

NEWSLETTER

# R<sup>SHNI</sup>

May 2025

**CELEBRATING LIGHT THAT  
LEADS, INSPIRES & EMPOWERS**



**Roshan Har Qadam**

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# FOLLOW US ON SOCIAL MEDIA

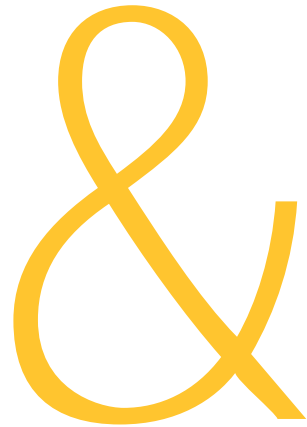


## SONERI MUSTAQEEM



As of 14<sup>th</sup> July, 2025

CAMPAIGN  
**LAUNCHES**



**MARKETING**  
**DEPARTMENT INITIATIVES**

## SZABIST TRADING LEAGUE 3.0: GOLD SPONSORSHIP

Soneri Bank was the Gold Sponsor of the SZABIST Trading League 3.0, held on May 23, 2025, at SZABIST University. The event focused on teaching students about stock trading through a hands-on learning challenge. Soneri Bank established a prominent presence with a kiosk, product standees, and branding integrated into all event materials which helped build awareness within the student community.





## MOTHER'S DAY CELEBRATIONS AT SONERI BANK

This Mother's Day, Soneri Bank employees came together to pay a heartfelt tribute to mothers everywhere. Staff members honored their mothers through a testimonial video featuring personalized messages.

**Click to access the video:**





## Session on Intergenerational Trauma

Soneri Bank hosted a special session dedicated to acknowledging intergenerational trauma and promoting healing. The event provided a platform for our female staff members to engage in an interactive discussion led by a team of psychologists. The experts highlighted how the experiences and traumas of our parents can subtly influence our own lives and behaviors.

This insightful session fostered an engaging discussion, offering valuable insights on recognizing these impacts and developing strategies for personal healing. Participants also explored ways to bridge the gap between generations, fostering understanding and a more positive environment through shared experiences and dialogue.

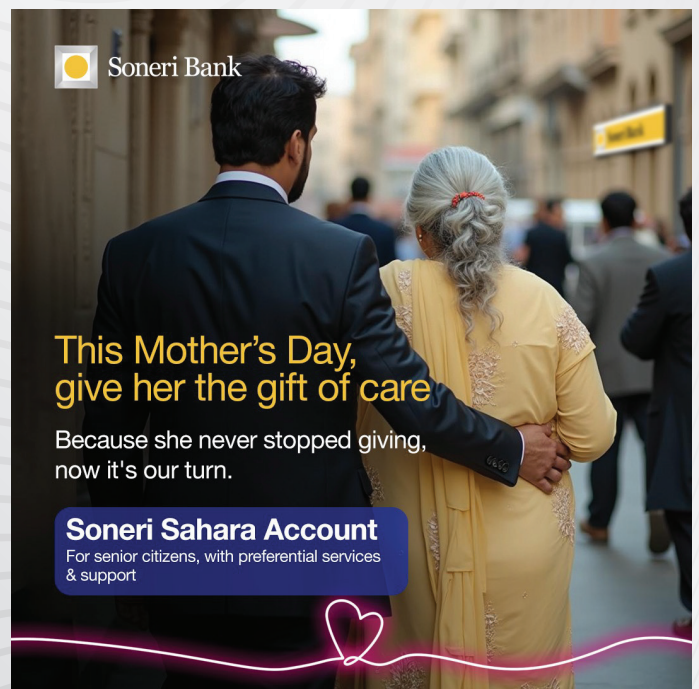


## Supporting Mothers Beyond Celebrations: Soneri Ladies First Product Suite

Soneri Bank extended its Mother's Day commemorations beyond tributes, incorporating meaningful product offerings to empower women and seniors. A dedicated print campaign featured the comprehensive Soneri Ladies First Product suite, including the Current Account, Car Finance, and Term Deposit. This campaign, published in women-focused magazines like Akhbar-e-Jahan and Weekly Mag, highlighted the strength and financial independence of women.

