

Milestones

Newsletter April-June 2018

and
Marketing
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Underprivileged

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JS GoldFinance 

Taiz tareen gold loan
sirf 100 minute mein!

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JS Smart Roshni - Solar Panel Financing Solution



JS Bank has joined hands with Nizam Energy for JS Smart Roshni - a smart solar panel financing solution. The collaboration agreement was signed by Babbar Wajid, Head of Product Development & Business Management – JS Bank and Usman Ahmad, CEO - Nizam Energy in the presence of team members from both organizations.

JS Bank has joined hands with Nizam Energy, a leading solar energy solution provider, for JS Smart Roshni - a smart solar panel financing solution.

Designed to reduce dependency of Small and Medium Enterprises (SMEs) on the electrical grid, JS Smart Roshni allows customers to avail financing of up to PKR 10 Million at a minimal mark-up of 6%. This collaboration will allow businesses to reduce operational energy costs by availing

solar panels and technical services through Nizam Energy and attractive financing solutions through JS Bank.

Speaking at the ceremony, Babbar Wajid, Head of Product Development & Business Management – JS Bank said,

“Our partnership with Nizam Energy reflects our commitment to provide customers with responsible solutions for their energy needs, while creating medium to long-term savings. This initiative will help our clients increase operational efficiency in an environmentally responsible manner, and help reduce load on the national grid.”

Usman Ahmad, CEO – Nizam Energy, commented,

“Our partnership with JS Bank will help us further reduce the country’s overall carbon footprint. With easy and low cost financing solutions provided by JS Bank, we can further enable customers across Pakistan to avail solar power generation solutions with financing support.”

By undertaking such partnerships, we remain committed towards our role as a catalyst in the responsible entrepreneurial ecosystem of Pakistan.

Partnering with Seed Ventures for Entrepreneurial Growth



JS Bank and Seed Ventures have partnered for financing young entrepreneurs under the Prime Minister's Youth Business Loan scheme. The agreement was inked by Basir Shamsie, Deputy CEO - JS Bank and Faraz Khan, CEO & Co Founder-Seed Ventures, in the presence of teams from both organizations

JS Bank has joined hands with Social, Entrepreneurship and Equity Development (SEED), for extension of loans under the Prime Minister's Youth Business Loan (PMYBL) program.

Through this partnership, we will work with SEED, an enterprise development organization, striving to overcome social challenges, to extend financing opportunities for entrepreneurs. Individuals between the ages of 21 and 45 years will be able to apply for loans of up to PKR 2 Million at a mark-up rate of 6%.

This collaboration will pair loan extension by JS Bank with the provision of knowledge and best practices by SEED, to help advance and develop entrepreneurship in different economic and social strata. By working with various stakeholders of the entrepreneurial eco-system, the two organizations aim to help these businesses accelerate and optimize their potential and develop the required skill set for sustainable growth.

Reflecting upon this partnership, Basir Shamsie, Deputy CEO – JS Bank, stated,

“Our alliance with SEED reflects our commitment of working towards the betterment of free enterprise and the nation as a whole. I am very confident that this collaboration will play a major role in overcoming the barriers faced by young entrepreneurs.”

Faraz Khan, CEO and Co-founder - SEED, expressed his optimism about the future of this partnership and commented,

“Our association with JS Bank will create new opportunities for entrepreneurs in Pakistan. Such partnerships will help entrepreneurs bring social and economic change and help us bring best incubation and acceleration practices to Pakistan.”

JS Bank Hits 310 Billion PKR Deposits

Humbled by customers' confidence, JS Bank has achieved PKR 310 Billion in deposits as of June 30, 2018 and continues to grow. As one of Pakistan's fastest growing Banks, we are committed to serving our customers in ever more efficient, effective manners through provision of innovative solutions designed for their success.



Insurance Sales Jump to 120 Million

JS Bank's Bancassurance business has seen significant growth in its month-on-month business during the period 2018, with the Bank achieving more than PKR 120 Million to date.

By undertaking calculated customer engagement campaigns, revamping the commission structure and an in-depth sense of teamwork, 2018 is shaping up to be another great year for the Bancassurance business and JS Bank as a whole.



Astounding Success of JS Islamic Capital Preservation Allocation Plan 2

JS Islamic Capital Preservation Allocation Plan - 2
Under JS Islamic Hybrid Fund of Funds-2

**Sarmaye Ki Hifazat,
Halal Munafey
Ki Zamanat!**

*Halal returns over 2 years period
and capital preservation upon maturity based on
Constant Proportion Portfolio Insurance (CPPI) methodology*

Key Benefits:

- Riba Free Investment
- Attractive Tax Benefits (as per current Income tax Laws)
- Minimum investment Rs. 10,000/- only

Available for limited
2 years maturity
offer period only

Available at all JS Bank Branches across Pakistan.

Al-Hilal JS BANK JS investments
Managing Mutual Funds Division
AMZ Rated by ICR-WS

Under supervision of Mufti Irshad Ahmed Aijaz

Disclaimer: All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved.

After the success of the previous three JSIL Mutual Fund tranches, the team was already geared up for the next Mutual Fund Plan. The new JS Islamic Capital Preservation Allocation Plan-2 was launched in April 2018 where JS Bank provided its customers an opportunity to opt for a Shariah compliant and Capital Protected Mutual Fund for their investment needs.

