

NEWSLETTER

**ROSHNI**

August 2025

# CELEBRATING GROWTH & FREEDOM



**Roshan Har Qadam**

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# FOLLOW US ON SOCIAL MEDIA



## SONERI MUSTAQEEM



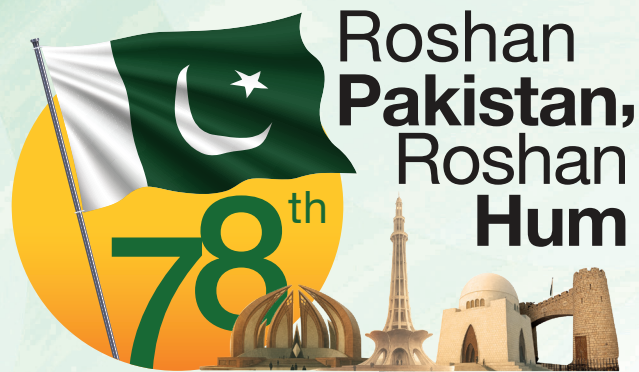
As of 19<sup>th</sup> September, 2025

CAMPAIGN  
**LAUNCHES**



MARKETING  
**DEPARTMENT INITIATIVES**

## Independence Day & 600+ Branches Celebrated Across Soneri Bank



Soneri Bank celebrated Pakistan's 78<sup>th</sup> Independence Day with a holistic campaign that also marked the milestone achievement of expanding its network to over 600 branches nationwide.

At the heart of this campaign was a bespoke Independence Day icon, designed under the theme Roshan Pakistan, Roshan Hum. The icon reflected unity, resilience, and optimism and became the central visual identity integrated across all campaign collaterals.

Complementing this theme, a dedicated key visual for the product suite was developed, featuring Soneri Agriculture Finance, Soneri Freelancer Account, Soneri Ladies First Account, and Soneri Ikhtiar Account. This visual was rolled out across multiple digital and physical channels, ensuring customers across Pakistan could connect with our commitment to financial empowerment for every segment of society.

**Soneri Bank**

**ROSHAN KAL KI SHURUAAT AAP SE**

This Independence Day, let's celebrate the individuals shaping Pakistan's future, one smart financial decision at a time. From business to personal banking, Soneri Bank's solutions put you in charge of your future, and your nation's.

Soneri AGRICULTURE FINANCE  
Soneri Ladies First ACCOUNT  
Soneri Freelancer Account  
Soneri Ikhtiar ACCOUNT



**Employee Engagement Across Branches & Departments**

Soneri Bank also launched a campaign inviting employees across branches and departments to take part in a branch/department decoration contest to celebrate the milestone of crossing 600 branches and Pakistan's 78<sup>th</sup> Independence Day.

The initiative was met with great enthusiasm as staff members showcased their creativity, dedication and team spirit through vibrant displays across the Bank.

# WINNING BRANCHES

## Branch Decoration Contest

**1<sup>st</sup>: Bahria Town Branch, Phase 4 Rawalpindi**





# WINNING BRANCHES

## Branch Decoration Contest

2<sup>nd</sup>: Bosan Road Branch, Multan





# WINNING BRANCHES

## Branch Decoration Contest

3<sup>rd</sup>: FJR Branch, Hyderabad





# WINNING DEPARTMENTS

## Departments Decoration Contest

### 1<sup>st</sup>: Learning & Development



# WINNING DEPARTMENTS

## Departments Decoration Contest

### 2<sup>nd</sup>: Centralized Operations





# WINNING DEPARTMENTS

## Departments Decoration Contest


### 3<sup>rd</sup>: Compliance, Control & Investigation





We extend our heartfelt congratulations to the winning branches and departments, who were rewarded with cash vouchers, and commend all participants for their efforts and energy in making this celebration a success.

**Print AD in Pukaar**

Soneri Bank was prominently featured in the Pukaar Independence supplement with a special print advertisement. The Print Ad highlighted four key offerings: the Salana Amdani Account, Soneri Ikhtiar Current Account, Soneri Forex Plus Account and Soneri Roshan Savings Account. The creative celebrated Soneri Bank's growing accessibility with a prominent visual showcasing its presence across 600 branches in more than 250 cities.



**Soneri Bank**





**BANKING MADE EASY FOR EVERYONE**

<div style="text-align: center;"> <b>Soneri</b>  <b>Ikhtiar Current</b>              Account         </div> <ul style="list-style-type: none"> <li>Current Account for everyone</li> <li>Free 1<sup>st</sup> Cheque Book (10 Leaves)</li> <li>Free Subsequent Cheque Book*</li> <li>Free Banker's Cheque Issuance*</li> </ul>	<div style="text-align: center;"> <b>Soneri</b>  <b>Salana Amdani</b>              Account         </div> <ul style="list-style-type: none"> <li>High rate of return</li> <li>One-Year term deposit with profit at maturity</li> <li>Minimum deposit of Rs. 25,000/-</li> <li>Financing Facility Available - Up to 90%</li> </ul>
<div style="text-align: center;"> <b>Soneri</b>  <b>Forex Plus</b>              Account         </div> <ul style="list-style-type: none"> <li>Available in both Current and Savings Accounts</li> <li>Lucrative rates of return on deposits</li> <li>Monthly Profit Payments</li> <li>Available in <b>USD, EURO, and GBP</b></li> </ul>	<div style="text-align: center;"> <b>Soneri</b>  <b>Roshan Savings</b>              Account         </div> <ul style="list-style-type: none"> <li>High rate of return with Quarterly Profit Payments</li> <li>Flexibility to withdraw amount at any time</li> <li>Unlimited deposits and withdrawals</li> <li>No minimum balance requirement</li> </ul>

**Soneri Car Financing Facility at Low Rates**

Free Online Banking services available at all our branches





**Digital Tribute to Azadi**

At Soneri Bank, Azadi means empowering individuals, supporting growth, and fostering trust across communities through our products and digital services. This Independence Day, we invited everyone to embrace their own Maarka-e-Haq-a pledge to contribute to a prosperous tomorrow.

Our social media platforms showcased the true meaning of Azadi with a special video reminding everyone that freedom is a continuous journey written with every step towards unity, resilience, and progress.

**Click to watch the video**



**Green Flag Moments with Soneri Bank**

We proudly celebrated the spirit of freedom with a campaign on Green Flag Moments, inspired by the message “Har choti si naiki, har roshan irada, banata hai hamara Green Flag Moment.”

The campaign featured Soneri Bank’s very own staff members, showing how small acts of kindness and good intentions come together to build a stronger, more hopeful Pakistan.

Through this initiative, we encouraged everyone to cherish and create their own Green Flag Moments, through compassion, unity, and responsibility as these everyday actions truly embody the pride of our national flag.

