

NEWSLETTER

R  **SHNI**

October 2025

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



BREAST CANCER
-AWARENESS MONTH 2025-

Roshan Har Qadam

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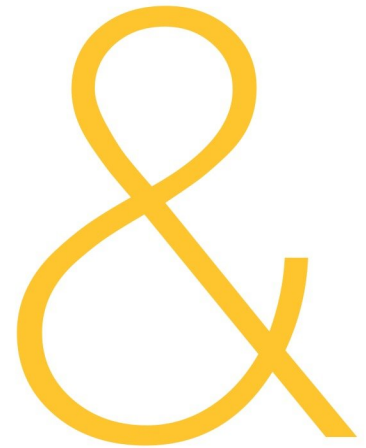


SONERI MUSTAQEEM



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:

Ladies First **Ladies First** **Ladies First**

Empowering women beyond October

Soneri Bank

MORE THAN A MONTH. IT IS A MOVEMENT

POWERED BY WOMEN

Because change doesn't follow a calendar

QR Code

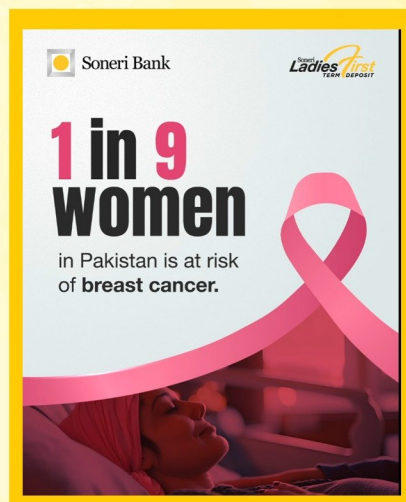
[Click for more details](#)

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.



Click to watch the video



Click to watch the video



Click to watch the video

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

Your ambition, our commitment

Soneri Bank **POWERED BY WOMEN** **بااختیار خواتین خوشحال پاکستان**

POWERED BY WOMEN, DRIVEN BY AMBITION.

Turn your dreams into achievable goals. The Ladies First Term Deposit Account from Soneri Bank empowers you to save smartly, earn confidently, and grow steadily on your own terms.

- Competitive profit deposits on fixed terms
- Easy account opening and renewal
- Multiple term options to suit your goals
- Safe, reliable, and rewarding investment

Soneri Bank **POWERED BY WOMEN** **بااختیار خواتین خوشحال پاکستان**

POWERED BY WOMEN, BUILT FOR BUSINESSES

Take control of your business's banking with Soneri SME Current Account. Empower yourself to manage transactions, track your growth, and step forward with confidence.

- Open your account with just the SAR and explore new business balance
- Free cheque book and business credit card each month
- Free digital banking & e-statements for smooth, seamless experience
- 50% rebate on SME financing fees with FCB and trade facilities

Soneri Bank **POWERED BY WOMEN** **بااختیار خواتین خوشحال پاکستان**

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
- Free accidental insurance and Soneri Tashreeh coverage
- Safe deposit lockers at 80% discount of the market
- Unlimited access to banking services that move with you

Soneri Bank **POWERED BY WOMEN** **بااختیار خواتین خوشحال پاکستان**

POWERED BY WOMEN, DRIVEN BY INDEPENDENCE

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

- Financing available for new, used, and imported cars
- Flexible tenure up to 7 years to suit your needs
- Absolutely no hidden charges with competitive rates
- Option for Balloon Payment or Early Settlement

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 Taswir, 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



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.



