JS BANK

SPOTLIGHT

SEP-OCT 2026





A DOUBLE WIN AT
DRAGONS OF PAKISTAN 2026

LEADING WITH PURPOSE, GROWING TOGETHER

She Leads 2.0





B-SIDE



THE BEAT BEHIND THE BANK!

JS BANK WINS BEST
DIGITAL BANKING EXPERIENCE OF THE YEAR

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Hala Iqbal
Manager Communications

Muhammad Ali
Graphic Designer

Welcome to our Spotlight Sep-Oct 2026 edition!

As we look back at September and October, this edition of Spotlight brings together the milestones, achievements and people that continue to shape our journey at JS Bank.

From She Leads and the Dragons Awards to recognition for our digital banking initiatives and our Pinktober awareness campaigns, these months reflect our commitment to progress, innovation and making a meaningful difference.

Every milestone reflects the collective effort of our people. We hope this edition offers a glimpse into the progress, experiences and achievements that bring us forward as one team.


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Spend Story 2026

Launched in the first week of September, the **JS Spend Story Campaign** showcases the spending patterns and lifestyle preferences of JS Bank Credit Card customers through engaging, data-driven content. The campaign aims to highlight customer spending trends while strengthening awareness and engagement across multiple channels.

Marketing & Media Mix

Direct Channels

- Digital Video Commercials (DVCs)
- Targeted customer emails
- Influencer-led videos

Out-of-Home (OOH) & Digital

- High-visibility SMD placements across key locations in Karachi
- Social media campaign to extend reach and engagement

Internal Touchpoints

- Corporate desktop backgrounds deployed across internal networks to build employee awareness
- ATM screen placements to extend campaign visibility across customer touchpoints

Total impressions: 15,200,791

Total leads: 10,353



JS Credit Cards



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MEET YOUR NEW JS DEBIT CARD

NOW POWERED BY VISA

Launched in October, the **JS Debit Card** Migration Campaign communicated the transition of JS Bank debit cards from Mastercard to the Visa payment network, informing customers about the migration and the availability of Visa debit cards.

Marketing & Media Mix

Direct Channels
- Customer emails

Out-of-Home (OOH) & Digital
- Social media campaign to communicate the migration and build customer awareness

Internal Touchpoints
- Corporate desktop backgrounds deployed across internal networks for employee awareness
- ATM screen placements

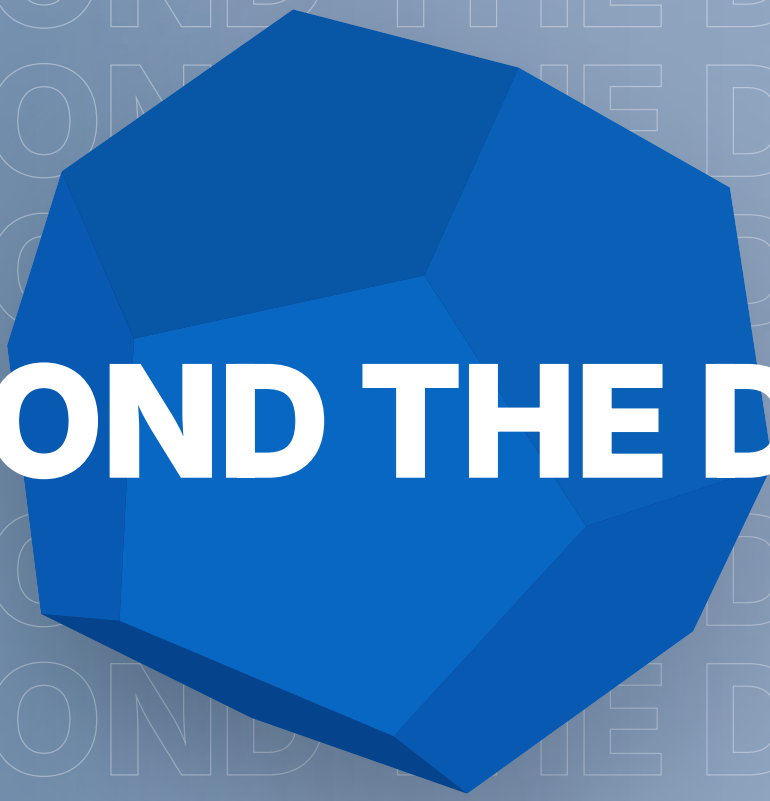


Like. Follow. Share.