**Click to watch the video**



**CLICK HERE**





### Snap, Share and Celebrate

To amplify the Independence Day spirit, Soneri Bank launched an interactive social media campaign inviting our followers to be a part of the celebration. Participants simply snapped a photo at any of our 600+ branches, commented with city name, tagged three friends, and encouraged them to follow our social media pages.

The most engaging entries stood a chance to win exciting prizes including smartphones and smartwatches. Selected images were featured across our social media channels.





### Digital Azadi – Banking at Your Fingertips

Soneri Bank's Social Media channels also promoted a video highlighting the journey of banking over time. The video showed how, back in the day, people had to stand in long queues just to open an account. Today, with the Soneri Digital Mobile App, that process is at your fingertips – fast, simple and secure!

The message invited viewers to celebrate true freedom by downloading the app and experiencing banking with azadi.

**Click to watch the video**



**Soneri Bank Announced Half Yearly Results For 2025**

The Board of Directors of Soneri Bank Limited, in its 211th meeting held in Karachi recently, approved the bank's condensed interim financial statements for the half year ended 30 June 2025.

The results reflect consistent and sustained performance despite declining spreads. The bank posted a profit before tax (PBT) of Rs6,685 million and profit after tax (PAT) of Rs2,497 million for the half year ended 30 June 2025, compared to Rs6,519 million and Rs3,216 million respectively in the corresponding period last year. Earnings per share (EPS) stood at Rs2.2648 per share for the current reporting period, compared to Rs2.9171 for the prior period. The decline was primarily due to additional taxation on banking companies introduced through the Income Tax (Amendment) Ordinance, 2024, which resulted in an effective tax rate of 62.65 percent (30 June 2024: 50.67 percent).

The bank's net interest income improved to Rs14,259 million from Rs11,934 million in the corresponding period last year, reflecting strong growth of 19.5 percent, driven by improved business volumes. Non-interest income was recorded at Rs. 3,556 million compared to Rs. 3,606 million in the prior period, showing a marginal decline of 1.4 percent, mainly due to reduced FX related income. However, this was offset by higher digital banking income and trade related commissions, supported by improved trade business volumes. Consequently, the overall revenue of the bank increased by Rs2,275 million, or 14.6 percent compared to the same period last year.



## Soneri Bank Partnered With Child Life Foundation to Conduct Toy Donation Drive

We conducted a toy donation drive as part of our ongoing commitment to CSR initiatives. The drive encouraged employees to donate new or gently used toys and books for children under emergency care at Civil Hospital, Karachi.

Thanks to the overwhelming participation and generosity of our employees, a remarkable collection of toys and books was handed over to Child Life Foundation which provides lifesaving emergency services to over 2 million children annually across 300+ hospitals in Pakistan.

This initiative reflects our collective commitment to bringing comfort, hope, and joy to children in need, while reinforcing the spirit of compassion at the heart of our CSR efforts.



**Soneri Bank**



### CREATING HAPPINESS, INSPIRING HOPE

Soneri Bank recently conducted a Toy Donation Drive in collaboration with ChildLife Foundation as part of our CSR initiatives. With the generous support of our employees, we were able to collect and donate toys that brought countless smiles to children in need.

We extend our heartfelt gratitude to everyone at Soneri Bank who contributed to this cause with kindness and compassion.

Together, let's continue to create meaningful impact and look forward to more such initiatives in the future.



## Young Savers at the TDF Science Fair

Soneri Bank sponsored the TDF Junior Internship Program, which culminated in an exciting Science Fair where young interns presented their projects and ideas. The event also served as a strong platform to promote our Youngsters Minor Saving Account, drawing interest from both parents and children.

A dedicated “Future Innovators in the Making” photo booth added fun and engagement, with many children capturing memorable moments.

Our Sales and Marketing teams were actively present to represent Soneri Bank, ensuring visibility, interaction, and reinforcing commitment to support the leaders of tomorrow.





## World Senior Citizen's Day

World Senior Citizens' Day was observed with a campaign that celebrated and honored the role of senior citizens in our society. The initiative focused on promoting the Soneri Sahara Savings Account and the Soneri Pensioners Savings Account, both designed to provide financial security and ease of access for customers.

Service teams were aligned to address senior-specific queries, while digital communication further reinforced the Bank's commitment to this valued segment.


**Soneri Bank**




### CARE YOU CAN COUNT ON

Soneri Sahara and Pensioners Savings Accounts combine compassion with convenience, supporting our senior citizens with the financial freedom they deserve, this World Senior Citizen Day.




**Competitive profit rates**


**Free digital banking services**


**Secure debit card and cheque book facilities**


**Easy nationwide transactions**



### Lady of Fatima Church Fundraising Event

Soneri Bank participated as a Silver Sponsor at the Lady of Fatima Church fundraising event, bringing together over 500 attendees, including university students and community members.

The Bank's presence featured a kiosk, branded standees, logo placement on the media wall and mentions across social channels. Beyond sponsorship, Soneri Bank also supported a parish concert organized to fund education for underprivileged children, reinforcing its long-term commitment to community uplift and access to schooling.

The event provided strong on-ground opportunities for account opening activations and lead generation, with sales teams engaging attendees through flyers, account opening forms and biometric support.

We remain dedicated to fostering inclusivity and strengthening bonds with people of all ethnicities and communities, reflecting our vision of growth through unity and shared progress.



### Hajj Campaign 2026

With the Government's early initiation of Hajj registration, Soneri Bank rolled out the Hajj 2026 campaign to support prospective pilgrims. The campaign communications guided customers on application procedures, timelines and requirements while ensuring branches were fully prepared to assist customers.

Built around a unified key visual, the campaign was rolled out across multiple touchpoints, including website banners, ATM screens, desktop wallpapers, emailers, WhatsApp story adaptations, and social media channels.

By extending the campaign across digital and on-ground platforms, Soneri Bank ensured that its support for customers' sacred journey reached audiences far and wide.





## Soneri Bank Partnered with Jetour Pakistan

Soneri Bank launched a strategic alliance with Jetour Pakistan to offer competitive, value-added auto financing to customers. The partnership introduced various benefits including savings on select variants, early delivery options, discounted markup and insurance rates, as well as waivers on processing and settlement fees. A strong and visually appealing key visual was designed to promote the campaign, serving as the central creative element across collaterals.