Through teamwork and dedication, the Bank booked a total business of more than PKR 1.6 Billion. Sales forces from every segment took on the challenge head on and accelerated their efforts in achieving the Bank's target, resulting in the best ever Mutual Funds generated in a single tranche.

The campaign proved that if you're focused you will not only Meet but Exceed your targets!

Initiatives

A scenic winter road through a forest of evergreen trees under a cloudy sky. The road is paved and has a white dashed line down the center. The road is flanked by snow-covered shoulders and concrete barriers. The trees are tall and dense, with some snow on their branches. The sky is blue with white clouds. The overall atmosphere is peaceful and serene.

JS Gold Finance

In the second quarter of 2018 JS Bank successfully conducted the mega launch of JS Gold Finance. A one of its kind loan facility, based on gold as collateral, this product offers customers the unique facility of walking into a branch and walking out with the amount within a period of just 100 minutes.

To launch the product, a highly successful electronic, print and digital campaign was undertaken to showcase the product, its features and benefits to the customers.

Working together and leveraging our strengths, we are successfully delivering on our promise of the 'fastest gold loan in just 100 minutes'.



بے ایس گولڈ فنانس

تیز ترین گولڈ لون!

صرف 100 منٹ میں پیسے آپ کے ہاتھ میں

0800-011-22 پر ابھی کال کریں!

0800-011-22 | www.jsbl.com
323 Branches in 161 Cities
f https://www.facebook.com/JSBankLtd/

JS BANK
BARHNA HAI AAGEY

Visit by Parliamentary Secretary for Climate Change



Parliamentary Secretary for Climate Change, Romina Alam Khan met with JS Group officials, including Imran Shaikh, Head of Marketing and Brand Management - JS Bank and Ali Charanya, COO of Mahvash and Jahangir Siddiqui Foundation, for discussions on climate change management.

Romina Alam Khan, Parliamentary Secretary for Climate Change, visited the Central Offices of JS Group to meet with officials from JS Bank and the Mahvash and Jahangir Siddiqui Foundation (MJSF).

As per the Global Climate Risk Index 2018 report, Pakistan is ranked as the 7th most vulnerable country

to global warming and climate change. In view of the country's increasing vulnerability to adverse climate change, discussions were held on how JS Group, and in particular JS Bank and MJSF, can work together with the Ministry of Climate Change to boost climate adaptation action and limit the impact of global warming.

“Effective and continual climate action is the need of the hour.”

said Imran Shaikh, Head of Marketing and Brand Management for JS Bank. Ali Charanya, COO of MJSF agreed that urgent steps must be taken in this regard and that MJSF is already working towards this end goal.

Appreciating the efforts of JS Group on the environmental front, Parliamentary Secretary, Romina Alam, stated that,

“JS Group is amongst the few conglomerates of Pakistan who have undertaken sustained corporate social responsibility programs. I look forward to collaborating with the Group on climate change management.”

JS Bank is at the forefront of introducing environmentally and socially responsible banking solutions in Pakistan. This includes the conversion of branches on to solar power as well as implementation of the Green Office initiatives in partnership with the World Wildlife Fund (WWF) through reduction of waste generation and power usage. MJSF is also working with communities across the nation to mitigate the impact of climate change in underprivileged areas as they are at greater risk due to changing weather patterns and natural disasters.

Engagement with Karachi Press Club

The JS Bank Marketing team visited Karachi Press Club (KPC) to meet with the Governing body and exchange views on the media's role in today's rapidly changing corporate environment.

The leadership of the club's governing body, including its President - Ahmed Malik and the Vice President Minhaj Ur Rab, was present at the occasion while the JS Bank team was led by Imran Shaikh, Head of Marketing. The event was well-attended by members of the governing body, as well as media organizations.

The JS Bank team was warmly welcomed by the media fraternity to the historic KPC premises. The two sides exchanged views on the continually growing importance of the media within the country. The journalists were extremely appreciative of the activity and commended JS Bank's efforts to promote engagement between corporate professionals and the media. The JS Bank team appreciated the initiatives undertaken by the press club to promote business opportunities within Pakistan as well as to globally promote the image of the country.

This visit was the latest in a long-running series of media engagement activities undertaken by JS Bank over the course of the past few years to help strengthen its relationships with communication outlets nationwide.