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

Find us on social
linktr.ee/jsbankofficial





BEYOND THE DESK

Tariq Yar Khan

Chief Compliance Officer

Fast Facts

Three words that describe you?
Decisive, positive, and conscientious.

One thing people at work do not know about you?
Even though I keep my cooking pretty simple, I have perfected three dishes. If you ever come over to my place, I can make you a killer Karahi, Haleem, and Kheer - and that's pretty much the extent of my menu.



Life Beyond Banking

If not banking, what would you do?
A lawyer.

A hidden talent?
Strong emotional intelligence and an exceptional ability to read micro-expressions, body language, and vocal tones.

Your life as a movie title?
Grace in Motion

Pop Culture

Your favorite movie and how many times have you watched it?
3 Idiots, four times.

A song on repeat right now?
Hazaaron Khwahishein Aisi by Jagjit Singh.

A celebrity you would have dinner with and why?
Javed Ahmad Ghamidi. I have a natural ability to read and understand people, and I am fascinated by individuals who possess a deep, empathetic understanding of human nature. Ghamidi Sahab approaches complex, centuries-old debates with incredible emotional intelligence, gentleness, and psychological insight. I would love to observe his demeanour in person and discuss how he maintains such calm and respectful composure when addressing deeply polarising topics.

Just for Fun

The weirdest or worst job you have had?
Early in my career as an Account Opening Officer, I had to go door-to-door to every small retailer in the market to convince them to open a bank account. Facing constant rejection in the midday heat was definitely the toughest grind I've ever had, though it taught me more about ground-level banking and customer trust than any boardroom ever could.

Three things you would take to a deserted island?
A multi-tool, a heavy-duty water filtration system, and a satellite phone.

If you could swap jobs with someone at JS Bank, who would it be?
Chief Officer of Zindigi. As Chief Compliance Officer, my day-to-day focus is on governance, mitigating risks, and ensuring structural integrity in line with SBP guidelines. If I could swap roles for a day, I would step into the shoes of the head of Zindigi to experience the organisation from the perspective of creative freedom and rapid, youth-centric product development

Words to Live By

The best career advice you received?
The best career advice I ever received was: "Saying no is the easiest thing. Your job is to find a solution and figure out how to do it correctly."

One message to our readers?
My message is simple: Stop looking for reasons to say "no" to life and start looking for the right way to say "yes."

ACHIEVEMENTS



DOUBLE THE ROAR

JS Bank Wins **Two Black Dragons** for Marketing Campaigns

BLACK DRAGON

Digital Category
JS Mobile App
powered by **JSense AI**

BLACK DRAGON

Small Budget Category
JS Spendstory 2025
Marketing Campaign

2026 DRAGONS OF PAKISTAN

CARE THAT REACHES FURTHER

At the **ESG Business Awards 2026**, we have been recognized with the **Community Health Outreach Programme Award** for supporting free healthcare access for underserved communities.



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REDEFINING DIGITAL BANKING EXPERIENCE

Recognized with the **Asian Experience Awards 2026** for **Best Digital Banking Experience of the Year.**



One Ecosystem. Smarter Banking.

Recognized at the **Asian Innovation Excellence Awards 2026** with the **Customer Experience Innovation of the Year Award** for **JS Bank's Connected Digital Ecosystem**, advancing smarter digital banking.



Recognised for Excellence in USD Clearing

We have been honoured with the 2026 U.S. Dollar Clearing Elite Quality Recognition Award by J.P. Morgan, achieving an outstanding 99.90% Treasury Straight-Through Processing (STP) Rate.

Basir Shamsie, our President & CEO, alongside key members of our team, received this award from Amin Mohammad Khawaja, Country Head of J.P. Morgan Pakistan.



MILESTONE ACHIEVED

PKR 2 BILLION+
IN HOUSING FINANCE DISBURSEMENTS

WAZIR-E-AZAM APNA GHAR PROGRAM
#GharHoTuApna



Celebrating PKR 500 Billion Milestone

We celebrated a major milestone as our Cash Management Payments & Collections Throughput surpassed PKR 500 billion.

