

 JS BANK

SPOTLIGHT

MAY-JUNE 2026



CHAMPIONS LEAGUE
TOPGUN
RELOADED
2026



BASIR SHAMSIE

HIGHLIGHTS
PAKISTAN-AFRICA TRADE POTENTIAL

OPINION BY

ATIF MALIK

ON THE SHIFTING GLOBAL
AND LOCAL ECONOMIC
LANDSCAPE AMID RECENT
REGIONAL TENSIONS

B-SIDE



THE BEAT BEHIND
THE BANK!

Perspective26-28

NAVIGATING THE FUTURE TOGETHER

Perspective26-28

NAVIGATING THE FUTURE TOGETHER

📍 DoubleTree by Hilton, Nathiagali 📅 18th May 2026

A Grand Beginning in the Mountains

At Strategic Offsite 2026 in Nathiagali, colleagues from across the Bank came together to challenge assumptions, spark bold ideas, and shape our shared future.



Perspective26-28

NAVIGATING THE FUTURE TOGETHER

📍 Lalazar Track, Nathiagali 📅 19th May 2026

From the Boardroom to the Battlefield

Day 2 of Perspective 2026-28 took our teams from the boardroom to the mountains, where collaboration on the trails gave way to an adrenaline-filled paintball showdown.





📍 DoubleTree by Hilton, Nathiagali 📅 18th May 2026

TOP GUN SPIRIT. ONE SHARED MISSION. EVERY TEAM READY FOR TAKEOFF.

Champions League 2026 took flight with a Top Gun-inspired launch, celebrating the teams whose performance keeps JS Bank soaring.



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Hala Iqbal
Manager Communications



Usamah Naushad
Lead - Corporate & Digital Communications

Welcome to the May – June 2026 edition of Spotlight.

Over the past two months, we've celebrated important milestones, meaningful partnerships, and inspiring achievements across the Bank. This edition highlights the progress we've made together and the impact we're creating for our customers, colleagues, and communities.

Happy reading!



CAMPAIGNS

ROSHAN SCHOOL ROSHAN KAL WITH JS SOLAR FINANCE

Zindagi Karo Roshan!

JS Solar Finance sey school facilities ko behtar banayein aur students kay liye roshan mustaqbil ki bunyaad rakhein.

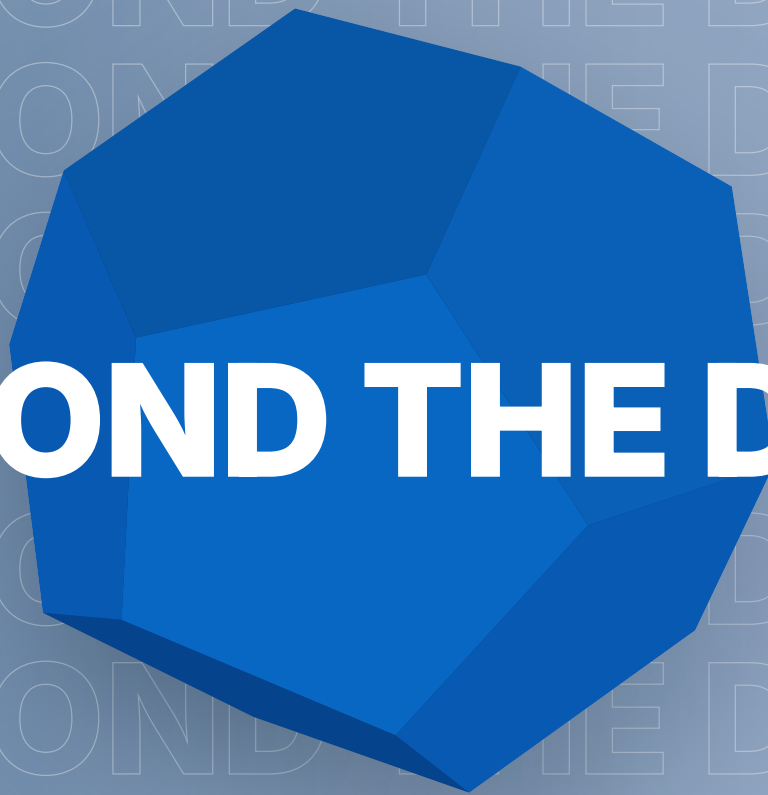


[Click to Play Video](#)

