

NEWSLETTER

ROSHNI

February 2025

**YOUR MONTHLY SOURCE
FOR SONERI BANK'S
UPDATES**



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MARKETING TEAM



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Assistant Manager
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Hasan Raza
Marketing Officer



Anusha Ahuja
Marketing Officer



Kainat Sikandar
Marketing Officer

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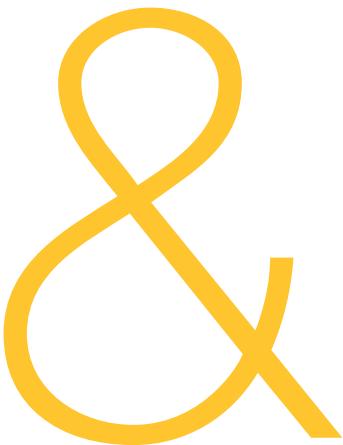


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CAMPAIGN LAUNCHES



MARKETING DEPARTMENT INITIATIVES

Annual Report 2024

Soneri Bank has successfully launched its Annual Report 2024, marking a significant milestone in its ongoing commitment to transparency and growth. The report was developed through collaborative efforts involving key stakeholders across various departments, including Finance, Marketing, HR, Product, SME, Islamic Division, Green Banking, and Policy & Procedures.

The theme, "Mapping Our Milestones," visually represents Soneri Bank's growth journey throughout Pakistan. Each point on the map symbolizes a key achievement in service, innovation, and connectivity, illustrating the extended bank's presence, including the establishment of over 540 branches. The report's design, featuring map elements and vibrant colors, guides the reader through these milestones, highlighting both past accomplishments and future aspirations.

This report reaffirms Soneri Bank's sustained growth and dedication to excellence and customer satisfaction.



Salana Amdani Account Campaign

In February 2025, Soneri Bank launched a multi-channel marketing campaign to promote the Salana Amdani Account. The campaign leveraged print, radio, and digital platforms to reach a broad audience.

Print advertisements were featured in publications such as Dawn, Business Recorder, and Jang. Radio ads were aired on popular stations including Mera FM 107.4, FM 106.2, and FM 103. The campaign also maintained a strong digital presence across key social media platforms, including Facebook, Instagram, LinkedIn, and Twitter.

Additionally, Soneri Bank placed a quarter-page advertisement in the 13th Annual Edition of Jehan Pakistan, further promoting the Salana Amdani Account and reinforcing the bank's commitment to promoting financial inclusion.

Empowering Children's Future through Zakat: A Partnership for Vision

Soneri Bank, in collaboration with the Vision for Education Foundation, engaged in a Zakat initiative aimed at providing essential eye care to underprivileged children. This partnership reflects our unwavering commitment to social responsibility and the well-being of our community.

Through this initiative, we facilitated the collection of Zakat contributions, which directly support the improvement of children's vision, empowering them to pursue their academic aspirations and build brighter futures. We encourage all employees to participate in this meaningful endeavor by making their Zakat donations at any Soneri Bank branch or through online transfer.



Soneri Bank



Empower a child to see a brighter future

Support clear vision for school children with your Zakat

Sponsor a Child

Sponsor a Class

Sponsor a School

Rs. 1,000

Rs. 25,000

Rs. 250,000



Bank Name: Soneri Bank Ltd.
Account Title: Vision for Education Foundation Zakat A/c
Account Number: 20014255517
IBAN Number: PK82SONE0003220014255517
Branch Code: 0032 Defence Branch, Karachi



Donate Now

540+ Branches in 200+ Cities | 021-111-SONERI (766374) | www.soneribank.com
 Soneri Digital | SoneriBankPK | SoneriBank_Pk | soneribankltd | SoneriBankOfficial | soneribankltd

Soneri Bank Supports Child Aid Association on World Cancer Day

A Commitment to Health Equity

In observance of World Cancer Day, Soneri Bank partnered with the Child Aid Association to provide vital support to young cancer patients. This collaboration involved the donation of essential medical equipment, aimed at improving access to critical treatment and enhancing healthcare outcomes for children facing this challenging illness. This initiative is deeply aligned with Sustainable Development Goal (SDG) 3 – Good Health & Well-Being and SDG 10 – Reduced Inequality, reflecting Soneri Bank's unwavering commitment to promoting health equity and making a tangible difference in the lives of those in need.

