

 JS BANK

# SPOTLIGHT

JUL-AUG 2026



## POWERING CHAMPIONS PAKISTAN WOMEN'S NETBALL TEAM WINS ASIAN CHAMPIONSHIP



**BEST DIGITAL BANK AT THE  
EUROMONEY  
AWARDS FOR  
EXCELLENCE 2026**

**B-SIDE**



**THE BEAT BEHIND  
THE BANK!**



**MOBILE APP AWARD AT THE  
ASIAN BANKING &  
FINANCE FINTECH  
AWARDS 2026**

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**Hala Iqbal**  
Manager Communications



**Usamah Naushad**  
Lead - Corporate & Digital Communications

### Welcome to our Spotlight July–August 2026 edition!

This season, JS Bank celebrated Pakistan's Independence Day across our entire network. Alongside these festivities, our teams launched high-impact initiatives and dynamic summer campaigns designed to bring real value to our customers.

In this issue, we capture the best of these bank-wide events, from vibrant branch celebrations to strategic product rollouts, showcasing the dedication of our people and our focus on service excellence.

**Thank you for your continued commitment.  
Enjoy the read!**





**CAMPAIGNS**

## POWER UP WITH CASH 5% BACK

Launched on August 1, 2026, the ongoing **Power-Up Campaign** incentivizes digital bill payments by offering JS Credit Cardholders **5% cashback** on utility and bill transactions.

### Marketing & Media Mix

#### Direct Channels:

Targeted Push Notifications and Emailers to drive immediate customer conversions.

#### Out-of-Home (OOH) & Digital:

High-visibility SMD Reel at Shaheen Complex and active Social Media campaign posts.

#### Internal Touchpoints:

Corporate Desktop Backgrounds deployed across internal networks for cross-team awareness.



JS Credit Cards

## THE SUMMER I GOT CASHBACK

Ran across June and July 2026, the **Summer Cashback Campaign** successfully closed after driving card usage through targeted spend incentives, resulting in cashback rewards distributed to 50 winning cardholders.

### Marketing & Media Mix

#### Direct & Digital:

Push Notifications, Targeted Emailers, and In-App Pop-ups to trigger immediate spend.

#### Web & Social:

A dedicated campaign landing page on the JS Bank website supported by strategic Social Media posts.



JS Credit Cards

Spend PKR 10,000 internationally to qualify for the raffle  
Earn 1 additional entry for every PKR 1,000 spent thereafter



T&Cs apply  
Validity: 01 June to 31 July 2026

CELEBRATING

500K

FOLLOWERS

*Thank You!* ♥

A huge thank you to our incredible community for  
your trust, support and engagement.

**Together, we're growing stronger every day!**



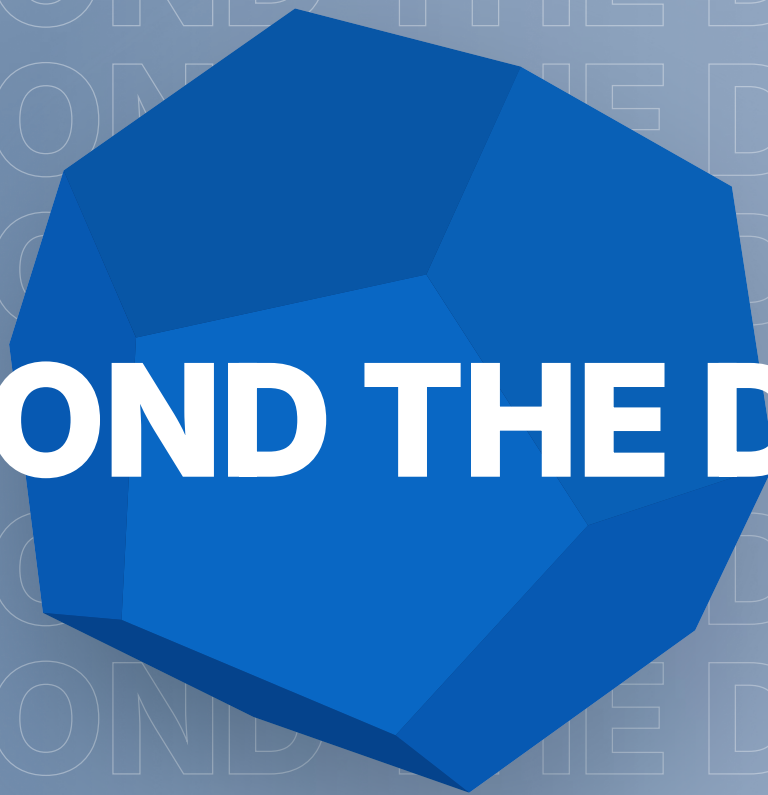
# Like. Follow. Share.

