

# Milestones and Marketing Events

Newsletter July-September 2018

## JS Bank Holds Distinguished Gentleman's Ride For **Cancer Awareness**

JS Bank Organizes  
**Unity Through  
Football  
Tournament**

Build the  
**FinDevs  
Program**

**Mission  
Innovation**



Key Journalists Call  
on JS Bank  
President

Green **Innovation  
Challenge**

JS Bank Wins 'Best  
Digital Innovation  
Award'

## ACHIEVEMENTS

Revision and Upgradation of Internal Risk Rating Model  
Momentous Achievement - 25,000 Credit Cards  
JS Bank ATMs Achieve 100% EMV Compliance  
Bancassurance 2018 - More than PKR 150 Million Achieved  
Another Breakthrough

## INITIATIVES

Independence Day Celebrated with Zeal and Renewed Commitment  
Temenos Treasury Trader  
Fraud Risk Management Solutions  
System Support Gold Finance  
Build the FinDevs Program - BFD  
JS GoldFinance...All Over Pakistan!!  
Mission Innovation  
Movie Screening - Ant-Man & The Wasp  
Play Screening - Kyun Nikala  
Unity Through Football Tournament  
Elevation  
Digitization of Front Office  
Key Journalists Call on JS Bank President  
Paying Tribute to the Martyrs of the Nation  
Business Conduct

## PARTNERSHIPS AND ALLIANCES

Partnership with Master Motor Corporation  
Financing for SZABIST Students & Alumni  
First Case of JS PMYBL & Engro Foods Disbursed  
JS PMYBL & Careem Crosses 3 Billion Mark  
Facilitating Domestic Manufacturers  
Al-Haj FAW Motors Forms a Strategic Alliance with JS Bank  
An Alliance with Nizam Energy  
Alliances of 3rd Quarter 2018  
Top Brands Signed Up for JS Bank Cards  
Exclusive Offers on Signature Cards

## CORPORATE SOCIAL RESPONSIBILITY

Green Innovation Challenge  
Distinguished Gentleman's Ride  
14th August Tree Plantation

## AWARDS

Winners of the 'Best Digital Innovation Award'

## ARTICLES

How to Cope with Secondhand Stress-10 Fundamental Truths That Will Change Your Life  
The Words and Phrases to Use — and to Avoid — When Talking to Customers

Content

# Achievements



# Revision and Upgradation of Internal Risk Rating Model



One of the building blocks of credit risk management is the process of proper evaluation. A well-structured credit rating system helps the credit monitoring and functions reviewing to have consistent check on credit assessment. It also helps in implementation of active credit risk management at the individual borrower and overall portfolio levels.

Keeping in view best practices, Risk Management Group revised and upgraded its Internal Credit Risk Rating model for Corporate, Commercial and SME segments through a comprehensive back testing and revalidation process. Additional attributes / parameters have also been included which encompass both qualitative and quantitative characteristics enabling the credit model to extract better results.

The updated model was initially tested at Risk Management Group (RMG) level. Results of the testing have been mostly consistent while modifications and adjustments were made based on the test results to make the model yield more stable and outcomes.

The revised Obligor Risk Rating (ORR) model has now been successfully implemented across the Bank.

## Momentous Achievement – 25,000 Credit Cards

JS Bank has successfully reached the 25,000 Credit Cards milestone. This achievement would not have been possible without the efforts of our dedicated sales team, in all 3 regions i.e. Lahore, Islamabad and Karachi. This massive success was celebrated by the South team, along with Rashid Rafiq, Head of Unsecured Business.



## JS Bank ATMs Achieve 100% EMV Compliance



Determined to provide customers with reliable, secured and efficient financial transactions, JS Bank has implemented security tools to empower and deliver a greater digital expertise for its customers.

Witnessing a boom in digital transactions in Pakistan, it is essential to secure payments and safeguard customers from frauds. Hence, in order to minimize fraudulent occurrence at ATMs, JS

Bank has successfully upgraded its ATM network across the country to become fully EMV compliant.

**Over the years JS Bank has upgraded multiple projects to enhance the Payment System infrastructure and we are proud to be the first bank in Pakistan with an EMV Compliant ATM network. This accomplishment was made possible via a collaboration between the Bank and its technology partner, Avanza Solutions.**

# Bancassurance 2018 - More than PKR 150 Million Achieved

As the year 2018 is nearing its end, the teams have already started to prepare for the greatest battle of the year – Bancassurance 2018. Therefore, with its current achievement of more than PKR 150 Million - year to date, they know there is still a lot of ground to cover. Hence, with absolute focus and right direction, our teams from different segments can achieve new milestones and set the bar even higher, as proven in the previous years.

## Another Breakthrough

Adding another major milestone - JS Islamic Capital Preservation Allocation Plan III!

The teams are now fully prepared and geared up to take on any new JSIL Mutual Fund tranche that comes their way. The new Mutual Fund, namely, JS Islamic Capital Preservation Allocation Plan III was launched in August 2018. Through sheer determination and zeal, the bank achieved an outstanding amount of more than PKR 1.5 Billion, providing that if you're willing to put in the effort anything is possible.

**JS Islamic Capital Preservation Allocation Plan - 3**  
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:**

- Halal and attractive returns
- Income Tax Savings (as per current Income tax Laws)
- Minimum investment Rs. 10,000/- only

Available at all JS Bank Branches across Pakistan.

Al-Hilal JS investments  
Managing Mutual Funds Better!  
AM2 Rated by JCR-VIS

Under supervision of Mufti Irshad Ahmed Aijaz

# Initiatives



# Independence Day Celebrated with Zeal and Renewed Commitment

JS Bank celebrated Pakistan's 71st Independence Day with fervor and enthusiasm at its head office. During the ceremony the team at JS Bank, a Pakistani owned and operated institution, renewed their pledge to serve the country and take it to greater heights.

The festivities commenced with a recitation of the Holy Quran, followed by the national anthem. Basir Shamsie, the President and CEO of JS Bank, along with Kamran Jaffer – Deputy CEO, cut the cake to mark the occasion. Furthermore, the officials wished Azadi Mubarak to all those present, reflected upon JS Bank's growth and stated that the Bank is dedicated towards the progress and prosperity of Pakistan.

Furthermore, this message was promoted on social media, where Basir Shamsie addressed the audience via a video message and reminded them the efforts of our forefathers and emphasized on our Quaid's message of unity, faith and discipline, for continued growth.



JS Bank's President & CEO - Basir Shamsie and Deputy CEO - Kamran Jaffer cutting a cake to mark Pakistan's 71st Independence Day





# Temenos Treasury Trader



**Integrated with its T24 Core Banking System, JS Bank deployed its Treasury Front and Middle Office Solution; Treasury Trader, in July 2018. This is an advanced solution designed to meet the needs of treasury operations for its Forex, Money Market, Sales and Monitoring Desks.**

From deal capture onwards the process is completely automated in real time and no user intervention is required. All transactions update trader positions in real time and are

simultaneously routed to T24 Core Banking System for back-end processing through a robust bi-directional interface.