Soneri Bank

CHILD AID ASSOCIATION
3 GOOD HEALTH AND WELL-BEING
10 REDUCED INEQUALITY

YELLOW is the new GREEN

World Cancer Day

This World Cancer Day, Soneri Bank supports young fighters by donating essential medical equipment to Child Aid Association & NICHI.

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Awareness Session on Chronic Pain Management & Healthy Eating Habits with Dr. Ziauddin Hospital

Soneri Bank partnered with Ziauddin Hospital and hosted a pre-Ramadan health awareness session for Soneri Bank staff members.

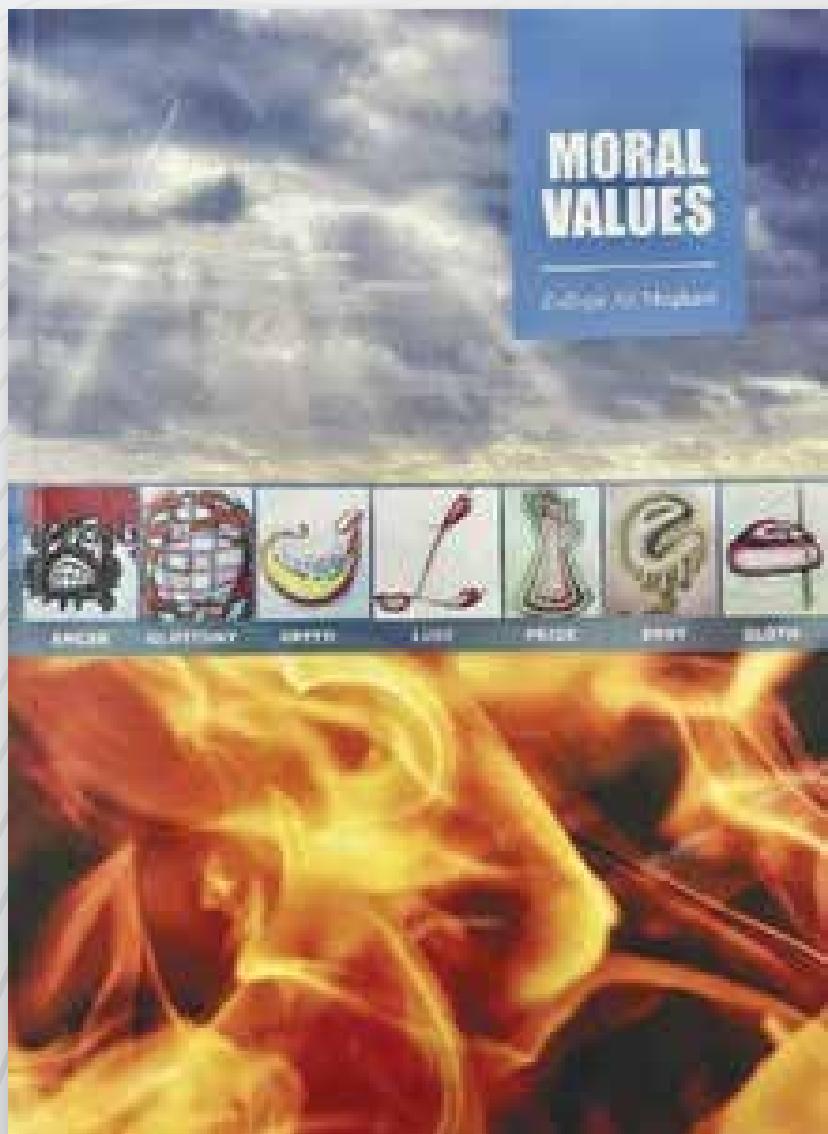
Ms. Fasiha Naseem, registered PNDS Clinical Dietician at Ziauddin Hospital led the session on healthy eating habits. Dr. Asma Abdus Salam, Consultant Pain Management & Anesthetist at Ziauddin Hospital, conducted the session on chronic pain management.

This initiative reflects Soneri Bank's commitment to the well-being of its employees.



