

NEWSLETTER

ROSHNI

April 2025

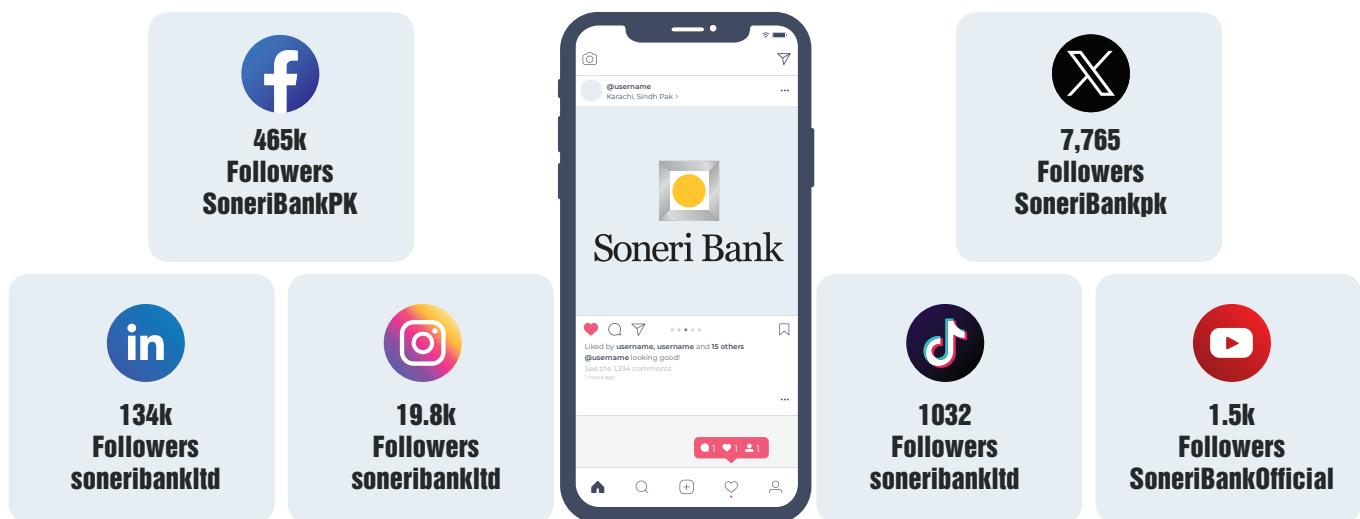
LAYING THE GROUNDWORK, REACHING THE TOP

EMPLOYEE ACHIEVEMENT INITIATIVES PROGRESS UPDATES EMPLOYEE UPDATES

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SONERI MUSTAQEEM



CAMPAIGN LAUNCHES

&



MARKETING DEPARTMENT INITIATIVES

ENCOURAGING SMART EIDI MANAGEMENT

During Eid festivities, our social media platforms featured the Soneri Youngsters Minor Savings Account. The campaign effectively promoted the concept of saving Eidi among youngsters, encouraging them to prioritize future financial prudence over immediate spending.

Click to access the video:



EMPOWERING WOMEN'S FINANCIAL MANAGEMENT

Soneri Bank highlighted the Ladies First Current Account, a product specifically designed to empower women through a collaboration with a prominent blogger "Lively Rida." The featured video achieved 100,000 views on social media indicating strong public interest in financial solutions tailored for women.

The Soneri Ladies First Current Account offers practical benefits, including easy ATM cash withdrawals, essential accidental insurance coverage, and a range of exclusive lifestyle discounts, all designed to support women's daily financial needs.

Click to access the video:



CLICK HERE 

CELEBRATING FINANCIAL LITERACY WEEK

Soneri Bank actively participated in SBP's Financial Literacy Week 2025, demonstrating its broad commitment to enhancing financial understanding across various segments.

Empowering Employees through Financial Awareness:

A dedicated financial literacy awareness session was organized for employees in collaboration with GENMO. This session focused on diverse financial aspects and investment strategies, equipping Soneri Bank's workforce with valuable knowledge.

Promoting Financial Inclusion for Persons with Disabilities:

A specialized financial literacy awareness session was conducted at NOWPDP (Network of Organizations Working with Persons with Disabilities). This session was specifically tailored to be beneficial for people with disabilities, with discussions facilitated through sign language to ensure accessibility and comprehensive understanding of financial concepts.

Community Engagement through Financial Literacy Walk:

Soneri Bank participated in the Financial Literacy Walk at Karachi University. This public event aimed to raise awareness about financial literacy among a broader audience within the academic community and beyond.

Financial Literacy in Schools:

The Sales team conducted impactful financial literacy awareness sessions in schools across various districts of Pakistan. These sessions provided foundational financial knowledge to students, contributing to the development of a financially aware younger generation in the country.

