

NEWSLETTER

# ROSHNI

July 2025

الْحَمْدُ لِلَّهِ

Our Branch Network  
Now Expands To

600+



240+  
Cities

Offering Banking Solutions For Everyone

Roshan Har Qadam



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## SONERI MUSTAQEEM



As of 05<sup>th</sup> September, 2025

# CAMPAIGN LAUNCHES

# &



# MARKETING DEPARTMENT INITIATIVES

## CELEBRATING 600 BRANCHES NATIONWIDE

In July 2025, Soneri Bank marked a landmark achievement by surpassing 600 branches across more than 240 cities in Pakistan. To highlight this milestone, the Bank's presence was strongly showcased through full-page advertisements in leading newspapers, including Dawn, Business Recorder, Jang, and Millat. This major campaign placed the achievement at the forefront, reinforcing Soneri Bank's expanding footprint and its commitment to serving customers nationwide. In addition, a combined cake-cutting ceremony and branch and department decoration contest were organized to jointly celebrate the 600-branch milestone along with Pakistan's 78th Independence Day.



# Soneri Bank

الْحَمْدُ لِلّٰهِ

**Our Branch Network  
Now Expands To**

# 600

240+ Cities

**Offering Banking Solutions For Everyone**

We are thankful to all our customers for their continued support.

**Roshan Har Qadam**



600 Branches in 240+ Cities | 021-111-SONERI (766374) | www.soneribank.com  
Soneri Digital | SoneriBankPK | Soneribank\_Pk | soneribankltd | SoneribankOfficial | soneribankltd



## REVITALISING THE LADIES FIRST ACCOUNT

Soneri Bank promoted the Ladies First Account, created to support and empower women across Pakistan. The campaign emphasizes financial inclusion, security, and accessibility encouraging women to take the first step towards an independent future. The account offers free insurance coverage, ATM, theft protection, and unlimited transactions.



### Soneri Ladies First Current Account

## Roshan Kal Ki Taraf Pehla Qadam

- Free Accidental Insurance Coverage\*
- Free ATM Cash Withdrawal Coverage\*
- Unlimited Transactions
- Start from just Rs. 1000

Terms & Conditions Apply

## LAUNCH OF THE KISSAN ACCOUNT – HAR KISSAN KA BHAROSA

Soneri bank proudly introduced the Soneri Kisan Account, designed to meet the unique needs of our hardworking kisaans. The campaign utilized simple, relatable language to connect with rural audiences and reinforce Soneri's commitment to Pakistan's farmers. With a minimum opening deposit of PKR 100, no minimum balance requirement, and 50% off on processing fee, this Current account is simple, accessible, and farmer-friendly.



**Soneri Kisan Current Account**

**سونیری کسان کرنٹ اکاؤنٹ**

**ہر کسان کا بھروسہ**

مفت پہلی چیک بک اور پے پاک ڈیبٹ کارڈ

مفت انٹرنیٹ اور موبائل بینکنگ

مفت آن لائن بینکنگ + 570+ براچز کے ذریعے

مفت ای - اسٹیٹمنٹس

زرعی قرضہ لینے پر 50% پر اسیسنگ فیس میں رعایت

مفت عالمی حادثاتی انسورنس

شراکتوں و خوابیں لا گو ہیں

## WORLD YOUTH SKILLS DAY – SONERI FREELANCER ACCOUNT

On World Youth Skills Day, observed on July 15, Soneri Bank aligned its communication with the theme of youth empowerment by promoting the Soneri Freelancer Account. This account offers freelancers convenient digital banking, easy payments, and tailored financial solutions to meet the evolving needs of the freelance economy. The initiative highlighted the Bank's commitment to supporting young professionals in building sustainable financial futures.



**Soneri Bank**

**EMPOWERING SKILLS ENABLING FUTURES**

On this **WYSD** we celebrate the talent shaping tomorrow.