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

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

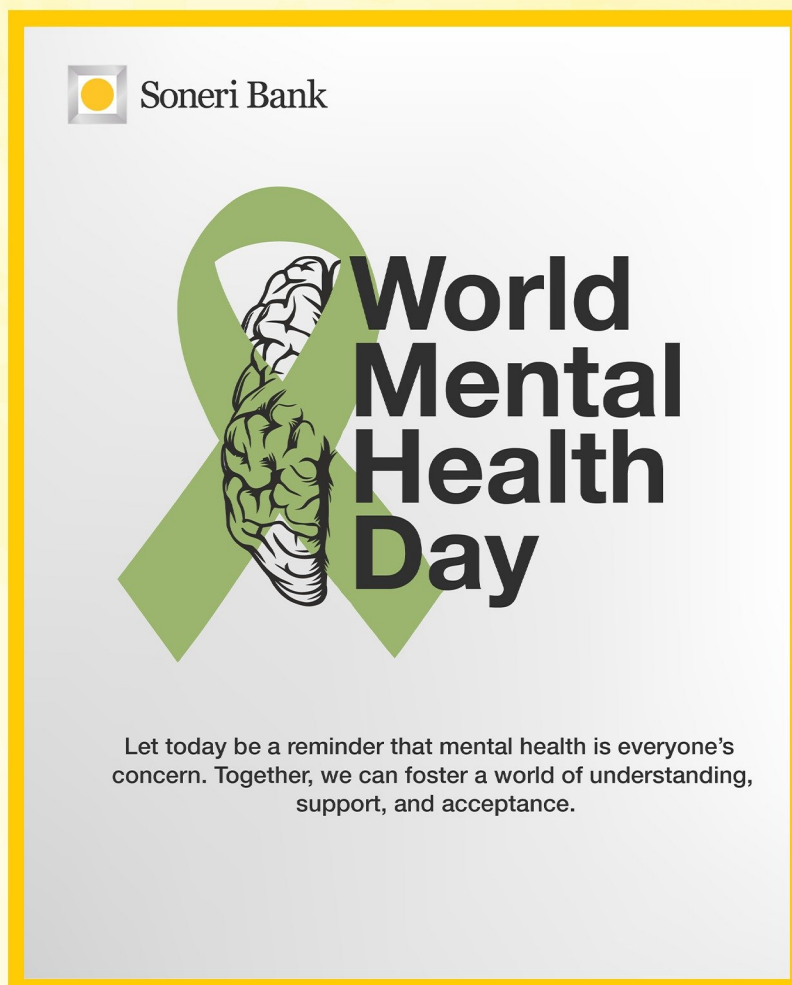
Click to learn more

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.



Soneri Bank



INTERNATIONAL DAY FOR DISASTER RISK REDUCTION

Building resilience starts with preparedness. On this International Day for Disaster Risk Reduction, let's work together for a stronger and safer future.

International Day for the Eradication of Poverty

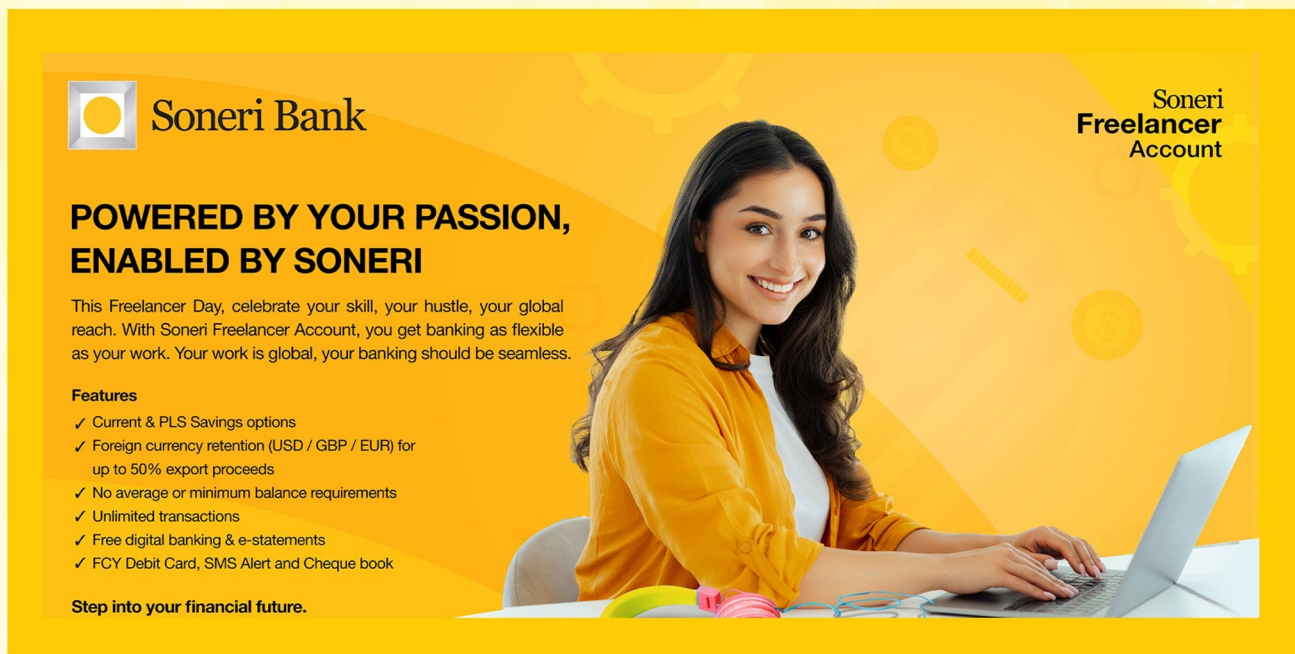
Aligned with UN SDG Goal 1, Soneri Bank reaffirmed its commitment to financial inclusion and empowering communities by promoting equitable access to financial services and sustainable growth.