**Soneri Bank**

**JETOUR**  
— Drive Your Future —

### DRIVE BETTER, PAY SMARTER

With Soneri Car Financing, your Jetour is closer than ever.  
Enjoy exclusive savings, early delivery, and more:

**Benefits include:**

- Early vehicle delivery
- Discounted markup and insurance rates
- 50% waiver on processing fee
- 50% waiver in early settlement and balloon payment penalty
- Free accessories with every booking

**SAVE UP TO  
RS. 280,000\*  
ON BOTH VARIANTS**

\*Terms & Conditions Apply



## Sponsorship of LUMS Orientation Week 2025

Soneri Bank participated in the LUMS Orientation Week 2025, an event that welcomed more than 1,500 new students across disciplines including Business, Humanities, Law, and Science & Engineering. Recognized as a flagship event of one of Pakistan's most esteemed universities, the platform provided an unparalleled opportunity for the Bank to connect with a high-value, and digitally active audience.

As part of the sponsorship, Soneri Bank established strong on-ground presence with a dedicated kiosk at the Sports Gala, where the Sales team engaged directly with students and introduced youth - and women-centric offerings such as the Soneri Freelancer Account and the Soneri Ladies First Account, along with the Bank's broader digital banking suite. The activation successfully generated quality leads, facilitated on-the-spot account openings, and positioned Soneri Bank as a forward-looking financial partner for the next generation of professionals and entrepreneurs.

The sponsorship also extended to the LUMS Closing Ceremony and Concert, where Soneri Bank's branding resonated with an energetic and vibrant audience. This presence not only amplified brand visibility but also underlined the Bank's commitment to cultivating meaningful connections with future change-makers, women leaders, and freelancers who are integral to building a progressive and digital Pakistan.



# COMMERCIAL & RETAIL BANKING



# GROUP UPDATES



## The Billion Club

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

### Branches that Achieved Billion-Club Status in August 2025

Two Soneri Bank branches crossed the prestigious billion mark in deposits/book size in August. The DHA EME Branch and Hamdard Chowk Branch in Lahore have demonstrated exceptional performance, showcasing the Bank's commitment to excellence. Congratulations to the Branches.

#### DHA EME Housing Society Lahore Branch Staff



(L to R) Awais Younas (Sr. Relationship Manager), Shahzad Mazhar (Cash officer), Syed Hammad Raza (Area & Branch Manager), Awais Majeed (Branch Operation Manager), Ayesha Bibi (Counter Service Officer), Misha Ishfaq (Counter Service Officer), Maryam M. Afzaal Tufail (Trade officer)

#### Hamdard Chowk Kot Lakhpat Lahore Branch Staff



(L to R) Muhammad Mughees (Relationship Manager), Rabeel Butt (Branch Manager), Samina Khan (Counter Service Manager), Kamran Ashraf (Counter Service Officer), Nisha Arshad (Cash Officer)



## 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. By joining this esteemed group, our branches demonstrate their ability to drive success and set a high standard for others to follow.

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

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

**IB - GECHS (Government Employees Cooperative Housing Society) Nawabshah Branch Staff**



(L to R) Sohbat Ali (Sr. Relationship Manager), Faraz Ahmed (Cash Officer), Nasir Khan (Branch Operation Manager), Hina Kanwal (Branch Manager), Asadullah Muhammad Paryal (Counter Service Officer)

**Business Performance Scorecard Aug 2025****Top Performers Shine in August 2025**

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

BRANCH NAME	GROUP	REGION
IB-Sialkot Cantt	Central-I	Sialkot
Renala Khurd Branch	Central-II	Sahiwal
IB Tarnol Branch	North	Islamic North
Nishtar Road	South-I	Old City & Garden
Matyari Branch	South-II	Hyderabad
IB Dhoraji Karachi Branch	IB	Islamic South

**Branch Diversity and Growth**

Newer branches, including IB Tarnol (launched in 2023) and IB Dhoraji Karachi (launched in 2021), are demonstrating strong growth and delivering exceptional performance.

At the same time, long-established branches such as Nishatar Road Karachi (established in 2005) continue to play a vital role in advancing our business objectives and sustaining overall momentum.

**Moving Forward**

We congratulate all top-performing branches on their achievements. Their dedication to excellence drives our overall success. We look forward to continued growth and outstanding performance across all branches in the upcoming Scorecard.



## 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 notable increases 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 little ones.



TOP 3 BRANCHES		
S.NO	BRANCH	A/CS
1	Mithi Branch	118
2	Islamgarh Branch	39
3	Sukh Chayan Branch	38

## Soneri Freelancer Account



Freelancers can manage their income with ease using Soneri Bank's Freelancer Account. Designed specifically for freelancers, this account offers flexible banking solutions to help freelancers track their earnings, make transactions, and grow their business.

### Soneri Freelancer Account - Inception till 31 August

SONERI FREELANCER ACCOUNT (CONVENTIONAL)			
Group	Exporters Special FCY Retention	Freelancer Current Account	Freelancer Saving Account
	Accounts	Accounts	Accounts
Central-I	352	108	15
Central-II	166	86	4
Islamic Banking	25	-	-
North	195	46	6
South-I	137	29	3
South-II	55	26	2
Grand Total	930	295	30



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. Soneri Ladies First Account has been successfully catering to the banking needs of women, promoting their financial participation and stability.

Top Performing Branch in each Group				
Group	GM	Branch	BM	No. of Accounts
South-II	Muhammad Azizullah Abid	Deharki Branch	Sana Ullah	227
Central-I	Sajjad Butt	Farooqabad Branch	Atta Subhani	127
North	Azhar Sajjar Siddiqui	Main Branch Mirpur	Attique Ur Rehman	86
South-I	Syed Mohammad Abbas	Gulshan-e-Hadeed	Imran Victor	62
Central-II	Mian Asif Iqbal	Main Branch Lodhran	Muhammad Saleem	24



Soneri Ladies First Term Deposit product was developed to meet the regulatory requirements and promote financial inclusion for women. It can be linked to Soneri Ladies First Account.

Soneri Ladies First Term Deposit										
Group	2021		2022		2023		2024		2025	
	Closed	Current	Closed	Current	Closed	Current	Closed	Current	Closed	Current
	Account	Account	Account	Account	Account	Account	Account	Account	Account	Account
Central-I	3	-	39	8	22	1	24	6	-	25
Central-II	19	-	16	-	22	1	12	1	2	1
North	-	-	3	-	7	-	3	4	-	-
South-I	-	-	20	1	29	-	16	-	-	-
South-II	-	-	41	-	42	5	14	4	-	4
Grand Total	22	-	119	9	122	7	69	15	2	30



### Banking on Equality

In line with SBP's Banking on Equality Policy, Soneri Bank undertook a Gender Sensitivity Rating to review our outreach, policies, and service delivery for women customers and staff. We collected data, ran branch-level awareness sessions, and aligned products with women's banking needs. These initiatives show our ongoing effort to foster an inclusive culture and improve access to finance for women across our network.