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

Find us on social  
[linktr.ee/jsbankofficial](https://linktr.ee/jsbankofficial)



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# Abdul Mateen Khan

Chief Credit Officer

## Fast Facts

**Three words that describe you?**

Team player, trustworthy, and easygoing.

**One thing people at work do not know about you?**

I had no plans to join banking after completing my studies.



## Life Beyond Banking

**If not banking, what would you do?**

I would have joined the diplomatic service and become an Ambassador of Pakistan.

**A hidden talent?**

I love working on car restoration projects.

**Your life as a movie title?**

Explorer

## Pop Culture

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

Zindagi Na Milegi Dobara.

**A song on repeat right now?**

Aadat by Atif Aslam.

**A celebrity you would have dinner with and why?**

Moin Akhtar. I consider him to be a great person. He was a wonderful comedian and, at the same time, a true human being with a heart of gold.

## Just for Fun

**The weirdest or worst job you have had?**

I've never had a weird or bad job.

**Three things you would take to a deserted island?**

A fishing hook, the Encyclopaedia Britannica, and lots of drinks.

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

I wouldn't swap my job because I am doing what I enjoy most.

## Words to Live By

**The best career advice you received?**

Train my subordinates to take up my position so that I can grow further.

**One message to our readers?**

Have empathy. Behave in a manner that you expect others to behave towards you.



**EVENTS**

# Celebrating Pakistan's Independence Day

We marked Pakistan's Independence Day with enthusiasm and a strong spirit of togetherness across the Bank.

Our branches came alive with vibrant decorations, national colours, and creative displays as colleagues came together to celebrate the spirit of Pakistan.

From thoughtful designs to impressive displays, our teams showed that celebrating Pakistan is even more meaningful when we do it together.



Forum Office, Karachi



Forum Office, Karachi



Forum Office, Karachi



Shaheen Complex Branch



Forum Office, Karachi



Fakhri Trade Center

# Independence Day Celebrations Across JS Bank



Gulberg (Lahore) Branch



Luddan Road - Vehari Branch



Attock Branch



Chakwal Branch



Grain Market - Faisalabad Branch



Gulyana Branch



Khanewal Branch



Zamzama Branch

## Driving the Conversation on Pakistan's Financial Future

At the **2nd Pakistan Banking Summit 2026**, Basir Shamsie, our President & CEO moderated a thought-provoking panel discussion with leading voices from the financial and development sectors on unlocking Pakistan's growth potential.

The discussion explored the importance of collaboration, financial inclusion, innovation, SME development, microfinance, and support for priority sectors, reinforcing JS Bank's commitment to shaping a more inclusive and resilient financial future for Pakistan.



## Leadership at the DHA Golf Championship

Our leadership team represented JS Bank at the **DHA Corporate Day & Night Golf Championship 2026**, held at the Defence Authority Country & Golf Club, Karachi.

Led by Basir Shamsie, President & CEO, and Atif Salim Malik, Chief Operating Officer, the team participated alongside corporate leaders from across industries in the 2-Ball Texas Scramble championship.



## Pakistan Women's Netball Team Crowned Asian Champions

Pakistan's Women's Netball Team has won the **14th Asian Netball Championships in Hong Kong**, marking a historic achievement for the country.

JS Bank was the Official Sponsor of the team and congratulates the players on this landmark victory.



## Celebrating the Spirit of Cricket

We sponsored Clash of Corporates 2026, a three-day corporate cricket tournament that brought together leading organizations in Karachi for competition, networking, and team building.