CURRENT ACCOUNT CASHBACK TAKES CENTRE STAGE



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Azhar Ahmad

Chief Risk Officer

Fast Facts

Three words that describe you?

Calm, responsive and open-minded.

One thing people at work do not know about you?

While I might seem quite traditional or rule-bound on the surface, my real passion lies in creative problem-solving and getting things done.



Life Beyond Banking

If not banking, what would you do?

Definitely would be working or studying in some area of astrophysics.

A hidden talent?

I used to be an excellent football player. But now age has caught up!

Your life as a movie title?

Patience Game

Pop Culture

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

I am an avid Bond fan, especially the classics. I have lost count of how many times I've watched them.

A song on repeat right now?

I am terrible at remembering the song lyrics! My wife always points out that I am one verse behind while trying to sing along with anyone!

A celebrity you would have dinner with and why?

Sean Connery

Just for Fun

The weirdest or worst job you have had?

That is still yet to come! Thank God.

Three things you would take to a deserted island?

PS5, football and a deck of cards. (hopefully I would have food and water!)

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

The guard, to observe everyone's morning mood before their first cup of tea kicks in :)

Words to Live By

The best career advice you received?

Start your career with a smaller, yet reputable organization, and you will grow as the organization grows.

One message to our readers?

Be patient whenever you come across challenges and obstacles, you will always succeed if you are composed.



EVENTS

Supporting Community Welfare Through Purposeful Partnership

We partnered with the Pakistan Hindu Council and Dr. Prem Kumar Sital Das Memorial Trust to support fundraising concerts featuring Rahat Fateh Ali Khan in Karachi and Hyderabad.

The initiative brought together communities, partners, and supporters to raise funds for a meaningful social cause, reflecting our commitment to community welfare, inclusive partnerships, and creating a lasting positive impact.



Building Relationships Through Cultural Engagement

We sponsored a Qawwali Night featuring Nizami Qawwal Brothers at Mövenpick Hotel, Karachi, as part of our continued focus on strengthening stakeholder engagement and meaningful community connections.

The initiative brought together clients, guests, and community members in a setting that celebrated Pakistan's cultural heritage while creating space for relationship building beyond routine business interactions.



Engaging ICAP Members Beyond Business

We sponsored ICAP Sports Circle, an initiative that brought ICAP members together through the shared spirit of sport.

The event provided an opportunity to engage with professionals, support community wellbeing, and showcase our credit card offerings in a dynamic setting.



INITIATIVES

Basir Shamsie Highlights Pakistan-Africa Trade Potential

Our President & CEO, participated in the Pak-Africa Trade Conference 2026, organized by the Pakistan South African Development Community.

The conference highlighted Africa's growing importance as a global trade region and explored opportunities to strengthen trade, investment, and financial connectivity across key sectors including rice, textiles, and pharmaceuticals.



Strengthening Strategic Partnership with Mashreq Bank

A significant milestone in the partnership between JS Bank Limited and Mashreq Bank brought together leaders from both institutions to celebrate a relationship built on trust, collaboration, and shared ambition.

Led by Basir Shamsie, President & CEO of JS Bank and Abdul Basit, Chief Country Representative of Mashreq Bank Pakistan, the occasion celebrated the successes achieved together, reaffirmed a shared commitment to future growth, and highlighted the continued strength of this strategic cross-border partnership.