Complementing this, Soneri Bank's social media channels prominently featured the Soneri Ladies First Term Deposit, a product specifically designed to empower women with financial security. It offers attractive profit rates and a secure way for mothers to grow their savings, helping them build a strong financial future for themselves and their families.

Additionally, the Soneri Sahara Account was highlighted, tailored to offer convenience and peace of mind for seniors.







## SONERI BANK SUPPORTS CANCER PATIENTS

Soneri Bank provided financial assistance to Bait-ul-Sukoon Cancer Hospital, reinforcing its commitment to Corporate Social Responsibility (CSR). This contribution supported the vital treatment of cancer patients, helping Bait-ul-Sukoon continue its commendable efforts.



**BAIT-UL-SUKOON**  
CANCER HOSPITAL & HOSPICE



## CONNECTING WITH OUR COMMUNITY ON EID-UL-AZHA

Soneri Bank's social media channels embraced the spirit of Eid-ul-Adha by delivering a meaningful blend of warm wishes and practical value. A key highlight was encouraging our younger audience to begin their financial journey through the Soneri Youngster Minor Savings Account, where they could receive Eidi, fostering early understanding of savings and financial responsibility.


To ensure ease during the festive season, we spotlighted our Cash Deposit Machine (CDM) located at Khayaban-e-Shahbaz, DHA Karachi, promoting convenient and hassle-free banking. Additionally, Soneri Bank brought excitement to Eid shopping through exclusive card-based discounts, turning holiday purchases into valuable savings opportunities.

Following SBP's instructions, Soneri Bank supported the Go Cashless for Eid-ul-Azha activity to encourage digital payments at cattle markets. Marketing materials were placed at six locations to guide both merchants and buyers on using safe and convenient payment options.

**Click to access the video:**






 Soneri Bank

**Hassle-free cash deposits even during Eid holidays!**

Deposit cash anytime via our **Cash Deposit Machine** at Khayaban-e-Shahbaz, DHA Karachi.



 Soneri Bank

 Kababjees Bakers Karachi & Hyderabad	 Hobnob Karachi	 Shelton Bakeology Peshawar	 Cafe D Grill Islamabad	 Burger Fest Islamabad
 Nadia's Boulangerie-Patisserie Faisalabad	 Mailma Karachi	 Mehrab Hotel Multan	 Hyderabad Darbar Hyderabad	 Meet me in Paris Lahore
 Coco Cubano Fairways Raya Lahore	 Gauchos DHA Raya Lahore	 Bun factor Islamabad		

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 Soneri Bank



**آسان**   
موبائل اکاؤنٹ

**نہ کیش، نہ فکر**  
**قربانی کی خریداری اب ہوئی آسان!**

اس عید، اپنی مرضی کا جانور لیں اور سونیئر ڈیجیٹل بینکنگ سے پیسے ٹرانسفر کریں  
اس عید ڈیجیٹل بینکنگ کی سہولت کا پورا فائدہ اٹھائیں۔ تحفظ اور سہولت کے ساتھ مزید معلومات کیلئے سونیئر بینک سے رابطہ کریں۔

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## SONERI BANK'S EXCLUSIVE DINING OFFERS

Soneri Bank ran a successful month-long campaign, offering 50% savings at leading restaurants nationwide with the Soneri Platinum Debit Card. From Monday to Sunday, customers enjoyed their meals and substantial discounts simply by paying with their Soneri Platinum Debit Card. This initiative celebrated our customers, enhanced lifestyle spending, and reinforced the value of belonging to the Soneri family by transforming everyday dining into a rewarding experience.



**Soneri Bank**

From **Monday to Sunday**  
**50% OFF Awaits!**  
 Just Pay with **Soneri Platinum Debit Card**

 <b>Every Monday</b> Jardin & Floc Karachi	 <b>Every Tuesday</b> Chop Chop Wok Karachi, Islamabad, Rawalpindi	 <b>Every Wednesday</b> Cocochan Karachi	 <b>Every Thursday</b> The Rice Bowl Lahore
 <b>Every Friday</b> Ghalib Karachi	 <b>Every Saturday</b> Asian Wok Islamabad, Peshawar, Rawalpindi	 <b>Every Sunday</b> The Monal Islamabad, Peshawar, Rawalpindi, Lahore	

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## LABOUR DAY: SONERI AGRICULTURE FINANCE

To mark Labour Day 2025, Soneri Bank paid tribute to the farmers of Pakistan through a message that highlighted their vital role in the country's agriculture sector. The communication was aligned with Soneri Agriculture Finance to show the Bank's ongoing support for rural communities.