Treasury Trader synchronizes operations to provide a seamless and transparent information flow with real time links for instant and accurate data access.

Treasury Trader caters to a wide range of instruments and delivers high trade capacities, streamlined transaction processes, and reliable

and cost effective risk management within a modern technological framework. Additionally it supports:

- Efficiency in deal posting with easy to use screens and minimized data input
- Seamless integration of Treasury Core Product Transactions (FX, MM and Sales) with Back office Core Banking System
- Real time, controlled and simultaneous Deal Blotter viewing in Front, Middle and Back Offices
- Seamless processing of Reuters deals in Straight through Process, from Reuter's terminal to TT and then in Core Banking System
- Real time monitoring of Dealer Limits and Off Market rate breaches in TT
- Hierarchical Dealer Limit breach approval mechanism at front office levels
- On the fly monitoring of Spot and Forward Currency positions
- Real time monitoring of Cash Flows

Additionally trading room support is delivered for some of the main operations like deal capture, blotters, pricing, position and portfolio management and scenario analysis. Dealing risk and exposure can be controlled and managed via configurable limit checks from trade level to dealer and portfolio. Limit types supported include: Counterparty, Settlement, Geography, Industry, Currency, Gap, NPV, DeaR and VaR.

# Fraud Risk Management Solutions

Net Guardians' enterprise risk platform keeps our bank safe from fraud. By using **advanced behavioral analytics**, the system correlates data from across a bank's entire core system to detect atypical actions and raise alerts in **real time**, stopping the fraud, protecting customer's information and avoiding a regulatory fine.

**Net guardians screening platform:** Data is collected, enriched, normalized and correlated for further analysis with no noticeable impact to bank IT System.

**NG Analytics Platform:** Fraud is detected through Pattern-based controls and Dynamic user profiling which detects out of the-norm user behavior

**NG Real-time alerts & violations dashboard:** Responsive key risk indicator [KRI] dashboard provides control-tower overview of violation across the entire banking system. Real-time alerts are routed



## System Support Gold Finance

To support the country's Taiz Tareen Gold loan, JS Bank deployed the workflow for Gold Finance in September 2018. The solution is integrated with core banking solution for fast and easy processing. This solution is designed by keeping in mind the CAD user aspects to minimal data input and easy interaction. The Gold Finance solution processes all loan transaction in easy clicks and disburses the loan to customer account in minutes. There are several checks placed to minimize human error.

- TAT reduced from hours to complete process to 5 minutes.
- Achievement - capability of booking approx. 500 loans in a day.
- Reduce overall process of documentation & operation in to 80%.
- One time input & authorization - Data quality enhanced & reduce error.



# Build the FinDevs Program - BFDP



with academia across Pakistan, the first phase of the program has been executed in the form of faculty awareness sessions in five major universities across Islamabad. These universities include FAST-NUCES, NUML, Bahria University, NUST-EME-ICE, and Air University. These sessions will be replicated country-wide.

After the faculty awareness sessions, the next phase of #BFDP will be to hold focus groups and guidance sessions with university students. The program will help build Fintech startups from universities through student development. It will help them create intuitive customer experiences exploring relevant use-cases. The objective of this collaboration is to direct financial developers to utilize the power of open APIs available for all on the first banking developer portal in Pakistan. Moreover, it aims to build a platform to study challenges and explore digital

The Digital Banking Department of JS Bank has taken up a new challenge to empower Fintech entrepreneurs by accelerating financial inclusion through development of innovative banking experiences. With open Banking Development emerging as a new trend in Fintech, financial institutions are now focusing on creating an ecosystem to drive financial inclusion with improved customer experience. To digitize this essential experience, JS Bank has been actively integrating technology. With 13 exposed APIs and an active Developers' Portal, JS Bank is now on a mission to streamline banking as a platform.

Called **Build the FinDevs Program (BFDP)**, the collaborative initiative between Hult Prize Pakistan and JS Bank aims at empowering the next generation of Pakistani Fintech entrepreneurs. With an on-going agreement



solutions that promote financial inclusion and transform the future of banking, while promoting Fintech start-ups and entrepreneurs.



Developers all over the world can access the JS Bank Developer Portal on here.

<https://developer.jsbl.com/>

The initiative 'Build the FinDevs Program' was also featured in TechJuice:

<https://www.techjuice.pk/js-bank-launches-build-the-findevs-program-to-empower-fintech-entrepreneurs/>

The first blog post out on the Developer Portal:

<https://developer.jsbl.com/content/welcome-findevs>

# JS GoldFinance... All Over Pakistan!!

## **Pan Pakistan Marketing Storming Activity:**

Pan Country Market Storming Activity for JS GoldFinance started from 3rd September till 15th of October, 2018. This activity was led by the respective area managers. Area Managers, Branch Managers, RMs and GoldFinance Sales Team visited market areas closest to their respective branches to promote JS GoldFinance.

## **History Created with JS GoldFinance:**

More than 1,000 Cases were disbursed in the month of September, with PKR 2 billion crossed in August 2018. Highest Loan amount worth Rs. 17 Million was disbursed from Liaquat Road Faisalabad Branch.

## **Sindhi TVC:**

JS GoldFinance TVC and radio advertisement became the bank's first ATL Collateral to be launched in another language. The advertisement was run on social media targeting Sindhi audience and on Sindhi local cables.

## **Social Media Campaign:**

Extensive social media campaign was undertaken for targeted audiences. In addition to existing content promotion, lead generation was undertaken in an effective manner with over 12,000 leads generated at lower comparative costs.

## **CAD & IT Appreciation Ceremony:**

The unsung heroes of JS GoldFinance CAD team were awarded with Certificates by Basir Shamsie –President & CEO for making the 100 minutes promise possible.



# Mission Innovation

'Mission Innovation', the title for an internal initiative to bring in innovative and implementable ideas designed to take the Bank forward was launched on September 28, 2018. Present were the President and CEO - Basir Shamsie along with Deputy CEO - Kamran Jaffar who presented vision on how they would like this project to move forward.

The idea behind Mission Innovation was developed in view of the Bank's rapid growth and to enhance and/or improve this rapid growth over the year. It was decided that a culture of innovation needed to be fostered throughout the Bank with the goal to bring incremental efficiency in a bid to optimize investments and reduce costs.

**To accomplish this, an Innovation Committee has been formed where the committee members will work as coaches and mentors to the first batch of Management Trainees to not only come up with innovative ideas but also facilitate them through-out the process. The MTs would then be tasked to report back to the innovation committee with the solutions. Given a relatively fresh outlook, it is hoped that the MTs will be successful in creating a culture of innovation within the Bank.**

The MTs were assigned projects for a duration of one month during which they shall perform a detailed analysis and review of the problem statement. They are expected to submit a

**project feasibility and design document to the management which shall select and declare the best project. This project shall then be taken up for implementation within the Bank.**

Members of the cross-department committee cross-departmental task force were Faris Azam (Project Management Office), Ahmer Qureshi (Digital Banking), Yawar Herekar (Sustainable Finance), Kazim Raza (IT), Fasih ur Rahman (Service Management), Syed Inam ur Rahim (IT), Muhammad Ayub (Service Quality) and Bilal Iqbal (Learning & Organizational Development).