### Women Entrepreneurship Day

At Soneri Bank, we believe in empowering women to turn their ideas into impactful ventures. Through our Women Entrepreneurship Campaign, we are not only providing access to tailored financial solutions but also creating opportunities for mentorship, guidance, and growth. Our efforts are focused on supporting women entrepreneurs across Pakistan, helping them build sustainable businesses, achieve financial independence, and contribute to economic development. This initiative reflects our commitment to inclusivity, innovation, and progress for women in every sphere of life.



## 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.

By issuing debit cards to our customers, we not only enhance their banking experience but also generate fee income through transaction fees, ATM usage, and other services.

### Limitless Growth

Debit Card - August 2025

#### MDC



S.No	Branches	Staff	Registrations
1	Defence Branch Lahore	Muhammad Saeed Iqbal	70
2	Main Branch Gilgit	Arif Hussain	31
3	Danyore Branch	Mahrban Ali	28
	Daska Branch	Muhammad Khalil	28

#### PayPak

S.No	Branches	Staff	Registrations
1	FIEDMC Branch	Irfan Arshad	184
2	Kahna Nau Branch	Muhammad Abdullah	108
3	Adda Parmat Branch	Riaz Ahmed	97



### SMS Alerts

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

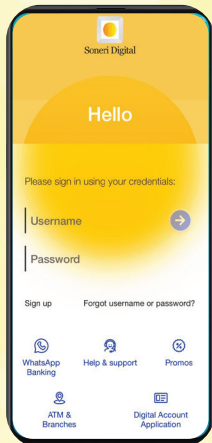
### Smart Alerts

SMS Banking August - 2025

S.NO	BRANCH	STAFF	REGISTRATIONS
1	Defence Branch, Lahore	Muhammad Saeed Iqbal	103
2	Shahdampur Branch	Mohsin Hussain	69
3	Hala Branch	Zulqar Nain Memon	64

## 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.



Instant Transactions  
Internet Banking August 2025

S.No	Branch	Staff	Registrations
1	Defence Branch, Lahore	Muhammad Saeed Iqbal	95
2	Kahna Nau Branch	Muhammad Abdullah	94
3	Main Branch, Karachi	Syed Hasan Mahmood Naqvi	80

## 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.

E-Statements August 2025

S.No	Branch	Staff	Registrations
1	FIEDMC Branch	Irfan Arshad	179
2	Adda Parmat	Muhammad Abdullah	111
3	Mamu Kanjan	Riaz Ahmed	91





## New to Bank Accounts

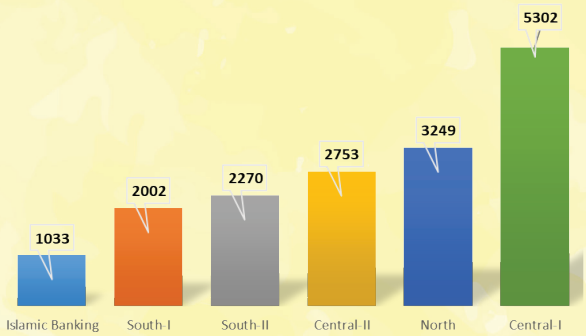
### NTBs August 2025 Performance

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

BRANCH			
S.NO	BRANCH	BM	NTBs
1	Adda Parmat Branch	Riaz Ahmad	129
2	Mamu Kanjan Branch	Ansar Abbas	112
3	Nawabshah Branch	Muhammad Usman Shaikh	102
4	FIEDMC Branch	Irfan Arshad	98
5	Defence Branch Lahore	Muhammad Saeed Iqbal	95

REGION			
S.NO	REGIONS	RH	NTBs
1	Nawabshah	Saleem Raza Qureshi	1137
2	Model Town Lahore	Muhammad Imran	969
3	Rawalpindi	Asad Hussain Abbasi	796
4	Bahawalpur	Rao Mohammad Arif Islam	787
5	City Lahore	Tabassum Iqbal Chaudhry	782

NUMBER OF A/Cs

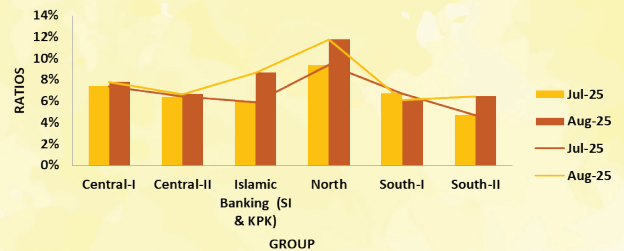


## Account Opening Discrepancy Ratio

### Actual Month Wise

GROUPS	RATIOS		
	25-Jul	25-Aug	DIFF
Central-I	7%	8%	0.39%
Central-II	6%	7%	0.25%
Islamic Banking (SI & KPK)	6%	9%	2.74%
North	9%	12%	2.37%
South-I	7%	6%	-0.60%
South-II	5%	6%	1.77%

Account Opening Discrepancy Ratio



Consistency, accuracy, and commitment remain the defining strengths of South I. The region has set a benchmark by achieving the lowest Account Opening Discrepancy Ratio across Pakistan, further improving from July 2025 levels.

The Account Opening Discrepancy Ratio underscores precision and discipline in account processing, while NTB Accounts Performance reflects strong momentum in new customer acquisition.

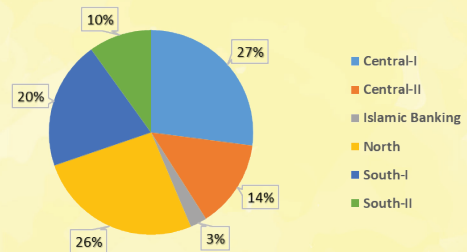
## School Banking Unit

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

**Main School Accounts**  
Product Performance from Inception till date

Main School A/Cs		
Group	GM	Grand Total
Central-I	Sajjad Butt	204
North	Azhar Sajjar Siddiqui	197
South-I	Syed Mohammad Abbas	153
Central-II	Mian Asif Iqbal	105
South-II	Muhammad Azizullah Abid	75
Islamic Banking	Mohammad Amin Tejani	20
Grand Total		754

**Group % Achievement**



The School Banking Unit is a strategic initiative that benefits both the Bank and the community. By leveraging this opportunity, we can drive growth, promote financial inclusion, and empower the next generation of banking customers.

