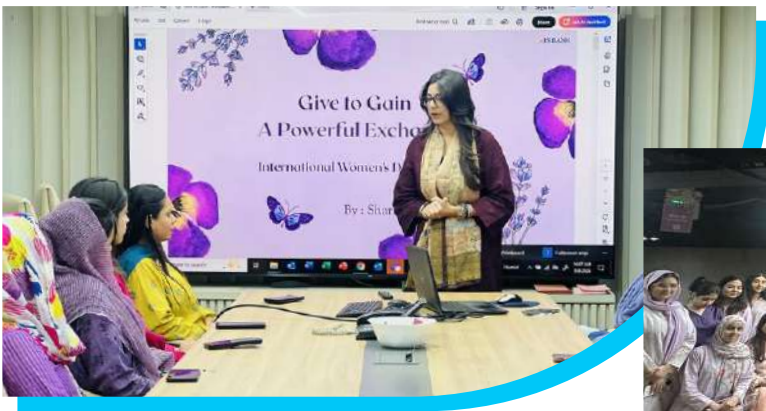


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Celebrating International Women's Day with Purpose

We marked International Women's Day with an impactful and interactive session, Give to Gain: A Powerful Exchange, led by Sharleen Ansari. Centered on the themes of Rights, Justice, and Action, the session created space for honest dialogue and meaningful reflection. It also reinforced our continued commitment to building an inclusive environment where women are empowered to lead, contribute, and succeed.



Voices of JS at International Women's Day

Commemorative videos featuring our people and their perspectives on empowerment:



- [Click to Play Video 1](#)
- [Click to Play Video 2](#)
- [Click to Play Video 3](#)

Our New Milestone: We Are Now an Approved CA Training Partner

We are now an Approved CA Training Partner, marking another significant milestone for JS Group. Our team recently attended the ceremony at The Institute of Chartered Accountants of Pakistan (ICAP) to officially mark this achievement. Building on our success in nurturing ACCA talent, we are now expanding our commitment to support future CAs. We continue to invest in the next generation of finance leaders to build a stronger, more professional industry.



Service That Never Takes a Day Off

While Eid was being celebrated, our Contact Center team remained on duty, providing round-the-clock support to our customers. Their commitment throughout the holidays reflects our strong service culture and our continued focus on delivering a seamless banking experience, whenever our customers need us.



Building an Inclusive Future

We participated in the Inclusive Career Fair in Islamabad, organized by Connect Hear, reinforcing our commitment to diversity and equal opportunity. Our team engaged with talented candidates, including persons with disabilities, and explored fresh perspectives to join the JS Bank family. By creating opportunities for individuals to showcase their potential, we continue to build a workplace where everyone belongs.



Legal Affairs Driving Innovation and Capability Building

Our Legal Affairs Department recently conducted a focused training session to strengthen team capabilities in AI-driven LMS tools and evolving legal frameworks. This initiative reflects our commitment to staying ahead of change, enhancing expertise, and enabling our teams to operate with greater efficiency and insight.



Engaging Future Talent at PHC Job Fair 2026

We participated in the PHC Job Fair & Education Expo 4.0 held at Karachi Expo Center, an initiative by the Pakistan Hindu Council aimed at connecting job seekers with leading employers and promoting career development. The event attracted a large pool of students and graduates. Our team engaged with emerging talent, showcased career opportunities, and reinforced our commitment to building a future-ready workforce.



Celebrating Eid Together at Head Office

We recently came together at our Head Office for a lively Eid Milan One-Dish Party filled with festive spirit and team camaraderie. Colleagues showcased their culinary talents through a wide variety of homemade dishes, turning the gathering into a celebration of both food and togetherness. To make the occasion even more memorable, we also held a friendly competition and presented special gifts to the creators of the best dishes. The event was a warm reminder of the energy, talent, and shared spirit that bring our teams together.



Transforming BRD Writing with AI

Our Digital Banking team is advancing digital literacy with hands-on training on a custom-built AI Agent for BRD development. Built to turn business needs into clear technical requirements, the tool helps teams work faster, reduce manual effort, and improve accuracy. It marks a practical shift toward smarter execution and stronger delivery across the bank.



Head Office New Wing: Designing Better Workspaces, Enabling Better Work

Great work doesn't just happen. It is designed. What was once an outdated setup is now a modern, open, and functional workplace, built to inspire collaboration and improve everyday productivity. We believe culture isn't just what we say, it is what we build every day, and this transformation is another step towards enabling our people to do their best work.



ACHIEVEMENTS

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JS Bank Digital Growth Highlights



Executive Summary

- Q1 2026 showed strong digital growth.
- JS Bank's **Digital-First** strategy increased users, transactions, and value.