## Movie Screening - Ant-Man & The Wasp

The Product Management Team in collaboration with the Marketing Team organized a premier show screening of the Marvel Movie “Ant-Man & The Wasp” at Nueplex Cinemas on 7th July, 2018.

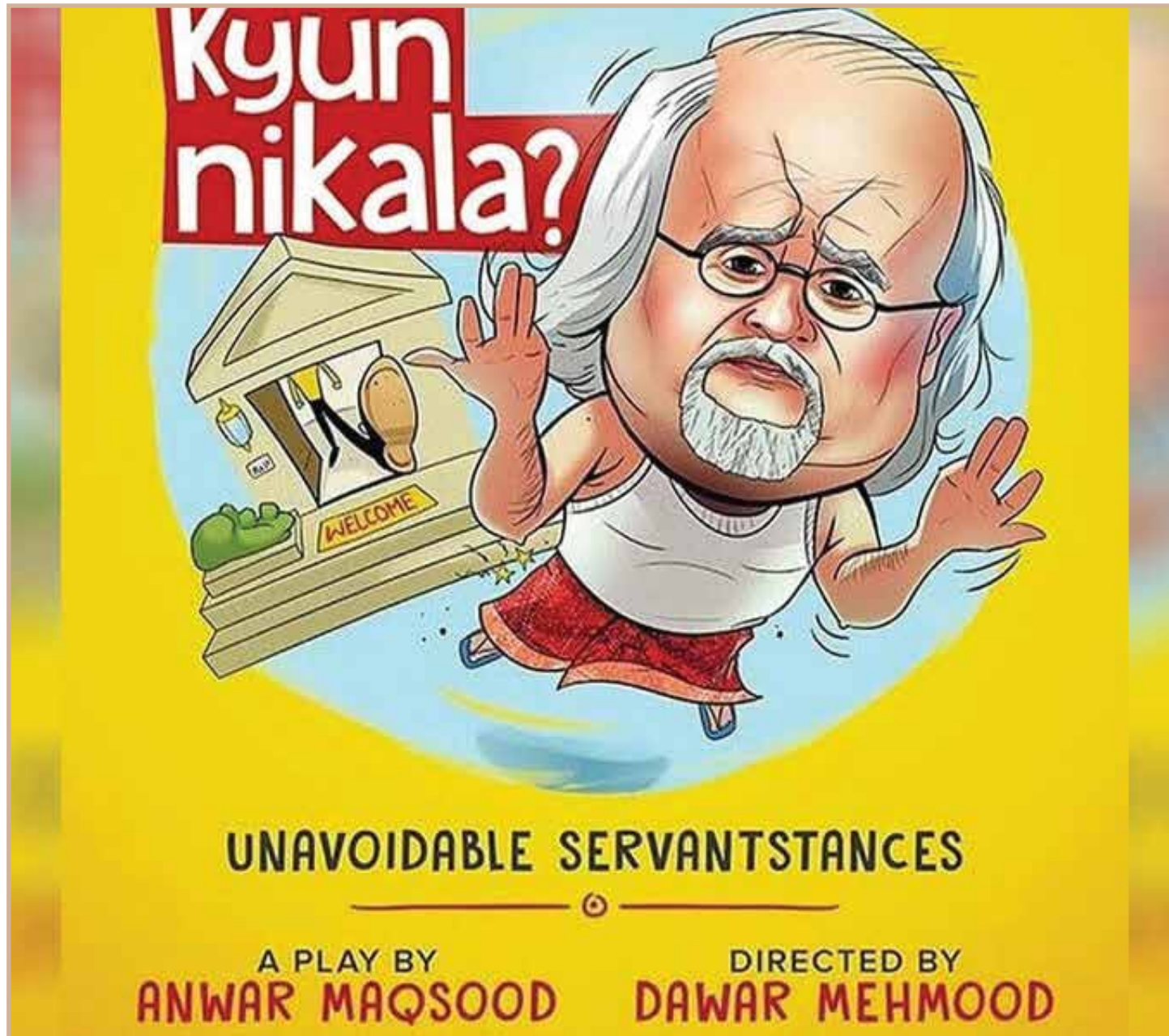
This was a corporate event organized exclusively for the clients to enhance the end customer relationships. For the audience, Ant-Man & The Wasp was an anticipated addition to the Marvel Cinematic Universe right after the record breaking success of Avengers – Infinity Wars.

The story draws a parallel between the events of both movies which take place during the same time frame. Marvel seems to have cracked the formula for creating an enticing story with a relatable anti hero as opposed to a traditional villain.

The premier show included tickets for clients, along with free 3-D glasses and a free meal voucher to compliment the overall experience.



## Play Screening - Kyun Nikala



JS Bank had sponsored the theatre play titled: 'Kyun Nikala' for their JS Elite and Elite plus current account holders as part of the quarterly events.

In this Play Anwar Maqsood in his signature style has presented a simulated electable and subsequent dealings of the same. The play was humorous and satirical while also stimulating thinking on different levels. The play and its characters are based on the supporters of different parties without showing "any political leadership on the stage".

The show was thoroughly attended and enjoyed by JS Bank Elite customers and part of JS Bank staff as it was a much anticipated show.



# Unity Through Football Tournament

With the aim to promote unity and encourage football in Pakistan, JS Bank, one of Pakistan's leading and fastest growing banks held the Aik Awam Cup 2018.

An annual football tournament which commenced on Defence Day i.e. 6th September, the event aimed to bring together communities through the medium

of sports and celebrate our biggest national asset i.e. our Unity as a nation. The tournament also provided a platform to encourage young footballing talent in Pakistan. Featuring 32 football clubs from across Karachi, the event took place over a period of 11 days with the final taking place on Sunday 16th September 2018.

The final saw an exciting matchup taking place with the National Fighters FC scoring a last-minute penalty goal against its opponent Gizri Star to win the closing match at Gizri Stadium Karachi. JS Bank's Head of Corporate Communication, Zaid Haroon was Chief Guest during the prize distribution ceremony.