Opinion by Atif Malik on the shifting global and local economic landscape amid recent regional tensions

Our COO shares a grounded view on emerging challenges, the road ahead, and the steps needed to steer Pakistan's economy forward.

watch complete episode
on NewsOne



[Click to Play Video](#)

Muhammad Umer on Reimagining HR with AI

We were represented at the HR Leaders Forum 2026, where Muhammad Umer, Head of HR, joined industry leaders to discuss how AI is reshaping the workplace. At JS Bank, we see AI as a way to strengthen HR by automating routine tasks and enabling greater focus on people, culture, talent development, and better employee experiences.

Because a more agile organization begins with a more agile HR function.



Driving Climate Resilience Through Sustainable Finance

We have signed an MoU with Mercy Corps to explore climate resilience and sustainable financing solutions for vulnerable communities in Pakistan, reinforcing our commitment to inclusive and sustainable growth.



ATM Inaugurated at PTA Head Office

We have taken another step towards making banking more accessible. We recently inaugurated an ATM at the PTA Head Office, providing greater ease, convenience, and accessibility for customers and employees alike.



Building Healthier Communities through Practical Solutions

We recently supported Village Usman Mallah in rural Sindh through two practical initiatives focused on clean water and safer cooking.

We provided Nadi water filters to help families access clean drinking water through a low-maintenance, long-term solution. Our team also trained villagers on installation, usage, and basic upkeep so the system can be managed independently.

To reduce smoke exposure from traditional open-fire cooking, we introduced eco-friendly sand stoves made from locally available sand and mud. These cost-free stoves offer a safer, cleaner alternative, especially for women and children.

Through these initiatives, we aim to improve daily life, support better health, and help communities build lasting self-reliance.



BCP Drill Conducted for Trade Department

We successfully conducted the first Business Continuity Planning drill of 2026 for the Trade Department's critical centralized functions in Karachi.

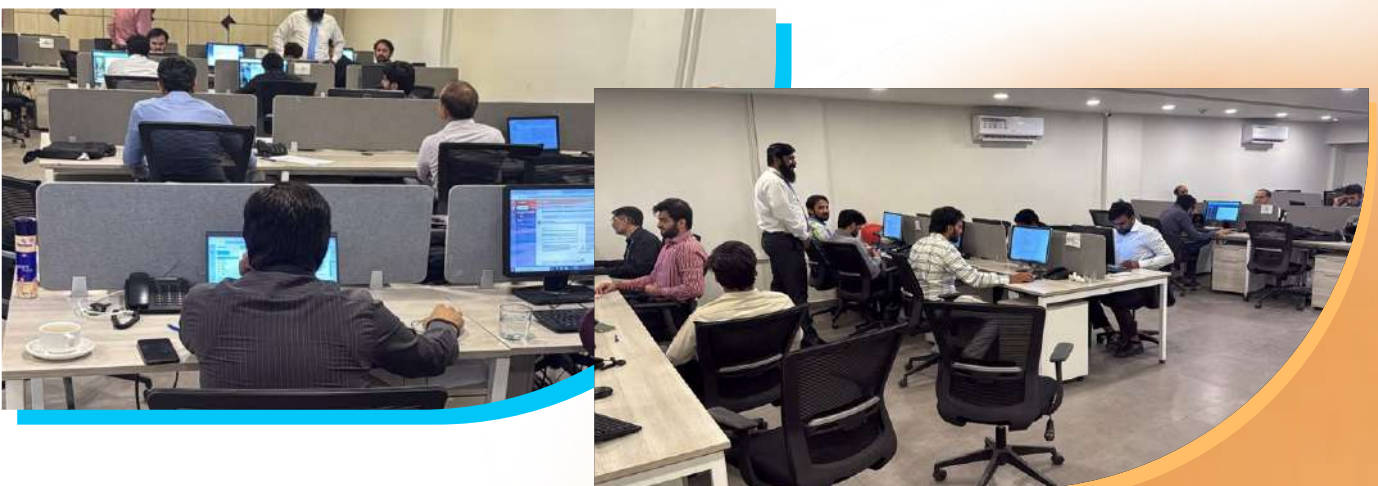
Led by Operational Risk Management, the drill validated our readiness to sustain critical operations during a primary site disruption, reinforcing our resilience and commitment to seamless service delivery.