Basir Shamsie, our President & CEO, recognised the key stakeholders whose teamwork and dedication made this achievement possible. This milestone reflects our collective commitment to operational excellence and continued growth.





J.P. Morgan Recognition for Our Bahrain Branch

Our Bahrain Branch has received the 2025 Global Clearing Elite Quality Recognition Award from J.P. Morgan, recognising an outstanding 99.86% Straight-Through Processing (STP) rate.

The award was presented by Nadia Qambar of J.P. Morgan to Asim Siddiqui, our Country Head Bahrain and key members of our team.

This achievement reflects our continued focus on operational excellence, processing efficiency and delivering high standards in cross-border payments.





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MILESTONE ACHIEVED

PKR 180+ MILLION DISBURSED
THROUGH **JS INSTANT PERSONAL LOAN**
IN JUST ONE MONTH



Enhanced Chinese Yuan (CNH) Transaction Capabilities

We have successfully opened a Chinese Yuan (CNH) Nostro account with DBS Singapore, strengthening our international banking infrastructure and CNH clearing capabilities.

This enables faster settlements, streamlined CNH transactions and greater efficiency for our corporate and retail clients.

For any queries, please contact the Financial Institutions team at: corr.banking@jsbl.com



Milestone Achieved: ISO/IEC 27001 Certification

We have successfully attained ISO/IEC 27001 Certification, reinforcing our commitment to global best practices in information security and data protection.

To mark this milestone, a ceremony was held to recognize the dedication of our leadership, Information Security team, and contributing departments whose efforts made this achievement possible.



Enhanced USD Transaction Capabilities

We have successfully established a United States Dollar (USD) Nostro account with Deutsche Bank AG, a significant milestone in strengthening our international banking network and USD clearing capabilities.

As a result, both corporate and retail clients will benefit from a more seamless and efficient international payment experience, further reinforcing JS Bank's position in the global financial landscape.

For any queries, please contact the Financial Institutions team at: corr.banking@jsbl.com



Digital Performance Highlights (Sep-Oct 2026)

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



Mobile Banking

- **MB Growth & Scale:** Reached **516K LTD registrations** (+22% YoY) with total digital throughput climbing to PKR 317.29 Billion and transaction success rates reaching up to **98%**.
- **Channel Shift & Security: 92%** of overall services were handled via digital channels in September (up from 91%) **ATM, CDM Performance**.
- **ATM & CDM Operations:** Maintained **98%** ATM uptime with **PKR 10B** in withdrawals **(698K count)**. Circular Road Branch, Lahore, is leading the CDM migration with a top rate of **59%**.



JS Bot Performance

- **JS Bot Growth & Upgrades:** Reached **403K LTD registrations** (+27% YoY) with **1.94M conversations**.
- **Cost Optimization & Process Flow**: Revised and optimized conversational flows to eliminate unnecessary steps, resulting in an estimated monthly operational cost savings of **~PKR 8 Million**.



Driving Engagement & Adoption

- **App Solute Drive:** Launched on **July 6th** as "The Digital Race is On!" campaign to motivate branch teams to boost Mobile App and WhatsApp Bot registrations. Top-performing branches will be recognized and rewarded across different categories.
- **JS Bill-A-Thon (Pay 3 & Win Big!)**: Launched on **August 10th** for all customers, rewarding users who pay 3+ bills monthly via the JS Mobile App with a lucky draw entry for 10% cashback (up to PKR 500).

Campaign Highlights:

- **Transactions Surged**: Achieved a massive **+50% YoY Growth** in bill payments compared to 2025!
- **Customer Engagement**: Delivered a strong 3.0% CTR across digital channels.



EVENTS

Supporting Pakistan's Freelancing Champions

We supported the **Pakistan Freelancers Association (PAFLA)** at its National Recognition Ceremony, held at Governor House, Karachi, celebrating the achievements of Pakistan's growing freelance community.



Strategic Engagement at Punjab University Book Fair & Literary Festival 2026

We partnered with the Punjab University to strengthen our ongoing relationship with the institution. Building on the university's recent onboarding onto JS PayDay, this event enabled direct engagement with over 50,000 students, faculty, and staff. Through this presence, we continue to support literacy and youth development while expanding our retail and corporate banking footprint.