Held from 24–26 July 2026 at Sport On, Clifton, the tournament encouraged employee engagement, healthy competition, and meaningful professional connections.



## Connecting with the Next Generation at CBMUN 2026

We partnered with the 14th College of Business Management Model United Nations (CBMUN), one of Pakistan's leading student conferences, bringing together bright young minds from universities and colleges across the country.

Through our on-ground presence, we engaged with future leaders and introduced them to the JS Student Credit Card, showcasing benefits designed to match their lifestyle and aspirations. The initiative reflects our continued commitment to empowering the next generation and building meaningful connections with young Pakistanis.



## Strengthening Partnerships Beyond Banking

We partnered with IZOC Solutions as the sponsor of the IZOC Cricket Tournament 2025, reinforcing our commitment to building strong relationships beyond banking.

As a valued Transaction Banking customer, IZOC Solutions remains an important partner, and supporting initiatives like these reflects our focus on creating long-term value through meaningful collaboration.



## Supporting a Meaningful Cause

We supported the Fundraising Charity Concert Series III, featuring Abida Parveen and Asim Azhar in Karachi. The event, organized by the Pakistan Hindu Council and Prem Nagar, brought the Hindu community together while raising funds for a meaningful cause. Through initiatives like these, we continue to strengthen our engagement with the communities we serve and contribute to positive social impact.



## Fashionpreneurship 2026 JS Bank x The Affordable Designers

We sponsored a women-focused workshop in collaboration with The Affordable Designers (TAD), focusing on financial literacy and business management.

The session brought together women from the fashion and beauty industry, providing an opportunity to learn, connect, and grow while promoting financial inclusion and women's empowerment.



**INITIATIVES**

## Atif Salim Malik Talks Leadership, Strategy & Success on the Growth Gatherings Podcast



Atif Salim Malik, our Chief Operating Officer, joined Fariha Salahuddin on Growth Gatherings for an insightful conversation on navigating challenges, seizing opportunities, and thriving in an ever-changing professional landscape.



## Meeting with the Governor of Punjab

Atif Salim Malik met with the **Governor of Punjab, Sardar Saleem Haider Khan**, to discuss initiatives of mutual interest.

During the meeting, the Governor expressed his support for fostering collaboration between universities and JS Bank, reinforcing academia-industry linkages and creating greater opportunities for students and future talent.



## Meeting with the IGP Punjab

Atif Salim Malik, our Chief Operating Officer, visited the office of **IGP Punjab, Rao Abdul Kareem**, to discuss areas of mutual interest and opportunities for stronger institutional collaboration.

During the visit, he also toured the Punjab Police Museum, gaining insights into the rich history, legacy, and evolution of the Punjab Police.

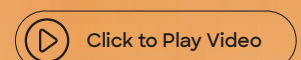


## Supporting Her Beyond Banking

We recently delivered a **JS Her Maternity Insurance Claim**, reinforcing our commitment to supporting women beyond banking.

This initiative reflects our focus on providing meaningful financial protection during important life moments, helping our customers experience greater peace of mind when it matters most.

Watch the video to hear our customer share her journey and experience with JS Her Maternity Insurance coverage.



## FIG Strengthens Regional Presence in Lahore

Our Financial Institutions Group (FIG) marked a key milestone in Lahore through four key engagements focused on regional expansion, sector collaboration, digital financial inclusion, and sustainable growth.



**Punjab Microfinance Network Roundtable**  
Discussing opportunities to expand financial access and support sector growth.



**Regional Office Inauguration**  
Strengthening our on-ground presence and institutional engagement in Lahore.



**Financial Institutions Networking Dinner**  
Building stronger relationships with key industry stakeholders.



**Partnership with DAMEN Support Programme**  
Advancing digital collections and disbursements through Zindigi-powered solutions.

## Heatwave Relief Medical Camp in Tharparkar

We organized a two-day Heatwave Relief Medical Camp in Tharparkar, providing healthcare services to 836 patients and distributing ration bags and hygiene kits to local communities. Together, we continue to make a meaningful difference where it matters most.



## Personal Loans Product Refresher Sessions

To strengthen sales readiness and drive business growth, the Personal Loans team conducted Product Refresher & Review Sessions across all regions in Pakistan.

