

NEWSLETTER



October 2025

**EMPOWER,
SUPPORT, INSPIRE
UNITED IN HOPE**



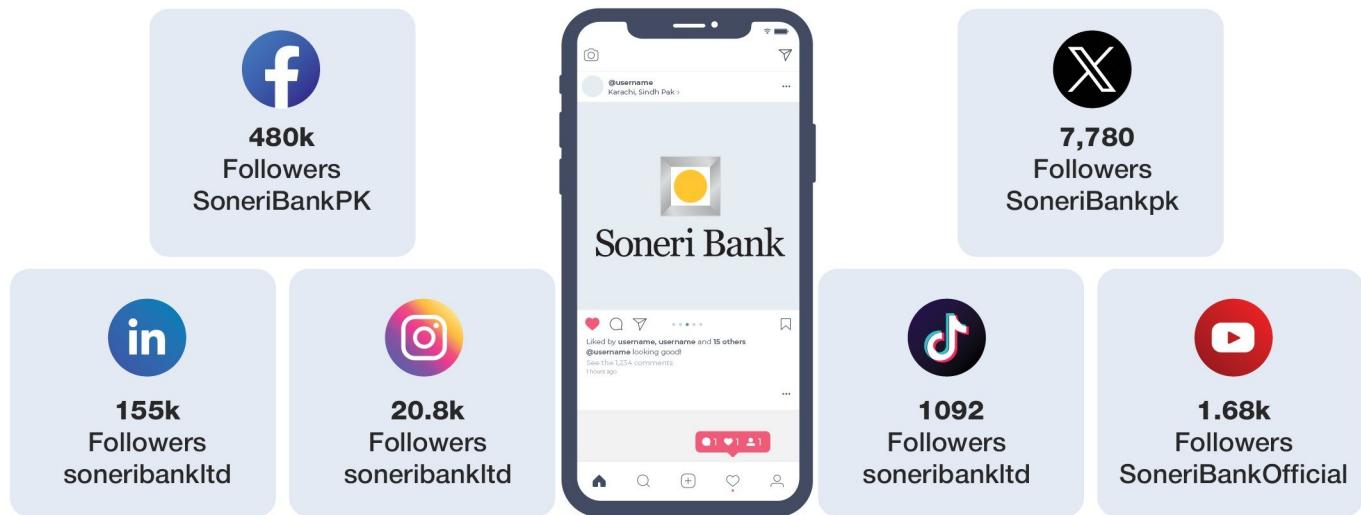
**BREAST CANCER
-AWARENESS MONTH 2025-**

Roshan Har Qadam

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SONERI MUSTAQEEM



As of 18th November, 2025

CAMPAIGN LAUNCHES

&



MARKETING DEPARTMENT INITIATIVES

Pinktober Marked at Soneri Bank

Breast Cancer Awareness Session in Collaboration with IFG

Demonstrating its commitment to employee well-being and health awareness, Soneri Bank organized a Breast Cancer Awareness session in collaboration with the International Foundation & Garments (IFG) team as part of its Pinktober initiative.

The session was led by Dr. Sana Zeeshan, Consultant Breast and Oncoplastic Surgeon from the Aga Khan University Hospital, who educated female participants on the importance of early detection, self-examination, and preventive measures against breast cancer.

In a gesture of support, IFG also distributed discount vouchers for Soneri Bank employees. The event embraced a pink-themed ambiance, symbolizing solidarity with the cause, and concluded with a highlight video capturing key moments from this impactful and informative session.



Click to watch the video



Empowering Women Beyond October

October marked a significant month for our Soneri Ladies First product suite, with two key initiatives underscoring our continued support for women's financial empowerment. The first was a feature advertisement in Akhbar-e-Jahan and Weekly MAG, showcasing the Soneri Ladies First product suite and highlighting tailored banking solutions designed for women.

Towards the end of the month, we extended the conversation beyond October with the campaign "Empowering Women Beyond October," an activation that featured a video highlighting each product within the suite: Soneri Ladies First Current Account, Soneri Ladies First Term Deposit, and Soneri Ladies First Car Finance.

The video was hosted on the Soneri Bank website, accompanied by an emailer encouraging customers to initiate conversations about financial independence and growth.



Soneri Bank

**HER STRENGTH.
HER JOURNEY.**

This Pinktober, Soneri Bank celebrates every woman who leads with strength, lives with purpose, and cares with heart.

Our Ladies Product Suite is designed exclusively for women who are shaping their futures, offering convenience, savings, and growth through:

Soneri Ladies First Current Account **Soneri Ladies First Car Finance** **Soneri Ladies First Term Deposit**

Empowering women beyond October

Terms & Conditions Apply*





Soneri Bank

**MORE THAN A MONTH.
IT IS A MOVEMENT**

Powered by Women

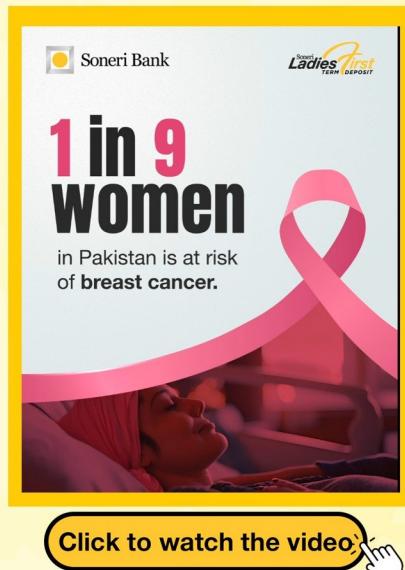
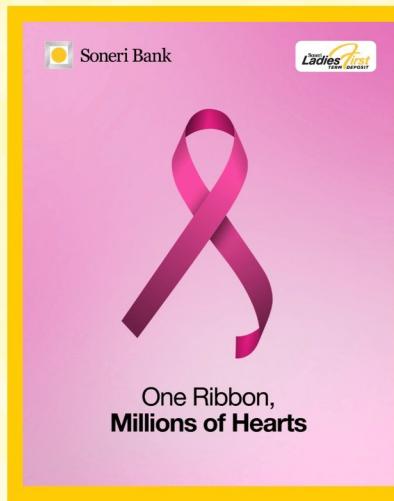
Because change doesn't follow a calendar



Click for more details

Encouraging Early Detection & Financial Preparedness

In support of Breast Cancer Awareness Month, Soneri Bank launched a digital campaign on social media to promote awareness about early detection and financial preparedness. Through a series of impactful posts, the campaign shared messages of strength, resilience, and hope, empowering women to take charge of both their health and financial well-being.



Shades of Pink Minicon

As part of the Pinktober awareness drives, Soneri Bank also participated in “Shades of Pink: Stories of Strength, Solidarity & Survival,” a Breast Cancer Awareness Minicon organized by ICMA, Centre of Excellence (COE), Islamabad.

Representing Soneri Bank, Syeda Sadia Batool, Senior Relationship Manager, and Mamoona Allah Rakha, Counter Service Manager, Team Bahria Town Rawalpindi, engaged with participants and guests to promote Soneri Bank’s commitment to women’s empowerment and financial inclusion.

During the session, they shared insights on women-focused and youth-centric products such as the Soneri Ladies First Account, Soneri Freelancer Account, Soneri Youngster Account, Soneri Ladies First Car Finance, Soneri Ladies First Term Deposit, and the Soneri Digital App.

Their presence reinforced Soneri Bank’s dedication to fostering awareness, resilience, and financial independence among women, aligning with the spirit of Pinktober and the Bank’s broader community engagement initiatives.



Pinktober Awareness Campaign at Bahria Town Phase 4 Branch, Rawalpindi

The Bahria Town, Phase 4 Branch marked Pinktober with uplifting decor to support breast cancer awareness. The warm pink setup added a cheerful touch while reminding customers of the importance of early detection and community support.