## Driving School Banking Growth in August 2025

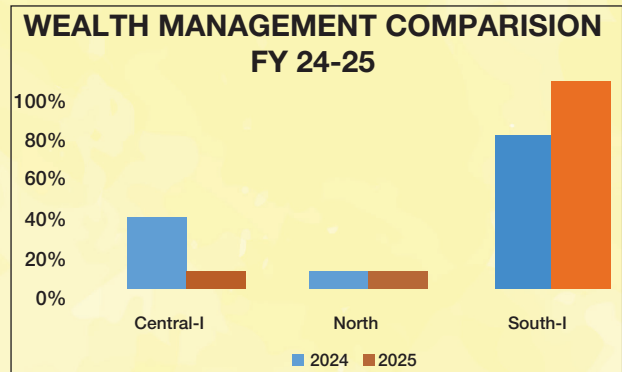
Main School Account				
Group	Number of A/Cs	Title of A/C	Branch	Region
Islamic Banking	1	CLIMAX PUBLIC SCHOOL MULABABA	IB-Mingora -5016	North

Employees Accounts Under School Banking	
Group	Number of A/Cs
Central-I	16
Central-II	8
North	8
South-II	8
Islamic Banking	5
South-I	5
Grand Total	50



WEALTH MANAGEMENT STATS 2024	
Groups	No. of Cases
<b>Central-I</b>	<b>45</b>
City Lahore	14
Gulberg Lahore	11
Mall Lahore	7
Model Town Lahore	13
<b>North</b>	<b>12</b>
Islamabad	3
Mirpur	2
Rawalpindi	7
<b>South-I</b>	<b>27</b>
Defence & Clifton	17
Gulshan & Sh-e-Faisal	9
Old City & Garden	1
<b>Grand Total</b>	<b>84</b>

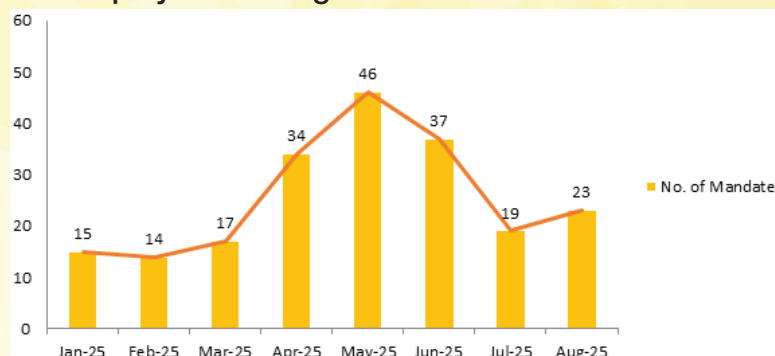
WEALTH MANAGEMENT STATS 2025	
Groups	No. of Cases
<b>Central-I</b>	<b>4</b>
Mall Lahore	3
Model Town Lahore	1
<b>North</b>	<b>5</b>
Islamabad	5
<b>South-I</b>	<b>15</b>
Defence & Clifton	6
Gulshan & Sh-e-Faisal	9
<b>Grand Total</b>	<b>24</b>



In FY 2025, Wealth Management activity showed a decline compared to FY 2024. The number of cases reduced from 84 in 2024 to 24 in 2025, and total investments dropped from PKR 896.64 million to PKR 297.78 million.

While some groups like South-II and Gulshan & Shahra-e-Faisal contributed notable amounts, the overall figures indicate the need for renewed focus on strengthening client relationships and expanding the portfolio. Moving forward, the priority will be to regain momentum and achieve more sustainable growth.

## Employee Banking Mandate 2025 Performance



The Employee Banking Mandate witnessed steady progress during the year, with performance peaking at 46 mandates in May 2025. This growth reflects focused efforts in building stronger Employee Banking relationships and driving financial inclusion within organizations. Although numbers tapered in the following months, the overall trend demonstrates the potential for sustained momentum through consistent outreach and engagement.

## DORMANT ACCOUNTS RE-ACTIVATIONS 2025

Dormant Accounts Re-Activation remained a key achievement for 2025, with over 13,400 accounts successfully re-engaged across all Groups and Regions. This milestone highlights the commitment of teams at every level, Groups, Regions, Branches, and RMs in reconnecting with clients, restoring relationships, and ensuring customers continue to experience seamless banking services.

GROUP			
S.NO	GROUP	GM NAME	NO. OF RE-ACTIVATES
1	Central-I	Sajjad Butt	4,000
2	Central-II	Mian Asif Iqbal	2,768
3	North	Azhar Sajjar Siddiqui	2,434
4	South-II	Muhammad Azizullah Abid	2,099
5	South-I	Syed Mohammad Abbas	1,768
6	Islamic Banking	Mohammad Amin Tejani	350
Grand Total			13,419

BRANCH			
S.NO	BRANCH	BM NAME	NO. OF RE-ACTIVATES
1	Main Branch Gilgit	Ejaz Hussain	153
2	Garden- Karachi	Mubarak Ali	148
3	Manga Mandi Lahore	Ishtiaq Ahmed	130
4	Main Branch Skardu	Mohammed Sharif	124
5	Main Branch Lodhran	Muhammad Saleem	113

REGION			
S.NO	REGIONS	RH NAME	NO. OF RE-ACTIVATES
1	Hyderabad	Irshad Ali chachar	827
2	Bahawalpur	Rao Mohammad Arif Islam	753
3	Gilgit	Waqar Hussain	749
4	Sahiwal	Javed Iqbal	712
5	Jhang	Amjad Ali	694

RM					
S.NO	RM CODE	RM NAME	BRANCH	GROUP	NO. OF RE-ACTIVATES
1	1020821	Sonia Shaheen	Daska Branch	Central-I	36
2	1023121	Amanat Ali	Abdul Hakeem Branch	Central-II	27
	1007921	Ali Khalid	Sadiqabad Branch	Central-II	27
3	1005821	Rafaqat Ali	Ghazi Chowk Lahore	Central-I	26
4	1010622	Asif Ali	Hafizabad Branch	Central-I	25
5	1015321	Noor Saba	Ghakkhar Mandi	Central-I	22
	1009421	Junaid Naimat Ali	Manga Mandi Lahore	Central-I	22



## Zero Balance Accounts

ZERO BALANCE 2025 REPORT									
GROUP	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	Grand Total
South-II	207	142	146	226	733	320	219	249	2,242
Islamic Banking	177	292	197	288	428	439	249	270	2,340
Central-II	443	530	475	523	595	549	482	499	4,096
South-I	478	462	350	377	844	975	762	705	4,953
North	699	937	716	927	1,905	937	888	1,012	8,021
Central-I	1,448	1,247	1,329	2,289	2,393	1,849	1,706	1,677	13,938
Grand Total	3,452	3,610	3,213	4,630	6,898	5,069	4,306	4,412	35,590

As of 2025, Zero Balance accounts continue to reflect a sizable volume across groups. The total for January–August 2025 stands at 35,590 accounts.

- Central-I leads with 13,938 zero balance accounts, followed by North (8,021) and Central-II (4,096).
- Monthly trends show a significant spike in April (4,630) and May (6,898), followed by a gradual reduction towards August.