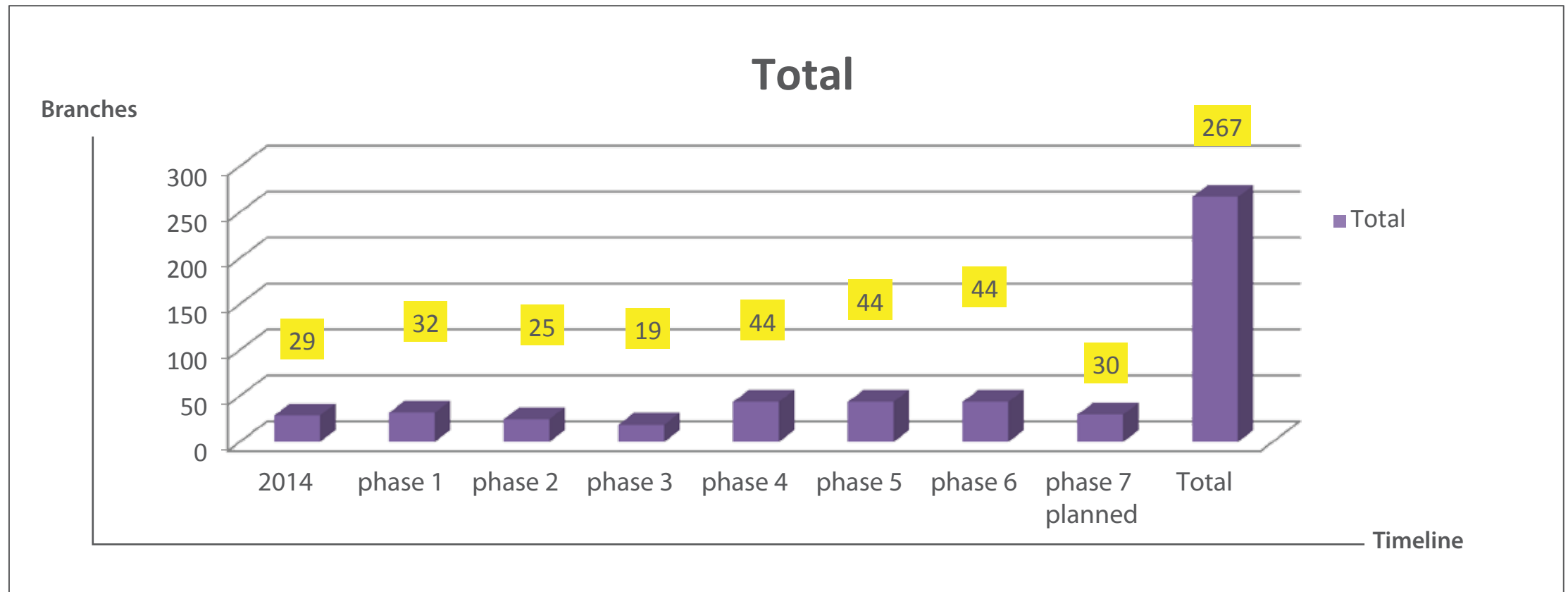
The JS Bank Corporate Communications and Marketing team met with the Governing body of the Karachi Press Club (KPC). Present at the occasion were Ahmed Malik, President - KPC, Minhaj Ur Rab, Vice President - KPC, Imran Shaikh, Head of Marketing - JS Bank, along with senior members from both teams.

JS Bank Implements State-of-the-Art Security Solutions

With a vision to provide top-notch security to its branches to safeguard customer assets, JS Bank has invested in and acquired state-of-the-art technical security equipment. Through these systems, JS Bank security can monitor activities, at branches across Pakistan, on a real time basis.

By putting in place these vigilance solutions, JS Bank has managed to remove the need for security personnel to be present at branch premises after working hours resulting in substantial cost savings. It is estimated that the Bank will save approximately PKR 5.74 Million per month as of August, 2018 through deployment of these systems at 237 branches in different regions of the country.

Implementation Chart



Art Gallery & Chocolate Tasting

This quarter, the product development team organized a unique informative session for existing and potential Private Banking customers. The inspiration came in from TED talks, where international speakers interact with the audience and speak on unique subjects to motivate and inspire the crowd. Similarly, an exclusive high end event was held for our esteemed Private Banking customers at Ball room 19, Ocean Towers, Karachi, on the subject of Blockchain & Tax Reforms. The international speaker, Mr. Shaheed Khan, spoke on the matter of Blockchain, alongside Mr. Asif

Haroon, who broke down the budget 2018. The guests also had a Q&A session for greater product education. Potential private banking customers were given a tour of the JS Private Banking's state-of-the-art branch, while they also enjoyed a unique chocolate tasting session. The aroma of fresh coffee and a bar full of chocolates made the evening one to remember. The exquisite Hi tea, art gallery and poolside view, made the evening even more enjoyable. The private banking sales team were able to generate potential leads from the event attendees.