Speaking at the occasion, Zaid Haroon stated,

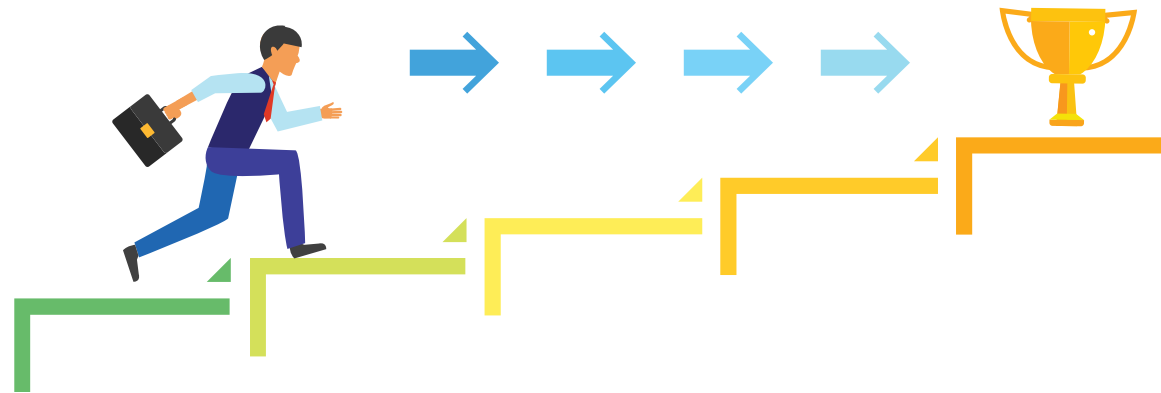
*“Inclusiveness amongst all Pakistani's is a foundation stone for JS Bank and through initiatives such as sports and other activities we aim to promote this message across the country.”*



Award ceremony of the JS Bank organized Aik Awam Unity Cup 2018. Pictured here are members of the winning team, National Fighters FC along with the Chief Guest, Zaid Haroon – Head of Corporate Communication JS Bank.

# Elevation

Soofi Saifullah Akber has been elevated to become the new Head of Treasury. Soofi has worked on all units within Treasury Dept. for over 8 years



# Digitization of Front Office

JS Bank Treasury is in liaison with the Digital banking team to internally digitalize several processes in the Front Office. This digitalization varies from Internal information sharing via T-24 to a digitalization process of FX Dealing and processing. The entire process is a work in progress and we aim to completely digitalize the Treasury Front Office in 2019.



# Key Journalists Call on JS Bank President



JS Bank's President and CEO - Basir Shamsie along with senior journalists from the print and electronic media and senior management of the Bank.

Basir Shamsie, the President and CEO of JS Bank, hosted a media engagement event at the Head Office. The attendees included leading journalists from a cross-section of print and electronic media community in Pakistan. The correspondents congratulated Basir Shamsie on his key role in the Bank and commended him for the organization's rapid growth.

In a dialogue at the event, Basir Shamsie stated the Bank's history,

**“Our journey of success had a humble beginning. We started off with just 4 branches and approximately 150 employees, when we took over the operations of American Express**

**bank in Pakistan. Today we stand at 323 branches in 161 cities and over 5000 employees, along with one international branch in Bahrain. Our evolution from an investment bank in 2007 to one of Pakistan's leading consumer, retail, SME, corporate and digital bank is a testament to the Bank's vision and team.”**

Commenting broadly on the overall financials, Basir Shamsie informed the attendees that JS Bank's equity has increased to PKR 16.7 Billion while Profit Before Tax stands at PKR 1.1 Billion as of June 30th, 2018. JS Bank remains fully compliant with the Capital Adequacy Requirement (CAR) of the State Bank of Pakistan (SBP) while limiting the non-performing loans (NPL) ratio to less than 2%.

He also highlighted that JS Bank is amongst the top 5 banks when it comes to a variety of customer focused offerings including SME, Home and Auto loans. Considerable efforts are also being made in the sphere of Youth Development, Entrepreneurship Clean Energy and Agriculture lending. JS Bank is amongst the top banks in the Prime Minister Youth Business Loan (PMYBL) program. Alliances with leading companies such as Careem, Engro and Nestle have allowed the Bank to give ordinary people the means to earn a decent livelihood. Other innovative is JS Gold Finance, which enables people to get the fastest gold loan by pledging their gold ornaments and walking out with cash within just 100 minutes.

# Paying Tribute to the Martyrs of the Nation

On 6th September, 2018, JS Bank marked the Youm-e-Shahuda, Defence Day, at JS Bank Triangle in Karachi.

The event commenced with a Tilawat from the Holy Quran, followed by prayers for the heroic sacrifices rendered by people from all walks of life, in service of our beloved nation. This was followed by laying of a flower wreath by JS Bank's President and CEO – Basir Shamsie.

On the occasion, Basir Shamsie recalled the words of Quaid-e-Azam,

*“There is no power on earth that can undo Pakistan.” Today, is a day of national significance. Today, we mark successful defense by our Armed Forces against unprovoked aggression in the 1965 war, as well as pay tribute to those who have laid down their lives for our homeland. In memory of the Shahuda who made the ultimate sacrifice, let us pledge that we will live up to their memory and do all we can to take our country forward.”*

The importance of the day was also highlighted through a print advertisement as well as a social media video message by Basir Shamsie, highlighting the Quaid's message of unity, faith and discipline for an endless growth.



JS Bank's President and CEO - Basir Shamsie along with senior management of the Bank pays tribute to the martyrs of the nation on 6th September - Defence Day at the JS Bank Triangle in Karachi.

# Business Conduct

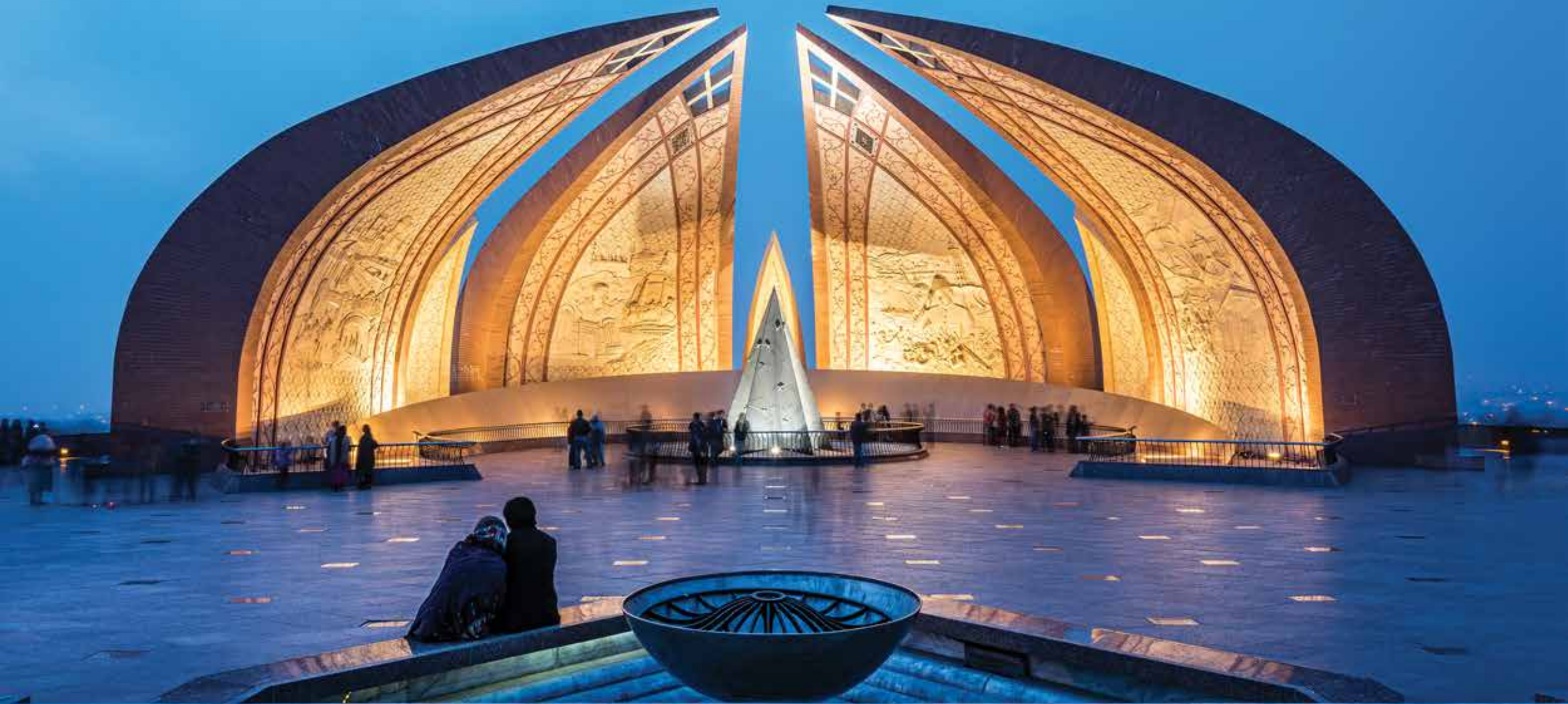
## **Customer Satisfaction Survey System**