March 2026 Performance

- Active Users: 201,069 | ↑ 3% MoM
- Transaction Volume: 1.84M | ↑ 14% MoM
- Transaction Value: PKR 60.42B | ↑ 8% MoM



Digital Service Adoption

- Balance Inquiries: 99.4% digital
- Card Activations/Blocking: 97% digital
- E-Commerce Enablement: 93% digital
- Email ID Updates: 95.8% digital

AI & Customer Engagement

- JS Bot Conversations: 1.8M in March
- WhatsApp Bot Penetration: 79%
- JSense Response Time: 4.7 seconds
- JSense Queries: 72,554 LTD



JS Smart: Lifestyle Banking

- 76 products listed
- Most ordered product: iPhone 17 Pro Max
- Shows strong engagement from high-value digital customers

Mobile App Release 2.3

- Face ID Payments: 6,184 users adopted
- Geo-Location Tracking: Added transaction security
- Birthday Notifications: 1,363 sent
- CDM Deposits: PKR 100M+ deposited



Infrastructure & Reliability

- ATMs: 393 active machines
- ATM Uptime: 99%
- External Transfers Success: 97%
- Login Success: 95%
- Bill Payments Success: 96%

TIKTOK 500K

STRONG AND GROWING!

Thank you for being part of our journey.
Here's to more moments, more stories, and
many more milestones together.



One Incredible YouTube Community

Thank you for being part of our story



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Zindigi Iftar: A Moment of Reflection and Togetherness

Zindigi hosted its internal office iftar in the true spirit of Ramadan, bringing colleagues together for a meaningful evening of reflection and connection. The gathering offered an opportunity to pause, strengthen team bonds, and celebrate the values of unity and collaboration that define the organization. More than just an event, it reflected Zindigi's shared culture and continued commitment to creating meaningful impact together.



Ramadan Super League: Uniting Teams Through Sportsmanship

The Zindigi Ramadan Super League was a memorable three-day tournament that brought together the Zindigi and JS Bank teams in the true spirit of Ramadan. More than just a competition, it celebrated teamwork, sportsmanship, and collaboration, offering colleagues a dynamic space to connect, engage, and strengthen bonds beyond the workplace.



Zindigi and SBP Digitize Liberty Market

In collaboration with the State Bank of Pakistan, Zindigi has successfully inaugurated the digitization of Liberty Market, one of Lahore's most prominent commercial hubs. Through Zindigi Raast QR, merchants can now receive secure, instant payments from any bank or wallet, creating a seamless scan-and-pay experience for customers and advancing Pakistan's journey toward a more digitally connected retail ecosystem.



Enabling Seamless Digital Payments with IDC

In partnership with Islamabad Diagnostic Centre (Pvt.) Ltd., seamless Raast payments via QR have been introduced to make transactions faster and more convenient for customers. This collaboration reflects a continued commitment to advancing Pakistan's digital payment ecosystem through secure and efficient payment solutions.



Advancing Smart Payment Solutions in Healthcare

Zindigi has partnered with Saif Healthcare Ltd. (Kulsum Hospital) to introduce smart banking solutions that simplify healthcare payments and operations. Through POS deployment, QR payments, and wallet enablement for staff, Zindigi is helping drive greater convenience, efficiency, and digital empowerment in the healthcare sector.



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Compliance Watch 2026: Key Risks, Regulatory Updates & Red Flags

This section highlights key compliance risks, regulatory developments, and practical red flags to help teams stay alert and prepared in 2026.

Account rules

Personal accounts must not be used for business, except in limited cases. Government accounts cannot be opened in officials' personal names. Accounts with expired IDs will be blocked after notice, and dormant accounts can receive money but cannot make withdrawals until reactivated.

Emerging financial crime risks

Environmental crime is rising, including illegal gold mining and fake carbon credits. Criminals are also using lawyers, accountants, shell companies, luxury goods, art, and precious items to hide and move illegal money.

Trade-based money laundering red flags

Watch for fake shipments, misdeclared goods, vague product descriptions, and repeated movement of the same high-value goods between ports.

Identity and sanctions controls

Biometric verification, video KYC, sanctions screening, and geotagging are now critical for onboarding and monitoring customers.

Risk-based due diligence

High-risk customers, politically exposed persons, and complex transactions require enhanced due diligence. Low-risk cases may qualify for simplified checks, but not where suspicion exists.

Crypto and proliferation financing

Stablecoins and underground crypto networks are increasingly being used for money laundering and sanctions evasion. Extra scrutiny is also required for dual-use goods and hidden beneficial owners.

Global and local updates

The document highlights recent international fraud, sanctions, and AML developments, along with local SBP, SECP, and digitization updates in Pakistan.