This data highlights the importance of monitoring account activity to ensure customer engagement and reduce inactive accounts.



## Upcoming Products & New Initiatives

### Sohni Dharti Remittance Account

Soneri Bank rolled out the approved Product Program Document of Sohnı Dharti Remittance Account, a Non-Repatriable PKR account designed for remitters and their families. Under SBP's new framework, a complete product paper was developed under the guidance of Mr. Shahpur Ahmad, Head - Home Remittance. The product will help overseas Pakistanis and their beneficiaries enjoy a secure, instant credit of foreign remittances and convenient account services.

### 100 Soneri Branded POS Machines Deployed

We proudly announce the deployment of 100 Soneri branded POS machines, marking a significant achievement in our journey to enhance merchant acquiring capabilities.





**Partnerships & Alliances****Soneri Bank And MG Motors Join Hands for Exclusive Customer Benefits**

Soneri Bank Limited and MG Motors Pakistan have entered into a landmark alliance to bring unmatched value to their customers.

The Memorandum of Understanding (MoU) was signed on 21<sup>st</sup> August 2025 by Mr. Muhtashim Ahmad Ashai, CEO & President of Soneri Bank Limited, and Mr. Aamir Nazir, COO of MG Motors Pakistan, marking the beginning of a collaboration focused on delivering exceptional offers and services.

The signing ceremony was also attended by Mr. Ahsan Mushahid, Deputy CEO, and Mr. Syed Fahim Raza Zaidi, Head CRBG, Soneri Bank, along with other team members from both organizations.



# LEARNING & DEVELOPMENT INITIATIVES





## Learning & Development Initiatives

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

#### Soneri Enable - Learning Management System (LMS) Initiatives

- **Theme of the Month on FATCA & CRS:**

As part of our ongoing commitment to fostering a culture of continuous learning and regulatory compliance, the focus for this month was “FATCA & CRS” emphasizing the need for compliance and accurate reporting of data.

#### Learning & Development - Physical Training Initiatives

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

##### 1. CX Strategy Session:

The L&D Department organized a CX Strategy Session over three consecutive Saturdays which was held at the Learning Center, specifically designed for area managers, branch managers and regional heads. The session aimed at strengthening customer experience strategies, aligning leadership with organizational goals, and equipping managers with practical tools to enhance service excellence. Through interactive discussions, case studies and scenario based exercises, participants gained valuable insights into customer centric approach. The initiative highlighted the Bank’s commitment to build a strong culture of customer experience through leadership engagement and continuous learning.



Mr. Mateen Mahmood,  
Group Head Operations & Service Quality



DGM Sameer Irfan & RHBO Syed Musharraf Zaki Ahmed



Mr. Asif Nazir, Department Head, Service Quality



**2. Mission December-2025 “Winning the Year End in All KPI’s:**

Mission December 2025, aimed at winning the year end KPI’S, was conducted in Hyderabad by Mr. Muhammad Asim Rana. This session focused on aligning teams, driving performance, and reinforcing strategies to achieve the Bank’s year end goals. The KPI’S were clearly outlined, highlighting targets in growth, service and operational excellence. Participants left highly motivated, committed to contributing their best efforts toward achieving these milestones.

**3. Foundations of Islamic Banking:**

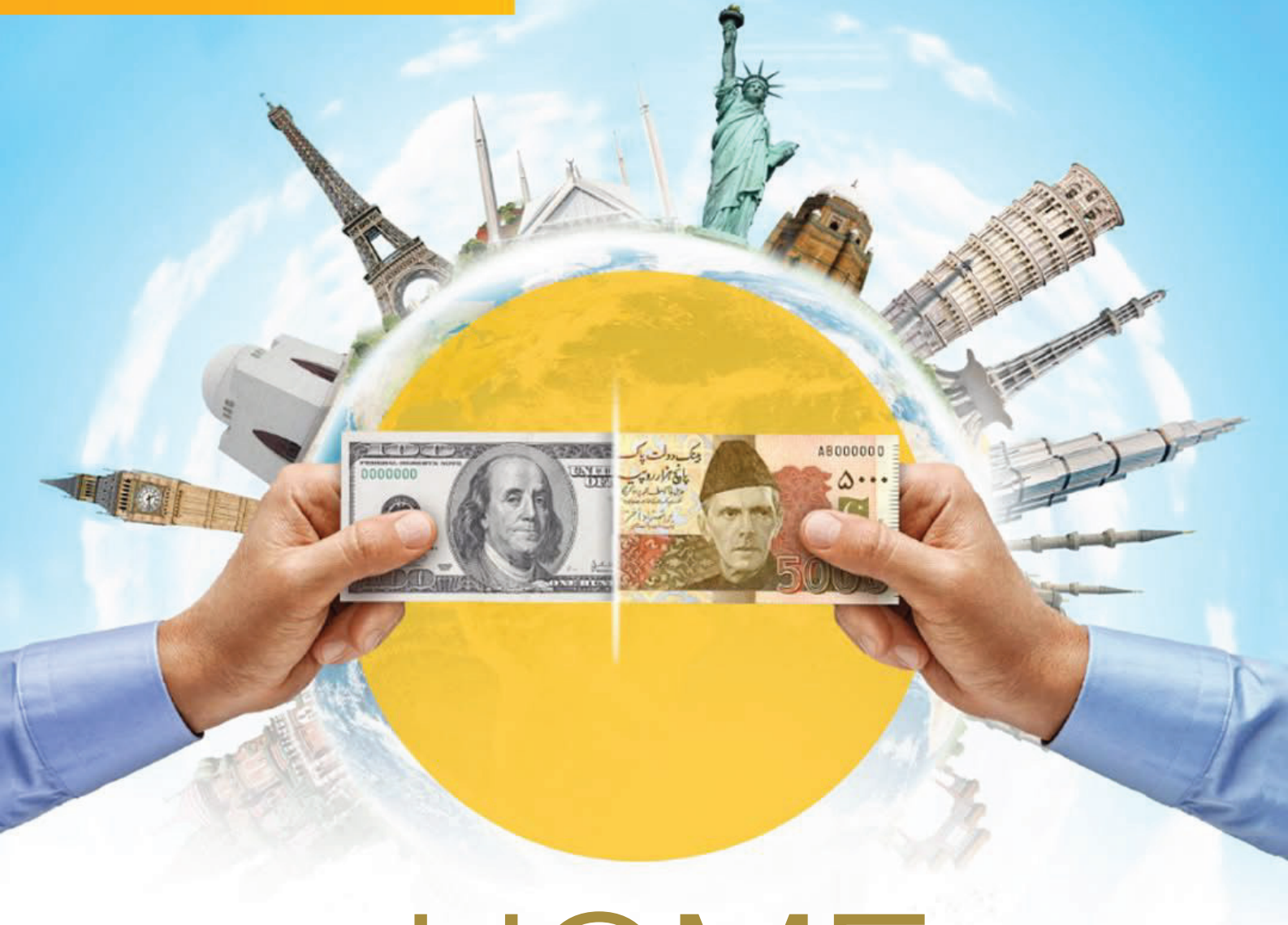
A 2 – Day Session on Foundations of Islamic Banking was held at the Learning Center, attended by managers and unit heads. The program covered Shariah principles, Islamic banking products and practical applications to enhance participant’s knowledge and implementation in their roles.