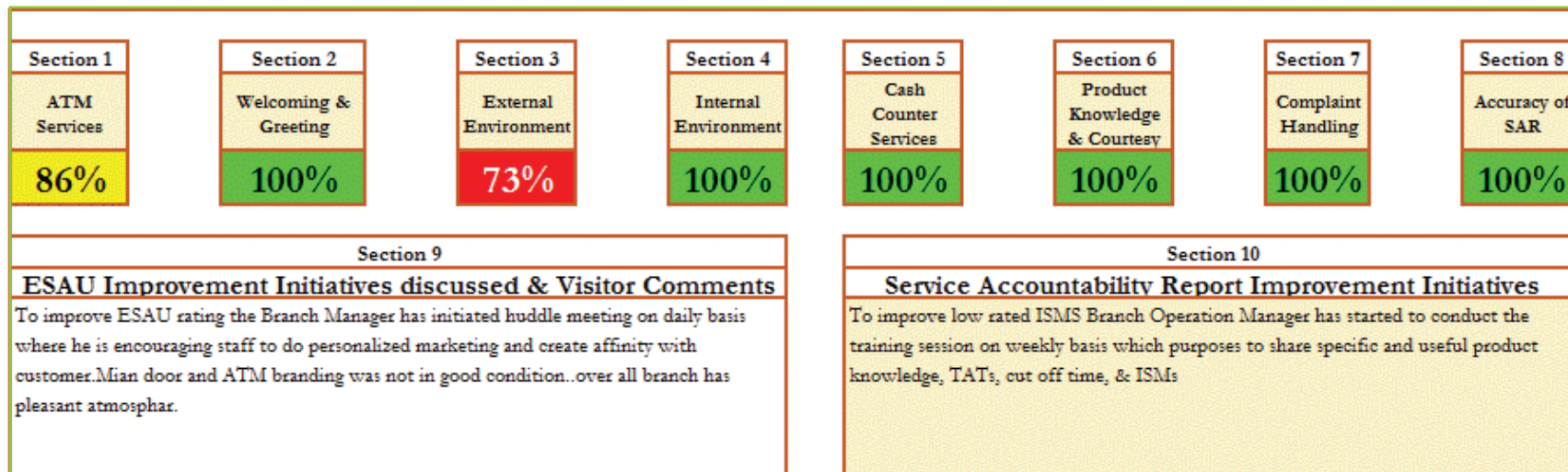
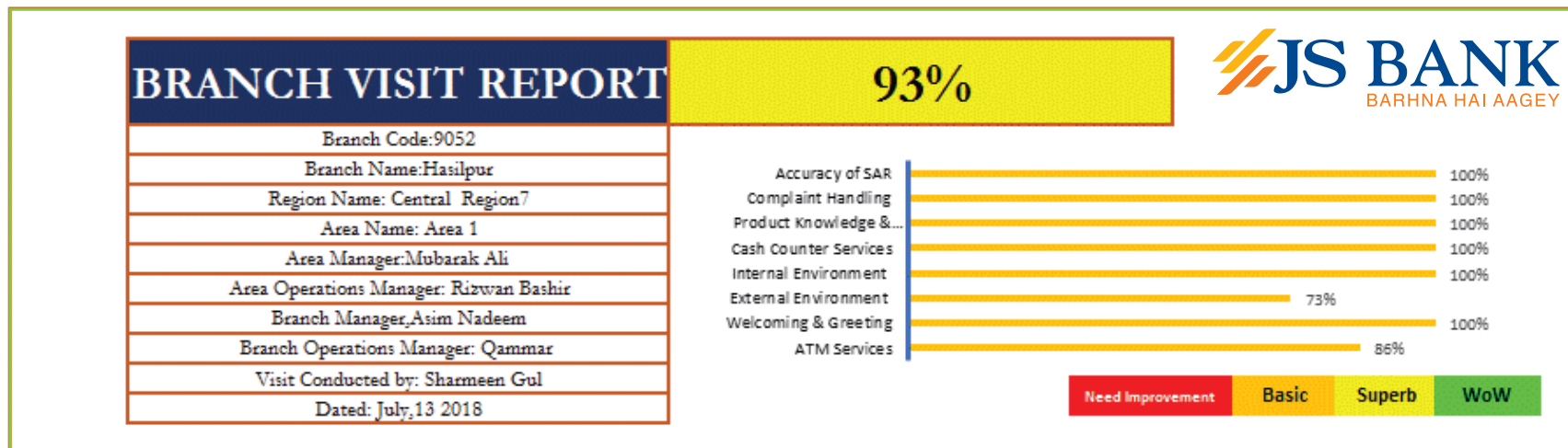


Branch Modernization

Working to improve customer experience through standardization of service provision, the Service Quality & Customer Service team has revamped the Branch Visit Report (BVR) format. The BVR covers all aspects of branch appearance and customer engagement, as observed by Customer Relationship Managers (CRMs),

during the branch visits. This has resulted in significant improvement of the overall branch environment and customer service provisions. A snapshot of the revamped report is given below.

Sample Report



Serving Consumer Financing at Customer's Doorstep!

Unsecured Business team (CB & SP Group) is reaching out to individual customers and institutions by showcasing JS Bank's Consumer Product suite in both private and government sector companies. This has resulted in generation of business for multiple products.



Skype for Business

Collaboration is the key to success of any organization and to increase the communication channels enabling wider collaboration, JS Bank has launched Skype for Business. The platform brings together all of the typically disparate ways to communicate onto one platform. By using a single interface, JS bank employees across Pan-Pakistan can take advantage of Voice over IP, Video over IP, instant messaging, online meetings & presentations with features to share screen with multiple teams.

Effective use of Skype for Business platform will result in cutting down on non-essential short or long distance business traveling costs, and not to mention the platform's conferencing services provide a replacement for face-to-face meetings and reduction in traditional telephony costs.

Gold Finance Automation

To meet the aggressive business plan of Gold Finance and its outreach, IT enhanced the Gold Finance product solution whereby now a Gold Finance case initiated from a branch is smoothly processed within 100 minutes. Furthermore, IT team is working to automate the Gold Finance disbursement process with CAD Operations team to eliminate the duplication of efforts plus hiring of more staff. Hence, it will save time & cost.

Auto & Personal Loan Automation

Automation of back office functions is another one of business' success factors, which is being applied bank-wide to increase productivity. The initiative has been taken to fast track back-office processes and reduce human errors while further improving customers' satisfaction level. Using a state-of-the-art business process

automation platform, Auto Loans & Personal Installment Loans' approval & disbursement of funds has been automated end to end. This automation has enabled Personal Installment loan process to be completed within a single day, essential for quick approvals. The system also allows mining customer data to identify incremental marketing opportunities.

Information Security

Information Security posture of the bank has been enhanced with Privilege Access Management (PAM) system. Additional initiatives, but not excluding data encryption between user and financial system & ransomware protection, have been put in place to protect the Bank's asset information from cyber threats.