Ikhtiar Account Integration:

As part of our ongoing commitment to customer empowerment, an awareness campaign was launched to educate users on basic financial concepts. Integrated within the Soneri Bank website, the campaign featured a carousel of informative static visuals through the Ikhtiar Account platform. Each visual presented commonly used finance-related terms, paired with simple definitions and real-life examples to help customers make more informed financial decisions.



SONERI SALANA AMDANI ACCOUNT CAMPAIGN

A rerun of the Salana Amdani Account campaign was launched in April with refreshed creatives across key touch points.

The campaign was featured in leading newspapers including Dawn, Jang, Business Recorder and Express and shared across digital platforms as well.

 Soneri Bank

Soneri
Salana Amdani
Account

at 11% p.a.

Smart Savings, Bigger Returns!

 Avail car financing with one of the lowest fixed rates of 14.50%

 Enjoy convenience and exciting discounts with **Soneri Debit Cards**

 Scan for further details

* One year term deposit product with profit payment at maturity
 * Start with as little as Rs. 25,000
 * Avail financing of up to 90% against the deposit
 * Flexible **premature** encashment option available
 * Enjoy **free** online banking services

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TOWNHALL – ONE BANK, ONE TEAM

Townhall 2025 sessions were held across major cities including Karachi, Lahore, Islamabad, Hyderabad and Multan. With the theme “One Bank, One Team,” these events brought the employees together to reflect on collective progress and proved to be a platform to strengthen internal alignment and foster a shared sense of purpose across the bank.



QR PAYMENT ENABLEMENT IN SABZI MANDI

Soneri Bank supported SBP's ongoing digital financial inclusion initiative by onboarding vendors at Sabzi Mandi to accept QR-based payments. To further promote usage, standees and banners were developed, aimed at increasing awareness among traders and reinforcing Soneri Bank's role in enabling financial access through digital solutions.



AKU ANNUAL SPORTS OLYMPIAD 2025

As Bronze Sponsor of the AKU Annual Sports Olympiad 2025 held from 19th April to 27th April, Soneri Bank engaged with 1,500 students from 28+ universities.

The event also included a unified sports segment in collaboration with Special Olympics Pakistan, promoting inclusion through competition.

Soneri Bank received brand exposure through kiosks, signage and digital coverage.



COMMERCIAL & RETAIL BANKING



GROUP UPDATES

BRANCH NETWORK EXPANSION

Soneri Bank continues to expand its footprint across Pakistan, with a total of 557 branches operating nationwide.



TOTAL BRANCHES: 557



TOTAL CITIES: 229

As of 30th April

TOP ADC PERFORMING BRANCHES

85 HAMEED NIZAMI ROAD

SMS Alerts

The 85 Hameed Nizami Road Branch has achieved remarkable success in driving SMS Banking conversions. Their efforts have made banking more accessible and convenient for customers on the go.



CHUHAR JAMALI BRANCH

► Master Debit Card

The Chuhar Jamali Branch also demonstrated exceptional performance in promoting the Soneri Master Debit Card.



MAIN BRANCH FAISALABAD

PayPak Debit Card

Main Branch Faisalabad has demonstrated excellent performance in driving the adoption of the PayPak Debit Card, which in turn reinforces Soneri Bank's focus on modern and convenient banking solutions.



GHALLAH MANDI BRANCH

E-Statements

Ghalla Mandi 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.



AKU BRANCH STADIUM ROAD

Internet Banking

AKU Branch Stadium Road has been recognized for outstanding work in promoting and facilitating the adoption of internet/mobile banking. This digital platform provides customers with secure and convenient access to their account information while supporting sustainability efforts.



TOP PERFORMING BRANCHES

BUSINESS PERFORMANCE SCORECARD

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

BRANCH NAME	REGION
IB Sialkot Cantt Branch	Central-I
Yazman City Branch	Central-II
IB Peshawar Road Branch	North
Gulistan-e-Jauhar Branch	South-I
Umerkot Branch	South-II
IB GT ROAD Branch	North



IB Sialkot Cantt Branch



Yazman City Branch



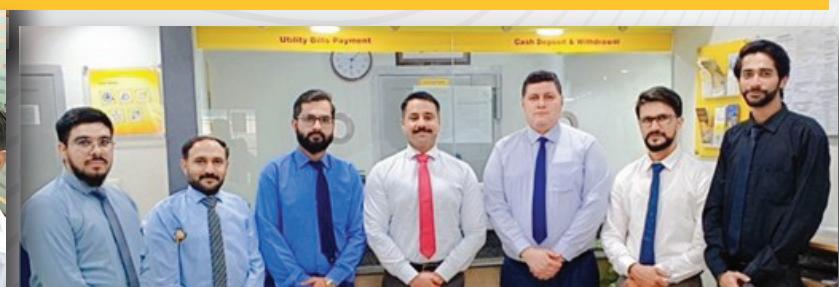
IB Peshawar Road Branch



Gulistan-e-Jauhar Branch



Umerkot Branch



IB GT ROAD Branch

THE BILLION CLUB

Branches achieving deposits of one billion and above:

BRANCH NAME	GROUP
Jatlan Branch	North
F-10 Markaz Branch	North



Jatlan Branch



F-10 Markaz Branch

NEW BRANCHES SURPASS PKR 500 MILLION IN APRIL

BRANCH NAME	GROUP
Main Market Gulberg Branch	Central-I
Sukh Chayn Branch	Central-I



Main Market Gulberg Branch



Sukh Chayn Branch

IB-Allama Iqbal Branch

REDUCING ACCOUNT DORMANCY

Soneri Bank proudly recognizes the IB-Allama Iqbal Branch Lahore for its outstanding efforts in significantly reducing account dormancy during the month of April. The team's proactive approach in engaging with customers, encouraging account activity, and effectively managing dormant accounts has demonstrated a strong commitment to customer engagement and operational efficiency. This focus on revitalizing inactive accounts sets a commendable benchmark for other branches within the network.



ENGAGING LOCAL BUSINESSES IN AJK

The Soneri Bank CMH Road Branch in the AJK Region recently held a successful roadshow at Moon Creations, a prominent IT service provider in Muzaffarabad. The branch team effectively introduced Soneri Employee Banking products and services to their staff, leading to the opening of a main account and 20 employee accounts. The CEO of Moon Creations conveyed appreciation for Soneri Bank's initiative in extending this valuable opportunity to their employees.