WORLD YOUTH SKILLS DAY

**Soneri Freelancer Account**



**Key Features:**

- Accept international payments
- 24/7 mobile and internet banking
- Easy digital onboarding
- Tailored for freelancers and creators
- Zero monthly maintenance fees

Open your Soneri Freelancer Account today and take your skills to the world.

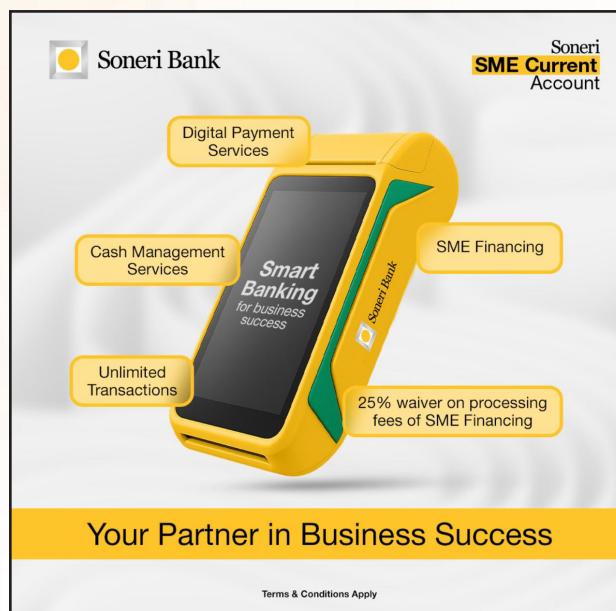
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Roshan Har Qadam

## ENDORsing SMALL AND MEDIUM ENTERPRISES: THE SME ACCOUNT

Soneri bank remains committed to supporting small and medium-sized enterprises through the promotion of SME Current Account and POS Services, designed to simplify banking and support business growth. With the tagline “your partner in business”, the campaign was promoted with key visuals which showcase its benefits and synergy with the POS services. The range of benefits include digital payment solutions, POS, 25% off financing fee, cash management, and unlimited transactions.



## WOMEN ENTREPRENEURS FINANCE CODE

Soneri Bank supported SBP's Women Entrepreneurs Finance Code (WE Finance Code) initiative, in collaboration with Asian Development Bank and led by the World Bank. The program is designed to bridge the gender gap in financial services by improving access to finance for women-owned MSMEs across Pakistan. Through this initiative, Soneri Bank aims to facilitate women entrepreneurs in expanding their businesses and contributing to economic growth.



**Soneri Bank**

ADB ASIAN DEVELOPMENT BANK



### Soneri Bank Supports SBP's We Finance Code Initiative

Soneri Bank is proud to announce its official status as a signatory of the State Bank of Pakistan's (SBP) Women Entrepreneurs Finance Code (WE Finance Code). This strategic initiative, led by the World Bank in collaboration with the Asian Development Bank (ADB), highlights Soneri Bank's commitment to supporting inclusive economic growth.

This important initiative is designed to reduce the gender gap in access to finance for women-owned micro, small, and medium enterprises (MSMEs) across Pakistan.



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## FINANCIAL AZAADI SESSION HELD AS PART OF INDEPENDENCE DAY PRE-CELEBRATIONS

As part of its Independence Day celebrations, Soneri Bank organized a Financial Azaadi session in collaboration with GenMo. The initiative aimed to enhance employees' understanding of saving and investment strategies, while also promoting financial independence.



The session was also presented via Zoom to facilitate participation from across Pakistan, received an overwhelming response with more than 100 participants joining in. It provided valuable insights on financial literacy and effective budgeting techniques.

Designed to be highly interactive, the program featured live quizzes, group activities, and real-world investment scenarios that encouraged active participation and practical learning in a dynamic format.



## BANKING ACTIVATION AT AGA KHAN UNIVERSITY HOSPITAL

Soneri Bank conducted a one-day activation at Aga Khan University Hospital (AKUH), where a dedicated Soneri kiosk was set up. The activity provided AKUH staff with convenient access to account opening, free e-statements, offers, and special financing rates. The initiative created an opportunity to directly engage with AKU staff and visitors while showcasing Soneri Bank's customer-focused financial solutions.