Line Up of Activities for Women Financing Week and Women Entrepreneurship Day

In October, Soneri Bank led preparations for Pakistan Women Entrepreneurs Day (PWED) 2025 and Women Financing Week, executing the initiative at a large scale in line with the State Bank of Pakistan's mandate. A bespoke campaign identity was developed under the theme "Powered by Women," celebrating women as the driving force of progress, fuelling businesses, innovation, and a brighter future.



POWERED
BY WOMEN



The campaign showcased women from diverse walks of life to highlight inclusivity and connected the narrative to Soneri Bank's women-centric products and offerings. Campaign collaterals including announcement key visuals, standees, bunting, flyers, and digital content were finalized and rolled out across all relevant channels. The initiative emphasized Soneri Bank's leadership role in championing women entrepreneurs and advancing financial inclusion nationwide.

Soneri Bank

POWERED BY WOMEN DRIVEN BY DREAMS

Women Entrepreneurship Day reminds us that every dream deserves support. Soneri Bank empowers women through:

- Ladies First Current Account** for put you on the road to independence
- Ladies First SME Current Account** for smart and effortless banking
- SME Current Account** for women-led businesses to thrive

Your ambition, our commitment

POWERED BY WOMEN, DRIVEN BY AMBITION.

Take control of your business banking with Soneri SME Current Account. Empower yourself to manage transactions freely, grow steadily and step forward with confidence.

- Open your account with just Rs. 100 and enjoy no minimum balance requirement.
- Free cheque books and branches choose each month.
- 20% waiver on SME financing fees with POS and trade facilities.

POWERED BY WOMEN, BUILT FOR BUSINESSES

With Ladies First Car Finance, Soneri Bank helps women take the wheel with ease. Flexible financing, simple access, and competitive rates give every journey a confident start.

- Financing available for new, used, and imported cars.
- Flexible financing options with competitive rates.
- Alternative monthly installments with competitive rates.
- Option for Balloon Payment or Early Settlement.

POWERED BY WOMEN, DESIGNED FOR INDEPENDENCE

Stay in charge of your everyday banking with Soneri Ladies First Current Account. Experience the freedom to manage your money with ease and confidence.

- Effortless account opening with complete convenience.
- For accidental insurance, Soneri Tafseer coverage.
- Unlimited access to banking services that move with you.

POWERED BY WOMEN DRIVEN BY INDEPENDENCE

Soneri Bank's Support for Panah Shelter Home

As part of Soneri Bank's ongoing CSR initiatives, women from Panah Shelter Home were provided with donations to purchase sewing kits, including machines and starter materials, for selected residents.

Panah is a Non-Governmental Organization providing shelter to women who are victims of domestic and societal injustices empowering them to take the path of socio-economic independence.

In collaboration with Panah's training and follow-up support, this initiative aims to empower vulnerable women by enabling them to start home-based businesses.



Financial Literacy Session for Women Entrepreneurs

In celebration of Women's Entrepreneurship Day and in line with SBP's directives for Women Financing Week, Soneri Bank organized a Financial Literacy Session in collaboration with Pakistan Single Window (PSW).

Pakistan Single Window (PSW) is an integrated digital platform that allows parties involved in trade to lodge standardized information and documents with a single-entry point.

The initiative aimed to empower aspiring and existing women entrepreneurs from diverse businesses by equipping them with the knowledge and tools needed to access financial opportunities and manage their businesses effectively.

The engaging session featured insightful discussions by our own team members: Mr.Raheel Bhagar, Head of Shariah Compliance, Islamic Banking, who shared valuable insights on Islamic banking principles and interest-free loan options; Ms.Mehwish Gul, Head of Product and Special Initiatives, CRBG, who emphasized the significance of financial literacy and introduced women-centric deposit products; Mr.Shahzad Tasvir, Unit Head, SME & Supply Chain Finance, CRBG, who elaborated on conventional financing facilities, SME support programs, and credit options available through Soneri Bank; and Ms. Sana Ambreen Siddiqui, Manager Card Acquisition, Digital Banking, who highlighted digital banking solutions, card acquisition, and innovative financial tools designed to simplify banking for women.

Women from Panah Shelter Homes were also invited and encouraged to build entrepreneurial skills and explore opportunities to start their own businesses contributing to a broader capacity-building effort.

As a gesture of encouragement and appreciation, Soneri Bank distributed branded giveaways along with commemorative badges to all attendees.



Ikhtiar Account Campaign

October marked the large-scale rollout of the Soneri Ikhtiar Account Campaign across major national newspapers and digital platforms. Soneri Ikhtiar Account is a flagship current account offering convenience and security.



Soneri Bank



Fast-growing network of 625+ branches.
Now serving you on Sundays through selected branches.

Soneri Ikhtiar Account
CURRENT ACCOUNT FOR EVERYONE

No minimum balance required

- **Free** Cheque Books
- **Free** Banker's Cheque & SDR Issuance
- **Free** Online Banking
- **Free** Internet Banking, Mobile Banking, and E-statements
- **Free** ATM Withdrawal Coverage – Soneri Tahaffuz*
- **Free** Worldwide Accidental Insurance Coverage*

Above-mentioned free services are available for all Current Account Holders.
*Terms & Conditions Apply.



Print insertions ran across leading dailies including Dawn with two insertions, Express with three insertions, Jang with two insertions and one insertion each in Business Recorder, Nawa-e-Waqt and Ausaf between October 22 and November 5, while coordinated digital activations were executed across Facebook, Instagram, and LinkedIn.



Soneri Bank



**The Current Account
for Everyone!**

Get started with no **Minimum Balance**
required & enjoy **FREE** benefits



Click to learn more



Promotion of Soneri Monthly Munafa Account

The start of October marked the launch of the Soneri Monthly Munafa Account on social media channels, designed to offer customers a 10.25% rate of return with hassle-free monthly profit payouts. The campaign highlighted financial convenience, stability, and customer empowerment, and received notable engagement from potential customers.

Soneri Bank

Soneri
Monthly Munafa
Account

Aaj invest karein,
har mahine munafa paayein!

**Soneri Monthly
Munafa Account**

10.25%
rate of return
for 1 year

Terms & Conditions Apply

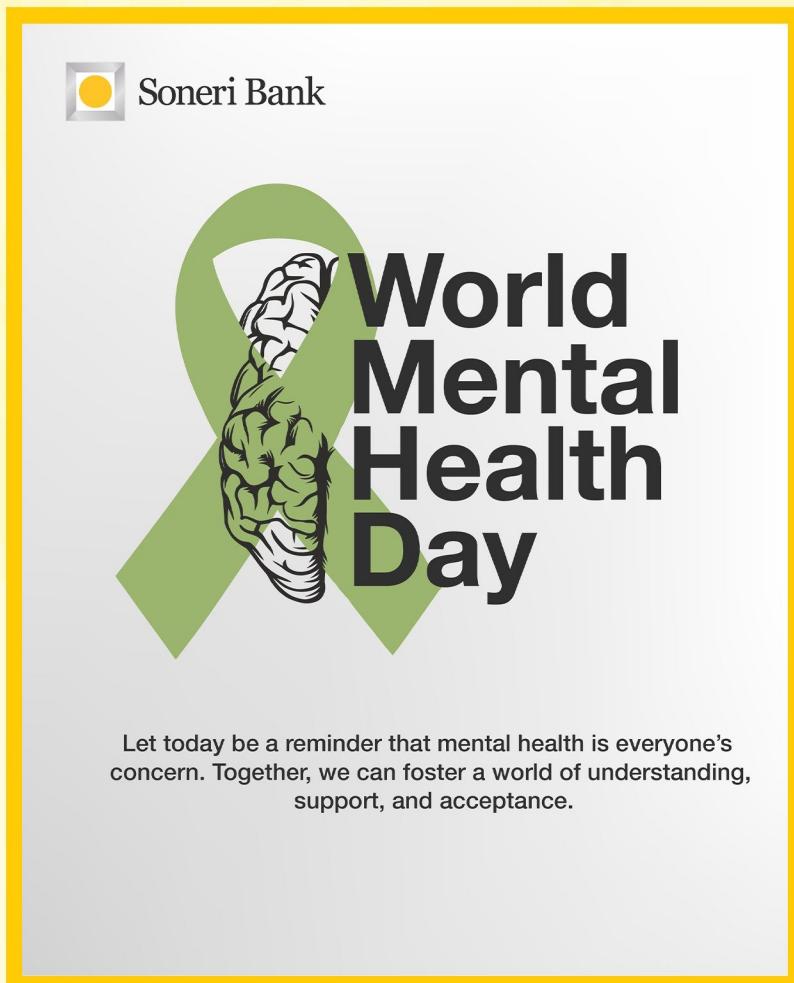
Click to learn more

Global Awareness Days Observed in October

Soneri Bank's social media platforms reflected our commitment to global causes by recognizing several important international observances:

World Mental Health Day

Soneri Bank advocated for the importance of emotional well-being, encouraging open conversations and empathy to foster a culture of understanding, support, and acceptance.