Cost Cutting Initiatives

To further enhance Bank wide cost cutting objectives, after complete roll-out of Managed Printing solution in Head Office, the solution is now being rolled out in branches with eco-friendly printers, with features like sleep mode and duplex printing to reduce energy and paper consumption, resulting in reducing waste of paper and lowering operational as well as capital expenses and increase our commitment to WWF for green office.

Partnerships and Alliances



Strategic Alliance with Honda Atlas Cars Pakistan Ltd.



JS Bank entered into a strategic alliance with Honda Atlas Cars (Pakistan) Limited to offer auto financing with fast track processing & priority delivery at competitive mark-up rates to its customers. Seen here are Imtiaz Bokhari, Business Head Central, JS Bank and Amna Tahir, National Manager Corporate, Honda Atlas Cars (Pakistan) Limited, along with other senior officials from both the organizations.

JS Bank Limited has joined hands with Honda Atlas Cars (Pakistan) Limited. to offer exclusive financing solutions and value-added services to their customers.

As part of the strategic alliance between JS Bank and Honda Atlas Cars Pakistan Limited, customers can avail fast track vehicle delivery, along with priority processing at JS Bank, through Honda Atlas Authorized Dealerships.

Speaking at the occasion Amna Tahir, National Manager Corporate, Honda Atlas Cars (Pakistan) Limited, said

“This initiative has created an ideal scenario for both JS Bank and Honda Atlas Cars (Pakistan) Limited. With this alliance, we aim to strengthen our customer relations by providing best Honda vehicles at the best possible financial package offered by JS Bank Auto Finance.”

Commenting on the partnership, Imtiaz Bokhari, Business Head Central, JS Bank stated,

“At JS Bank, we provide customers with high value products and services which result in convenience and benefits for the end user. This alliance with Honda Atlas enables us to ensure that our clients are able to purchase their vehicles in the most efficient and smooth manner possible.”

Culture and Music - JS Bank and Royal Danish Embassy Work Together to Bring Karachi a Fusion of East and West



JS Bank joins hands with the Royal Danish Embassy to bring to Pakistan, a first-of-its-kind collaboration of Eastern and Western musicians. Seen here is the famous Danish group, Hun Solo along with renowned Pakistani band, Aaroh, on stage post the fusion performance of the two groups.

Striving to promote arts and culture, JS Bank joined hands with the Royal Danish Embassy to bring to Pakistan, a first-of-its-kind collaboration of Eastern and Western musicians. The grand musical evening featured the famous Danish performing group, Hun Solo and renowned Pakistani band, Aaroh. The event was attended by H.E. Rolf Michael Holmboe – Danish Ambassador to Pakistan, Basir Shamsie - Deputy CEO, JS Bank, along with corporate leaders, industrialists and key clientele of the Bank.

The event was organized around the premise of building Pakistan's international image through the field of arts, music and literature. This effort was reflected when the entire Danish group stated that despite media perception, Pakistan is an

amazing country filled with loving people and they looked forward to future performances within the country.

Welcoming the distinguished guests as well as the performing artists, Basir Shamsie - Deputy CEO, JS Bank, stated,

“At JS Bank our goal is to give back to the people of Pakistan. We continually undertake efforts to go beyond just business by adding value to the lives of our fellow citizens. As responsible corporate citizens, JS Group has also established the Mahvash and Jahangir Siddiqui Foundation, a non-profit trust, which works to serve the underprivileged in the fields of healthcare, education and social development and which also recently sponsored the first Art Biennale in Pakistan.”

Speaking at the occasion, the Danish Ambassador - Rolf Michael Holmboe, stated,

“Through music, we have further strengthened the bond between the people of Pakistan and Denmark. We heard some great music with fantastic diversity, but the big moment was when it all came together in a brilliant explosion of musical fusion! I praise JS Bank for taking the initiative to hold this musical fusion event and look forward to being a part of similar activities in the future, building bridges between our people and cultures.”

This celebration was the latest in a long-running series of social initiatives undertaken by JS Bank over the course of the past few years to help strengthen the cultural ethos of our great nation on both domestic and international platforms.

Handshake with Bonwyke Pakistan

Consumer Banking & Specialized Products' Group and Bonwyke Pakistan have signed a Strategic Business Partnership to promote Exclusive Discounts and Flexible Installment Plans on all JS Bank Cards.

Bonwyke Pakistan is a subsidiary of Bonwyke UK, offering a range of window films, solar films, heat resistance films, security films for households, corporates & automobiles, which helps in saving utility bills, reducing heat in commercial & domestic properties, safety & security in governmental & civil buildings and securing auto vehicles from theft & thermal shocks.

The agreement was signed between JS Bank's Head of Alliances & Corporate Ventures - Umair Nizam Shaikh (CB&SPG) and CEO of Bonwyke Pakistan - Jahanzaib Siddiqui, at the JS Bank Consumer Banking Center.

The signing was appreciated at Bonwyke locations worldwide with special emphasis in the European Union.



Key Alliances

- The second quarter of 2018 was another happening time for the Cards team. Some extremely lucrative offers and deals were rolled out for consumers during this time period.
- Some of the offerings launched during this time included discounted stays at Hotel One through JS Cards, food deals with Khas , Nimco's , Ranchers , Quiznos , foodpanda etc., while medical facilities were offered at discounted rates with Find my Doctor.
- A number of other activities are in the pipeline and JS Alliances is gearing up to continue making the climb to the top in the consumer products market.



foodpanda



Nimco's



Ranchers



Hotel One



Khas



Find my Doctor

“Eid Fiesta” Credit Cards Exclusive Campaign

JS Eid Fiesta!
Celebrate the festive season!