Employee Banking Activity at Moon Creations, Muzaffarabad

RISK MANAGEMENT DIVISION



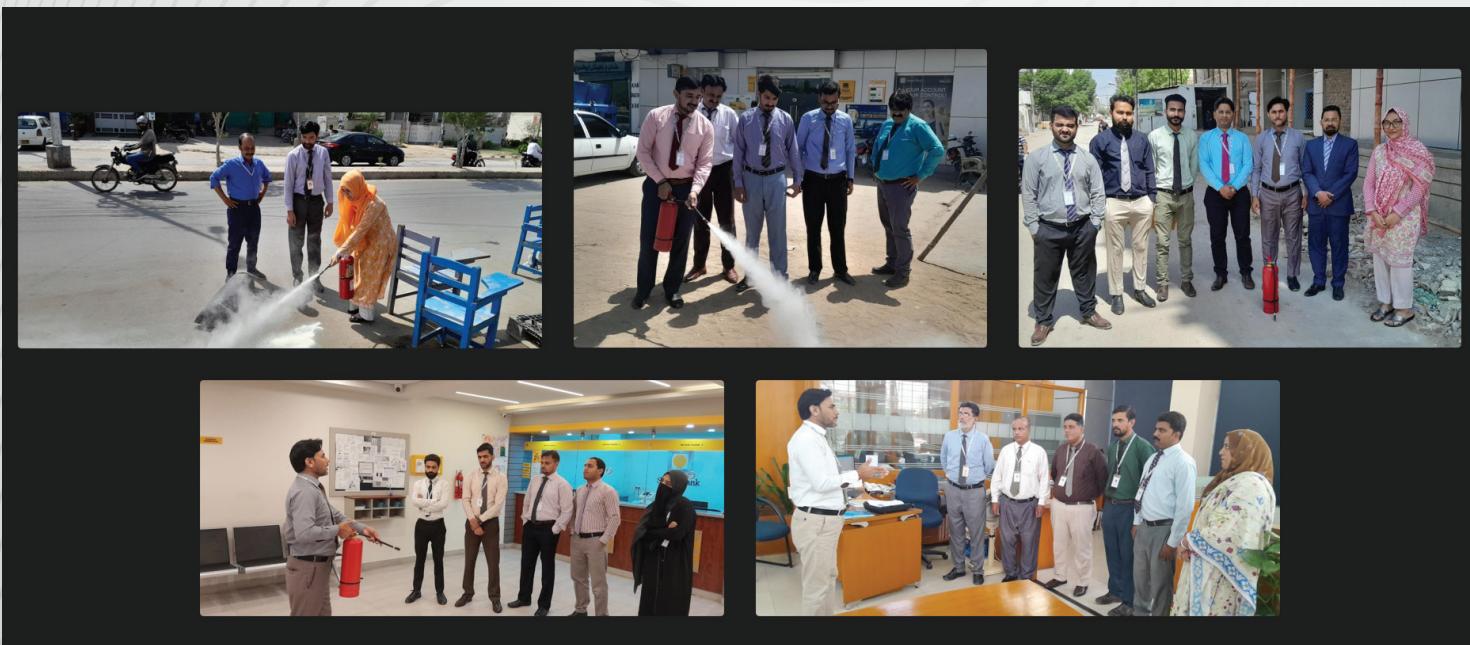
DEPARTMENT
INITIATIVES

RISK MANAGEMENT: ENHANCING BCP PREPAREDNESS AND GREEN BANKING AWARENESS

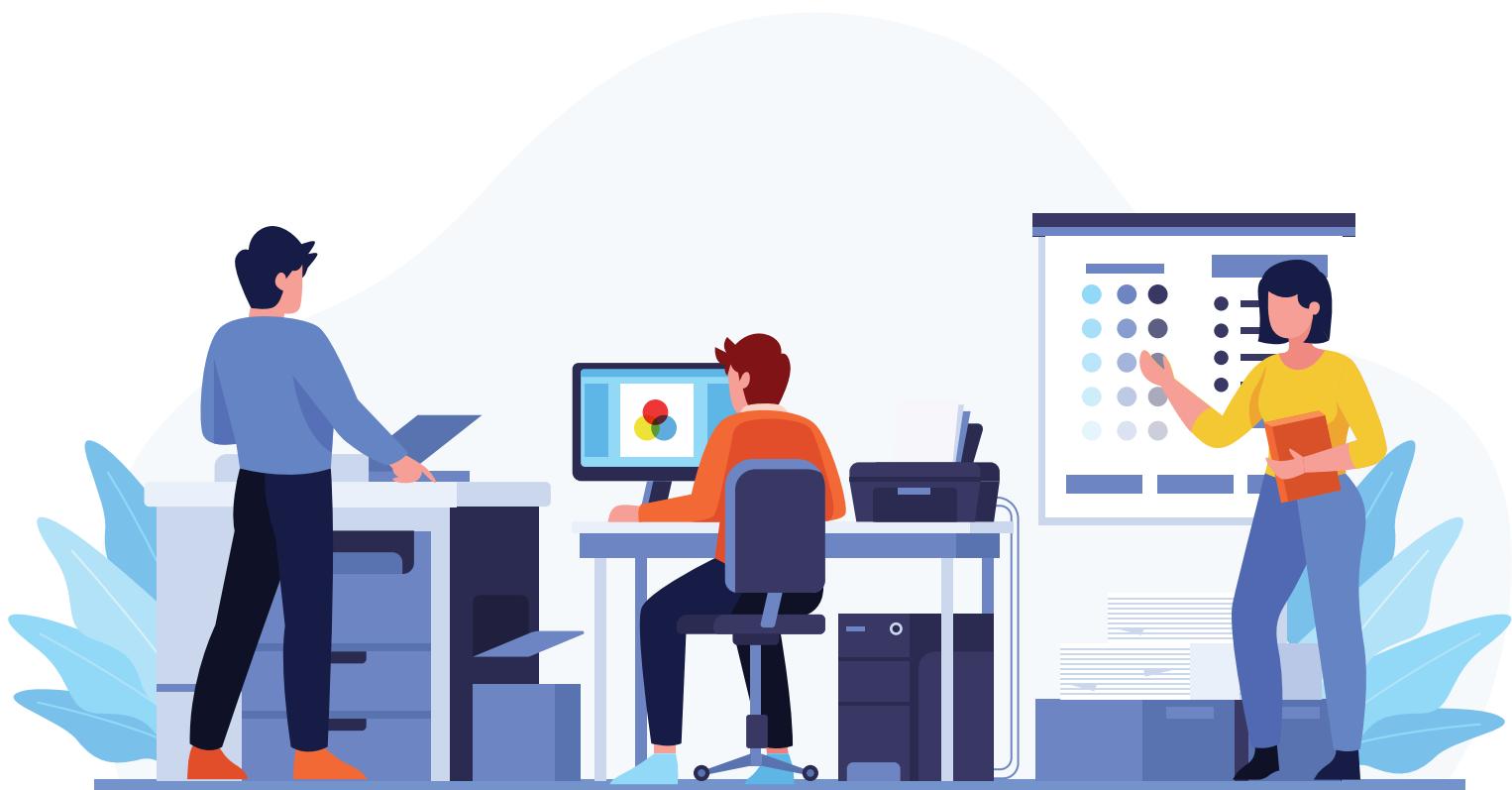
Soneri Bank recognizes that the awareness and training of its staff are essential for the successful implementation of Business Continuity Planning (BCP). This awareness is achieved through formal education and regular training sessions. In this context, Soneri Bank's Risk Management BCP Team successfully conducted BCP Mock Drills and a Green Banking Awareness Session for 44 branches in the South I & South II Regions, training 380 staff members.