Reaching Potential Customers at Port Grand's Qawwali Night

We sponsored the Grand Qawwali Night at Port Grand, featuring a soulful live performance by Hamza Akram & Bros.

Building on our existing cardholder discount partnership with Port Grand, this event provided exceptional brand visibility among more than 10,000 weekend visitors. It proved to be a fantastic opportunity to engage directly with attendees, showcase our product offerings, and build meaningful relationships with potential customers.



Fueling Pakistan's Digital Workforce: Freelancers Baithak 2026

We sponsored Freelancers Baithak 2026 to support key initiatives aimed at empowering Pakistan's growing freelancer community.

We remain dedicated to equipping freelancers with tailored banking solutions, seamless cross-border payment tools, and the financial foundation necessary to manage and scale their independent work into sustainable businesses.



Partnering for Growth: 33rd All Bolan Open Golf Championship

We sponsored the 33rd All Bolan Open Golf Championship at Quetta Golf Club to reinforce our commitment to community engagement and strategic relationship building.

By serving as a core partner, we have positioned JS Bank as the preferred financial partner for Quetta Golf Club, paving the way to capture high-value business and secure a lasting, long-term commercial relationship.



Supporting Workers' Welfare Through Financial Assistance

During the first official visit to Pakistan by ILO Director-General H.E. Gilbert F. Houngbo, cheques for Marriage Grants, Death Grants and Educational Scholarships were presented under the workers' welfare programme. We facilitated the disbursement, supporting workers and their families through financial assistance.




INITIATIVES

Basir Shamsie Advocates Stronger Collaboration for Inclusive Finance

Basir Shamsie, our President & CEO, joined industry leaders at a two-day seminar hosted by Pakistan Microfinance Network and UNIDO on **Priority Sectors: Ecosystem Collaboration for Inclusive Microfinance**.

The discussion focused on strengthening cross-sector collaboration to expand responsible access to finance, improve financial inclusion, leverage technology and empower women entrepreneurs through greater SME financing.



Half-Yearly Results Virtual Town Hall

The 1H 2026 Town Hall featured leadership sharing key business updates, reviewing organizational performance and outlining priorities for the second half of the year. Employees from across Pakistan joined the virtual session, which also included an open Q&A, providing an opportunity to engage directly with leadership, share perspectives and discuss the road ahead.



Click to Play Video

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Imtiaz Khalid on SME & Solar Financing for Consumers

Imtiaz Khalid, Country Head SME, highlights JS Bank's accessible SME and Solar Financing solutions, designed to support individuals and businesses in achieving their growth and financial goals.



*Read the full feature on INTERNATIONAL THE NEWS

*Watch complete episode on Lahore Rang TV.

Strengthening Strategic Partnership with Commerzbank

We hosted an executive gathering with Commerzbank to strengthen our cross-border banking relationship and reinforce opportunities for future collaboration.



Led by Basir Shamsie, our President & CEO, the gathering welcomed Yavuz Macun, Director, Financial Market Sales Asia Pacific Ex-Japan and Yousaf Bashir, Senior Country Representative, from Commerzbank.

The engagement reaffirmed our shared commitment to building stronger partnerships, fostering mutual trust, and driving future growth.