International Day of Climate Action

Reinforcing our commitment to sustainability, the post highlighted mindful choices and environmentally responsible banking practices, inspiring our audience to take small steps toward a greener future.



International Day for Disaster Risk Reduction

The message focused on preparedness and community resilience, emphasizing collective action for a safer, more secure future.



International Day for the Eradication of Poverty

Aligned with UN SDG Goal 1, Soneri Bank reaffirmed its commitment to financial inclusion and empowering communities by promoting equitable access to financial services and sustainable growth.



International Freelancers Day

Promotion of Soneri Freelancer Account

Soneri Bank rolled out a dedicated campaign promoting the Soneri Freelancer Account, with creative elements centered on independence, skill, and empowerment; values that strongly resonate with Pakistan's growing freelance community. To further celebrate freelancers, the Bank also engaged students from Hamdard University, who shared their own experiences as freelancers and explained how the Freelancer Account has supported their professional growth. These testimonials were recorded and shared, amplifying the campaign's impact and reinforcing Soneri Bank's commitment to empowering Pakistan's freelance workforce.



Soneri Bank

Soneri Freelancer Account

**POWERED BY YOUR PASSION,
ENABLED BY SONERI**

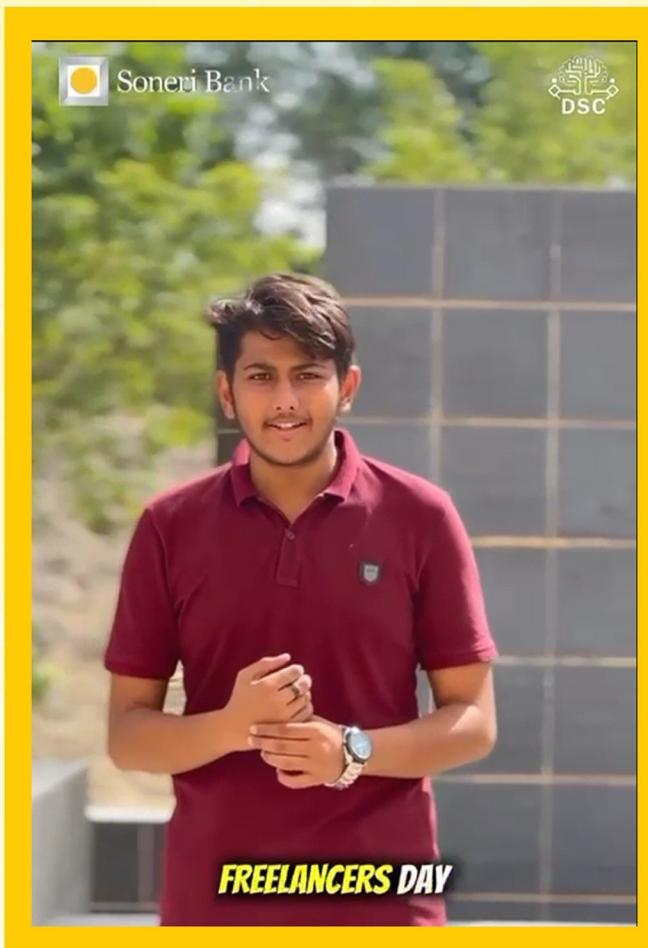
This Freelancer Day, celebrate your skill, your hustle, your global reach. With Soneri Freelancer Account, you get banking as flexible as your work. Your work is global, your banking should be seamless.

Features

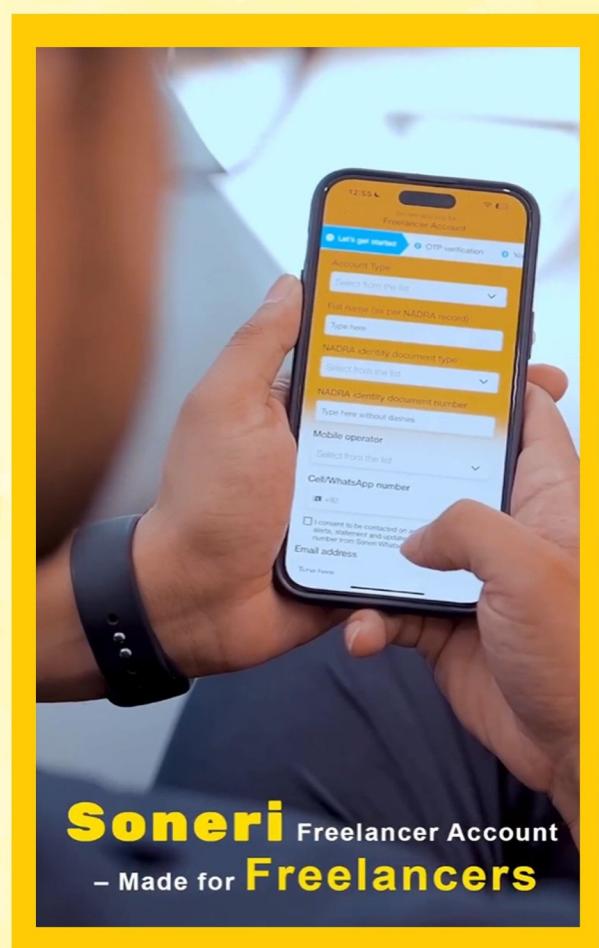
- ✓ Current & PLS Savings options
- ✓ Foreign currency retention (USD / GBP / EUR) for up to 50% export proceeds
- ✓ No average or minimum balance requirements
- ✓ Unlimited transactions
- ✓ Free digital banking & e-statements
- ✓ FCY Debit Card, SMS Alert and Cheque book

Step into your financial future.

To mark International Freelancer Day, Soneri Bank additionally highlighted the rising contribution of Pakistan's freelance community by promoting the Soneri Freelancer Account through a special collaboration with Syed Obaid, a well-known blogger. The content focused on key challenges freelancers often face, particularly managing payments securely and efficiently. The promotional video generated strong engagement, reaching 27.1K views.



Click to watch the video 



Click to watch the video 

Customer Experience Week 2025

In celebration of Customer Experience Week 2025, observed in October, Soneri Bank launched a dedicated campaign titled "Together, We Create Roshan Experiences." The initiative highlighted how various departments across the Bank collaboratively enhance customer satisfaction.

A series of testimonials from key divisions including CRBG, CIBG, IT, Digital, Marketing, HR, Operations, Call Center, and Mustaqeem Islamic Banking were shared through emailers, WhatsApp messages, and social media posts throughout the week. The campaign successfully reflected Soneri Bank's collective commitment to providing exceptional service experiences across all fronts.



Soneri Bank



TOGETHER
WE CREATE
ROSHAN EXPERIENCES



**TOGETHER,
WE CREATE
ROSHAN EXPERIENCES**

This Customer Experience Week 2025, we celebrate the heart of Soneri Bank, **Our People**. From business to digital, operations to customer services, every team works together to create trust, care, and brighter experiences for our customers.

Together, We Create Roshan Experiences.