Soneri Bank Sponsors Publication of 5th Edition of Book on Moral Values

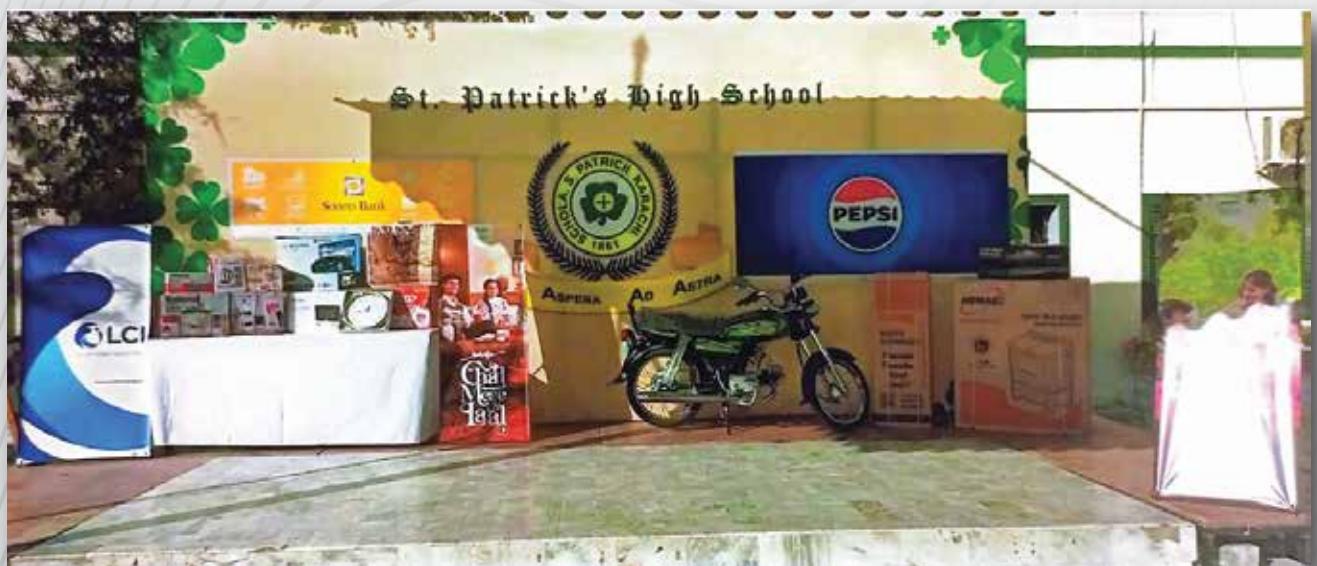
Soneri Bank sponsored the 5th edition of Mr. Zulfiqar Ali Meghani's book on Moral Values. This sponsorship supports the book's objective to promoting awareness of the importance of moral values among young people and individuals across various age groups. As part of this collaboration, Soneri Bank received 200 copies of the book which were distributed in branches.



Soneri Bank's Support for Education: Sponsorship of St. Patrick's High School Event