Karachi

- Butlers Chocolate Café: 50% Discount on all JS Bank Credit Cards
- Pie in the Sky: 40% Discount on all JS Bank Credit Cards (Dine & Host)
- DUNKIN' DONUTS: 30% Discount on all JS Bank Credit Cards
- AZTEC: Up to 30% Discount on all JS Bank Credit Cards

Lahore

- Butlers Chocolate Café: 50% Discount on all JS Bank Credit Cards
- KITCHEN CUISINE: 30% Discount on all JS Bank Credit Cards
- PANCAKE: 30% Discount on all JS Bank Credit Cards
- Masoom's Bakery: 30% Discount on all JS Bank Credit Cards

Nationwide

- Hardees: 30% Discount on all JS Bank Credit Cards

Islamabad/Rawalpindi

- KITCHEN CUISINE: 30% Discount on all JS Bank Credit Cards

Up to 50% Discount on JS Bank Credit Cards

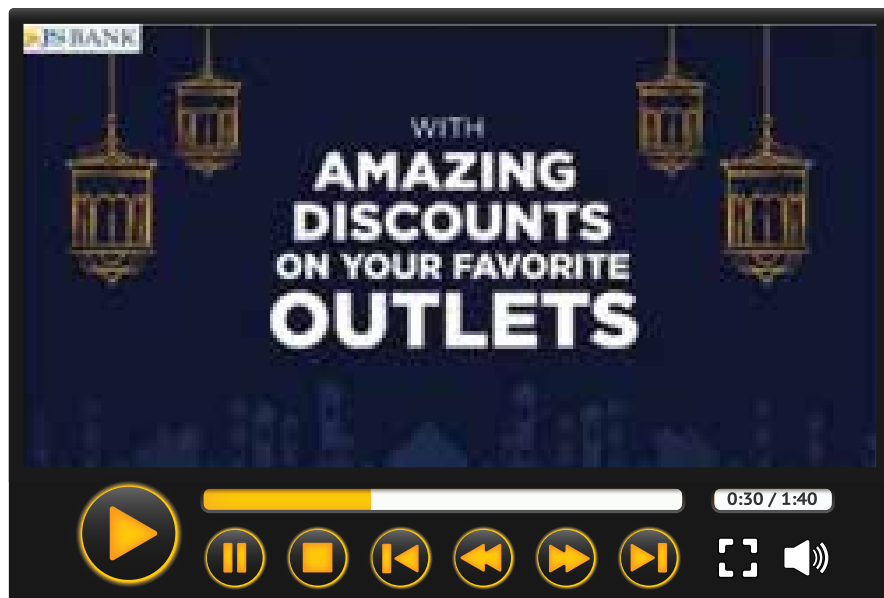
Validity: 29th Ramadan till 3rd Day of Eid

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323 Branches in 161 Cities

JS BANK
BAHONA HAI AAGAY

“Eid Fiesta “- Credit Cards Exclusive Campaign (Up to 50% Off)

- This Eid, JS Credit Cards dominated the Eid Season with amazing discounts at multiple leading cafes and restaurants nationwide.
- Some selected names in this promotion included Butlers Chocolate Café, Hardees, Pie in the Sky, Dunkin Donuts, Kitchen Cuisine, AZTEC Chocolate Shop, Masoom’s Pancake Lounge, Masoom’s Bakery etc.
- Led by a hard-hitting digital campaign featuring a happening video and Facebook advertisements, the campaign created massive buzz in the market and had a huge brand recall.
- Overall the campaign succeeded in reaching more than 2 Million people nationwide and resulted in excellent customer feedback and response.
- Through such activities, the Allied team remains committed to driving the Cards’ business forward and competing with the best in the Industry.



Exclusive Offers on Private Banking Cards



A Classic and Quintessentially Delicious

the Patio
Restaurant / Catering / Delivery

A delicious treat in a memorable retreat!

30% Discount
on all JS Bank Signature Cards

Valid till: 31st May 2019
Address: F-50/1, Block 4, Clifton, Karachi.



Pompei

Experience Italian cuisine at its finest!

30% Discount
on all JS Bank Signature Cards

Valid till: 31st May 2019
Address: Shapes Health Club Compound, Old Railway Club, 139 McNeil Road, Karachi Cantonment: (0211) 35214684



COCOCHAN
THAI | SUSHI | MANDARIN

Authentic oriental taste!

30% Discount
on all JS Bank Signature Cards

Valid till: 31st May 2019
Address: Tipu Sultan Road, Karachi



Signature Debit & Credit Cards

- JS Private Banking's Signature Cards are positioned to be the top tier Cards in the Industry.
- Exclusive to high-end customers, these cards offer customer amazing deals from some top-notch eateries/brands of the town.
- Top brands includes Pompei, Patio, Cocochan, Cote Rotie etc.
- With excellent results coming in, since the launch was, just a short time ago, one can expect that Signature Cards will continue on an upward trend in the coming days.

Corporate Social Responsibility

A photograph of a stone path winding through a lush garden. The path is made of irregular, light-colored stones and is flanked by dense green grasses and yellow flowers. In the background, there are several large trees with dark trunks and green foliage. The overall scene is bright and natural.