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**

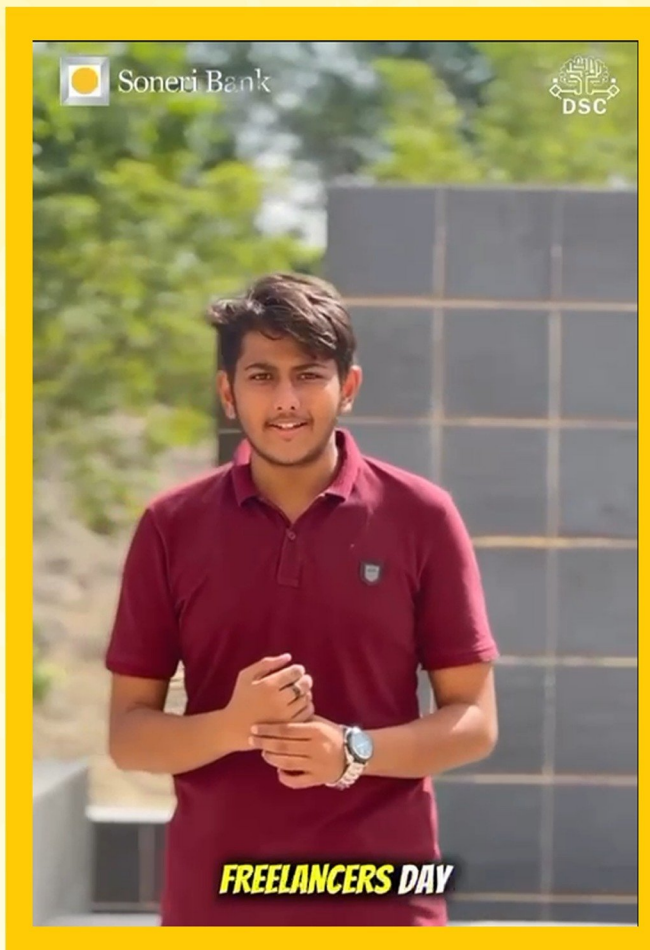
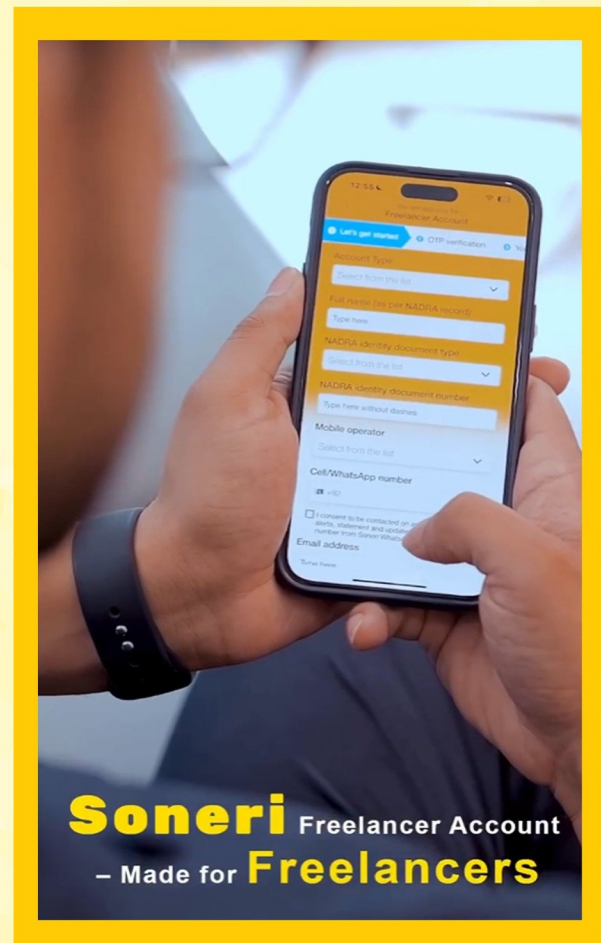
This Freelancer Day, celebrate your skill, your hustle, your global reach. With Soneri Freelancer Account, you get banking as flexible as your work. Your work is global, your banking should be seamless.