The sessions refreshed branch teams on the Personal Loans and Ready Finance portfolio, the fully digitized loan process, and sales performance tracking tools. Teams also discussed the Q3 2026 Step Up the Game campaign, incentive structures, and practical strategies to help increase loan applications and achieve business targets.



## Activate & Earn – Make Every Card Count

Our 30-Day Debit Card Drive is now live to boost card activations, digital transactions, and customer engagement.

Earn PKR 300 for every successfully activated card tagged to your portfolio.

Activate more. Drive digital usage. Create more value.

## Who Wants to Be a Millionaire HO Segment Deposit Drive

The Support Staff Incentive Campaign is live from 1 August to 30 September 2026, encouraging Head Office teams to drive fresh deposits and new-to-bank (NTB) current accounts.

Leverage your networks. Bring in new business. Win together!



## Baazi Banca Ki – Countdown 300



We're gearing up for an exciting FY 2026 finish with Baazi Banca Ki – Countdown 300, running from 1 July to 31 October 2026.

With "300 Ke Maqam Tak, Milkar Barhein Aasman Tak," teams across the Bank are coming together to drive growth, achieve our FY 2026 targets, and qualify for Banca Convention 2026.

PEOPLE & CULTURE  
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## Meet Zel Your All-in-One HR Partner!

We are thrilled to announce that following a successful pilot phase, our AI-powered HRMS Chatbot, Zel, is now live across the bank.

### Two Experts, One Chatbot

- **The Employee Agent:** Your personal HR assistant for leaves, attendance and financial data.
- **The Policy Agent:** Your digital rulebook for instant answers on HR policy and SOPs.

**Skip the queue. Why wait for an email? Ask Zel.**



## Doing Right Together: Building a Culture of Integrity

We recently launched Doing Right Together, our bank-wide Code of Conduct awareness initiative, with a leadership session led by Muhammad Umer, Head of Human Resources, alongside our Leadership Team.

The session reinforced our shared commitment to integrity, accountability and respect, reminding us that our culture is defined by the choices we make every day. Through Doing Right Together, we are strengthening a workplace where doing the right thing is not just expected, it's how we succeed together.



## Honouring Excellence, Inspiring Success

The Digital Team recognized the outstanding contributions of our Voice & Virtual Team, celebrating top performers for their dedication and commitment to delivering exceptional customer experiences.

Certificates of Appreciation were presented by Atif Salim, our Chief Operating Officer, recognizing the individuals whose efforts continue to drive our digital success. Congratulations to all the recipients on this well-deserved achievement!



## Branch Manager Development Program

Our Branch Manager Development Program brought together aspiring branch leaders in Lahore and Islamabad for an immersive five-day learning experience focused on leadership, operational excellence, customer experience and regulatory compliance. Together, we're building stronger leaders for a stronger JS Bank.



## Transaction Banking Annual Picnic

The Transaction Banking Department hosted its Annual Picnic, giving the team a great chance to unwind and connect outside the office. The team headed to the beach for a day full of good food, relaxation, and memorable moments. It was a fantastic way to recharge and celebrate our shared team spirit.



## Strengthening Trade Expertise with Trade Development Program

We conducted the Trade Development Program to strengthen trade banking skills, improve decision-making and build professional expertise. The program focused on trade knowledge, processes, compliance, leadership, and smart decision-making, helping our teams perform with greater confidence and impact.



## Connecting with Future Talent at Iqra University

We participated in the Iqra University Career Fair, connecting with talented students and young professionals exploring career opportunities. We introduced JS Bank's career opportunities, engaged with future talent and built connections with the next generation of professionals.



## Catalyst-Nurturing Tomorrow's Talent

The Catalyst six-week internship program concluded with a closing ceremony celebrating the dedication and achievements of its interns. Designed to nurture emerging talent, the program provided participants with hands-on experience, practical insights, and valuable exposure to the banking industry, reinforcing our commitment to developing the next generation of professionals.





**ACHIEVEMENTS**

# REDEFINING THE FUTURE OF BANKING

Zindigi by JS Bank has been recognized as the **Best Digital Bank** by **Euromoney**, powering a new era of financial freedom for all.