The following drills are considered critical components of Soneri Bank's preparedness strategy, ensuring the bank continues essential operations during unforeseen disruptions:

- Natural Disaster: Earthquake Shakeout Drill & Flood Disaster Management
- Fire Incident & Fire Fighting Drill
- Bomb Threat Management
- Evacuation Drill
- Green Banking Awareness



OPERATIONS DEPARTMENT



INITIATIVES

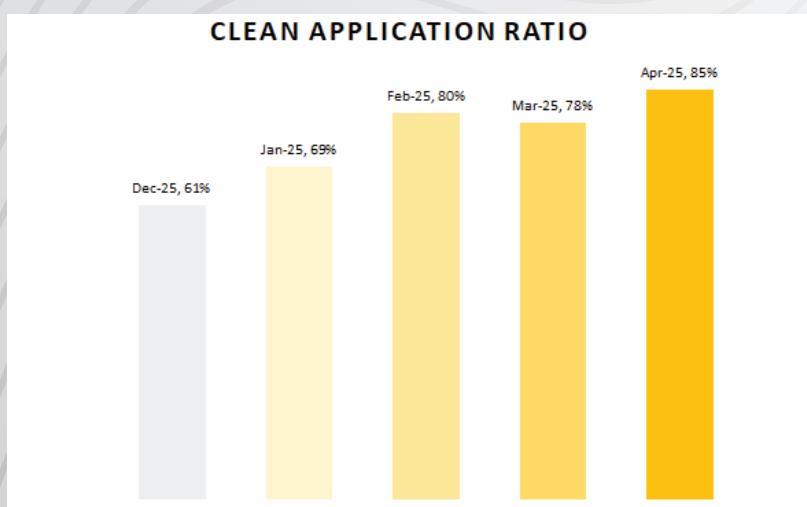
DRIVING EFFICIENCY AND SERVICE EXCELLENCE

Centralized Operations, in collaboration with the Learning and Development team, initiated a program to enhance operational efficiency and deliver exceptional customer experience. The Centralized Account Opening Unit (CAOU) team developed a comprehensive training program that included:

- Certified Account Opening Officers
- CAOU Discrepancies and Clean Application Approach
- CAOU SOP & Account Opening Documentation
- Liability Products & Account Opening Procedures
- Non-Resident Accounts
- Dormant Activation, Account Amendment Procedures & Guidelines
- Corporate-Partnership/Joint Stock Companies/Other Categories Account Opening Process and Documentation

Mr. Irfan Anjum, Unit Manager of Centralized Account Opening, played a pivotal role, exceeding expectations by developing the training material and conducting classroom training sessions for 547 staff members across all regions of Soneri Bank.

These training sessions, coupled with close interaction and continuous support to branch teams, significantly contributed to increasing Soneri Bank's clean application ratio from 61% (December 2024) to 85% (April 2025).





Soneri Bank

سونری ریمننس
Soneri
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 first 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 - VOLUME-WISE BRANCHES APRIL- 2025 (YTD BASIS)

POSITION	BRANCH NAME	REGION	ZONE	GROUP
1	Sambrial Branch	Sialkot	Gujranwala	Central-I
2	Pasrur Road Branch	Sialkot	Gujranwala	Central-I
3	Jatlan Branch	AJK & Islamabad	-	North

TOP 3 - TRANSACTION-WISE BRANCHES APRIL- 2025 (YTD BASIS)

POSITION	BRANCH NAME	REGION	ZONE	GROUP
1	Sambrial Branch	Sialkot	Gujranwala	Central-I
2	Jatlan Branch	AJK & Islamabad	-	North
3	Pasrur Road Branch	Sialkot	Gujranwala	Central-I

TOP 3 - VOLUME-WISE BRANCHES APRIL- 2025 (MTD BASIS)

POSITION	BRANCH 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

TOP 3 -TRANSACTION-WISE BRANCHES APRIL- 2025 (MTD BASIS)