# COMMERCIAL & RETAIL BANKING



## GROUP UPDATES

**BRANCH NETWORK EXPANSION**

Soneri Bank continues to expand its footprint across Pakistan, with a total of 601 Branches nationwide.

**TOTAL BRANCHES: 601****TOTAL CITIES: 247**

As of 31<sup>st</sup> July, 2025

**THE BILLION CLUB**

Branches achieving the “Billion-Deposit Club” Milestone.

BRANCH NAME	REGION	GROUP
IB-Chillas	Islamic KPK	IB Group

**IB Chillas Branch billion club**

## BRANCH NETWORK EXPANSION

## New Branches in July 2025

BRANCH NAME	REGION	GROUP
IB Izmir Town Branch	Islamic Lahore	Central-I
Smart City SKT Branch	Sialkot	Central-I



Small Industrial Estate Branch Sialkot



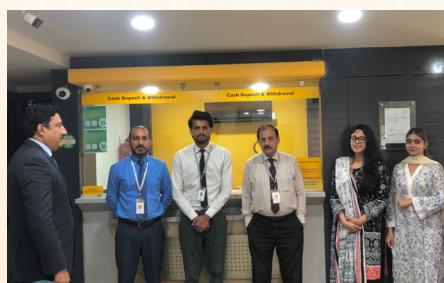
IB-Izmir Town Lahore Sialkot

## TOP PERFORMING BRANCHES

## Business Performance Scorecard

The following are the top 6 performing Branches based on business performance evaluations. These Branches demonstrated commendable efforts, serving as an inspiration for continuous improvement.

BRANCH NAME	REGION	GROUP
EME Society Branch	Model Town Lahore	Central-I
Chishtian Branch	Bahawalpur	Central-II
IB-Peshawar Rd Branch	Islamic North	North
Gulistan-e-Jauhar Branch	Gulshan & Shahrah-e-Faisal	South-I
Umerkot Branch	Nawabshah	South-II
IB Dhoraji KHI Branch	Islamic South	IB



EME Society Branch



Chishtian Branch



IB-Peshawar Road



Gulistan-e-Jauhar Branch



Umerkot Branch



IB Dhoraji Karachi

**REDUCING ACCOUNT DORMANCY****Garden Branch Karachi**

Soneri Bank commends Garden Branch, Karachi for its outstanding efforts in significantly reducing account dormancy during July. The team's proactive customer engagement and focus on revitalizing inactive accounts have established a commendable benchmark for other Branches.



**TOP ADC PERFORMING BRANCHES****Master Debit Card****AKU BRANCH KARACHI**

The AKU Branch, Karachi has demonstrated exceptional performance in promoting the Master Debit-Card.

**PayPak Debit Card****FIEDMC (SAHIANWALA) BRANCH, FAISALABAD**

The FIEDMC (Sahianwala) Branch, Faisalabad demonstrated exceptional performance in promoting the PayPak Debit-Card.

 **SMS Alerts****DEFENCE BRANCH LAHORE**

The Defence Branch, Lahore has achieved remarkable success in driving SMS Banking conversions. Their efforts have made banking more accessible and convenient for customers on the go.

**E-Statements****FAISALABAD INDUSTRIAL ESTATE DEVELOPEMENT & MANAGEMENT COMPANY (SAHIANWALA) BRANCH, FAISALABAD**

The Faisalabad Industrial Estate Developement & Management Company Branch has been recognized for outstanding work in promoting and facilitating the adoption of e-statements. This eco-friendly initiative provides customers with secure and convenient access to their account information while supporting sustainability efforts.

 **Internet / Mobile Banking****DEFENCE BRANCH LAHORE**

Defence Branch, Lahore has been recognized for outstanding work in promoting and facilitating the adoption of internet / mobile banking.

**Top NTB (New to Bank) for July****GULBERG BRANCH LAHORE**

Gulberg Branch, Lahore has been recognised for outstanding work in promoting and facilitating NTB (New to Bank) accounts.