Surprise BCP Drill: Central and North

We conducted our first-ever surprise Business Continuity Plan (BCP) drill for Trade Operations in Lahore, covering Central and North.

This unannounced drill marks an important step in strengthening our resilience framework and reflects our readiness to manage unexpected disruptions while ensuring continuity of critical services.



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



PEOPLE & CULTURE
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Advancing Credit Leadership Across the Bank

We recently concluded two successful batches of the Advanced Credit Skills Workshop for Senior Leaders. Held in Karachi and Lahore, these sessions brought together leaders from key business and control functions to strengthen expertise in complex lending, sharpen credit judgment, and reinforce our ability to manage risk proactively in support of the Bank's strategic growth.



Strengthening Our Brand Savviness

We hosted an insightful session, "Is Your Company Brand Savvy?", led by Farooq Hassan, Corporate Historian.

The session explored brand history, corporate branding, product branding, and personal branding, reinforcing the importance of building a strong, trusted, and relevant brand identity.



Empowering Young Talent through Catalyst

We welcomed our summer interns under the Catalyst Program with an engaging orientation session, introducing them to our culture, values, and ways of working.

Through Catalyst, we continue to create meaningful learning opportunities for youth and support the next generation of professionals as they begin their career journey.





ACHIEVEMENTS

Celebrating PKR 10 Billion in CA Averages

Crossing PKR 10 billion in CA averages is a proud milestone for our Employee Banking team. It reflects our shared commitment, collaboration, and customer-first approach. We celebrated this achievement with our leadership while recognizing the exceptional teams behind this success.

Here's to continued growth and redefining the future of Employee Banking in Pakistan.



PKR
500 Million deposited
 via **CDMs**
 Seamless. Secure. Smart Banking.



JSense AI Leads the Way in Innovation

Honoured to win the **AI Initiative of the Year** at the **ABF Wholesale Banking Awards** for driving intelligent conversational experiences with our automated AI bot.



Setting the Standard with JS Bank Private Banking

Recognized as the **Private Bank of the Year** at the **ABF Retail Banking Awards** for protecting and growing your legacy.

Powering National Growth through SME Banking

Celebrated as the **SME Bank of the Year** at the **ABF Retail Banking Awards** for empowering local businesses to scale.



**BIG NUMBER. BIG LOVE.
BIG YOUTUBE COMMUNITY.**

500K
Subscribers

Thank you for your continued support in helping us grow our YouTube community to 500K+ subscribers.

If you haven't done so yet, subscribe to our channel and encourage your friends and family to do the same.



The Qurbani Power Play (Eid 2026)

Our digital and retail networks successfully absorbed massive seasonal transaction spikes **from May 26th to May 28th, 2026.**



67% of 188K Qurbani transactions completed via Mobile Banking.



111K active users, far exceeding the 62K DAU baseline.



98% ATM uptime with zero cash-out incidents.



CDMs processed **PKR 26.6M** in deposits, nearly 3× the daily average.

Digital Performance Highlights

Our core digital products maintained strong Month-on-Month (MoM) growth and exceptional platform stability throughout May.



485K registered users, up 25% YoY.



71% of new customers enrolled in Mobile Banking.



43K active credit card-only users.



2.01M monthly transactions, up 10%.



PKR 65.81B in transaction value, up 5%.



98% transaction success rate across key services.

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Enabling Smarter Utility Payments Through Raast QR

Zindigi partnered with WASA Lahore to enable Raast QR-based bill payments, making utility payments faster, simpler, and more accessible for citizens.

Through this initiative, we are supporting public sector digitization, advancing digital financial inclusion, and contributing to Punjab's Smart City vision.