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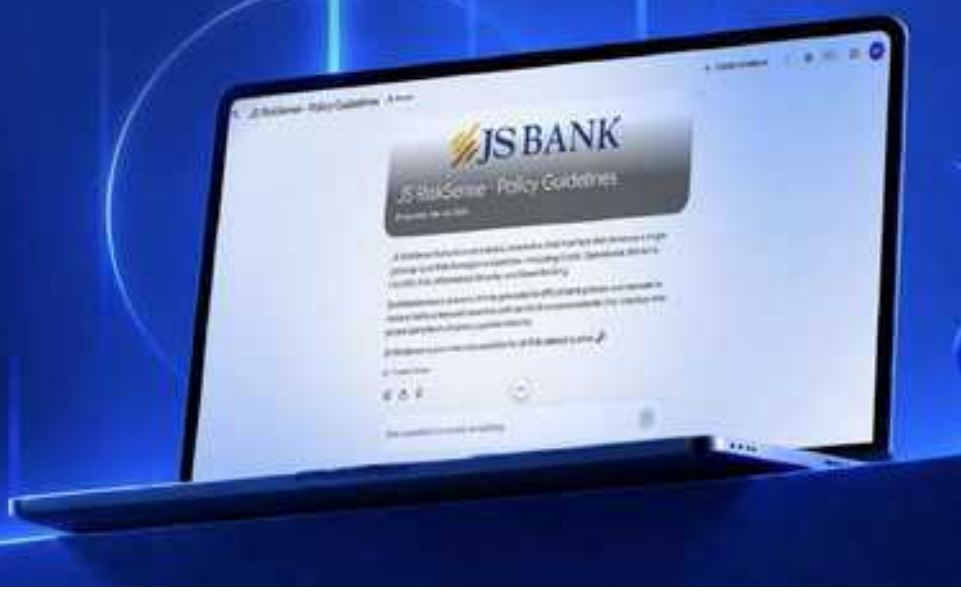
SPOTLIGHT

Meet

JS RiskSense

Your AI-Powered Risk Management Assistant

JS RiskSense is a custom-built AI-powered tool which brings key Risk Management policies together in one interactive chat interface, making it easier to find information, understand policies and support informed risk decisions.



Breast Cancer Awareness: Prioritising Women's Health

As part of our Pinktober initiative, we organised breast cancer awareness sessions for female employees, led by physicians from Liaquat National Hospital. The sessions were broadcast via Google Meet, making them accessible to female employees across the Bank. The sessions emphasised the importance of early detection, regular screening, and proactive care, encouraging women to prioritise their well-being and make informed health decisions.





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INTRODUCING FX BUDDY

YOUR AI-POWERED FX & REMITTANCE ASSISTANT



We are pleased to announce the bankwide launch of FX Buddy, an AI-powered knowledge and decision-support tool designed to help branch staff handle foreign exchange, trade and remittance queries faster and more efficiently.

Advancing Inclusion Through Action

Our team participated in ConnectHear's flagship event, Access.Ability.Careers 2026, held at the Expo Center, Karachi.

A key highlight was our team members leading interview sessions in sign language, creating an inclusive and supportive environment while engaging with diverse talent.



Empowering Tharparkar: World Cleanup Day 2026

We organized a clean-up and awareness drive in District Tharparkar for World Cleanup Day. Beyond cleaning drive efforts, we engaged local residents through sessions on environmental safety, waste management, and personal hygiene.

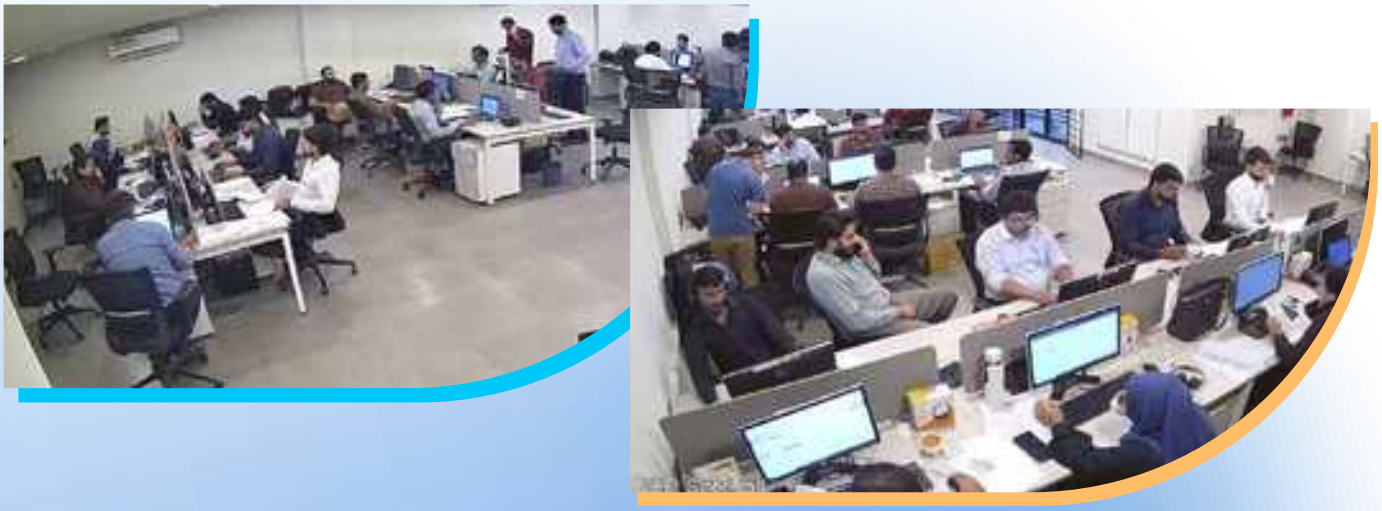
A standout highlight was the strong participation of local women, who stepped forward to lead the cleanup and champion environmental health in their area. To support lasting habits, hygiene kits were distributed to all participants.