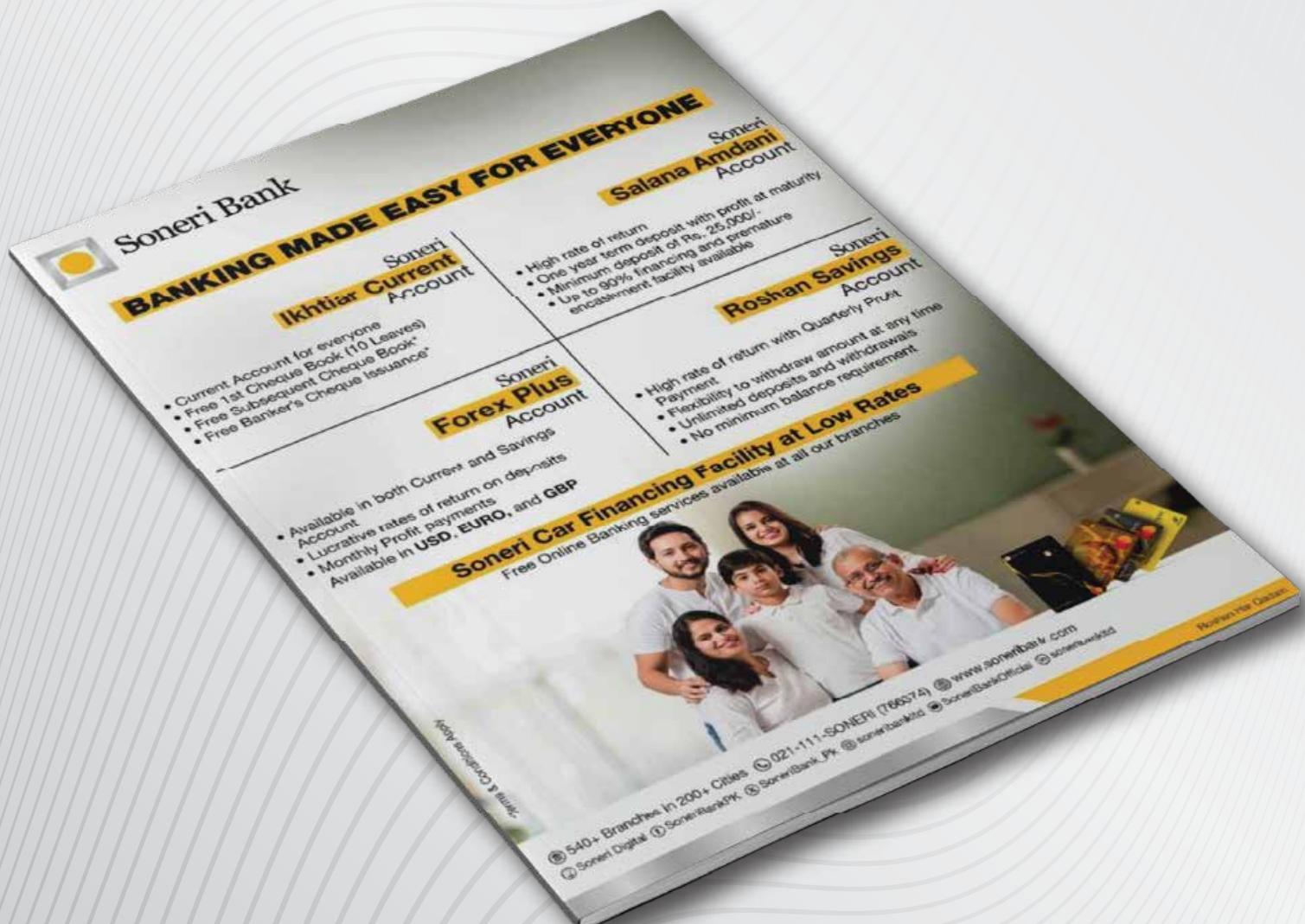
Soneri Bank sponsored St. Patrick's High School Food and Fun Fair, scheduled on February 9, 2025. This initiative reflects Soneri Bank's dedication to supporting educational endeavors and addressing community needs, as the fair seeks to raise funds to assist students.

Soneri Bank's sponsorship included an advertisement on the inside front cover of the event magazine and a banner displayed at the event. The event magazine, with a circulation of 20,000 copies, will reach a wide-ranging audience, including churches, prominent government officials in Pakistan, and international readers in countries such as the United States and Italy.



Soneri Bank Advertisement in PSAA Directory

Soneri Bank sponsored an advertisement in the Pakistan Ship Agents' Association (PSAA) Members Directory 2025. This directory was distributed extensively throughout the shipping, logistics, and trade sectors, reaching a significant number of industry professionals. Recognizing Soneri Bank's strong position in trade and corporate banking, this initiative offered an opportunity to promote the bank's financial solutions, trade products, and banking services to a highly targeted audience.



Soneri Bank Supports Cedar College Annual Carnival

Soneri Bank supported Cedar College's Annual Carnival 2025. Soneri Bank's logo was prominently displayed on the media wall and banners throughout the event, ensuring visibility among a diverse audience.

The funds raised from this year's carnival will directly support two critical projects: the Khuda Ki Basti Women & Early Child Education Centre, which offers quality education for children and provides technical training to equip underprivileged women, and the 2022 Flood Relief Village Solar Initiative, which supports the installation of solar panels in a village rebuilt by Cedar College after the 2022 floods, ensuring sustainable energy for the community.



COMMERCIAL & RETAIL BANKING



GROUP UPDATES

Branch Network Expansion

Soneri Bank continues to expand its footprint across Pakistan, with a total of 544 branches nationwide.



TOTAL BRANCHES: 544



TOTAL CITIES: 226

As of 28th February

Top ADC Performing Branches

Mehrabpur Branch

SMS Alerts



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

Main Branch, Karachi

**Master Debit Card****E Statements****Internet Banking**

The Main Branch in Karachi has demonstrated exceptional performance across various digital and sustainable banking practices, including promoting the Master Debit Card and PayPak Debit Card. The branch has also been recognized for its outstanding work in promoting and facilitating the adoption of e-statements, an eco-friendly initiative providing customers with secure and convenient access to their account information while supporting sustainability efforts. Furthermore, the Main Branch in Karachi has also been recognized for outstanding work in promoting and facilitating the adoption of internet/mobile banking, a digital platform that provides customers with secure and convenient access to their account information while supporting sustainability efforts.