Customer Satisfaction Surveys (CSS) are now being conducted through a system developed by Banking Applications IT team. The CSS system allows QA staff to access contact details for branch customers in a secure manner which reduces data sharing over unsecured mediums. The system also allows for easy recording of responses from Customers. In the future, the system will be incorporated to include other channel customers such as ATM, Mobile Banking, Internet Banking and Phone Banking.

## **New BCP Site for Phone Banking and Authorization**

A dedicated Business Continuity Site for Phone Banking and Authorization was established in the month July 2018 at Jheel Park. The site provides ten dedicated seats for Phone Banking. The establishment of BCP site is a major achievement for IT, Admin, Operation Risk & Phone Banking teams, enabling provision of uninterrupted service to JS Bank customers in case of any unfortunate event. The site was also fully tested for consecutive three days in a successful manner.

# Partnerships and Alliances



# Partnership with Master Motor Corporation

JS Bank launched a partnership with Master Motors Corporation to extend financing to existing and potential customers of Master Motors to purchase light commercial vehicles under the brand name of Foton through the JS Prime Minister Youth Business Loan (PMYBL). Through the partnership, JS Bank further strengthens its position in the transport sector. Master Motors' customers would now be able to avail financing at the lowest mark-up rate of 6% to set up or expand their business.



**FOTON**

**WARRANTY**  
**2 YEARS**  
**OR**  
**100,000 KM**

**Prime Minister's**  
Youth Business Loan

پاکستان کا سب سے زیادہ  
فروخت ہونے والا

**JS** بینک اور ماسٹر موٹرز پیش کرتے ہیں  
**FOTON M280**

- فلیٹ 6% مارک اپ
- صرف 10% ڈاؤن پیمنٹ
- 3 ماہ کا گریس پیریڈ
- 29,405 روپے کی ماہانہ آسان اقساط

Product	HP	Payload (Tons)	Deck (Ft)	Wheel
M280	80	3	11'	4
M280	80	3	11' & 14'	6
M280 Turbo Euro III	103	3	12' & 14'	6
M400 Turbo Euro III	143	7	16'	6

**MASTER MOTOR**  
UAN : 111-MASTER (111 627 837)  
111-MASTER (111 627 837)  
111-MASTER (111 627 837)

**DISPLAY CENTRES:** Karachi: 0301-8291854, 0301-8504120, Lahore: 042-3548990, 0302-5203022, Faisalabad: 0301-8224192, Multan: 0301-8720013, Islamabad: 051-5120428, 0301-8260219

**AUTHORIZED DEALERS:** Karachi: 0300-2185934, 0300-8201865, Multan: 0300-8639124, Tarnol: 0300-8550508, Peshawar: 0300-5594445, Faisalabad: 0321-9680721, Sargodha: 0300-6601836, Gujranwala: 0300-8749958, Lahore: 0300-4343525, 042-37582930, Rahim Yar Khan: 0300-9874074.

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

**JS BANK**  
BARHNA HAI AAGEY

## Financing for SZABIST Students & Alumni

JS Bank signed an agreement of collaboration with Shaheed Zulfiqar Ali Bhutto Institute of Science & Technology (SZABIST) to extend financing to students and alumni under the JS Prime Minister Youth Business Loan (PMYBL). Students or alumni or SZABIST would now be able to access finance at the lowest mark-up rate of 6% to set up or expand their business keeping in mind the focus on entrepreneurship at the institute. Together, JS Bank and SZABIST aim at creating more entrepreneurs for tomorrow to drive economic and socio-political growth in Pakistan.



JS Bank has joined hands with SZABIST in an agreement which was signed by Babbar Wajid, Head of Product Development.



## First Case of JS PMYBL & Engro Foods Disbursed

JS Bank recently launched a partnership with Engro Foods Limited. In August 2018, JS Bank disbursed the first case under the partnership of JS PMYBL & Engro Foods Limited. Through the Prime Minister Youth Business Loan (PMYBL), vendors of Engro Foods Limited can now obtain financing at the lowest mark-up rate of 6% to purchase livestock and/or shed construction, thereby, upgrading their farms and increasing their income.



## JS PMYBL & Careem Crosses 3 Billion Mark

This quarter marked yet another achievement for JS Prime Minister Youth Business Loan (PMYBL). JS PMYBL & Careem crossed the PKR 3 Billion mark, thereby, successfully transforming the lives of 3,000 families. With monthly disbursements crossing 300 vehicles each month, the scheme is the most popular PMYBL scheme with further growth opportunities as Careem expands into 2nd tier cities across Pakistan.



Careem

# JS Prime Minister Youth Business Loan

**Exclusively for  
Careem Captains**

## Facilitating Domestic Manufacturers

To facilitate domestic manufacturers, JS Bank and Rastgar & Co. signed an agreement for purchasing state-of-the-art, energy efficient air compressors. In the presence of the team members of both companies, JS Bank's Kamran Jafar, Deputy CEO and Maqsood Zulfqar, CEO – Rastgar & Co, inked the deal. The ceremony was held at Rastgar's Korangi office, during an open house session. Prominent Pakistani businessmen and industry leaders such as, the Secretary General of the Korangi Industrial Association, Chairman and Vice Chairman of PAAPAM, representatives from trade associations, pharmaceutical, engineering and textile manufacturers, were part of the event.

Under the terms of this arrangement, JS Bank will provide clients with credit and leasing facilities to streamline the compressor procurement process for clients of Rastgar & Co. Whereas, Rastgar will provide customers with CompAir Air Compressors which are equipped with iConn devices. These systems allow for predictive compressor maintenance and provide data for improved energy conservation. Moreover, the activity showcased the complete range of products, in the presence of experts from CompAir and Gardner Denver, the originating company behind the technology. These specialists included John Fyfe, Charles Joel and Loic Mazet.