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 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 - AUG, 2025 (YTD BASIS)

##### VOLUME-WISE

POSITION	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 - AUG, 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 Branch, Harrar, Sialkot	Gujranwala	Gujranwala	Central-I

**TRANSACTION-WISE**

POSITION	BRANCH NAME	REGION	ZONE	GROUP
1	Main Branch Wazirabad	Gujranwala	Gujranwala	Central-I
2	Sambrial Branch	Sialkot	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.

# DIGITAL BANKING INITIATIVES





## Nationwide Discounts & Celebrations

Soneri Bank continued to bring value and convenience to its customers through exciting digital banking offers. From exclusive discounts on dining, coffee, and sports to special nationwide deals for Independence Day, our customers enjoyed rewarding experiences across multiple categories. With Soneri Bank's digital platforms, everyday moments were made easier, brighter, and more rewarding.

**Soneri Bank**

**Celebrate Freedom with Sweetness!**

Up to **50% OFF**



**Roshan Pakistan, Roshan Hum**

**Shelton Bakeology Bakery Peshawar**

**Nadia's Boulangerie Patisserie Bakery Faisalabad**

**Kitchen Cuisine Bakery Lahore & Islamabad**

**COCO 9 Bakery Karachi**

**Blanco BAKERY SHOP Multan**

**Kababjees Bakers Bakery Karachi & Hyderabad**

**Hobnob Bakery Karachi**

**Soneri Bank**

**Azadi Deals & Discounts Are Here!**

Save Big with **Soneri PayPak Debit Card** this Independence Day.

**YELLOW TAZO**  
Large Pizza in  
**Only Rs. 999**  
Karachi  
Valid till 15<sup>th</sup> August, 2025

**SMILE EAT**  
Mighty Chicken Burger + Sufi Cola  
**Only Rs. 399**  
Lahore & Islamabad  
Valid till 15<sup>th</sup> August, 2025

**FIVE STAR**  
2 Meat Max, Drink (500ml)  
**Only Rs. 1230**  
Faisalabad & Lahore  
Valid till 15<sup>th</sup> August, 2025

**Enjoy everything with**  
**Flat 15% Off**  
Nationwide  
Valid till 15<sup>th</sup> August, 2025

**BROADWAY**  
Buy 2x6" Regular Pizza + Drinks  
**Only Rs. 699**  
Nationwide  
Valid till 15<sup>th</sup> August, 2025

**Enjoy on selected items**  
**with 20% Off**  
Nationwide  
Valid till 15<sup>th</sup> August, 2025

To avail, link your PayPak Debit Card with Golootlo app now!



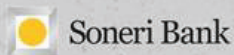


Enjoy exciting discounts on fun, fashion & food  
with your **Soneri PayPak Debit Card!**



To avail, link your Soneri PayPak Debit Card with the Golootlo app now!

Discounts valid until 20<sup>th</sup> August, 2025




A perfect brew with a perfect discount!


Enjoy **30% OFF**

at Melbrew with your  
Soneri Platinum Mastercard Debit Card.



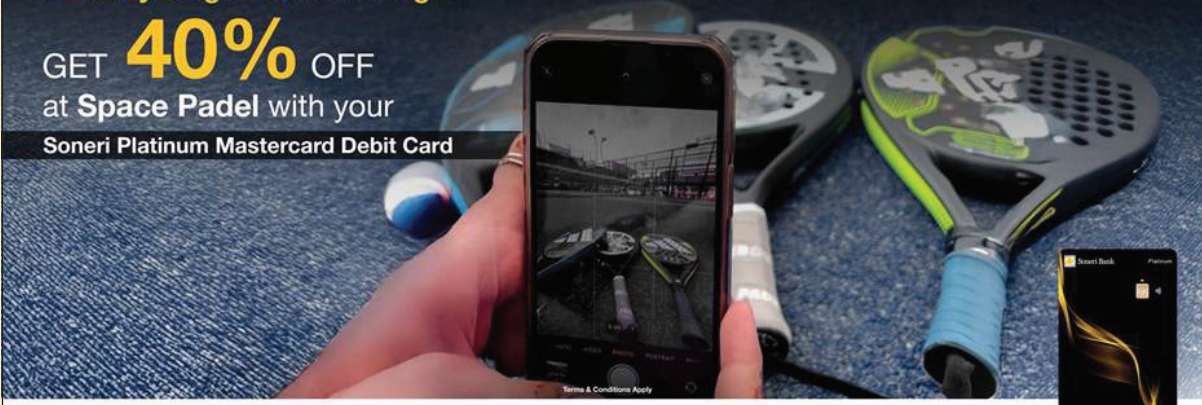




**Soneri Bank**












**Smash your game with savings!**

GET **40% OFF**  
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Roshan Har Qadam


**Soneri Bank**



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Roshan Har Qadam



# Meet The Team

PNSC 6<sup>th</sup> Floor, Administration  
Department



## Administration Department

**1<sup>st</sup> Row, from left to right:**

**Asif Tajani**

Assistant Manager

**Mashhud Ahmed**

Officer Administration

**Ahmed Safwan**

Officer Administration

**Hassan Ali Kazmi**

Manager BDD

**Ahsan Kaleem Siddiqui**

Officer Branding

**Nilofer Samji**

Manager Branch License

**Mukhtar-ul-Hassan**

Officer Asset Management

**Siraj Uddin**

Officer Administration

**Muhammad Saim Siddiqui**

Unit Head BDD

**Bahadur Sher**

Head of Administration

**Muhammad Saqib Nizami**

Unit Head VMU & Branding

**Hussaini Akber Ali**

Unit Head Stationery

**2<sup>nd</sup> Row, From left to right:**

**Muhammad Uzair**

Photo Copier

**Muhammad Ahmed**

Officer documents Controller

**Muhammad Saleem**

Officer Administration

**Hussain Abdul Rehman**

Officer Administration

**Abdul Basit Ameen**

Officer Administration

**Ejaz Ahmed**

Rider

**Hamza Ahmed Khan**

Officer Branding

**Faisal Akhound**

Maintenance Engineer

**Aslam Sadrudin**

Officer

**Please contact the team at:**

Vendor Management Unit: [vendormanagementunit@soneribank.com](mailto:vendormanagementunit@soneribank.com) **EXT. 2557**