 **CONNECTIONS THAT BUILD TRUST**

Call Center stands as the frontier of Soneri Bank's customer communication, offering dedicated, empathetic, and empathetic support. Operating round the clock, the team ensures that every query is handled with professionalism and care, reflecting the Bank's commitment to providing a seamless and reassuring experience. Through consistent reliability and personalized assistance, the Call Center reinforces Soneri Bank's promise of excellence in every interaction.

Together, We Create Roshan Experiences.



 **EMPOWERING PROGRESS THROUGH INNOVATION**

The Digital Banking Team transforms convenience into reality by bringing innovative financial solutions to customers' fingertips. Managing digital channels including mobile and internet banking, ATMs, debit cards, POS Machine deployment and exciting discounts, the team ensures every interaction is seamless, secure, and rewarding. Every tap, every click, every swipe is designed to bring you ease.

Together, We Create Roshan Experiences.





THE PEOPLE BEHIND YOUR EASE

Operations is the backbone of every service you receive. From cheque clearings to fund transfers, from secure processing to efficient back-end support, we work tirelessly behind the scenes so that your experience remains smooth, reliable, and worry-free. You may not see us, but every interaction you have is powered by our commitment.

Together, We Create Roshan Experiences.



WHERE VALUES MEET GROWTH

Customer Experience Department at Soneri Bank ensures that every customer voice is heard, valued, and transformed into meaningful action. By analyzing feedback and enhancing processes, the team works to strengthen touchpoints and elevate every interaction with clarity, care and consistency. For Soneri Bank, customer experience is more than a function, it is a culture that defines how the bank connects, serves, and grows with its customers.

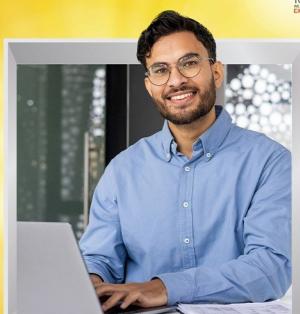
Together, We Create Roshan Experiences.



TECHNOLOGICAL TRANSFORMATION AND CUSTOMER TRUST

Information Technology serves as the foundational layer driving seamless and secure digital interactions. Through strategic infrastructure modernization, robust data security protocols, and the deployment of innovative technologies, the IT team ensures that customers benefit from a fast, reliable and highly secure banking environment.

Together, We Create Roshan Experiences.



BUILT ON TRUST, GUIDED BY FAITH

Soneri Mustaqeem Islamic Banking embodies the principles of Shar'ah through products and services built on trust, transparency, and integrity. Every offering from savings and investment accounts to modern Islamic financial solutions is designed under the guidance of certified Shar'ah Scholars. The team remains dedicated to delivering banking that aligns with faith-based values while meeting modern financial needs, ensuring comfort, compliance, and care in every interaction.

Together, We Create Roshan Experiences.



BRIGHT IDEAS, BRIGHTER EXPERIENCES

Marketing connects you to the heart of Soneri Bank. Through every campaign, we ensure you're informed, engaged, and confident about the choices you make. Our job is not just to promote services, but to tell meaningful stories that reflect your needs and aspirations. Because communication is the first step towards better service.

Together, We Create Roshan Experiences.



GROWTH BEGINS WITHIN

In HR, we believe that great customer service begins with great people. We recruit, train, and support our employees so they can serve you with professionalism and care. By building a culture of empowerment and growth, we make sure that our employees reflect the values you deserve. Because when our people grow, your experience grows too.

Together, We Create Roshan Experiences.



MediaVerse 2.0 Sponsorship: University of Karachi

Soneri Bank participated in MediaVerse 2.0, a flagship media and digital innovation festival organized by the Department of Mass Communication at the University of Karachi. The event brought together an inspiring mix of digital creators, journalists, entrepreneurs, and marketing professionals to discuss the evolving landscape of media, communication, and technology in Pakistan.

As one of the event's supporting partners, Soneri Bank amplified its presence through a branded kiosk and a half-page advertisement in the official MediaVerse magazine, reflecting the Bank's ongoing commitment to empowering creative and digital communities. The Bank's participation aligned with its broader vision of connecting with Pakistan's youth and encouraging forward-thinking conversations around innovation and entrepreneurship.

The event featured interactive sessions, workshops, and panel discussions led by prominent industry voices like Sidra Iqbal, Hasan Rizvi as well as celebrated YouTuber Irfan Junejo, who shared his experiences as part of the evolving digital creator ecosystem.

Through its participation in MediaVerse 2.0, Soneri Bank reaffirmed its role as a brand that supports platforms celebrating innovation, talent, and digital empowerment, strengthening its connection with the next generation of change-makers shaping



Participation in the 7th Karachi International Water Conference

Soneri Bank sponsored the 7th Karachi International Water Conference 2025, held from October 28–29 at the Karachi School of Business & Leadership (KSBL). The conference provided a strategic platform for discussions on water management and sustainable development. Soneri Bank's association with the event reinforced its commitment to national priorities and sustainability, showcasing the Bank as a responsible corporate partner actively engaged in initiatives with societal impact.



Bazm-e-Rang: Hamdard University

Soneri Bank joined Bazm-e-Rang, Hamdard University's signature inter-university cultural festival, as a Gold Sponsor on October 29, 2025. The event brought together participants from NED, Bahria, SSUET, Greenwich, and Iqra universities, featuring cultural performances and artistic showcases. The Bank's kiosk at the venue enabled meaningful engagement with students, where various Soneri products and services were highlighted. The event drew significant footfall and digital engagement, enhancing Soneri Bank's visibility among young audiences.



Mera Ghar Mera Ashiana Campaign

In October, Soneri Bank launched its campaign for the government's Mera Ghar Mera Ashiana Scheme. The initiative, aimed at promoting affordable housing finance, featured a comprehensive suite of collaterals including emailers, standees, banners, flyers, website banners, and digital artworks. The campaign communicated Soneri Bank's active participation in government-led financial inclusion efforts while positioning the Bank as a reliable partner in home ownership.



Soneri Bank

FROM DREAM TO DOORSTEP

With **Mera Ghar, Mera Ashiana**, Soneri Bank brings you one step closer to owning your home. Designed for ease, trust, and accessibility, our affordable housing finance makes homeownership simpler.

Key Benefits:

- Lowest markup rates
- No processing fee
- Up to 20 years tenure
- No charges on early settlement or prepayment

Turn your dream home into reality and visit your nearest branch to apply.

GET FINANCING
UP TO PKR 3.5 MILLION
WITH UP TO 20 YEARS REPAYMENT

Terms and Conditions apply.

Click to learn more

Young Leaders Connect 2.0

Soneri Bank extended its support to Young Leaders Connect 2.0, a national leadership and innovation retreat held from October 8–12, 2025, in Jahaz Banda, Kumrat. The sponsorship enabled participation of emerging youth leaders at this prestigious forum, which brought together change-makers from across Pakistan to discuss innovation and social impact. Through this initiative, Soneri Bank reinforced its dedication to youth empowerment and leadership development in line with its broader financial literacy and inclusion goals.



COMMERCIAL & RETAIL BANKING



GROUP UPDATES

Soneri Branch Expansion**Number of Branches till 31st October 2025**

|  Total Branches |  Total Cities Covered |
|--|--|
| 633 | 257 |

New Branch Openings 01st till 31st Oct 2025**Conventional Branches****Soneri Bank**

| Branch Name | City | Group |
|---|-----------------|------------|
| Sharfabad Branch | Karachi | South-I |
| Mangowal Branch | Gujrat | Central-I |
| Garho Branch | Thatta | South-II |
| Taunsa Branch | Dera Ghazi Khan | Central-II |
| Yazman Road Branch | Bahawalpur | Central-II |
| Jamber Branch | Kasur | Central-I |
| Sheikhupura – Faisalabad Bypass Road Branch | Sheikhupura | Central-I |
| Model Town-B Branch | Lahore | Central-II |

Islamic Branches

| Branch Name | City | Region |
|------------------------------------|---------|-----------------|
| IB-Gulzar-e-Hijri Scheme-33 Branch | Karachi | Islamic South-I |
| IB-F. B. Area Block-6 Branch | Karachi | Islamic South-I |
| IB-Power House 4k Chowrangi Branch | Karachi | Islamic South-I |
| IB-Shewa Adda Branch | Swabi | Islamic KPK |
| IB-Naval Colony Branch | Karachi | Islamic South-I |
| IB-Kohat Enclave Branch | Kohat | Islamic KPK |
| IB-Bara Branch | Shakas | Islamic KPK |

The Billion Club

The Billion Club is an elite group of branches that have achieved a deposit/book size of Rs. 1 billion or more. This milestone reflects outstanding customer trust and relationship management.