## JS Mobile App Wins Big

Recognized with the **Mobile App Award** at the **Asian Banking & Finance Fintech Awards 2026**, reflecting our progress in smarter digital banking.



**USD 100 MILLION**

**STRONG**



Crossing USD 100 Million in **RDA inflows** reflects global confidence and our commitment to Overseas Pakistanis



## BUSINESS PERFORMANCE JUNE 2026

**\*6<sup>TH</sup>**

INDUSTRY STANDING

**SME**

**\*4<sup>TH</sup>**

INDUSTRY BORROWERS

**PKR 29.27B**

HIGHEST-EVER CURRENT  
ACCOUNT DEPOSITS (+38%)

**PKR 76.79B**

HIGHEST-EVER TRADE  
BUSINESS (+18%)



**\*4<sup>TH</sup>**

MID-SIZED CONVENTIONAL  
BANKS

**PKR 60.60B**

HIGHEST-EVER ADVANCES  
& LENDING (PR-SBP)

**PKR 68.89B**

HIGHEST-EVER ADVANCES  
& LENDING



# WAZIR-E-AZAM APNA GHAR PROGRAM

#Ghar Ho Tu Apna

JS Bank Crosses **PKR 1 Billion**  
in Housing Finance Disbursements



## The JS App Milestone Half a Million Users and Growing



## PKR 4 Billion Tier II TFC Successfully Issued

We successfully completed our PKR 4 billion Tier II Capital TFC issuance, which was oversubscribed, reflecting strong market confidence in JS Bank's financial strength and future outlook.

Led by our Investment Banking team, in collaboration with Financial Institutions & Treasury and Corporate Banking, the transaction was executed swiftly following regulatory approval, highlighting strong cross-functional collaboration.



### From Approval to Completion

**CDMs** Power  
**PKR 1.21 Billion\***  
 Seamless. Secure.  
 Smart Banking.



## Together, we have reached a new milestone

Built on Trust. Driven by Teamwork.

A collective achievement that reflects our momentum, commitment, and shared focus on growth.



## Recognition for NFLP Excellence

We have been recognized by the State Bank of Pakistan (SBP) for our outstanding performance under the National Financial Literacy Program (NFLP) 2025-26. This recognition reflects our continued efforts to promote financial literacy and inclusion.



## Digital Performance Highlights (Jul-Aug 2026)

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



### Mobile Banking

- **500K LTD registrations** (+22% YoY), with **PKR 246.47B** digital throughput and up to 98% transaction success.
- **92% of services** handled digitally in July, supported by enhanced security features.



### ATM & CDM Performance

- **97% ATM uptime**, with **PKR 7.6B** in withdrawals across 621K transactions.
- **39% of OTC transactions** shifted to CDMs, led by Circular Road Lahore at **73.6%**.



### JS BOT Performance

- **388K LTD registrations** (+33% YoY) and **1.98M conversations**, alongside key journey and service upgrades.

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## Leading the Way in Digital Payments

Zindigi and JS Bank were honored with the Highest Number of Transactions Award in the Go Cashless in Cattle Markets Campaign at the SBP Appreciation Ceremony.

This recognition reflects our collective efforts to accelerate digital payments and promote a cashless Pakistan. Congratulations to everyone involved in making this achievement possible!



## Zindigi Wins TAF Public-Private Collaboration of the Year Award

Zindigi has been awarded the **TAF Public-Private Collaboration of the Year Award** in recognition of the impactful **Z Pay for GR initiative** with the Capital Development Authority (CDA).

Across all award categories, only two banks were recognized, making this achievement a significant milestone for Zindigi and reinforcing our commitment to advancing Pakistan's digital payments ecosystem.



## Z-Wallet: Banking Made Simpler

We've partnered with Zong 5G to launch Z-Wallet, bringing everyday financial services to the My Zong App.

Powered by Zindigi, users can now make RAAST transfers, pay bills, and top up mobiles, making digital banking simpler and more accessible.