Korangi Industrial Area II

PayPak PayPak Debit Card

Korangi Industrial Area II demonstrated exceptional performance in promoting PayPak Debit Card, further reinforcing Soneri Bank's commitment to digital and sustainable banking practices.



Top Performing Branches

Business Performance Scorecard

The following are the top-performing branches based on the latest business performance evaluation. These branches demonstrated commendable effort serving as an inspiration for continuous improvement.

BRANCH NAME	REGION
Canal View LHR Branch	Central-I
Sheikho Sugar Mill Branch	Central-II
Khanna Dak Branch	North
Gulshan-e-Iqbal Branch	South-I
SITE- Hyderabad Branch	South-II
IB-Bahria Town Branch	Islamic Banking (Central-I)



Canal View LHR Branch



Sheikho Sugar Mill Branch



IB-Bahria Town Branch



SITE- Hyderabad Branch



Khanna Dak Branch

The Billion Club

Branches reaching one billion and above in deposit:

BRANCH NAME	GROUP
Club Road Sargodha Branch	Central II
Khayaban - e - Shamsheer	South I



Club Road Sargodha Branch



Khayaban - e - Shamsheer

New Branches Surpass PKR 500 Million in February

BRANCH NAME	GROUP
F-10 Markaz Branch	North
Khanna Dak Branch	North
IB New Metro City Branch	Islamic Banking
IB Orangi Town Branch	Islamic Banking



F-10 Markaz



Khanna Dak



IB New Metro City



IB Orangi Town

School Banking Unit

The formation of a School Banking Unit presents a unique opportunity to expand Soneri Bank's reach and enhance customer relationships. By engaging with educational institutions, the Bank can:

Capture a New Market: Cultivate relationships with schools, colleges, and universities. Expand customer base: Open accounts for students, teachers, and the school itself.

Enhance Financial Inclusion: Offer convenient salary account solutions for teachers. Streamline school operations: Provide efficient cash management services for fee collection and salary disbursement.

Expand Customer Portfolio: Market various banking products to parents of students.

Leverage Network: Capitalize on opportunities within multi-campus institutions. By actively engaging with the education sector, the School Banking Unit can make a meaningful contribution to the Bank's growth and further strengthen its position in the market.