Branches that Achieve Billion-Club Status in October 2025

Two Soneri Bank branches crossed the prestigious billion mark in deposits/book size in October.

1. Bahria Enclave Islamabad
2. Gulshan e Iqbal Branch, Block 2, Karachi

**Congratulations!
Best Wishes to keep the success going.**

Bahria Enclave Islamabad Branch



(R TO L) Umar Shabbir (Counter Service Manager), Muhammad Yaqub (Regional Head Islamabad City Area), Amna Tahir (Relationship Manager), Muhammad Waqas (Branch Manager), Rafay Zergham (Relationship Manager), Sagheer Ahmed (Operations Manager)

Gulshan Branch Block 2, Karachi Branch



(R TO L) Muzamil (Customer Service Office), Ghazanfar (Branch Operation Manager), Naeem Wahab (Branch Manager), Muhammad Irfan (Sr.Relationship Manager), Wajiha (Customer Service Office)

The 500 Million Club

The 500 Million Club recognizes branches that have attained a deposit/book-size of Rs. 500 million or more. This achievement reflects the branch's commitment to business growth, customer satisfaction, and operational excellence.

Soneri Bank's 500 Million Club: A Milestone of Excellence

The following branches achieved an impressive milestone by crossing the Rs. 500 million mark in deposits/book size in October 2025. This accomplishment showcases the branch's dedication to delivering exceptional banking services and building strong customer relationships.

1. Sector F-3 Islamabad Branch

**Congratulations!
Best Wishes to keep the success going.**

Sector F-3 Islamabad Branch



1st Row Standing from L to R: Raja Shehyar Khan (Relationship Manager), Sohaib Nasir (Area Sales Manager), Attique Ur Rehman (Branch Manager), Khurshid Ahmed (Branch Operations Manager) Seated Row : L to R Ms. Iram Sultan (Counter Service Officer), Ms. Shanza Abid (Counter Service Officer)

Business Performance Scorecard Oct 2025

We are pleased to highlight the top-performing branches across various groups in our Business Performance Scorecard for October 2025. This scorecard showcases the exceptional achievements of our branches, driving business growth and excellence.

In the latest Business Performance Scorecard for October 2025, six branches across all Groups have been highlighted for their outstanding performance.

| Branch | Region | Group | Year | Score |
|--------------------------|-------------------|------------|------|-------|
| IB Tarnol Branch | Islamic North | North | 2023 | 4.96 |
| IB Dhoraji Karachi | Islamic South | IB Group | 2021 | 4.85 |
| Canal View Lahore Branch | Gulberg Lahore | Central-I | 2021 | 4.79 |
| Matyari Branch | Hyderabad | South-II | 2009 | 4.63 |
| Renala Khurd Branch | Sahiwal | Central-II | 2021 | 4.4 |
| Nishtar Road Karachi | Old City & Garden | South-I | 2005 | 4.33 |

Key Highlights

- IB Tarnol Branch in Islamic North leads with the highest score of 4.96.
- Newer branches like IB Tarnol Branch of Islamic North Region established in 2023 and IB Dhoraji Branch of Islamic South Region established in 2021 are performing exceptionally well.

All branches are further encouraged to strive for excellence, focusing on their KPIs to drive overall business growth.

Financial Inclusion and Customer Engagement Session

A Financial Inclusion and Customer Engagement Session was successfully conducted by Bhimber AJK Branch (AJK & Islamabad-North Region). The branch team actively engaged with students and faculty members, sharing valuable insights on banking practices and promoting the importance of financial inclusion.



During the session, the team delivered an informative presentation on Soneri Bank's latest offerings, including Soneri Employee Banking, Soneri Car Finance, Freelancer Accounts, Ladies First Account, Soneri Youngsters Account, Soneri Salana Amdani, and Monthly Munafa Accounts.

The session concluded with a vote of thanks from the university management, appreciating Soneri Bank's efforts in spreading financial awareness. The initiative also resulted in the generation of multiple quality leads across various Soneri Bank products.



L to R: Naveed Karamat (Relationship Manager), Zubair Sarwar (Relationship Manager), Ahmad Raza (Cash Officer)

Product Performances

Liability Product Performance: A Snapshot

Our liability products, including deposits, showcase customer trust and loyalty. These products represent our obligations to customers.

Our deposit products have seen significant growth, with a notable increase in key accounts. This performance demonstrates customer's confidence and our ability to meet their financial needs.

Soneri **YOUNGSTERS** MINOR SAVINGS ACCOUNT Start Savings Early!

The Soneri Youngsters Minor Savings Account, designed specially for minors, teaches financial discipline while securing their savings. With easy account management and attractive features, it's an ideal way to build a strong financial foundation for your minors.



The data below provides an overview of the number of Soneri Youngsters Minor Saving Accounts.

| Group | GM | No. of Accounts |
|------------|-------------------------|-----------------|
| South-II | Muhammad Azizullah Abid | 25 |
| North | Azhar Sajjad Siddiqui | 10 |
| Central-II | Mian Asif Iqbal | 8 |
| South-I | Syed Mohammad Abbas | 7 |
| Central-I | Sajjad Arshad Butt | 5 |

| Branch | BM | City | No. of Accounts |
|-------------------|-----------------|-------------|-----------------|
| Mithi Branch | Hishmat Rai | Umerkot | 17 |
| Mirpurkhas Branch | Ahmed Mursaleen | Mirpur Khas | 6 |
| Suparco Branch | Asad Saeed | Karachi | 4 |

| Region | RH | No. of Accounts |
|-----------|---------------------|-----------------|
| Nawabshah | Saleem Raza Qureshi | 23 |

Women Financial Products & Services



As part of our commitment to promoting financial inclusion, Soneri Bank launched the Ladies First Account, a current account designed specifically for women. This initiative aligns with the State Bank of Pakistan's National Financial Inclusion Strategy, aiming to provide women with greater access to financial services.

The following tables provide a breakdown of the performance and outreach of the Soneri Ladies First Account across various groups, regions, and branches, highlighting the dedicated efforts of our teams in expanding women's access to financial services.

| Group | GM | No. of A/Cs |
|------------|-------------------------|-------------|
| South-II | Muhammad Azizullah Abid | 86 |
| Central-I | Sajjad Arshad Butt | 57 |
| North | Azhar Sajjad Siddiqui | 32 |
| South-I | Syed Mohammad Abbas | 22 |
| Central-II | Mian Asif Iqbal | 6 |

| Region | RH | NO. of A/Cs |
|-------------------|---------------------|-------------|
| Sukkur | Manzar Hussain | 45 |
| Hyderabad | Irshad Ali | 21 |
| Rawalpindi | Asad Hussain Abbasi | 21 |
| Nawabshah | Saleem Raza Qureshi | 20 |
| Model Town Lahore | Muhammad Imran | 16 |

| Branch | BM | City | NO. of A/Cs |
|------------------------------|-----------------------|------------|-------------|
| Deharki Branch | Sana Ullah | Deharki | 20 |
| Iqbal Road Rawalpindi Branch | Ghulam Muhammad Baqar | Rawalpindi | 13 |
| Main Branch Larkana | Sajjad Ahmed | Larkana | 13 |
| State Life Branch | Imran Khan Abbasi | Larkana | 12 |
| Nawabshah Branch | Muhammad Usman Shaikh | Nawabshah | 10 |

ADC Products Performance

Soneri Debit Cards

Soneri Bank's Debit Cards offer customers a convenient and secure way to make transactions, both online and offline.