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.





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 frontline of Soneri Bank's customer communication, dedicated to delivering timely, accurate, 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.

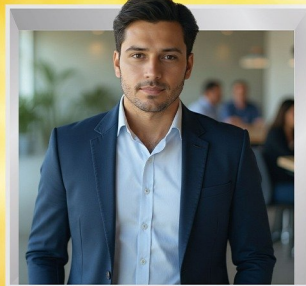




THE PEOPLE BEHIND YOUR EASE

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 Shari'ah through products and services built on trust, transparency, and integrity. Every offerings from savings and investment accounts to modern Islamic financial solutions is designed under the guidance of certified Shari'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.

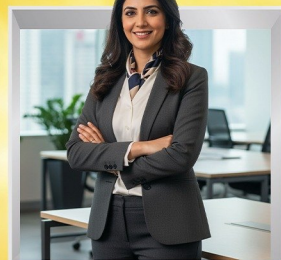
Together, We Create Roshan Experiences.



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 Shehryar 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

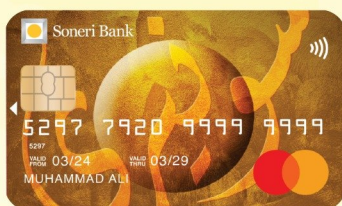


MDC Top Performers

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.

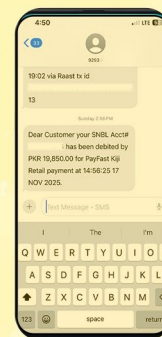
Presented below are the top performers who have achieved exceptional results in enrolling customers for the SMS Alerts service.

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	Sanaulah 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.

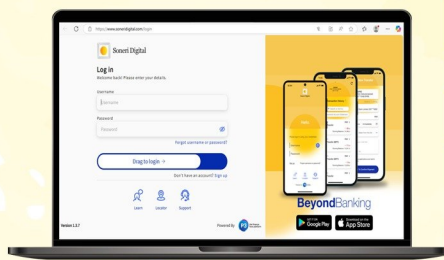
The following table recognizes the top performers who have demonstrated outstanding performance in promoting and registering customers for Internet Banking.

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

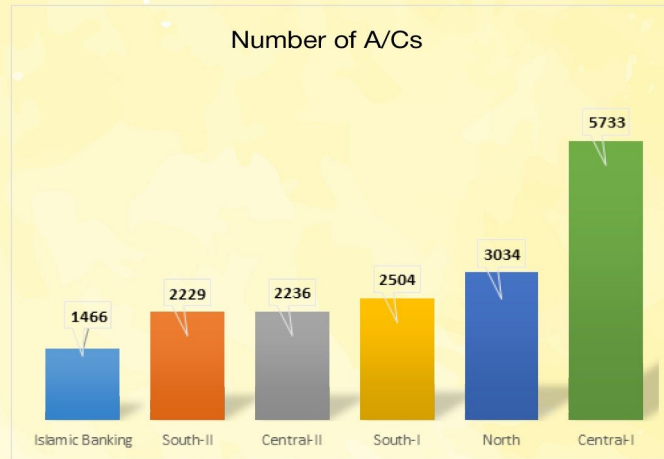


New to Bank Accounts

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.