Lahore BCP Ensures Business Continuity

Following the PACE Tower fire on September 10, critical CAD and Trade operations in Lahore were swiftly relocated to the BCP site from September 11–15, ensuring uninterrupted business operations.

The Lahore BCP facility, established in 2024, enabled a seamless transition with minimal disruption until the primary location was restored and cleared. A strong demonstration of preparedness, resilience, and business continuity.




PEOPLE & CULTURE

She Leads 2.0

She Leads 2.0 brought together our senior female leaders from across Pakistan for a three-day program focused on leadership development, learning and connection.

The program featured engaging discussions, shared perspectives and a leadership dinner hosted by our Leadership Team, providing an opportunity for senior female leaders to connect, exchange ideas and reflect on their leadership journeys.








Pink Wednesday: Together for Awareness and Early Detection

Our teams came together this Wednesday, wearing pink to raise awareness about breast cancer and highlight the importance of early detection.

Through this initiative, we continue to encourage open conversations, regular screenings, and prioritising health and well-being.





Building Stronger Branch Leadership

Our Branch Operations Manager Development Program brought together our people for focused learning, knowledge sharing and professional development, strengthening the skills needed to lead branch operations effectively and deliver a consistent customer experience.





Hamari Kahani:
Faces and stories behind JS Bank



Majid Badar Abro
Branch Manager - Jamshoro Branch

Click to Play Video



Imran Ali
Branch Manager - Shahdadkot

Click to Play Video

Celebrating Employee Banking's Top Performers

We celebrated the top performers of our Employee Banking team for Q2 2026, recognizing their dedication, hard work and strong results.

Their efforts continue to strengthen client relationships, grow our portfolio and contribute to JS Bank's success.

Congratulations to all our high achievers for raising the bar!



Building a More Inclusive Workplace

As part of our observance of International Week of Deaf People, our leadership team came together to highlight the importance of accessibility, inclusion and equal opportunity.

Our commitment to DEI means creating meaningful opportunities, removing barriers and fostering a workplace where everyone can contribute, grow and thrive.




ZINDIGI

Zindigi Takes the Lead at EPL Summit 2026

Noman Azhar, Founder & Chief Officer, Zindigi, joined leading financial industry voices at EPL Summit 2026 for a Digital Payments Deep Dive. The discussion explored emerging trends, evolving consumer expectations and the power of collaboration in advancing Pakistan's digital payments ecosystem, highlighting the opportunities shaping the future of digital finance.



Zindigi Expands Its Digital Ecosystem with Mercantile Partnership

Zindigi has partnered with Mercantile Pakistan, Apple's authorised distributor in Pakistan, to bring the iPhone 18 Pro series to the Zindigi App. Customers can now explore, purchase and have their preferred devices delivered to their doorstep, making premium technology more accessible through a seamless in-app experience. The collaboration further strengthens Zindigi's digital ecosystem, extending its offerings beyond banking.



Zindigi Recognised Among Global Fintech Innovators at Money Awards 2026

Zindigi has secured a finalist spot in the Diamond category at Money20/20's Money Awards 2026, placing Pakistan's homegrown fintech brand among globally recognised innovators. The recognition reflects its continued commitment to making Banking Simple Karo a reality through customer-centric digital financial experiences, while showcasing Pakistan's growing fintech potential on the international stage.