Roadshow Highlights

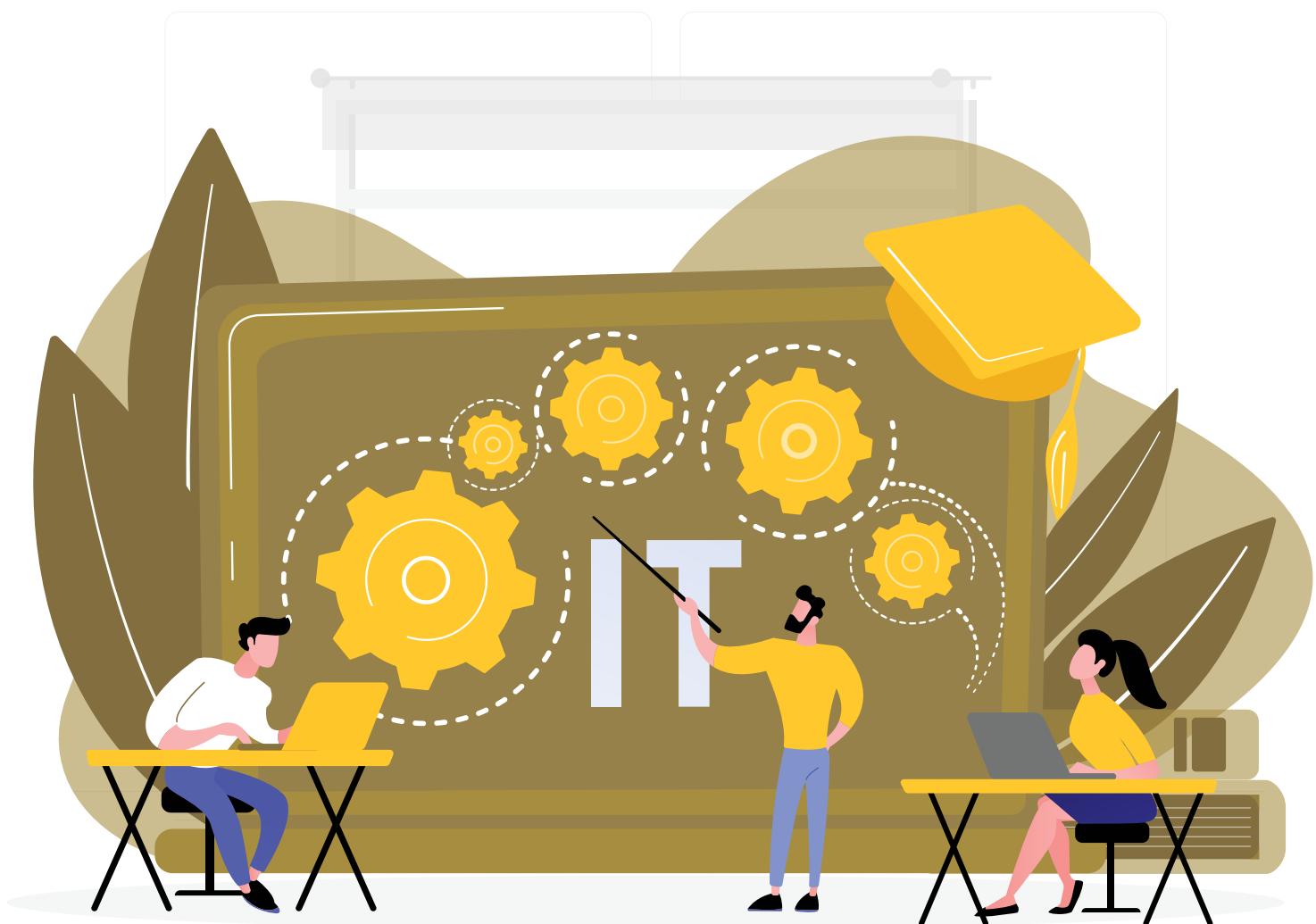
Soneri Bank actively engaged with educational institutions through a series of successful roadshows. In Shorkot, Branch Manager Saeed Ur Rehman and CSO Faheem Abbas presented Employee Banking and Fee Collection services to Mr. Munawar Hussain Zareef, CEO of Fort Grammar School and College. Similarly, in Abdul Hakeem, Relationship Managers Waqas and Amanat showcased these services to Mr. Muhammad Shabbir, Director of Dar-e-Arqam School. Further roadshows were also conducted at Karachi Cambridge School and The Pillars School, reinforcing our commitment to building strong relationships within the educational community.



Roadshow Highlights



INFORMATION TECHNOLOGY



DEPARTMENT
INITIATIVES

Core Banking System Upgrade Agreement Signed with Systems Limited

Soneri Bank has entered into an agreement with Systems Limited to upgrade its Core Banking System from Temenos R16 to the latest T24 version. This initiative is designed to improve operational efficiency, enhance customer experience, and strengthen the Bank's overall capabilities.

The implementation of Temenos R24, a core banking platform, will enable the Bank to deliver faster, more efficient, and secure banking services.

This upgrade is expected to provide the following benefits:

- Enhanced operational efficiency
- Improved customer experience
- Extended digital banking services
- Advanced product development capabilities
- Improved Islamic banking product capabilities

The platform upgrade, which includes a dedicated Islamic banking module, will also support the Bank's transition to Islamic banking. This upgrade reflects the management's commitment to providing customers with enhanced banking services and positions Soneri Bank for continued success within the financial industry.



LEARNING & DEVELOPMENT INITIATIVES



Soneri Enable

Learning Management System (LMS) Initiatives

February was a month of skill building, leadership development and service excellence with a strong focus on frontline and branch leadership training. These initiatives reflect our commitment to continuous learning, professional growth and operational excellence ensuring that our employees are prepared to meet evolving banking challenges with confidence and expertise.

Theme of the Month on Whistle Blowing

As part of our ongoing commitment to fostering a culture of continuous learning and regulatory compliance, the Learning and Development Division proudly launched the "Theme of the Month Quiz" initiative in February 2025. The focus for this month was "Whistle Blowing," emphasizing the importance of safeguarding the workplace environment and promoting ethical behavior.