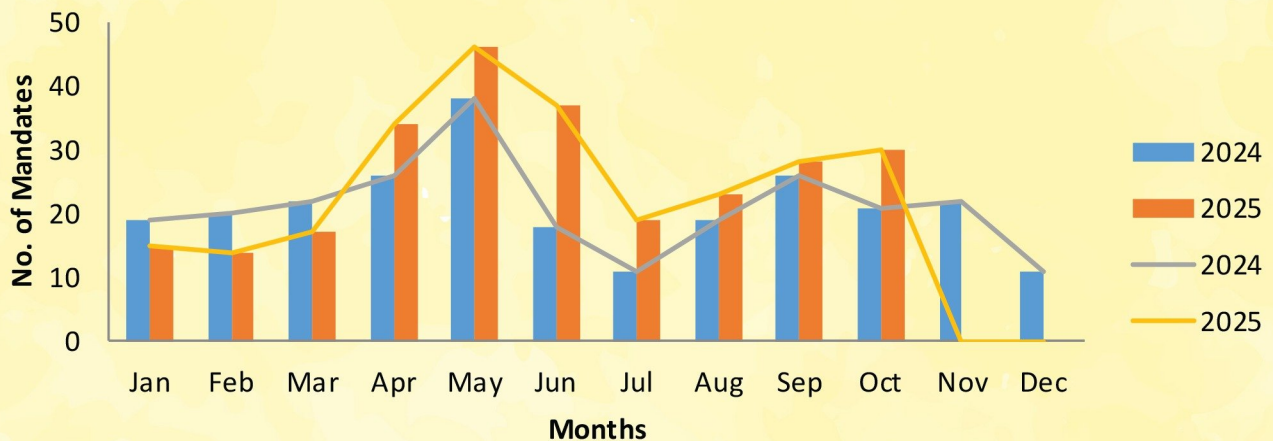
Group	GM	Numbers
Islamic Banking	Burhan Hafeez	7
South-II	Muhammad Azizullah Abid	6
North	Azhar Sajjad Siddiqui	6
South-I	Syed Mohammad Abbas	5
Central-I	Sajjad Arshad Butt	2
Central-II	Mian Asif Iqbal	2

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 orange 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.



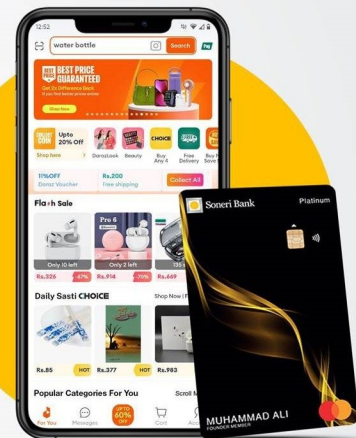
Daraz Discounts for Soneri Platinum MasterCard Debit Card Customers

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.



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.



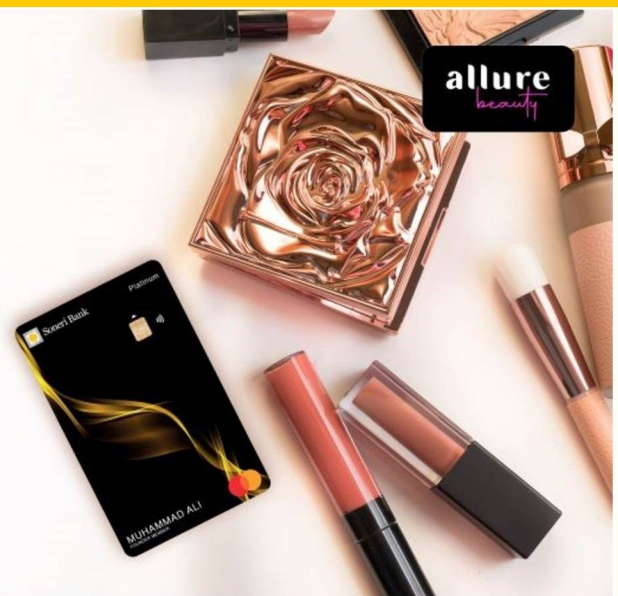
Pamper yourself for less!

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 **paypak**

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
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Valid till October 31, 2025

Terms & Conditions Apply



Soneri Bank **paypak**

Spend Rs. 3,000 & Get 50% Cashback at **WonderWorld** AAO KHELO!

with **Soneri Paypak Debit Card**
(Valid on weekdays only)

Terms & Conditions Apply



Soneri Bank

Soneri
محنت وصول
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

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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