## Top School Banking

### High no. of accounts

- Canal View Co-operative Housing Society Branch, Lahore



### High volume

- Block-N North Nazimabad Branch, Karachi



## Top Ladies First Account

### High no. of accounts

- PWD Branch, Rawalpindi



### High volume

- Adda Zafar Chowk Branch, Faisalabad





## Top Youngster Minor Saving Account

### High no. of accounts

- FB Area Branch Karachi



### High volume

- Sukh Chayn Garden Branch



## AWARDS AND RECOGNITIONS

### Soneri Bank Recognized by SBP for Advancing Financial Inclusion in Agriculture



Soneri Bank was proudly recognized and awarded for its outstanding contribution in promoting financial inclusion in the agriculture sector. Through its active participation in the Agriculture Finance Literacy Program (AFLP), the bank played a vital role in empowering over 100,000 new-to-bank farmers across Pakistan.

### Soneri Bank Recognized By SBP



Soneri Bank has been recognized for securing the 2nd highest percentage of Account Openings by the State Bank of Pakistan (SBP) under the National Financial Literacy Program (NFLP).

### INTEGRITY THAT INSPIRES

CRBG recognizes Mr. Shahid Hafeez, Counter Service Officer, and Mr. Muhammad Uzair Ul Haq, Counter Service Officer, for their exemplary integrity and professionalism. Mr. Shahid Hafeez returned excess cash of Rs. 55,000 to a client, while Mr. Muhammad Uzair Ul Haq returned Rs. 10,000. Their actions set a commendable example of honesty and dedication to their duties.



Mr. Muhammad Uzair Ul Haq  
Counter Service Officer, CRBG



Mr. Shahid Hafeez  
Counter Service Officer, CRBG

# LEARNING & DEVELOPMENT INITIATIVES



## SONERI ENABLE - LEARNING MANAGEMENT SYSTEM (LMS) INITIATIVES

### Theme of the Month on Islamic Banking Key Misconceptions:

In alignment with its strategic focus on promoting understanding and clarity around Islamic banking principles, the L&D Division launched the "Theme of the Month" initiative for July 2025. The theme centered on "Islamic Banking Key Misconceptions," emphasizing the importance of highlighting the Shariah-based, interest-free nature of Islamic finance and its ethical foundations. This initiative aims to foster deeper awareness among employees regarding the core tenets of Islamic banking, ensuring compliance and enhancing service quality.

### Learning & Development - Physical Training Initiatives:

The L&D Division commenced July with a series of impactful training programs across multiple cities, designed to strengthen employee capabilities and support operational excellence. The following programs were conducted:

#### 1. Dynamics of Trade Operations/Transactions in Compliance:

A specialized training session was conducted by Muhammad Yasir Virk in Lahore, focusing on the intricacies of trade operations and transactions within a compliant framework. The session covered the complete lifecycle of trade-related activities, from transaction initiation and documentation preparation to execution, settlement, and post-transaction processes. Participants gained insights into various trade finance instruments, including letters of credit, guarantees, and bills of collection, with an emphasis on regulatory adherence, risk mitigation, and compliance with international standards. Practical examples facilitated understanding of navigating operational challenges, ensuring transaction accuracy, and applying best practices to enhance efficiency and minimize risks in trade operations.



### 2. Executive First Aid & Cardiac Emergency Response:

A training session on 'Executive First Aid and Cardiac Emergency Response' was organized to equip employees with essential skills to respond effectively in health emergencies. Conducted by Dr. Rizwana Wasif, Health and First Aid Specialist, the session was highly engaging, involving demonstrations of emergency tools and practical exercises to ensure active participation. Given the rising incidence of cardiac and health emergencies, this initiative aimed to prepare staff to provide immediate and effective assistance, thereby enhancing overall safety and responsiveness within the bank.