Iftar for the Underprivileged



Committed to giving back to the community in which it operates, JS Bank joined its charitable partner, the Mahvash and Jahangir Siddiqui Foundation to organize iftars for the underprivileged in 21 cities nationwide.

JS Bank in collaboration with its charitable partner, Mahvash & Jahangir Siddiqui Foundation (MJSF) organized Iftars for underprivileged people in 21 cities nationwide during Ramazan.

Moving beyond commercial considerations, JS Bank strives to serve the community in which it operates, through continual social responsibility initiatives and activities. As part of these efforts the Bank has arranged Iftars for disadvantaged individuals on an annual basis since 2013, resulting in half a million meals served in total.

Committed to giving back to the nation, JS Bank is working towards providing a better and brighter tomorrow for the people of Pakistan.

Mahvash and Jahangir Siddiqui Foundation Extends Support to Karigar Training Institute



Directors of the Mahvash and Jahangir Siddiqui Foundation met with the representatives of the Karigar Training Institute to discuss the long-term impact of the partnership between the two organizations.

Directors of the Mahvash and Jahangir Siddiqui Foundation (MJSF), Saira Siddiqui and Imran Shaikh, met with Fareed Khan - Director, Karigar Training Institute (KTI) as well as recent graduates from the organization.

Fully funded by the Mahvash and Jahangir Siddiqui Foundation, the Karigar Training Institute seeks to empower individuals, and the community at large, to

lead a better quality life by equipping them with the vocational skills to develop self-sustaining livelihoods. During the event, select KTI alumni were presented with the book, "The Business of Giving" featuring MJSF's progress and success stories over the years, as well as financial support.

Speaking at the occasion, Saira Siddiqui, Director - MJSF, said,

"We at MJSF have always strived to support initiatives that lead to entrepreneurship and viable income generation for the masses. By partnering with social development organizations such as KTI, we are making a real on-ground impact for the people of Pakistan."

Under its umbrella, KTI offers students the opportunity to enroll for courses in vehicle repair, plumbing, electrical and air cooling systems. Consisting of a four months' training period, followed by a two months' practical internship, the program allows students to gain both theoretical and practical knowledge to prepare them for the future.

Working hand in hand with its development partners, MJSF is working day and night to make a sustainable social impact amongst the underprivileged segments of society.

Sustainability Accreditation

JS Bank reached Stage 2 of the accreditation process for becoming an accredited entity of the Green Climate Fund (GCF). The GCF is a unique global initiative to respond to climate change by investing into low-emission and climate-resilient development. GCF was established by 194 governments to limit or reduce greenhouse gas emissions in developing countries, and to help adapt vulnerable societies to the unavoidable impacts of climate change. If JS Bank were to qualify to become an accredited entity, it would make it the first commercial bank in South Asia and should put us in the ranks of global banking institutions such as MUFG, HSBC, Deutsche Bank and Credit Agricole.

JS Bank became the first commercial bank in Pakistan to publish an Environmental, Social and Governance (ESG) Report. The report details all of JS Bank and MJSF's environmental, social and governance initiatives in the calendar year 2017. The report is a way to show how we manage environmental, social and governance issues for the Bank. The report covers various aspects of our business such as providing our customers with excellent service, bringing innovative products to the market that best meet our clients' needs, investing in our people, supporting our surrounding communities and promoting sustainability in our business and operations.

Environmental, Social and Governance Report 2017



Awards



Audi A3 Awarded

In an exclusive award ceremony, JS Bank handed over the key to a brand new Audi A3 to the winner of JS Apni Cricket League, Asad Ali. The event was attended by JS Bank's Chief Digital Officer - Khurram Shaikh, SVP Brand and Marketing - Mustafa Brohi, along with other members of the digital banking and marketing teams.



In an exclusive ceremony, Khalid Imran - President and CEO, JS Bank, handed over the key to a brand new Audi A3 to the winner of JS Apni Cricket League, Asad Ali. The event was attended by the management of Digital Banking and Marketing Team.

A first of its kind initiative by a financial organization in Pakistan, the JS Apni Cricket League mobile application revolved around digital gamification. Offering players the chance to build their own digital fantasy cricketing league, the application brought together tens of thousands of cricket lovers on one platform, ready to compete against each other for amazing prizes including: iPhone X, LED TVs, tickets to Turkey, the PSL final and the grandest prize of all times - an Audi A3!

The game not only offered an amazing gaming experience but also, it was equipped with JCash instant digital wallet, along with a built-in shop where users enjoyed the shopping experience of different items which they could use within the game, this increased the excitement and completion levels of the users to new heights.

An outstanding success, the application became the 2nd most popular game under the 'Top Free Games' category on Google Play Store' in Pakistan owing to a whopping record of 350,000 downloads in just 33 days. The application's Google Play Store rating reached 4.1 in less than 30 days only.

This application has revolutionized digital engagement using OPEN BANKING platform of JS Bank in Pakistan and set new benchmarks for other brands to engage with their customers through interactive and high engagement models.

Service Quality Awards

JS Bank has introduced Service Quality Awards to recognize those branches and units which have successfully achieved the Bank's service vision. In order to further build motivation amongst team members an award ceremony was held in Q2 2018 to recognize the Best Department and Best Branch in terms of Service Quality & Customer Services.