JS Bank and Rastgar & Co. sign an agreement which was by Kamran Jafar, Deputy CEO - JS Bank and Maqsood Zulfqar, CEO - Rastgar & Co. in the presence of team members from both companies.

# Al-Haj FAW Motors Forms A Strategic Alliance with JS Bank



Carrier and FAW XPV Light Commercial Vehicles (LCVs). This will provide potential consumers with financial independence through multiplication of revenue streams, with a minimum mark-up of 6%. Through this partnership the increased demand for commercial vehicles will be catered to, for which the demand has increased since the conception of China-Pakistan Economic Corridor (CPEC).

At the signing ceremony, Kamran Jafar, Deputy CEO at JS Bank said

**"Our partnership with Al-Haj FAW will further strengthen our presence in the transport sector in addition to having a positive impact on the lives of numerous deserving individuals."**

Farhan Hafiz, Director Marketing - AL-Haj FAW Motors stated

**"By working together, JS Bank and AL-Haj FAW will be able to pool their resources for collaborations across Pakistan, for their mutual benefit and provision of improved products and services to customers."**

Taking another step towards innovation, JS Bank has collaborated with Al-Haj FAW Motors Pvt. Ltd. The two entities have come together through Prime Minister's Youth Business Loans (PMYBL), to make finances available for buyers of Light Commercial Vehicles.

Assured by this partnership, JS Bank will provide financing solutions for customers purchasing FAW

## First Case Disbursed

In September 2018, JS Bank, through its partnership with Al-Haj FAW, disbursed the first case of JS PMYBL & Al-Haj FAW. The first case was disbursed by Syed Muhammad Mehdi Zaidi at Shaheen Complex branch, whereby Waheed Ali took delivery of his brand new FAW XPV to be used for commercial purposes.



## An Alliance with Nizam Energy

JS Bank, one of Pakistan's fastest growing banks 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 Rs 10 Million at a minimal mark-up of 6%. This collaboration will allow businesses to reduce operational energy costs by availing solar panels provision and technical services through Nizam Energy and attractive financing solutions through JS Bank.



JS Bank has joined hands with Nizam Energy for JS Smart Roshni. The collaboration agreement was signed by Babbar Wajid, Head of Product Development – JS Bank and Usman Ahmad, CEO – Nizam Energy in the presence of team members from both organizations.

# Alliances of 3rd Quarter 2018

**Excite your Eid Celebrations!**  
Get an additional **20%** discount on Eid deals at myGerrys with JS Bank Debit and Credit Cards

Validity: 18<sup>th</sup> to 20<sup>th</sup> August 2018

www.mygerrys.com

**JS BANK**

Eid Campaign with myGerrys

**Awards**

**JS BANK**

Golarchi & JS Cards

**Spent Less, Enjoy More!**  
**50%** Discount on all JS Bank Debit and Credit Cards

	Original Price	Discounted Price
5000 Rupee	Rs. 5,000	Rs. 2,500
10000 Rupee	Rs. 10,000	Rs. 5,000

Validity: 30<sup>th</sup> June 2018

Carachi and Islamabad

**JS BANK**

The Deals Bible Bogo & JS Cards

**Wear Formal Attire with Turkey's Best!!!**  
Up to **20%** Discount on all JS Bank Debit and Credit Cards

Validity: 30<sup>th</sup> July 2018

1: G-27, Export/Mini Mall Jinnah Town, Lahore  
2: Madison Square, Wahdani All Gassar Road, Gulberg, Lahore  
3: G-9, Main Boulevard Heights, Main Boulevard Gulberg, Lahore

**JS BANK**

Turkey's Best D'S Damat & JS Cards

**Taste delight in every bite!**  
Up to **20%** Discount on all JS Bank Debit and Credit Cards

Validity: June 2018

Center CCA, G.R.A. Phase IV, Lahore

**JS BANK**

Pan Cake Lounge & JS Cards

**Everything gets better with coffee!!**  
**15%** Discount on all JS Bank Debit and Credit Cards

Validity: 30<sup>th</sup> June 2018

Branch 1: New Market, F-7/2, Islamabad-44000, 011-34519102  
Branch 2: 30<sup>th</sup> Street, Commercial West Zone, Islamabad, 011-34519104

**JS BANK**

Italy's Best Coffe Lucio & JS Cards

**Always Fresh, Always Delicious!**  
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Validity: 30<sup>th</sup> June 2018

41 Dohar, Town-38-30, Alama Iqbal, Gulberg, Lahore

**JS BANK**

Masooms Bakery & JS Cards

**Experience Art, a journey of free souls!**  
Up to **20%** Discount on all JS Bank Debit and Credit Cards

Validity: 31<sup>st</sup> March 2018

32-B, Street # 2, Main Gulberg, Lahore.

**JS BANK**

The amazing Unicorn Gallery & JS Cards

**Discover heaven on earth, discover Pakistan!**  
**10%** Discount on all services  
**20%** Discount on group tours

Validity: 31<sup>st</sup> December 2018

Address: 01, Road 1012, Main Road (Opposite to 1012 Islamabad) 011-34494911, 34494912, 34494913

**JS BANK**

Falcon Arabian Club & JS Cards

# Alliances of 3rd Quarter 2018

# Top Brands Signed Up for JS Bank Cards



**Liberty Handicrafts**

**Bring home the crafted traditions**

Get up to **20%** Discount on all JS Bank Debit and Credit Cards.

Validity 31<sup>st</sup> December, 2018



Liberty Market - Lahore

0800-011-22 | www.jsb.com  
323 Branches in 161 Cities




**FedEx Express**  
Gerry's International  
License of Federal Express Department

**The World On Time!**

**30%** Discount on all JS Bank Debit and Credit Cards

Validity: August, 2019



Nationwide

0800-011-22 | www.jsb.com  
323 Branches in 161 Cities




**Tabba Heart Institute**  
A state-of-the-art Center. People who want to live longer & better.

**The Finest Heart Care!**

Offering **20%** discounts at Tabba Heart Diagnostics & Consultation Centre - DHA, on laboratory blood tests and Non Invasive Diagnostics Tests\* on all JS Bank Debit and Credit Cards

\*ECHO, ETT, Holter Monitoring, X-Ray & Ultrasound

Validity: 31<sup>st</sup> December, 2018



Main Tabba Heart: 021-111-844-844  
DHA Centre: 107-C, Commercial Area 'B' Phase II,  
DHA - Karachi 021-35311211

0800-011-22 | www.jsb.com  
323 Branches in 161 Cities




**kababjees**

**For the love of Desi Food!**

**30%** Discount on Signature and Platinum Credit Cards

**20%** Discount on Gold and Silver Credit Cards

Validity: 30<sup>th</sup> June, 2019



Karachi

0800-011-22 | www.jsb.com  
323 Branches in 161 Cities



Terms & Conditions apply

Health Care : Tabba Heart Hospital & Diagnostic Centers on JS Bank Cards

# Exclusive Offers on Signature Cards



**Pompei**

**Experience Italian cuisine at its finest!**

**30% Discount**  
on all JS Bank Signature Cards

Valid till: 31<sup>st</sup> May 2019  
Address: Shapes Health Club Compound, Old Railway Club, 139 McNeil Road, Karachi Cantonment: (021) 35214664



**CR**  
COTE ROTIE

**Délicieux haute cuisine!**

**30% Discount**  
on all JS Bank Signature Cards

Valid till: 31<sup>st</sup> May 2019  
Address: Plot/St 1, Block 8, Kehkashan, Block B Clifton, Karachi.