The following tables highlight the top performers in Debit Card issuances.

PayPak Top Performers

| Group | GM | Issuance |
|-------------------|--------------------|----------|
| Central-I | Sajjad Arshad Butt | 2,359 |
| Region | RH | Issuance |
| Model Town Lahore | Muhammad Imran | 584 |
| Branch | BM | Issuance |
| Model Town Lahore | Muhammad Yousif | 94 |



MDC Top Performers

| Group | GM | Issuance |
|----------------------|--------------------|----------|
| Central-I | Sajjad Arshad Butt | 872 |
| Region | RH | Issuance |
| Gilgit | Waqar Hussain | 216 |
| Branch | BM | Issuance |
| Bangla Kamboh Branch | Hasan Ali Younas | 32 |



SMS Alerts

Soneri Bank's SMS Alert service keeps customers informed about their account activities, transactions, and other important updates in real-time.

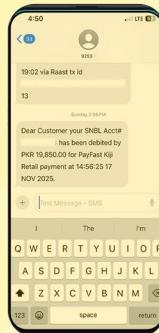
Presented below are the top performers who have achieved exceptional results in enrolling customers for the SMS Alerts service.

SMS Top Performers

| Group | GM | Registrations |
|-----------|--------------------|---------------|
| Central-I | Sajjad Arshad Butt | 2,626 |

| Region | RH | Registrations |
|-------------------|----------------|---------------|
| Model Town Lahore | Muhammad Imran | 580 |

| Branch | BM | Registrations |
|---------|------------------|---------------|
| Deharki | Sanaullah Khadim | 163 |



Internet Banking

Soneri Bank's Internet Banking platform offers customers a secure and convenient way to manage their accounts, pay bills, and transfer funds from anywhere, any time.

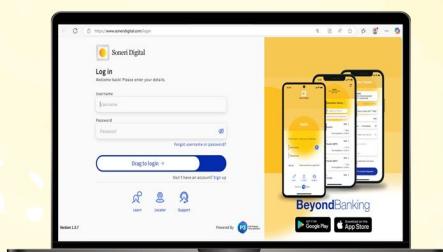
The following table recognizes the top performers who have demonstrated outstanding performance in promoting and registering customers for Internet Banking.

Internet Banking Top Performers

| Group | GM | Registrations |
|-----------|--------------------|---------------|
| Central-I | Sajjad Arshad Butt | 4,098 |

| Region | RH | Registrations |
|-------------------|----------------|---------------|
| Model Town Lahore | Muhammad Imran | 797 |

| Branch | BM | Registrations |
|--------------------|----------------|---------------|
| AKU Branch Karachi | Muhammad Sadiq | 124 |



E-Statements

Soneri Bank's E-Statements provide customers with a convenient and environmentally friendly way to access their account information online. This initiative not only reduces paper consumption but also lowers operational costs and enhances customer engagement.

The following table highlights the top performers who have excelled in registering customers for Soneri Bank's E-Statements service.

E-Statements Top Performers

| Group | GM | Registrations |
|-----------|--------------------|---------------|
| Central-I | Sajjad Arshad Butt | 4,144 |

| Region | RH | Registrations |
|----------------------------|-------------------|---------------|
| Gulshan & Shahrah-e-Faisal | Syed Sameer Irfan | 818 |

| Branch | BM | Registrations |
|---------|------------------|---------------|
| Deharki | Sanaullah Khadim | 153 |

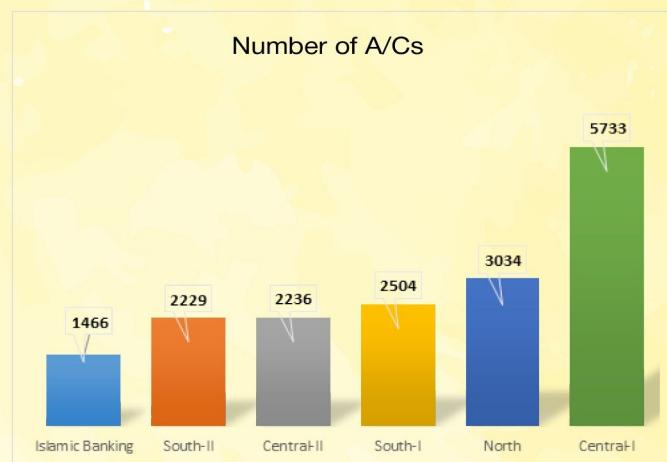


New to Bank Accounts

Performance: October 2025

NTBs are at the heart of our growth story. Each new account represents trust earned and potential unlocked.

The table below showcases the top-performing groups and individuals who contributed significantly to new account acquisitions during the period.



| Regions | RH | NTBs |
|-------------------|--------------------------|------|
| Model Town Lahore | Muhammad Imran | 1056 |
| City Lahore | Tabassum Iqbal Chaudhry | 884 |
| Mall Lahore | Syed Mansoor Abbas Kazmi | 833 |
| Islamic KPK | Muhammad Ishtiaq | 770 |
| Nawabshah | Saleem Raza Qureshi | 767 |

| Branch | BM | NTBs |
|--------------------------|-------------------|------|
| Deharki | Sana Ullah | 165 |
| Model Town Branch Lahore | Fawad Ahmed Niazi | 114 |
| Adda Parmat Branch | Riaz Ahmad | 89 |
| Gambat Branch Branch | Muhammad Hafeez | 79 |
| Moro Branch | Taswar Ali Memon | 76 |

Account Opening Discrepancy Ratio

To control the account opening discrepancy ratio, it is important to ensure accuracy and compliance at every stage of the process. Branch staff should strictly follow the account opening SOPs and use a proper checklist to verify all required documents before submission. Regular training sessions and timely feedback on errors can help minimize repeated mistakes. Additionally, system-based validations and periodic monitoring reports should be used to identify and correct discrepancies promptly, ensuring smooth operations and improved overall efficiency.

School Banking



Soneri Bank's School Banking Unit is dedicated to fostering financial literacy and inclusion among students, teachers, and school owners. By on boarding school accounts, individual student accounts, and teacher accounts, this unit plays a vital role in promoting banking habits and financial discipline and convenience.

The tables below showcase the performance of the School Banking Unit.

| Group | GM | Numbers |
|-----------------|-------------------------|---------|
| Islamic Banking | Burhan Hafeez | 7 |
| South-II | Muhammad Azizullah Abid | 6 |
| North | Azhar Sajjad Siddiqui | 6 |
| South-I | Syed Mohammad Abbas | 5 |
| Central-I | Sajjad Arshad Butt | 2 |
| Central-II | Mian Asif Iqbal | 2 |

| Regions | RH | Numbers |
|-------------------|----------------------|---------|
| Islamic South | Fayyaz Hussain Madni | 6 |
| Industrial Area | Asif Haroon Lakhani | 3 |
| Multan | Muhammad Ali | 2 |
| Hyderabad | Irshad Ali | 2 |
| Nawabshah | Saleem Raza Qureshi | 2 |
| Rawalpindi | Asad Hussain Abbasi | 2 |
| AJK & Islamabad | Muhammad Adeel Yasin | 2 |
| Sukkur | Manzar Hussain | 2 |
| Nazimabad | Hassan Riaz | 1 |
| Defence & Clifton | Daniyal Ghazali | 1 |
| Gilgit | Waqar Hussain | 1 |
| Faisalabad | Saeed Ullah Shah | 1 |
| Sialkot | Naeem Sadiq | 1 |
| Islamabad City | Muhammad Yaqub | 1 |
| Islamic KPK | Muhammad Ishtiaq | 1 |