## Zindigi Connect: One Team, Moving Forward Together

We believe our people are at the heart of everything we achieve. Our Town Hall brought us together to celebrate our milestones, reflect on our journey, and recognize the teams behind the successful launch of our new app version. It was a great opportunity to share insights, appreciate our collective efforts, and align on what lies ahead.

Together, we continue to move forward with one vision, a stronger team, and a shared commitment to innovation and excellence.



## Zindigi x nsave: Connecting Pakistan to the World

We've partnered with nsave, a UK-based global financial platform, to make international payments faster, simpler, and more affordable for freelancers and individuals in Pakistan.

Together, we're making cross-border payments more seamless and helping more Pakistanis participate in the global digital economy.



## Zindigi Summer Internship Batch 3: Fresh Ideas, Big Impact

We welcomed a talented group of interns who brought fresh ideas, new perspectives, and great energy to Zindigi.

Through their projects and presentations, they shared valuable insights and made a meaningful contribution to our journey. We wish them all the best for what's ahead.



## Qawwali Night: Music, Moments & Togetherness

We came together for an evening of soulful music, laughter, and shared moments beyond the workday.

With engaging activities and a memorable performance by Babar Ali Qawwal, it was a night to connect, unwind, and celebrate together.



## Dawat-e-Aam: Summer Fun, Together

We brought the summer spirit to Zindigi with Dawat-e-Aam at our Islamabad HQ and Lahore Regional Office.

From the Mango MasterChef Challenge to fun activities and exciting prizes, it was a day filled with laughter, friendly competition, and great memories.



B-SIDE  
B-SIDE  
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**B-SIDE**



# JS Confessional

## Mr. X

Every team has that one legend who can turn a two-minute task into a dramatic masterpiece. Give him an assignment and it will get done, eventually. The real challenge is tracking him down for a response.

Once located, every request is met with his signature line: "Why me?" Call a customer? Why me? Forward a link? Why me? Log in on a Monday? Still... why me?

He always delivers in the end, but tracking him down is the real project.

We won't take names, but Mr. X... we're talking about you.



# Off the Clock



**Name:** Shaikh M. Jawaid Siddiqui

**Designation:** Manager Innovation – Digital Products

You may see me glued to my screen, on endless calls, or walking in late after a long night. What you don't see is the work behind it: late-night troubleshooting, deep-dives, and connecting the missing pieces to keep our platforms running smoothly.

You only see a fraction of my day. The real work happens behind the scenes.



## One Desk One Story



To anyone else, it may be just a desk in a huddle room. For us, it's where ideas take shape, challenges are tackled, wins are celebrated, and plenty of laughter and friendly banter are shared.

Over time, it has become part of our journey, bringing together different ideas, perspectives, and people.

Because when we come together, we don't just share ideas. We turn them into something bigger.

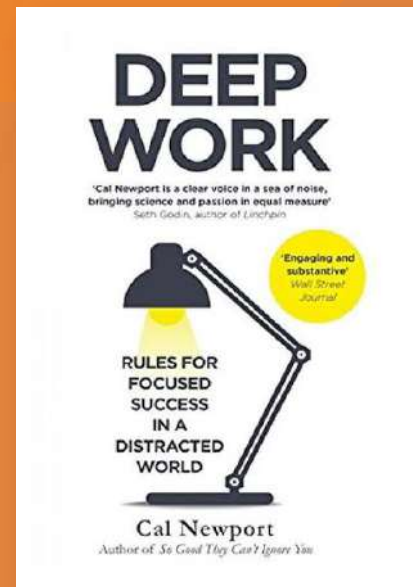


# Bookmarks



## Deep Work by Cal Newport

In a world full of distractions, Deep Work makes a compelling case for focused, uninterrupted work. Cal Newport explains how cultivating deep concentration can help us produce better work, learn faster, and achieve more in less time. A practical read for anyone looking to improve productivity and make their time count.



# Showtime



## Spider-Man: Brand New Day

Tom Holland returns as Spider-Man in a more grounded and character-driven chapter that explores Peter Parker's life after No Way Home. With plenty of action, emotional depth, and a fresh take on the beloved superhero, Brand New Day brings a new energy to the franchise. A fun pick for Marvel fans and casual moviegoers alike.



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