Table Stationery COK: [tablestationery.cok@soneribank.com](mailto:tablestationery.cok@soneribank.com) **EXT: 2555**

Branch Development Staff Members: [bdd.team@soneribank.com](mailto:bdd.team@soneribank.com) **EXT: 2823**

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

# Meet The Team

Sector F-3 Branch, Mirpur



## Mirpur Branch

**1st Row, from left to right:**

**Saad Shabbir**  
Relationship Manager

**Khurshid Ahmed**  
Branch Operations Manager

**Muhammad Ansar**  
Area & Branch Manager

**Farrukh Bashir**  
Senior Relationship Manager

**2nd Row, from left to right:**

**Madiha Touseef**  
Counter Service Officer

**Shanza Abid**  
Counter Service Officer

**Please contact the team at:**

Email: [0472rwr.staff@soneribank.com](mailto:0472rwr.staff@soneribank.com)

Telephone: +92 5827432690 EXT: 200

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



# EMPLOYEE CORNER



**My First Home**

In halls of CRBG, where numbers reign  
I've walked the floors of Soneri Bank's domain  
A place of work, where duties call  
Where service meets professionalism, standing tall

With every transaction, a story is told  
Of customers' needs, and dreams to hold  
I've learned to navigate, the banking sea  
And found my place, in this financial spree

The team I've joined, a family true  
Colleagues who've guided me, through and through  
We've worked together, through trials and strife  
And found success, in our banking life

Soneri Bank's values, a beacon shine  
Of trust, integrity, and service divine  
I've grown with each day, in this banking role  
And found my passion, in serving us all

**Mehwish Gul Khan**

Head Product & Special Initiatives



*Reading and writing poetry is my hobby/passion since childhood. I have written poems that were published in Soneri Newsletter in the past. This poem captures my experience working at Soneri Bank, highlighting the professional environment, teamwork, and values that drive the organization.*

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## From Institution To Ecosystem: Leveraging Ai To Bank The Next Billion



**Syed Talha Sarwar Naqvi**  
Officer SBP Reporting, Finance

Two billion adults worldwide remain outside formal finance. In Pakistan, many are economically active but remain unbanked, not because they lack creditworthiness, but because banks lack visibility.

Banks today are evolving. They're no longer just institutions. They're becoming intelligent ecosystems: designed to sense, learn, and integrate at scale.

Globally, DBS Bank automated 30% of internal reports using AI, accelerating decisions and freeing teams. UBL's partnerships with fintechs show that ecosystem thinking is taking root locally too.

Yet inefficiencies persist, especially in departments like finance. Professionals spend hours fetching data, pasting sheets, verifying numbers, only to repeat the process for each report. Submissions to the State Bank require entire nights, not because the analysis is complex, but because the systems don't talk to each other.

AI-powered FP&A tools can now auto-generate reports, flag anomalies, simulate scenarios, and build decision-ready dashboards. When paired with system integrations, across core banking, compliance, payments, and customer platforms, reporting becomes real-time and intelligent.

Banks can add AI-driven onboarding, where KYC/AML checks are completed 60% faster. Conversational AI in regional languages can guide first-time users. AI-powered credit scoring can analyze business cash flows, not just employment records. The future of banking lies in partnerships.

Fintech apps, agricultural platforms, and freelance ecosystems can integrate with banks through APIs and shared data layers; serving people where they already are.

The opportunity isn't just digital. It's systemic. Banks that integrate, automate, and act now won't just serve better - they'll lead.

The next billion users won't walk into a branch. They'll plug into an ecosystem.

"The measure of intelligence is the ability to change."

— Albert Einstein

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# Intern Spotlight

At Soneri Bank, interns are encouraged to share their journeys in their own words. Through a series of fun and reflective questions, they opened up about the values they practiced, the moments that defined their growth, and the experiences that made their time at Soneri memorable.



**Talal Wasim Butt**  
Marketing Intern

“

## Intermoji



Cooked and served a fresh plate for every task

### A Core Memory

Attending events with the team

### Aha Moment

Coming up with the Intern  
Spotlight Section

### Advice to Future Interns

Reach out and socialise

### Reason To Smile

The warm and inviting colleagues  
I worked with

### A Value I Lived

Acknowledgement, being recognized  
for my contributions kept me  
motivated

### Favourite Work Ritual

Lunch time banter with  
the team

”

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**Maham Younus Usmani**  
Marketing Intern

“

### Intermoji

It felt like a launchpad into the real-world marketing

#### **A Core Memory**

Brainstorming and building a CSR campaign as a true team effort

#### **Aha Moment**

Realizing success means creating tangible impact, not just academic achievement

#### **Advice to Future Interns**

Dive in, ask questions, volunteer, and share your fresh perspective

#### **Reason To Smile**

Anosha's positive energy, even during busy periods

#### **A Value I Lived**

Teamwork, every idea was strengthened through collaboration

”

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**Faraz Ismail**  
IT Intern

“

**Intermoji** ⚡  
Energetic and excited every day

### **Aha Moment**

When I solved a difficult problem on my own

### **Advice to Future Interns**

Try new things, and stay positive

### **Reason To Smile**

Helping someone and hearing a thank you

### **A Value I Lived**

Discipline following routines, being on time, and meeting deadlines

### **Favourite Work Ritual**

Morning tea it helped me relax and get ready for the day

”

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**Gul E Zehra**  
IT Intern

“

**Intermoji** 😊  
Because it was a positive learning experience

### **A Core Memory**

The day our team successfully completed a big project

### **Aha Moment**

When my code worked perfectly for the first time on a live project

### **Advice to Future Interns**

Be curious and ask questions

### **Reason To Smile**

Friendly and supportive colleagues

### **A Value I Lived**

Teamwork we always discussed problems together and found solutions

### **Favourite Work Ritual**

Morning team meetings

”

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**Hassan Millwala:**  
Intern Credit & Risk Analysis

“

**Intermoji** 🥶

Kept my cool during high-pressure tasks and adapted fast

### **A Core Memory**

Junaid bhai's nakhray

### **Aha Moment**

Being asked for my opinion on a financial analysis and contributing to the discussion

### **Advice to Future Interns**

Initiate conversations, build relationships

### **Reason To Smile**

Friendly guidance and support that made every day better

### **A Value I Loved**

Teamwork from serious deadlines to casual chai breaks, the collective energy kept things moving

### **Favourite Work Ritual**

Talking about life with my mentor — those small chats gave me big clarity

”

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# Soneri Bank

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