Physical Training Initiatives

The Learning and Development Division began February with a series of impactful training programs across multiple cities, empowering employees with vital skills and knowledge to thrive in their roles. Below are the details of the programs conducted during February:

Branch Manager Certification Program

Duration: 10 Days

Region: South I & II

This certification program is a structured training initiative designed to equip branch managers with the essential skills and knowledge required to lead effectively, ensure operational excellence and drive business growth. The key objectives of the program include:

- Enhancing leadership skills
- Ensuring regulatory compliance.
- Improving customer service.
- Boosting operational efficiency.
- Encouraging professional growth

Interactive case studies and group discussions kept participants fully engaged enabling them to transform their learning into practical insights for their daily roles.

Branch Manager Certification Program



This program represents a strategic investment in developing future branch managers who can lead with confidence, adapt to challenges and foster long-term business growth.

New Hired - CSO & Cash Officer Batches Training (All Regions)

Duration: 30 Days

This comprehensive program is designed to equip participants with essential banking knowledge, customer service skills, and cash handling expertise. This structured program ensures that frontline employees are well-prepared to manage daily banking operations efficiently while maintaining compliance and service excellence.

The key modules of these training included:

- Service Quality Excellence: Understanding customer needs, effective communication, and delivering exceptional service.
- AML/CFT Awareness: Introduction to regulatory obligations and the importance of preventing financial crimes.
- Fraud Prevention: Identifying red flags and understanding internal controls to prevent fraudulent activities.
- HR Operations: Policies, employee benefits, and performance management systems.
- Islamic Banking Fundamentals: Principles of Shariah-compliant banking and how they differ from conventional banking

Benefits for participants:

- Career Development: Strong foundation for future growth in banking roles
- Confidence in Customer Handling: Enhanced ability to manage customer interactions professionally.
- Operational Excellence: Improved accuracy in cash transactions and compliance with banking standards.

This comprehensive 30-days training program equips CSOs & Cash Officers with the skills and knowledge needed to deliver exceptional service, uphold operational excellence, and contribute to the bank's overall success.

RAAST (Over the Counter)

To ensure a thorough understanding of RAAST- over the counter services, training sessions were conducted through both online and in-person to cover a wider audience. This blended approach allowed participants to gain hands-on experience while also leveraging digital learning for flexibility.

Recognizing the need to reach a broader audience, we also launched an E-Module on LMS, enabling employees to access training any time at their convenience. This initiative not only enhanced accessibility but also ensured consistent knowledge transfer across all branches, reinforcing our commitment to technology-driven learning and streamlined operations.

GREEN BANKING INITIATIVES





Customer Awareness Session: Green Banking (ESRM & ESG) - Hyderabad

Soneri Bank Limited conducted its second customer awareness session on Green Banking, Environmental and Social Risk Management (ESRM), and Environmental, Social, and Governance (ESG) practices for Commercial, SME, and Agriculture clients in Hyderabad.

The session commenced with a statement of Soneri Bank's commitment to Green Banking and sustainability. Participants received information regarding the banking sector's role in promoting sustainability and the ESRM mechanism. Customers were encouraged to incorporate environmentally and socially responsible practices into their business operations.

A question-and-answer segment allowed clients to engage with Soneri Bank representatives on Green Banking, ESRM, and green taxonomy. The session concluded with the distribution of plants to participants as a gesture of environmental commitment, followed by refreshments.

Soneri Bank Limited continues to support sustainable practices that benefit both the environment and society, contributing to a healthier Pakistan.



EMPLOYEE CORNER



STAR OF THE MONTH

Green Banking



TABINDA
Risk Analyst



Tabinda has been honored as the Star Performer of the Month. Her consistent expertise and unwavering dedication in managing the risk portfolio have significantly contributed to the department's success.

Navigating Global Shifts: The Impact of U.S.-China Trade Policies and Travel Restrictions on Pakistan (2025)

In 2025, the United States, under President Donald Trump, implemented a series of aggressive trade policies characterized by substantial tariffs on imports from various countries. These measures aimed to address trade imbalances and protect domestic industries but have had far-reaching implications for the global economy and, notably, for developing nations like Pakistan. This article delves into the financial impact of these U.S. trade policies on both the world economy and Pakistan, analyzing the challenges and opportunities that have emerged as a result.

Global Financial Impact of U.S. Tariffs

The U.S. administration's decision to impose tariffs ranging from 10% to over 40% on imports from countries including China, Mexico, Canada, and various Asian nations has led to significant disruptions in global trade. These tariffs have been described as a "tariff wall" around the U.S., intended to encourage domestic manufacturing and reduce trade deficits. However, the immediate consequences have been increased consumer prices and market volatility. For instance, major financial institutions like JPMorgan have downgraded their outlook on emerging markets, warning of long-term effects on debt and capital flows.