### 3. Certified Trade and Credit Training Program:

A comprehensive 10-day 'Trade and Credit Certification Program' was conducted to enhance the technical expertise of frontline staff in credit and trade functions. The program focused on updating participants on regulatory requirements, handling complex transactions, and ensuring accuracy in documentation. It also aimed to strengthen customer service capabilities, enabling staff to deliver timely, compliant, and professional solutions to clients. This initiative underscores Soneri Bank's commitment to continuous professional development and operational excellence in core banking functions.



### ADVANCED MICROSOFT EXCEL CERTIFICATION PROGRAM

The L&D department organized a 3-day Advanced Microsoft Excel Certification Program. During the training, participants learned about pivot tables, conditional formatting, data selection, and many other advanced functions. Everyone actively participated, showing keen interest in enhancing their skills to perform better in their respective departments. Practical tasks were also assigned, enabling participants to apply their learning in a more effective way. Overall, the session was highly successful, equipping participants with valuable Excel expertise to excel in their work.





Soneri Bank

Soneri  
مختروص  
REMITTANCE



# HOME REMITTANCE DEPARTMENT INITIATIVES

## TOP PERFORMING BRANCHES

### HOME REMITTANCE

Soneri Bank is pleased to report on the performance of its branches in facilitating home remittances during the third 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 - JULY, 2025 (YTD BASIS)

##### VOLUME-WISE

POSITION	NAME	REGION	ZONE	GROUP
1	Sambrial Branch	Sialkot	Gujranwala	Central-I
2	Pasrur Road Branch	Sialkot	Gujranwala	Central-I
3	Main Branch Wazirabad	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	Pasrur Road Branch	Sialkot	Gujranwala	Central-I

TOP 3 HIGHEST PERFORMING BRANCHES - JULY, 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 Rd Skt	Gujranwala	Gujranwala	Central-I

TRANSACTION-WISE				
POSITION	BRANCH NAME	REGION	ZONE	GROUP
1	Sambrial Branch	Sialkot	Gujranwala	Central-I
2	Main Br Wazirabad	Gujranwala	Gujranwala	Central-I
3	Gujar Khan	Gujrat	Gujranwala	Central-I

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

 PNSC 10<sup>th</sup> Floor, CIBG Department



## Corporate and Investment Banking Group

**Fahad Imtiaz**  
Team Leader

**Shoaib Iqbal**  
Team Leader

**Hafsa Manzoor**  
Senior Relationship Manager

**Muhammad Qaiser**  
Group Head

**Mansoor Khan**  
Regional Head

**Muhammad Ali**  
Senior Relationship Manager

**Ali Raza Sheikh**  
Relationship Manager

Please contact the team at: [Cibg.south@soneribank.com](mailto:Cibg.south@soneribank.com) EXT: 2266

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



IT

**DEPARTMENT**

## **SONERI BANK ACHIEVES MILESTONE WITH FIRST ISLAMIC BRANCH CONVERSION**

Soneri Bank's successful conversion of its first branch from conventional banking to Islamic banking marks a significant step forward in alignment with the State Bank of Pakistan's (SBP) strategic initiative to promote and expand Islamic banking across the country. The conversion underscores the Bank's unwavering commitment to offering Shariah-compliant products and services, catering to the evolving needs of its valued customers.

This achievement exemplifies Soneri Bank's dedication to advancing Islamic banking and reflects the collective efforts of the entire team. The transition of the Alamgir Road Branch sets a precedent for future conversions and reinforces the Bank's strategic vision to enhance its Islamic banking footprint.

In line with SBP's encouragement for banks to accelerate their conversion process, with a target of full transition by 2027, Soneri Bank is actively preparing to convert an additional 54 branches throughout the year. This expansion will enable the Bank to serve a broader customer base, providing innovative Islamic banking solutions that align with customer requirements and expectations.

This milestone would not have been possible without the commitment, professionalism, and collaborative effort of Soneri Bank's team members. The Bank extends its appreciation to all colleagues for their dedication and perseverance. As we continue to build on this momentum, we remain steadfast in our mission to deliver high-quality, Shariah-compliant financial products and services while adhering to the principles of Islamic banking.