Case study

A fake solar import scheme used over-invoicing, shell companies, and false foreign investment to move and launder money. It was uncovered through data checks and investigation.

Major regulatory change

SBP now allows banking services for licensed virtual asset service providers under a strict framework. Banks still cannot directly invest in or hold virtual assets.

New fraud concern

Deepfake-enabled onboarding fraud is increasing, including fake biometric data and AI voice impersonation, making stronger verification controls essential.

B-SIDE



B-SIDE

JS Confessional

Mr. X

There's this guy in the team, Mr. X, who runs on a mystery operating system that no one has the password to. One day, he's out here doing bonus levels, picking up work beyond his scope like he's on a side quest for extra XP (experience points). The next day, the exact same guy will look at a task sitting comfortably inside his own JD and go, "hmm... this doesn't feel like me." His JD isn't a document, it's a vibe. A very dynamic, ever-evolving vibe. You assign him work and it's basically a lucky draw: will you get "overachiever mode unlocked" or "JD under maintenance"? No one knows. There are no patterns, no trends, just pure suspense. Honestly, working with Mr. X feels less like team collaboration and more like a game show, "Will he do it, or will he not?" Stay tuned, because even Mr. X probably finds out at the same time as the rest of us. 😊



One Desk One Story



This is not just a table, it is where intent gets shaped into execution. A bridge between technical minds who know how things are built, and product thinking that defines what needs to be built. Everything that reaches the world has first passed through this space.

Some days it is calm, ideas are exchanged, perspectives are aligned, and direction slowly takes form. Other days, it turns intense, where viewpoints collide, logic is challenged, and every assumption is assessed and refined until clarity emerges.

This is where concepts are refined, not created. Nothing leaves in its raw form; everything is shaped until it can stand on its own beyond this room.

What you eventually see in the world is never the first thought, it is the outcome of discussion, friction, and refinement at this table. The surface may look simple, but what it holds is the weight of thinking, clarity, and countless iterations that turn thought into something real.



Off the Clock



Name: Naveen Samuel Chauhan
Designation: Product Manager ATMs
 - Digital Products

I didn't choose this rhythm, it became mine. ATMs don't follow hours, so neither do I. They're not machines to me; they're commitments that must hold, every minute. Setting up even a single ATM, or keeping one alive carries a weight that can't be fully explained. When one goes down, it's not a fault, it's a customer left without access. I stay close to every alert, every anomaly, keeping cash,

connectivity, and systems aligned, because for many, that one ATM is the bank. This isn't something I switch off. It stays with me, in the quiet moments, in the middle of the night, in every thought of whether everything is still running as it should. Because somewhere, someone is relying on it without knowing who stands behind it. And that's enough for me to make sure it never feels like a machine, it feels like the bank showed up.

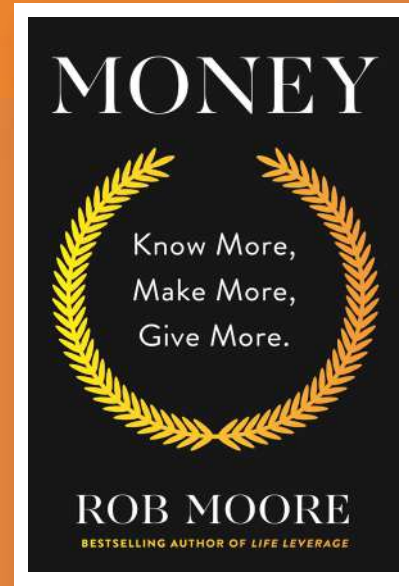


Bookmarks



Money by Rob Moore

Money by Rob Moore is a compelling read for anyone who wants to improve their understanding of wealth, mindset, and financial growth. The book explores how people think about money and challenges many of the limiting beliefs that often hold them back from achieving financial success. Written in a clear and engaging style, it offers practical insights on earning more, creating value, and building a stronger relationship with money. What makes this book stand out is its balance of mindset and action. It encourages readers to see money not as something negative, but as a tool for opportunity, freedom, and impact. For readers of an internal magazine, Money is a valuable recommendation that supports both personal development and professional growth.



Showtime



Project Hail Mary

Project Hail Mary is a gripping sci-fi film that pairs large-scale stakes with real emotional weight. Starring Ryan Gosling as Ryland Grace, the story follows a lone science teacher-turned-astronaut who wakes up aboard a spacecraft and must solve a crisis threatening Earth. What makes the film work is its balance of intelligence, suspense, and heart. It is visually striking, but its strongest asset is the sense of hope running through the story. Rather than feeling cold or overly technical, it remains human, uplifting, and memorable. Project Hail Mary stands out as smart, emotional, and genuinely inspiring sci-fi.

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

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SPOTLIGHT MAR-APR 2026