| Branch | BM | No. of Accounts |
|-------------------------------|--------------------------------|-----------------|
| IB-Safoora Branch | Syed Irfan Haider | 3 |
| Korangi Creek Branch | Abdul Rehman khan | 2 |
| Thatta Branch | Mohsin Ali | 2 |
| Mithi Branch | Hishmat rai | 1 |
| Kaladab Branch | Zahir Sabir | 1 |
| Clock Tower Branch | Farhan Muhammad Ismail | 1 |
| D-12 Markaz Branch | Rabia Ahsan | 1 |
| Clifton Branch Karachi Branch | Imtiaz Ahmad | 1 |
| F-3 Mirpur Branch | Attique ur Rehman | 1 |
| Sbl khaplu Branch | Ghulam Mustafa | 1 |
| IB Gulshan Branch | Sehar Afshan | 1 |
| Kabirwala Branch | Muhammad Asif | 1 |
| IB Miani brch Branch | Qasim Ali | 1 |
| Khanewal Branch | Ali Iftikhar | 1 |
| IB orangi Branch | Asjad Shabbir | 1 |
| Main Branch Sukkur | Shoaib Hussain | 1 |
| IB-Mingora Branch | Zeeshan Mohammad | 1 |
| Nawabshah Branch | Muhammad Usman Shaikh | 1 |
| Smart city Branch | Syed Fiaz Hussain Naqvi | 1 |
| Shersha Branch | Syed Yasir Rashdi | 1 |
| Barkat-e-Haidery Branch | Shagufta Soomro | 1 |
| Iqbal Road Rawalpindi Branch | Ghulam Muhammad Baqar al Sadar | 1 |
| Adyala Road Branch | Syed masood ul hassan | 1 |
| IB-Shahra-e-Iqbal Branch | Jaffar Baig | 1 |

Employee Banking Mandates: 2025 Performance

(2024 vs 2025)



Showcasing an encouraging growth trend in 2025 compared to the previous year. The data indicates a positive momentum with several months performing stronger than before, reflecting the collective efforts and enhanced focus of all teams. For the month of October 2025, the performance remained strong with a total of 30 mandates recorded. Among these, south-I Group led with 13 mandates, followed by Central-I with 10, North with 5, and Islamic Banking with 2. This steady performance highlights the continued dedication of all regions in maintaining growth and contributing toward the overall success of the Employee Banking portfolio.

| Month | No. of mandates | |
|-------------|-----------------|------|
| | 2024 | 2025 |
| Jan | 19 | 15 |
| Feb | 20 | 14 |
| Mar | 22 | 17 |
| Apr | 26 | 34 |
| May | 38 | 46 |
| Jun | 18 | 37 |
| Jul | 11 | 19 |
| Aug | 19 | 23 |
| Sep | 26 | 28 |
| Oct | 21 | 30 |
| Nov | 22 | - |
| Dec | 11 | - |
| grand total | 253 | 263 |

| October-25 | |
|-----------------|----------------|
| Group | No of mandates |
| South-I | 13 |
| Central-I | 10 |
| North | 5 |
| Islamic Banking | 2 |

Dormant Account Re-Activations 2025

The overall Dormant Reactivation Performance for October shows a strong and positive outcome across all levels. At the group level, Central-I led the results with outstanding performance followed by South-II and Central-II, reflecting consistent efforts toward account reactivation. At the regional level, Hyderabad region secured the top position with 232 reactivations, while City Lahore and Faisalabad also demonstrated notable contributions. Moving to the branch level, Gujrat Branch took the lead with 33 reactivations, followed by Deh Sonhar, Gilgit, and Hadyara branches showing commendable progress. Among relationship managers, Muhammad Sohail Ramzan from Hadyara Branch topped the chart with 14 reactivations. Overall, October's performance reflects steady improvement, strong coordination, and effective focus on reducing dormant accounts across all regions and teams.

| Group | GM | No. Of Re-Activations |
|-----------------|-------------------------|-----------------------|
| Central-I | Sajjad Arshad Butt | 1176 |
| South-II | Muhammad Azizullah Abid | 498 |
| Central-II | Mian Asif Iqbal | 458 |
| South-I | Syed Mohammad Abbas | 373 |
| North | Azhar Sajjad Siddiqui | 335 |
| Islamic Banking | Burhan Hafeez | 66 |

| Regions | RH | No. Of Re-Activations |
|-------------|--------------------------|-----------------------|
| Hyderabad | Irshad Ali | 232 |
| City Lahore | Tabassum Iqbal Chaudhry | 189 |
| Faisalabad | Saeed Ullah Shah | 177 |
| Sialkot | Naeem Sadiq | 167 |
| Mall Lahore | Syed Mansoor Abbas Kazmi | 157 |

| Branch | BM | No. Of Re-Activations |
|--------------------|--------------------|-----------------------|
| Gujrat Branch | Dilawar Abbas | 33 |
| Deh. Sonhar Branch | Rashid Abdul Samad | 25 |
| Main Branch Gilgit | Arif Hussain | 24 |
| Hadyara Branch | Mubashar Ahmed | 23 |

| RM | Branch | Group | No. Of Re-Activations |
|------------------------|-------------------------|-----------|-----------------------|
| Muhammad Sohail Ramzan | HADYARA Branch | Central-I | 14 |
| Gulraiz Khan | Ravi Road Branch Lahore | Central-I | 12 |
| Moona Khurshid | Gole Market Karachi | South-I | 9 |

DIGITAL BANKING INITIATIVES



Growth of Soneri-Branded POS Machines

Soneri Bank successfully deployed 300 Soneri-branded POS machines across Pakistan, enabling smoother, faster, and more secure payment acceptance for merchants nationwide. This expansion strengthens our presence in the digital payments ecosystem and ensures that customers enjoy seamless card acceptance at a growing number of locations.



Soneri Bank

300 Soneri POS Machines and Counting

We are proud to announce the successful deployment of 300 Soneri-branded POS machines across Pakistan. This growth underscores our focus on accelerating expansion and enabling secure, effortless payments for merchants nationwide.



Daraz Discounts for Soneri Platinum MasterCard Debit Card Customers

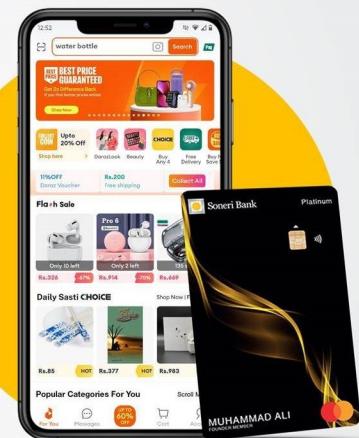
Soneri Bank Platinum MasterCard Debit Card offered Discounts up to 15% on Daraz every Friday allowing customers to shop their favorite products at reduced prices, making weekend shopping more affordable and rewarding.



Soneri Bank

Shop on **Daraz** every Friday with your
Soneri Platinum Mastercard Debit Card
and enjoy

15% OFF



Exclusive Discounts for Platinum MasterCard Debit Cardholders

Throughout the month, Soneri Bank's Platinum MasterCard Debit Card continued to bring added comfort and exclusive value to its cardholders. Members enjoyed seamless, complimentary access to Majestic Lounge, making their travels smoother and more relaxing. They also indulged in luxurious 40% savings at Allure Beauty across Karachi, Lahore, and Islamabad.

Culinary experiences were equally rewarding, with cardholders savoring a 40% discount at Ghalib Restaurant and 30% off at Khaadi Cafe. Meanwhile, fitness-focused customers took advantage of a 15% discount at Transfit Fitness, supporting their wellbeing journeys with ease.



Soneri Bank

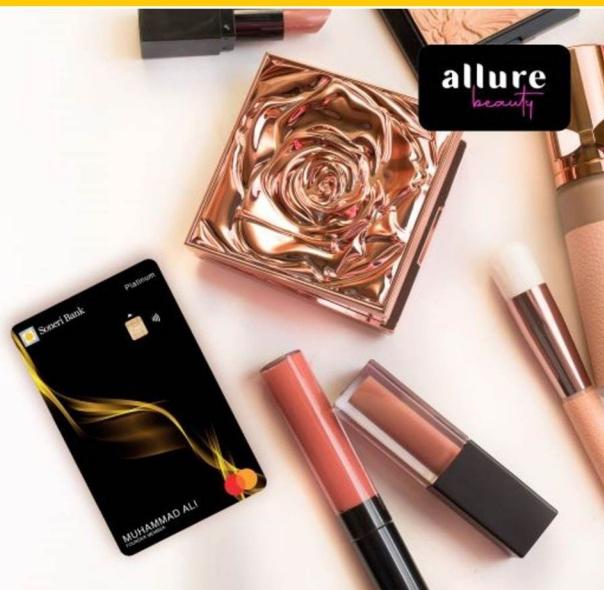
Pamper yourself for less!