Empowering Young Girls Through the Achieve Program

We welcomed students from the Achieve Program to Zindigi Headquarters in Islamabad, giving them exposure to the professional world and inspiring them to pursue their ambitions with confidence.

The Achieve Program is a collaborative initiative by Zindigi, Pakistan Alliance for Girls Education, and The King's Trust, aimed at empowering girls and building brighter futures.



B-SIDE
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B-SIDE

B-SIDE



JS Confessional

Mr. X

Every team has a Mr. X.

He always says, "I'll do it right away," and genuinely means it. It just takes a few "quick" distractions first. If he's not at his desk, you'll probably find him in a quiet corner, phone in hand, looking perfectly calm as though everything is under control.

Then the follow-ups begin. One reminder becomes two, then three, until his name is mentioned more often than the task itself. That's when reality sets in.

Suddenly, the switch flips. Focus takes over, deadlines become real, and the work gets done at full speed.

And yes, Mr. X, we all knew about the quiet corner.



One Desk One Story



This desk taught us that effort is only the beginning.

We came here with ideas, analyses, campaign results, and months of hard work, often believing we had reached the finish line. Instead, we learned that every idea could be stronger, every strategy sharper, and every outcome better.

Recognition here was rare, but meaningful. Feedback was constant, but invaluable. Every "work on it further" was an opportunity to improve.

Today, this desk stands as a symbol of growth, resilience, and the pursuit of excellence. A reminder that success comes not from bringing something to the table, but from bringing the very best version of it.



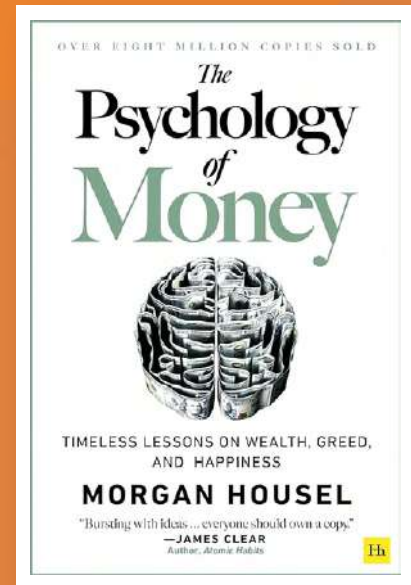
Bookmarks



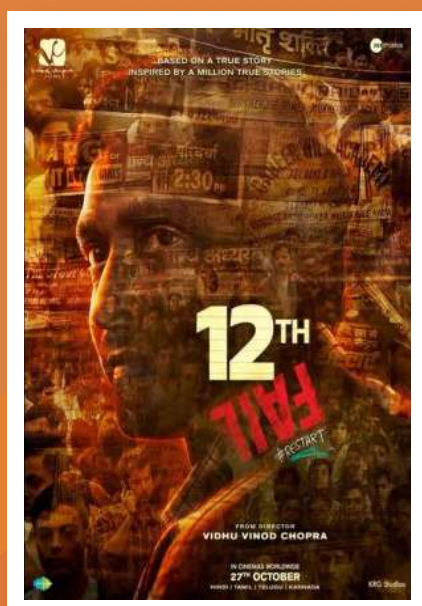
The Psychology of Money

The Psychology of Money by Morgan Housel is a simple yet powerful read on how people think, behave, and make decisions around money. The book explains that financial success is not only about knowledge, but also about patience, discipline, behaviour, and long-term thinking.

With practical lessons and relatable examples, it encourages readers to understand risk, avoid emotional decisions, and build better money habits. It is a valuable read for anyone looking to improve their financial mindset and make wiser decisions in both personal and professional life.



Showtime



12th Fail

12th Fail is an inspiring film about resilience, hard work, and the courage to keep going despite failure. The story follows a young man who faces repeated setbacks but stays committed to his dream through discipline, honesty, and determination.

The film is simple, emotional, and family-friendly, making it a meaningful watch for a wide audience. Its message is clear: failure is not the end, it can become the beginning of a stronger journey.



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