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

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 9th Floor, HR Department



HR Talent Acquisition & Operations

Muhammad Merajuddin Ahmed

Head of HR, Legal & General Services

Mariam Arif

Operations Associate

Huda Rashid

Officer Talent Acquisition

Iqra Ali Anwar

Talent Acquisition Operation Associate

Monis Ali

Talent Acquisition Operation Associate

Muhammad Tahseen Khan

Talent Acquisition Operation Associate

Manoj Kumar

Officer Talent Acquisition, Planning & Operations

Basham Ali Baloch

Manager Talent Acquisition

Bilal Bin Iqbal

Head – Talent Acquisition & Talent Management

Anas Ahmed

Manager Talent Acquisition & Program Hiring

Talib Hasan Zuberi

Talent Acquisition Operation Associate

Sarfaraz Shallwani

Unit Head –Talent Acquisition & Operations

Maria Hassan

Talent Acquisition & Talent Management Specialist

Muhammad Arsalan

Talent Acquisition Operation Associate

Mehreen Shoaib

Officer Talent Acquisition

Huzemat Un Nisa

Talent Acquisition Specialist

Rajesh Kumar

PA HR Head

Please contact the team at EXT: 2164

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

Meet The Team

PNSC 9th Floor, HR Department



HR Operations & Employee Relations

Muhammad Merajuddin Ahmed

Head of HR, Legal & General Services

Shahid Mehmood Awan

Associate – Employee Relations

Hussain Ali

Unit Head - Compensation & Taxation

Zain Ali

Offboarding Officer

Sohail Ashiq Ali

Manager-Payroll & Reporting

Muhammad Haris Ahmed

Manager Staff Benefits

Aqsa Umer

Specialist - HR Operations

Hassan Shah

Offboarding Officer

Zahid Husain Karrar

Head of Total Rewards

Muhammad Atif Shaikh

Unit Head - HR Service Delivery and Rewards

Zahid Ibrahim Zahidi

Unit Head - Employee Relations

Numa Noorddin

Specialist HR Services

Muhammad Rafay

Specialist HR Services

Aziz Abdul Rahim

Manager Staff Benefits

Muhammad Azeem Khan

Officer Staff Benefits

Muhammad Shahryar

HR Officer

Syeda Mariam Mastoor

Manager Staff Offboarding

Please contact the team at: hr.serviceline@soneribank.com EXT: 2122

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

EMPLOYEE CORNER



METAVERSE FROM A BUZZWORD TO THE TALK OF TOWN

A 3D world where digital spaces are shared by users participating as digital avatars. It's a transition of 2D into 3D where web pages are in 3D environment, imagine shopping for shoes a virtual 3D store in the Metaverse, a virtual sales representative is available, your avatar can try the size, and match the color. What if your friends abroad can attend your wedding celebrations using Metaverse?

From Web 1 to Web 3:

I am sure people of my age can relate to a time where we used to have dial-up modems, static websites with decentralized, open protocols like email, Think DNS. There was no Instagram, facebook, whatsapp, zoom and linkedin at that time. Web 1.0 did not allow user to contribute or participate with other users.

Web 2, also known as social web is very famous for more than two decades. It has features of viewing content as well as video and image sharing, it further offers hosting services and downloadable applications. Web 2.0 was initially proposed by Darcy DiNucci. Web 2 is centralized, participatory and collaborative.

Web 3.0 is machine to machine, decentralized, portable, verifiable, and an open version of World Wide Web. It incorporates smart contracts, blockchain, decentralization and token based economies.

Ways You Can Experience Metaverse:

- You need a gadget usually called a VR headset if you are using Virtual Reality, VR headsets like Meta quest allow you to enter virtual worlds like Horizon World, SandBox. Virtual Reality is further enhanced by using gloves and other special equipment. This version of Metaverse is an alternative world using entirely computer generated simulations controlled by the system.
- You need a smartphone to access Augmented Reality (AR) which uses phone's camera, it is an overlap of digital objects over the real world. Pokemon Go (game) is one of the best examples of AR. AR users can control their presence in the real world.

A New Opportunity for the Banking Industry:

Customized Products and Services

Financial institutes like banks can leverage customer experience by offering customized

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and tailored services as per client's need, all this can happen by using Artificial Intelligence and Metaverse technology. Product can be presented in an engaging way in a virtual environment with AI to analyse user preference in real time. It can either be a virtual branch using VR headset where customer will be virtually present in a virtual environment, he can talk to a representative, open account and avail various services. Furthermore banks can incorporate this technology in their physical offices where a virtual avatar welcomes you, offers you personalized advisory services.

Financial Literacy

One of the bottleneck of the banking industry is financial literacy training for the employees, customers and general public. Metaverse technology can play an important role in providing extensive trainings. Seminars and briefing for new financial products can be arranged using interactive games for the employees. Learning Islamic Finance, latest technologies and new skills can be easier by using Metaverse technologies.