During the course of the ceremony the winning branch/unit received the following:

- Service Quality Award from the President & CEO and respective LoB/Group Head
- Achievement Certificate
- Travel and accommodation for winning Branch Manager/Unit/Functional Head (if required)



SQ Award for Best Branch Q2 2017 presented to Shershah Branch



SQ Award for Best Department Q3 2017 presented to Credit Administration



SQ Award for Best Department Q2 2017 presented to Account Services Unit



SQ Award for Best Branch Q3 2017 presented to Jehlum Branch



SQ Award for Best Branch Q4 2017 presented to DG Khan Branch

Articles



6 Ways to Take Control of Your Career Development If Your Company Doesn't Care About It by Carter Casts

We are now in the era of do-it-yourself career development. Companies less frequently offer formal training — a trend that has been around for years. This may be because employees change jobs so frequently (job tenure now averages about four years) that firms don't see the

value in investing in people who are likely to leave. This is a sharp contrast with the investment that senior leaders used to make in employees. During my 11 years at PepsiCo, mostly during the 1990s, "personal development" was treated as a major company initiative.

Unfortunately, organizations today are unknowingly leaving employees with skill gaps and blind spots that can derail careers and organizational effectiveness. And managers aren't helping. Too worried about their own hides, most managers don't have time or energy to

focus on anyone else's. In fact, Korn Ferry found that when managers rated themselves on 67 managerial skills, "developing others" came in dead last.

Ideally, organizations would do more to foster career development: encourage more-immediate feedback, develop clear performance criteria, deliver developmental feedback with clarity and tact, and provide resources and incentives for managers to make employee development a priority. But the reality is that the bigger burden is on employees. Workers at all levels must learn to identify their weaknesses, uncover their blind spots, and strengthen their skills.

Here are six things you can do to take control of your career development.

Understand what you're evaluated on.

What does success look like in your position? What are your job goals and success metrics? It's best to identify these with your manager, but if that's not happening, then write down what you understand the goals and key performance indicators to be. Take them to your boss to get their agreement, and engage in an ongoing dialogue to ensure you stay on the right track.



6 Ways to Take Control of Your Career Development If Your Company Doesn't Care About It *by Carter Casts*

Solve for your own blind spots. Top performers are always learning and adjusting, and routinely seek feedback from their boss, peers, and subordinates. If your boss doesn't proactively give you feedback, start the conversation yourself. After a presentation or big meeting, state one thing that you think went well, and then ask for advice on one thing you could improve. It's best to keep it simple; most people can only absorb one area to improve at a time. Listen to and thank your boss for the feedback.

Codify your learnings. You can capture feedback and learning by keeping a journal. List the five to 10 skills or competencies you need to develop in your position, and rate yourself (either on your own or with the help of a trusted adviser) on each. For example, if you're a brand marketer, you might give yourself an A in advertising development, a B+ in pricing analysis, and a C in trade marketing. Focus on the C's to close skill gaps. Seeking feedback from someone who previously held your job can speed up your learning.

Increase your visibility with the C-suite. It's not always possible to get noticed by senior leaders through your direct work, so you might try volunteering for

initiatives, such as charity work, company events, or on-campus recruiting. This is an easy but often overlooked way to rub elbows with senior people who will see you in action and ideally take notice of your contributions.

Become an expert in an area of increasing importance to your company. Your company may be grappling with a disruption from a new technology such as the internet of things, artificial intelligence, or cloud-based computing. Become the expert person in your department on an emerging issue. Conduct research and literature reviews, attend conferences, or write on the topic. Developing expertise in a nascent area of growing importance can lead to promotions and other career opportunities.

Seek good counsel and mentoring. The perspective of a senior person is invaluable, but pouncing on someone — "Will you be my mentor?" — is likely to scare them off. Try to meet in an informal way: in the coffee shop in your company's lobby, or at the company picnic or golf outing. Know the person's bio, and be prepared to ask a few good questions related to their area of expertise. If things go well, you'll hear, "If I

can help you, let me know." A week or so later, you can extend an invitation to "continue the conversation" over coffee. In time, a mentor relationship may develop organically.

Strong functional skills take time to develop. In most positions, whether it's enterprise sales, brand marketing, supply chain logistics, or corporate finance, being competent often consists of having deep functional knowledge in four or five key job areas and a good working knowledge in another four or five. Without the willingness to take multiple assignments, or even strategic lateral moves, a well-rounded skill set will be elusive. It takes patience.

Earlier in my career, I was still at the manager level within PepsiCo while a good friend moved up to vice president by moving to another company. But as my skill set solidified, I understood how the pieces of the business fit together, and my career progression accelerated.

Your skill set is ultimately your career capital, so take the time to develop your functional skills. Jumping from job to job too quickly (say, in 18-month or two-year increments) won't allow you to develop the functional expertise you need to

advance your career. With time and patience, and by taking the initiative, you're far more likely to thrive in this DIY world.

10 Fundamental Truths That Will Change Your Life

by Travis Bradberry

You can achieve amazing things if you stay focused on the right things

“Great success is often preceded by failure”

“You’re living the life you’ve created”

“Live in the moment”

“Being busy does not equal being productive”

“Fear is the #1 source of regret”

“Your self-worth must come from within”

“You’re only as good as those you associate with”

“You don’t have to wait for an apology to forgive”

“Life is short”

“Change is inevitable -- embrace it”