## Exclusive Discounts for Private Banking Cards- Signature Debit & Credit Cards

- JS Private Banking , Signature Cards signed up with top of line brands including Cote Rotie & Pompei



**COCOCHAN**  
THAI | SUSHI | MANDARIN

**Authentic oriental taste!**

**30% Discount**  
on all JS Bank Signature Cards

Valid till: 31<sup>st</sup> May 2019  
Address: Tipu Sultan Road, Karachi





# Corporate Social Responsibility



# Green Innovation Challenge

WWF's Green Innovation Challenge (GIC) was held on September 29, 2018 with JS Bank and the National Incubation Center (NIC) being the major sponsors. GIC's aim was to empower the next generation of social entrepreneurs by providing a platform for developing sustainable ventures to reduce or eliminate plastic waste in Pakistan.

Teams were invited to pitch ideas in the fields of engineering, communications, economics and data modelling to help tackle Pakistan's plastic waste challenge. The pitches were to be based on the following:

- Innovations in materials, manufacturing processes, packaging design that would result in a measurable reduction in marine plastic,
- Communication that included multimedia products, mobile apps and innovative storytelling that raise awareness and inspire public action against marine plastics,
- Innovative methodologies to assess the economic impact of plastic pollution and/or develop new financial and business models to address market failures, prediction and recovery: including the development of analytical tools (algorithms, models) to better capture and monitor data about plastic pollution and propose solutions and

- Finding unique ways of engaging fishermen and potentially lifting them out of poverty.

Ideas by various teams included offering a proper collection system of single use plastics in Pakistan, eco-alternative packaging to plastic producers in Pakistan, incentive programs for the fishermen to get them to care about plastic and potentially lift them out of poverty and a sustainable mechanism of keeping plastic waste away from the port and beaches in Karachi.

There were three rounds where teams were asked to pitch their ideas and were given a chance to convince the jury about the value of their project in front of a live audience. JS Bank was represented on the jury by the Head of Sustainable Finance, Yawar Herekar. Other members of the jury were from academia and business such as the CEO of FM91, Sara Taher Khan and the CEO of Sybrid, Ather Imran Nawaz.

The GIC winner was Ayesha Chundrigar Foundation (ACF) and the Olive Ridley Project for their idea on "Making Donkey Harnesses from Ghost Nests" which sought to mitigate the dual challenge of preventing harsh treatment of donkeys while eliminating the scourge of ghost nests abandoned by fishermen in the waters. ACF will receive seed funding of PKR 1 million, a 6-months acceleration program by National Incubation Center and Communication Coaching Support by The Nest I/O.





# Distinguished Gentlemen's Ride

JS Bank, one of Pakistan's leading and fastest growing financial institutions sponsored the 'Distinguished Gentleman's Ride', (DGR) the world's leading motorcycling charity event to raise awareness and funding for prostate cancer.

Dressed in classic formal suits, more than 350 bike riders gathered on Sunday for the ride event. More than 600 cities worldwide hosted the Distinguished Gentleman's Ride on the same day, with an estimated 120-thousand riders taking part with an aim to raise \$6 million for prostate cancer research.

A visual feast for attendees and motorcycle enthusiasts, the ride

featured numerous sports, classic and vintage motorcycles.

Amongst the participants were JS Bank's President and CEO - Basir Shamsie along with its Regional South Heads Syed Ghaus Ahmed and Zulfiqar Ali Abedi, all of whom are heavy bike enthusiasts.

Speaking at the occasion, Basir Shamsie said,

**"We are here today to promote cancer awareness in men. This global cause is undertaken annually by DGR and JS Bank has been its lead sponsor in Pakistan for the past two years."**



# 14th August Tree Plantation

14th August is a day Pakistanis take great pride in celebrating. It was that same day in 1947 that after many years of facing challenges and difficulties, with the sacrifice and bravery of our forefathers, we became the Independent Republic of Pakistan.

For Independence day celebrations this year, CRBG proposed a Tree Plantation Drive in collaboration with WWF, something that resonates with JS Banks Green Pakistan values. As part of the drive 20,000/- trees were planted throughout Pakistan on the 14th of August.

The concept behind this initiative was to go beyond just superficially decorating branches and increasing plastic and paper waste but to actually be able to give back to the country in a positive and environmentally responsible manner. As JS Bank already follows many green initiatives with emphasis on saving electricity, water and paper and has been awarded the Environmental and Social Governance Award, this activity sets a precedent for all future CSR activities to follow the same path.



Awards



## Winners of the 'Best Digital Innovation Award'

Adding another feather in its cap, JS Bank won the 'Best Digital Innovation Award,' presented at the Pakistan Digi Awards 2018. Held at Marriot Hotel on 18th August 2018, these awards recognized the most innovative and imaginative initiatives in the Digital Industry of Pakistan.

Honored for its trailblazing mobile application 'Apni Cricket League,' JS Bank was honored to be the financial institution selected this year. Apni Cricket league is a gamified user experience where banking was invisible, feasible yet entertaining. Based on Pakistan Super League – Season 3, this Fantasy League celebrated the country's passion for cricket and the frenzy to win prizes, by successfully engaging hundreds of thousands of people across Pakistan



Team Digital Banking - JS Bank wins 'Best Digital Innovation Award' at the Pakistan Digi Awards 2018.

# Articles



# How to Cope with Secondhand Stress

## How to cope Secondhand Stress.

It's a well-known phenomenon: Emotions are contagious. If you work with people who are happy and optimistic, you're more likely to feel the same. The flip side is true too: If your colleagues are constantly stressed out, you're more likely to suffer.

How do you avoid secondhand stress? And should you try to improve their well-being?

**What the Experts Say.** First, the bad news: Secondhand stress is nearly inescapable. "Secondhand stress comes from verbal, nonverbal, and written communication, which means we can pick it up even via cellphone." But the good news is that we are not helpless, says Susan David, a founder of the Institute of Coaching at McLean Hospital and the author of *Emotional Agility*. "There are many specific skills you can learn, behaviors you can practice, and tiny tweaks you can make in your environment that will be helpful in dealing with secondhand stress," she says. Here are some strategies.