Emerging economies, particularly in Asia, have been disproportionately affected. Countries such as Vietnam and Cambodia faced tariffs as high as 46% and 49%, respectively, leading to sharp declines in their stock markets and weakening currencies. The International Chamber of Commerce likened the situation to the 1970s energy crisis, warning of potential sovereign debt downgrades. The European Union, despite being a traditional ally of the U.S., was not spared. The imposition of tariffs on EU goods has raised concerns about an influx of cheap Chinese imports being diverted from the U.S. market, further unsettling European economies.

Financial Impact on Pakistan Export Challenges

Pakistan's economy, heavily reliant on textile exports, has faced significant challenges due to the U.S. tariffs. The U.S. is a major destination for Pakistani textiles, and the imposition of tariffs has raised concerns about the competitiveness of these exports. While Pakistan's share in total U.S. imports is relatively small (approximately 0.15%), the textile sector's dependence on the U.S. market means that even minor disruptions can have substantial impacts. The increased tariffs have led to higher prices for Pakistani goods in the U.S., potentially reducing demand and leading to a decline in export

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revenues. This situation is exacerbated by the fact that competitors like India and Bangladesh have managed to increase their exports to the U.S., filling the void left by reduced Chinese exports.

Stock Market Volatility

The announcement of U.S. tariffs had an immediate impact on Pakistan's financial markets. The Pakistan Stock Exchange experienced sharp declines, leading to temporary suspensions in trading. This volatility reflects investor concerns about the broader economic implications of reduced export revenues and potential retaliatory measures.

Potential Opportunities

Despite the challenges, some analysts argue that the shifting trade dynamics could present opportunities for Pakistan. As the U.S. seeks alternative suppliers to replace Chinese imports, Pakistan could position itself as a viable alternative, particularly in the textile sector. However, this would require significant improvements in production efficiency and quality standards to meet U.S. market demands.

Additionally, the potential relocation of Chinese manufacturing to countries like Pakistan, as businesses seek to avoid U.S. tariffs, could bolster Pakistan's industrial base. However, this is contingent upon creating a favorable business environment that can attract such investments.

Government and Industry Response

In response to these developments, Pakistani policymakers and industry leaders have emphasized the need for proactive economic diplomacy. Engaging with U.S. counterparts to negotiate favorable trade terms and seeking exemptions from certain tariffs could mitigate some of the adverse effects. Additionally, diversifying export markets to reduce reliance on the U.S. is seen as a strategic imperative.

Domestically, enhancing the competitiveness of the export sector through infrastructural improvements, reducing energy costs, and streamlining regulatory processes are critical steps. The government is urged to support industries in upgrading technology and meeting international quality standards to better compete in the global market.

Conclusion

The U.S. trade policies and tariffs implemented in 2025 have introduced significant challenges for the global economy, with emerging economies like Pakistan experiencing notable impacts. While the immediate effects have been largely negative, there are potential opportunities for Pakistan to reposition itself in the changing trade landscape. Achieving this requires strategic policy responses, both in terms of international diplomacy

and domestic economic reforms, to enhance the resilience and competitiveness of Pakistan's economy in the face of evolving global trade dynamics.

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Mohammad Abbas
Deputy Head of Interbank, Treasury

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The Significance of Umrah during Ramadan

Umrah, the "minor pilgrimage," is a voluntary Islamic ritual that can be performed throughout the year. However, its observance during Ramadan holds particular significance within the Islamic faith.

The performance of Umrah in Ramadan is regarded as a means of seeking divine forgiveness, spiritual purification, and increased proximity to Allah. The Prophet Muhammad (peace be upon him) stated that "Umrah in Ramadan is equivalent to Hajj" (Bukhari and Muslim).

Ramadan is a month characterized by blessings, divine mercy, and forgiveness. Consequently, the performance of Umrah during this period is believed to yield amplified rewards, as the merit of good deeds is multiplied.

Observing Umrah in Ramadan can contribute to the strengthening of one's faith and connection with Allah. The experience of performing the prescribed rituals, engaging in prayer, and seeking forgiveness can foster a sense of peace, tranquility, and spiritual renewal.



Salman Arshad
Head of Interbank, Treasury

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