Zindigi Partners with FAST-NUCES

Zindigi has signed an MoU with FAST-NUCES, Islamabad Campus, to advance cashless payments and nurture student entrepreneurship through Zindigi Prize. The partnership strengthens industry–academia collaboration, connecting students with mentorship, startup development opportunities and a wider network to turn their ideas into impact.





Zindigi Prize Kicks Off Nationwide Campus Rounds

Zindigi Prize has launched its Campus Rounds at leading universities across Pakistan, including Bahria University, NUST, University of Swat, IMSciences and International Islamic University. The initiative brings aspiring student entrepreneurs together to pitch innovative ideas, explore startup opportunities and take the first step towards building tomorrow's businesses, empowering the next generation of Pakistani founders.




B-SIDE
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JS Confessional

Ms. X

Every team has a go-to powerhouse who makes the impossible look easy. From decoding complex data and creating last-minute presentations to mastering AI prompts, she does it all with effortless brilliance. But her greatest superpower is her reassuring catchphrase: “Aap fikar kyun karte hain, main hoon na...”

One line, countless worries gone! No names, but Miss X, you're the real MVP!



Off the Clock



Name: Dawar Siddiqui
Designation: Asst. Manager Innovation - Digital Products

"My golden rule? If I’m doing my job right, you won't even know I exist.¨

To the team, I’m the guy who’s always buried in tabs, constantly on calls or stepping in tired after a midnight deployment.

But behind the curtain, I’m playing a non-stop game of digital whack-a-mole, squashing bugs, stitching together broken API links, and keeping the platform rock-solid.

I don't chase the stage or the applause; I just live for those beautiful, stress-free days of 100% uptime.



One Desk One Story

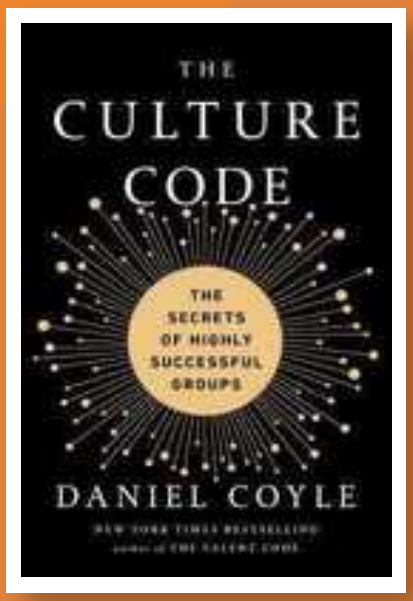
Big ideas aren't always born in boardrooms. Sometimes, they begin around a cafeteria table, over shared lunches, endless office tea and spontaneous conversations. From solving world affairs to exchanging life advice and sparking the next big idea, the cafeteria desk is where colleagues connect beyond work.



One desk, a hundred stories and countless memories. Because it's always more than just a desk; it's where colleagues become family.

Bookmarks

The Culture Code (Author: Daniel Coyle)



What makes some teams thrive while others struggle?
In The Culture Code, Daniel Coyle explores the secrets behind successful teams and the cultures that bring out their best.

Drawing on real-world examples from businesses, sports teams, and leading organisations, Coyle highlights three essentials of strong team culture: safety, vulnerability, and purpose. He explains how trust, open communication, and shared goals help people collaborate, overcome challenges, and achieve better results together. The book reminds us that great teamwork goes beyond individual talent. It grows when people feel valued, supported, and connected to a common purpose.

For professionals and leaders alike, The Culture Code offers practical insights into building stronger relationships, fostering collaboration, and creating workplaces where people can thrive together.

Showtime



The Last First: Winter K2

The Last First: Winter K2 captures the extraordinary quest to achieve the first winter ascent of K2, the world's second-highest mountain. Set against the brutal conditions of the Karakoram, the documentary explores the courage, determination, and sacrifices of climbers pursuing a historic milestone.

At the heart of the story is Muhammad Ali Sadpara, Pakistan's legendary mountaineer, whose passion for climbing and fearless spirit earned him international recognition. Alongside his son, **Sajid Sadpara** and Icelandic climber John Snorri, Ali embarked on a challenging expedition that took a tragic turn when he and two fellow climbers went missing during their summit attempt in February 2021.

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