Soneri Bank's journey toward full Islamic banking conversion is a testament to its strategic vision and commitment to excellence. The Bank looks forward to achieving more milestones in the coming years, contributing positively to the financial landscape and reinforcing its role as a responsible and progressive banking partner.



Celebrating a landmark achievement as Soneri Bank successfully converts its first branch to Islamic Banking. A step towards our vision of a Shariah-compliant future.



# RISK MANAGEMENT **DIVISION**

## SONERI BANK'S STRONG BCP RESPONSE ENSURES UNINTERRUPTED OPERATIONS

In July, a fire incident occurred in the basement of Al Rahim Tower, affecting the building's electrical infrastructure, including meters and wiring, and resulting in a temporary loss of electricity.

Thanks to the foresight and preparedness of Soneri Bank's Risk Management Division and its comprehensive Business Continuity Planning (BCP) framework, the situation was strategically managed with minimal disruption to services. Within a short span of time, critical operations were seamlessly transitioned to nine (9) designated BCP sites across South I.

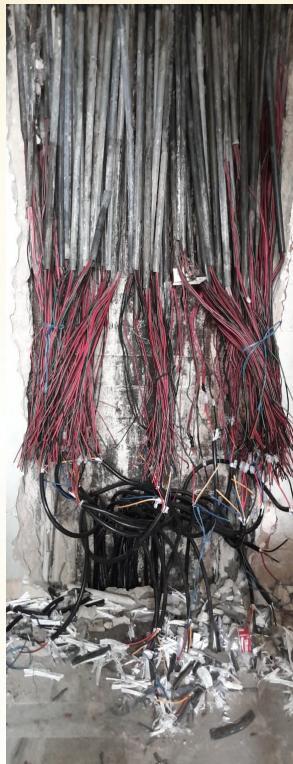
At these sites, core banking operations, customer support, and essential back-office functions were quickly re-established, ensuring uninterrupted service to our valued customers. Approximately 160 employees from key departments, including Compliance, Operations, Risk, and the CTO Division, were successfully accommodated for 10 consecutive working days. To support operations, internet bandwidth was significantly enhanced, while heavy-duty printers were deployed particularly to meet the specialized needs of the CTO Division.

The Risk Management Division, together with the BCP team and all supporting departments, worked tirelessly to ensure smooth coordination and stability throughout the transition. Their efforts reflect Soneri Bank's strong commitment to reliability, resilience, and customer trust.

Following the partial restoration of electricity through backup generators at Al Rahim Tower, employees were gradually and safely reintegrated into their offices in phased batches, maintaining both operational efficiency and workplace safety.

### Key Highlights of BCP Execution

- Managing 80 people at BCP sites for up to two months along with the original written statement of managing 160 people for 10 days just after the fire incident.
- Internet bandwidth was enhanced to meet higher operational demands.
- Heavy-duty printers and other resources were deployed to ensure uninterrupted functionality



The Risk Management Division, in collaboration with the BCP team, demonstrated proactive leadership and seamless coordination.

This incident reaffirmed the strength of Soneri Bank's preparedness and resilience. The dedication and teamwork of all involved ensured that even in the face of unforeseen challenges, Soneri Bank continued to deliver on its promise of dependable service.

# EMPLOYEE CORNER



**EMPLOYEE OF THE MONTH- AUDIT (EMPLOYEE CORNER)**

Mr. Bilal has demonstrated exceptional performance in his role as Team Leader during recent audit assignments, characterized by a proactive and vigilant review approach. His effective leadership and keen insights enabled the identification of various operational, regulatory, and reputational risks across multiple branches. Upon highlighting these issues, management promptly took corrective actions to address the gaps and mitigate potential risks to the bank. The branches audited by Mr. Bilal include:

1. Park Avenue Branch, Lahore
2. Burewala Branch, District Vehari
3. Shakargarh Branch, District Narowal



**Mr. Bilal**  
Team Leader, Audit



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600 Branches in 225+ Cities

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