Pakistan and Metaverse:

Vitual Reality Center: NED University of Engineering & Technology, Karachi NED University has established a unique facility for integrating Virtual Reality in their research, education and practice. This facility is at the Department of Civil Engineering called "NED University Virtual Reality Center" which they claim is the first of its kind in the sub-continent. It offers virtual training systems, walking VR systems and Projection VR systems.

Virtual University Campus:

University of Management & Technology, Lahore UMT has stepped into the world of Metaverse, becoming first university of Pakistan to launch a fully immersive virtual campus. It gives students unique facility to have a virtual tour of the campus, access admission portals and engage with faculty members.

Mega Web3 Project:

The Cloud City Metaverse, (TCCM) Pakistan NARSUN Studio's Pakistan has announced the first Metaverse of Pakistan, built on Unreal Engine 5. A city always active where users can buy land, rent out, they will have an option to buy NFTs.

Pakistan's Virtual Bank (Metaverse Branch):

Allied Bank has claimed to become first Metaverse enabled branch where customers can have a realistic look using VR technology. Customers can explore their products and services, open an account, perform transactions and speak to a customer representative in real time.

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MUHAMMAD OWAIS
Product Officer – Islamic Banking

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YOUR DIGITAL FOOTPRINT: WHAT ARE YOU LEAVING BEHIND?

Every photo you post, every search you make, every comment and click... they all leave a trace. This trace is your digital footprint, and it's far more permanent than you might think. Your Data Has a Shadow You Can't See:

Just like you wouldn't leave your front door wide open, don't leave your digital data lying around! Your online activity creates a "shadow" that can be seen by many.

Startling Facts You Need to Know:

- 85% of employers check social media before making hiring decisions
- Data brokers actively sell bundles of your online activity
- Old, unused accounts can be hacked and used for identity theft

Small Steps, Big Impact: Shrink Your Footprint Today:

Ready to take control? Here are some quick actions you can take

- Google yourself regularly: See what's out there about you
- Delete unused accounts: Declutter your digital life
- Review app permissions: Many apps have more access than they need
- Use privacy settings on social media: Take advantage of the tools available to you

Take Action Today! Your Privacy Starts Now:

When was the last time you typed your own name into a search engine? Give it a try – you might be surprised by what you find! Taking this small, simple step is a powerful way to begin understanding and managing your current digital footprint



Syed Baqar Hussain Rizvi
Manager – Infrastructure Security

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SAVING LIVES THROUGH BASIC LIFE SAVING PROCEDURES

As a volunteer and certified trainer of Basic Life Support (BLS) with a renowned NGO, I have had the privilege of imparting life-saving skills to individuals from various walks of life. Having trained esteemed institutions such as IBA, Bahria University, City School, World Health Program, and Pakistan Disaster Management Authority (PDMA), Staff of Dolmen Mall Clifton and Staff of Metro Cash & Carry etc.

I have witnessed firsthand the impact of basic lifesaving procedures on saving lives.

The Quran emphasizes the importance of saving human life, "And whoever saves one - it is as if he had saved mankind entirely. (Surah Al-Mā'idah:32) This verse underscores the value of every human life and the significance of taking action to preserve it and conversely, harming one life is tantamount to harming all of humanity. This powerful message encourages compassion, empathy, and action to protect human life.

The Importance of First Aid

First aid is the immediate care given to someone who has been injured or suddenly becomes ill. Its primary goals are to preserve life, prevent the condition from worsening, and promote recovery. Basic lifesaving procedures, including CPR, can significantly increase the chances of survival in emergency situations.

Cardiopulmonary Resuscitation (CPR)

CPR is a life-saving technique used in cases of cardiac arrest. It involves chest compressions and rescue breaths to maintain blood flow and oxygenation. To perform CPR:

- Step 1: Call emergency services immediately
- Step 2: Place the person on a firm surface and kneel beside them
- Step 3: Position your hands on the center of the person's chest and perform compressions at a rate of 100-120 per minute
- Step 4: After 30 compressions, give two rescue breaths
- Step 5: Continue cycles of compressions and rescue breaths until professional help arrives

Burns and First Aid

Burns can be caused by heat, electricity, chemicals, or radiation. When providing first aid for burns:

- Remove the person from the source of the burn
- Cool the burn under cool running water for at least 10 minutes
- Cover the burn loosely with a sterile non-stick dressing or cling film
- Give over-the-counter pain relief if necessary
- Seek medical attention for severe burns, large burns, or burns on sensitive areas

Fire Safety and Basic Fire Extinguishers

Fires can be devastating, and having the right equipment can make a significant difference. Basic fire extinguishers that should be available in houses, offices, and cars include:

- Water Extinguishers: Effective against Class A fires (paper, wood, cloth)
- Foam Extinguishers: Effective against Class A and B fires (flammable liquids)
- Dry Chemical Extinguishers: Effective against Class A, B, and C fires (electrical)
- Carbon Dioxide Extinguishers: Effective against Class B and C fires

Exit Plans in Case of Emergency

In the event of an emergency, it's crucial to have a well-planned exit strategy. Remember to:

- Familiarize yourself with the building's emergency exits
- Use stairs instead of lifts
- Stay calm and follow the evacuation plan
- Assemble at the designated assembly point

Prevention is Key

While basic lifesaving procedures are essential, prevention is equally important. To minimize the risk of accidents:

- Ensure electrical appliances are properly maintained
- Keep flammable materials away from heat sources
- Follow safety guidelines when working with chemicals or machinery
- Be aware of potential hazards in your surroundings

By understanding and implementing basic lifesaving procedures, we can significantly reduce the risk of serious harm or even death. Remember, every second counts in an emergency, and being prepared can make all the difference. Stay safe, and stay informed!

Basic Life Saving Procedures to Remember:

- CPR: Cardiopulmonary resuscitation for cardiac arrest
- Burns: Cool, cover, and seek medical attention
- Fire Safety: Know your extinguishers and exit plans
- Emergency Preparedness: Stay informed, stay safe.



Syed Muhammad Akbar Zaidi
Dealer Sales – Treasury

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HOW TO SUCCEED IN YOUR FIRST 90 DAYS AT NEW JOB

Build Relationships

Action: Introduce yourself to colleagues and show genuine interest in their roles and work.

Tip: Schedule one-on-one meetings to understand their responsibilities and identify areas where you can support them.

Clarify Expectations

Action: Align with your manager on your goals, priorities, and how success will be measured.

Tip: Ask question like “what does success look like in the first 30 days, 6 months, and one year ?”

Get Early Wins

Action: Focus on a small project that aligns with team goals and highlights your strength,

Tip: Start with manageable tasks to build momentum and establish creditability before taking on bigger challenges.

Communicate

Action: Maintain open communication by regularly updating your manager on progress and obstacles.

Tip: Send weekly updates summarizing accomplishments and next steps.

Learn

Action: Actively seek feedback from colleagues at all levels and document your learning daily.

Tip: Accept feedback graciously and thanks those who provide it to encourage ongoing dialogue.

Listen and Observe

Action: Pay close attention to the workplace culture, team dynamics, and unspoken norms.

Tip: Listen more than you speak, take detailed notes, and regularly review your observations to accelerate your learning.

Master the Basics

Action: Quickly get up to speed with the essential tools, system, and processes related to your role.

Tip: Identify a reliable go-to person who can help you navigate new tasks without judgment.

Show Initiative

Action: Volunteer for tasks, especially those that others tend to avoid.

Tip: Proactively address problems that hinder your team's progress without overstepping boundaries.

Stay Organized

Action: Use tools and routines to keep track of deadlines, meetings, and deliverables.

Tip: Schedule dedicated time blocks for focused work and planning to stay ahead.

Know Team Goals

Action: Understand how your role supports overall team objective and prioritize your tasks accordingly.

Tip: Review past performance data and key results to get clear, specific insight.

Be Kind

Action: Avoid office gossip, cliques, and negativity, instead, focus on being supportive and approachable.

Tip: Building positive relationship by listening, helping, and showing genuine interest goes a long way.

Reflect and Adjust

Action: Take time at 30, 60 and 90 days to evaluate your progress and make adjustments as needed.

Tip: Share your reflections with your manager to showcase your proactive approach and request their input.

Stay Positive In Tough Time

Action: Look for the good even when things are though.

Tip: Help others stay positive too

Solve Conflict Kindly

Action: Be curious in conflict.

Tip: Understand everyone's side and find a fair solution.

Stay Calm Under Pressure

Action: Keep yourself cool in stressful time.

Action: Think clearly and don't let emotions control you.

Act on Learning

Action: Implement feedback promptly and visibly to demonstrate your commitment to growth.

Tip: Follow-up with "Thank you again for the feedback – I applied it and achieved X result"

Focus on Solutions

Action: Avoid complaining, always bring potential solutions when presenting challenges.

Tip: Even if unsure, demonstrate a willingness to adapt and find ways forward quickly.

Control Your Emotions

Action: Know how you feel and how it affects you.

Tip: Use ways to stay calm and balances.

Say Sorry Sincerely

Action: Admit mistakes and apologies without excuses.

Tip: Learn from your error.

Collaborate Well

Action: Build a positive team culture.

Tip: Use everyone's strength to reach goals together.



Syed Muhammad Fahim
Head, Risk Assets Review – RAR

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