**Identify the source.** Before you wage war on secondhand stress, you must acknowledge that some stress can be good, says David. "You don't get to have a meaningful career, raise a family, lead, or make changes in an organization without some level of stress." If certain members of

your team are strained, David recommends "trying to understand what's really going on" rather than "stressing about their stress." Ask them to describe what they're experiencing. "David adds, "When people accurately label their emotions, they're more likely to identify the source of their stress and do something about it."

**Offer assistance.** It's understandable why talking to your overstretched, stressed-out colleague might make you feel nervous. But Achor says you can keep your emotions in check by being empathetic. "By expressing compassion for this person's concern and then engaging them in positive conversation — either to generate a solution to their problem or shift their focus away from it — we often positively influence them instead of solely letting them negatively affect us."

**Take breaks from certain colleagues.** Achor admits that it's not always easy to be compassionate toward your office's Negative Nancy. If you feel the person is starting to take a toll on you, you can "take strategic retreats" and limit your contact with anxiety-inducing colleagues. "Quarantine them" from work life as much as possible "until you can strengthen yourself," Achor says.

**Cultivate optimism.** Another strategy for coping with secondhand stress is to "surround yourself with positive people," says Achor. Positive emotions can be just as contagious as negative ones. Make an effort to promote optimism in the ranks, too. "Most people make the mistake of trying to fix the most stressed-out, negative person in the office." Instead, he recommends acting as a role model by exuding positivity for "the people in the middle who could be tipped positive or negative."

**Remember the big picture.** Even if your job is manageable, it can quickly become a source of anxiety "if everyone else around you is stressed" and vocal about it, according to David. "People often go on about their 'have-to' goals — as in 'I have to go to this meeting.' Or 'I have to be on this client call,'" she says. Categorizing your workload this way "creates a prison around yourself." She recommends turning your "have-to" goals into "want-to" goals — for instance, "say, 'I value collaboration, and I want to attend this meeting because it will facilitate that.' Or, 'I value generating a high-quality product for my client, so I want to be present on this call.'"

**Take care of yourself (and help others do the same).** One of the best ways to ward off stress — be it second- or firsthand — is to take

impeccable care of your health. Eating well and getting plenty of exercise and sleep are critical to keeping stress at bay. So, too, is practicing gratitude, says Achor. "Thinking of things you are grateful for sounds trite, but it gives you a storehouse of positives to help neutralize and counterbalance any negatives you are inevitably going to experience," says Achor. "If you have a positive habit and it works for you, tell everyone."

## Principles to Remember

### Do's:

- Show compassion to your stressed-out colleagues. Rather than getting agitated, ask how you can help.
- Surround yourself with positive people to benefit from their confidence, optimism, and happiness.
- Take strategic retreats from negative colleagues when necessary.

### Don'ts:

- Try to fix the most stressed-out person your team; instead, model optimism and positivity.
- Get bogged down listening to others moan about their stressful "have-to" lists; connect your work to your values and remember the big picture.
- Be secretive about your positive habits. Take care of yourself and share your strategies.



# The Words and Phrases to Use — and to Avoid — When Talking to Customers

The key to any successful relationship is effective communication. In the business world, this means trying to understand what consumers and clients are saying, and responding to them in ways that reflect that understanding. For the most part, however, the way businesses have used language to persuade, satisfy, or rectify has been more art than science. The retail world in particular abounds with catch-phrases, habits, and commonly copied templates: “Say it with a smile.” “Never say no.” “Sorry is a magic word.” “A person’s own name is the sweetest sound in any language.” But do these and other long-held tips about how to speak to customers really work? Studying the effectiveness of the words businesses use to talk to customers is tricky, but the rise of digital communications, social media, and big data is producing massive amounts of text that researchers can analyze and interpret using sophisticated new techniques. By combining natural language processing, computational linguistics, and psychology experiments, we can now uncover the true importance of subtle variations in how customers talk to front-line employees, and how customers respond to the words chosen by those employees. This allows us to understand the ways people communicate in business settings with growing precision, and what language is most effective. Here is the latest on the fast-growing, insightful, and sometimes surprising new

world of business language research.

## Be Human...

The body of research analyzing language use among customers, and between employees and customers, suggests a personal touch is indeed crucial. This is particularly important given the growing frequency of conversations that happen via technology (the phone, email, text, or chats) rather than in-person.

**Speak as an individual, not part of a team.** Company representatives who referred to themselves in the singular voice (e.g., “I”, “me”, or “my”) were perceived to be acting and feeling more on behalf of customers than those who adopted less personal plural pronouns (“we” or “our”). For instance, saying “How can I help you?” outperforms “How can we help you?”.

**Share the same words.** People who mimic the language of the person they’re interacting with are trusted and liked more, whether this mimicry entails how they talk (pronouns like “I” or “we,” articles like “it” or “a”) or what they talk about (nouns like “car,” verbs like “drive,” adjectives like “fast”). For example, in response to a customer inquiry such as “Will my shipment arrive soon?” an agent would be better off saying “Yes, your shipment will arrive tomorrow,” rather than “Yes, it’s being delivered tomorrow.” First, relate. Expressing empathy and

caring through “relational” words was critical, at least in the first (opening) part of service interactions. Relational words are verbs and adverbs that demonstrate concern (e.g., please, thank you, sorry) as well as signal agreement (e.g., yes, uh huh, okay).

## ... And Then Take Charge

While using words that establish a more personal rapport with customers is important out of the gate, a new trove of research suggests that the assumed importance of front-line “empathizers” may be limited. Once they’ve shown they’re listening, front-line employees should quickly shift gears towards language that signals a more assertive, “take charge” attitude.

**Move from relating to solving.** Customers wanted employees to linguistically “take charge” of the conversation. Specifically, this research suggested a shift to “solving” verbs (e.g., get, go call, do, put, need, permit, allow, resolve) as the interaction unfolds was an important predictor of customer satisfaction. Customer satisfaction is higher when front-line employees dynamically shift from deferent words (e.g., afraid, mistake, pity) to more dominant language (e.g., must, confirm, action).

**Be specific.** Customers see employees as more helpful when they use more concrete language. For example, for a

clothing retailer, “white turtleneck” is more concrete than “shirt,” and “sneakers” is more concrete than “shoes.”

**Don’t beat around the bush.** Subtle variations in the words used to endorse a product or action can have substantial effects. For example, people are more persuasive when they use words that explicitly endorse the product to the customer (“I suggest trying this one” or “I recommend this album”) rather than language that implicitly does so by sharing the speaker’s personal attitude (“I like this one” or “I love this album”) towards a product or service. This is because explicit endorsements signal both confidence and expertise on the part of the recommender, a perception that could be particularly important in personal selling contexts. As more and more consumer-firm conversation moves online or to other text-based media, the importance of utilizing language properly is greater than ever. However, firms are frequently teaching their employees to use language that doesn’t stand up to scientific scrutiny. Fortunately, new research offers some simple, actionable, and nearly cost-free solutions to improve the speaking terms by which companies engage their customers. What’s more, advances in natural language processing and machine learning seem primed to help researchers and managers uncover even deeper insights on how words really work for businesses.