GET 40% OFF

at Allure Beauty when you pay with your

Soneri Platinum MasterCard Debit Card

📍 KARACHI, LAHORE, ISLAMABAD





Soneri PayPak Debit Card Offers and Discounts

During the month, Soneri PayPak Debit Cardholders enjoyed special savings at WonderWorld, adding extra value and convenience to their PayPak experience.

They also benefitted from impressive home-essentials offers, including discounts of up to 50% at Bed & Bath. In addition, cardholders availed a flat 10% discount on Habitt products and a flat 10% discount on Dura Foam, both valid through October 31st.

Soneri Bank 

Your comfort, now at a discount!

Pay with PayPak Debit Card and enjoy

BED & BATH Up to 50% Off **habitt** Flat 10% Off **Durafoam** Flat 10% Off

Valid till October 31, 2025



Terms & Conditions Apply

Soneri Bank 

Spend Rs. 3,000 & Get 50% Cashback at **WONDERWORLD AAD KHELO!**

with **Soneri PayPak Debit Card**

(Valid on weekdays only)



Terms & Conditions Apply



Soneri Bank

سونری ریمنڈنس
Soneri
REMITTANCE



HOME REMITTANCE DEPARTMENT INITIATIVES

Top Performing Branches

Home Remittance

Soneri Bank is pleased to present the performance highlights of its branches in facilitating home remittances during the fourth quarter of 2025. The following tables highlight the top three branches in terms of both remittance volume and the number of transactions processed.

Top 3 Highest Performing Branches - Oct 2025 (YTD Basis)

| Volume-wise | | | | |
|-------------|-----------------------|------------|------------|-----------|
| Position | Branch Name | Region | Zone | Group |
| 1 | Sambrial Branch | Sialkot | Gujranwala | Central-I |
| 2 | Main Branch Wazirabad | Gujranwala | Gujranwala | Central-I |
| 3 | Pasrur Road Branch | Sialkot | Gujranwala | Central-I |

Transaction-wise

| Position | Branch Name | Region | Zone | Group |
|----------|-----------------------|-----------------|------------|-----------|
| 1 | Sambrial Branch | Sialkot | Gujranwala | Central-I |
| 2 | Main Branch Wazirabad | Gujranwala | Gujranwala | Central-I |
| 3 | Jatlan Branch | AJK & Islamabad | - | North |

Top 3 Highest Performing Branches - Oct 2025 (MTD Basis)

Volume-wise

| Position | Branch Name | Region | Zone | Group |
|----------|------------------------|------------|------------|-----------|
| 1 | Sambrial Branch | Sialkot | Gujranwala | Central-I |
| 2 | Main Branch Wazirabad | Gujranwala | Gujranwala | Central-I |
| 3 | Wazirabad Road Sialkot | Gujranwala | Gujranwala | Central-I |

Transaction-wise

| Position | Branch Name | Region | Zone | Group |
|----------|-----------------------|---------------|------------|-----------|
| 1 | Sambrial Branch | Sialkot | Gujranwala | Central-I |
| 2 | Main Branch Wazirabad | Gujranwala | Gujranwala | Central-I |
| 3 | Faisal Town Branch | Islamic North | - | North |

These branches have demonstrated exceptional performance in supporting our customers' remittance needs, achieving high volumes and processing a significant number of transactions.

Meet The Team



DHA Phase 5, Islamabad Branch

From Left to Right

Filza Naqvi
CSM

Asad Iqbal
BM

Shahid Hafeez
CSO

Muhammad Zeeshan Shafiq
RM

Muhammad Shahid Nadeem
BOM

Sohail Zubair
RM

Please contact the team at:
Email: 0410dha.staff@soneribank.com
Mobile: Asad Iqbal - 0301-5692249

Want your team to be featured? Kindly share the names and photos of your team members.

EMPLOYEE CORNER



A journey of Peace and Unity at Nankana Sahib



This month, I had the privilege of visiting Nankana Sahib, the sacred city where Guru Nanak Dev Ji was born. Nankana Sahib, located near Lahore in Punjab, is one of the holiest sites for Sikhs around the world. It is home to several historic gurdwaras, the most prominent being Gurdwara Janam Asthan, built to mark the birthplace of Guru Nanak Dev Ji. The city holds immense spiritual significance because many key events from Guru Nanak's early life took place here. Every year, thousands of devotees visit Nankana Sahib to participate in religious celebrations, prayers, and processions. The atmosphere was filled with devotion, peace, and unity as people from across the world gathered to celebrate his birth anniversary.

Walking through the streets of Nankana Sahib, I was deeply moved by the sense of harmony and respect that transcended boundaries of faith and culture. The vibrant colors, the sound of hymns, and the sight of devotees offering prayers created an aura of spiritual warmth and togetherness. It was heartening to see how people, regardless of their background, came together to honor the message of humanity, compassion, and equality that Guru Nanak preached centuries ago.

As I left Nankana Sahib, I carried with me a renewed sense of peace and gratitude, reminded that true spirituality lies in kindness, humility, and the desire to bring light into others' lives.



Anusha Kishore Kumar Ahuja
Marketing Officer, Marketing Department

Disclaimer: The views, opinions, and experiences shared in the Employee Corner are those of the individual employee and do not necessarily reflect the views, positions, or policies of Soneri Bank.

Leading From The Peaks: Soneri Bank Forges Future Generation

It was my immense privilege to represent Soneri Bank at the Young Leaders Connect 2.0 – an immersive 5 days' leadership, skill development and wellness retreat camp held at stunning Kumrat Valley.

The opportunity to attend YLC 2.0, made possible through the generous sponsorship of Soneri Bank, was a transformative journey. It reinforced my belief that effective leadership demands resilience, adaptability, a commitment to social impact principal which I am eager to apply back in my role at Soneri Bank.

This camp served as dynamic platform for engaging with diverse young professionals, fostering deep learning in area like adaptive leadership, collaborative problem solving, banking and purpose-driven innovation skills that are directly relevant to navigating the complexities of modern banking environment.

More profoundly my participation underscores Soneri Bank's proactive stance on several fronts; it actively contributes to youth empowerment by nurturing the next generation of industry and community leaders, it demonstrates a genuine commitment to leadership development by investing in the continuous professional growth of its employees; and it fulfils its broader Corporate Social Responsibility (CSR) by supporting initiatives that build better human capital

Being the face of Soneri Bank at the YLC 2.0 was an immense honour. I return to my role not just with a certificate, but with a renewed sense of purpose, a stronger skill set and deep appreciation Soneri Bank's vision of Roshan Har Qadam – enlightening every step, both for its employees and the communities it serves.



Huzaifa Shakeel
Finance Officer ,Finance

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My Journey and New Beginnings Soneri Bank

With 20 years of valuable experience in the banking industry, having worked across small, mid-sized, and large banks, I bring a strong skill set and deep understanding of banking operations to my new role.

Recently, I joined the Digital Banking Group at Soneri Bank, where I am excited to apply my expertise to support the department's goals and contribute to the bank's digital transformation.

In this role, I am responsible for developing and managing dashboards, MIS, streamlining business reporting and automation solutions.

These tools essential for improving operational efficiency, enabling data-driven decisions, and addressing the evolving needs of our customers.

I look forward to embracing new challenges and collaborating with my colleagues to drive and deliver enhanced banking experiences at Soneri Bank.



Muhammad Mansoor Sheikh
Manager Data Analytics & MIS
Digital Banking Department

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Soneri Bank

625+ Branches in 250+ Cities

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