## UPPER MALL BRANCH BRANDING: LAHORE

The branch's visual identity was recently updated at our Upper Mall Branch in Lahore. The new visuals showcase a cohesive mix of corporate and product-related designs, ensuring a consistent look that perfectly aligns the branch with Soneri Bank's overall corporate identity.





# COMMERCIAL & RETAIL BANKING



## GROUP UPDATES

## BRANCH NETWORK EXPANSION

Soneri Bank continues to expand its footprint across Pakistan, with a total of 565 branches operating nationwide.



TOTAL BRANCHES: 565



TOTAL CITIES: 232

As of 31<sup>st</sup> May

## TOP ADC PERFORMING BRANCHES



SMS Alerts

### IB GULSHAN, BRANCH



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



### Master Debit Card

## KHUDIAN BRANCH



The Khudian Branch has demonstrated exceptional performance in promoting Master Debit Card.

### PayPak Debit Card

## F.AREA RAHIM YAR KHAN BRANCH



The F.Area Rahim Yar Khan Branch demonstrated exceptional performance in promoting the PayPak Debit Card, playing a key role in advancing Soneri Bank's digital banking initiatives.





### E-Statements

## KASHROTE BRANCH



Kashrote 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 the Bank's sustainability efforts.



### Internet Banking

## MAIN BRANCH KARACHI



Main Branch, Karachi 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.



## TOP PERFORMING BRANCHES

### BUSINESS PERFORMANCE SCORECARD

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

BRANCH NAME	REGION
IB Sialkot Cantt	Central-I
Main Branch Lodhran	Central-II
IB Timergaga Branch	Islamic Banking
IB BT PH-8 Rawalpindi Branch	North
Malir Branch Karachi	South-I
Umerkot	South-II



**IB Sialkot Cantt Branch**



**Main Branch Lodhran**



**IB Timergaga Branch**



**IB BT PH-8 Rawalpindi Branch**



**Malir Branch Karachi**



**Umerkot**



## THE BILLION CLUB

Branches joining the “billion deposit club:”

BRANCH NAME	GROUP
Soan Garden Branch	North
IB-Korangi I Karachi	Islamic Banking



Soan Garden Branch



IB-Korangi I Karachi

## NEW BRANCHES SURPASS PKR 500 MILLION IN MAY

BRANCH NAME	GROUP
IB Jodia Bazar	Islamic Banking
IB DHA Phase-V	Islamic Banking



IB Jodia Bazar



IB DHA Phase-V

## **REDUCING ACCOUNT DORMANCY**

### **Main Branch Skardu**



Soneri Bank commends Main Branch Skardu for its outstanding efforts in significantly reducing account dormancy during May. The team's proactive customer engagement and focus on revitalizing inactive accounts have set a commendable benchmark for other branches.

## **DRIVING NEW TO BANK ACCOUNTS**

### **Ahmedpur Sharqia**



Ahmedpur Sharqia Branch truly excelled in May, demonstrating outstanding efforts in bringing in new customers and significantly expanding Soneri Bank's client base. Their dedicated approach has set a commendable standard for growth and client acquisition across our network.



## LEADING THE WAY IN SCHOOL BANKING

### Block-H North Nazimabad Branch, Karachi



Block-H Branch, North Nazimabad deserves special recognition for its outstanding efforts in reaching out to schools and securing a high number of new accounts.

### Cavalry Ground Branch



Cavalry Ground Branch has shown exceptional performance in generating substantial volumes through school banking initiatives.



## DRIVING GROWTH IN LADIES FIRST ACCOUNT

### Ghotki Branch



Ghotki Branch made a strong contribution in May by opening a notable number of Ladies First Account.

### Cavalry Ground Branch



Cavalry Ground Branch also achieved a commendable volume of Ladies First Account openings.





Soneri Bank

Soneri  
محنت وصول  
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 second 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 MAY- 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	N/A	North

### TOP 3 - TRANSACTION-WISE BRANCHES MAY- 2025 (YTD BASIS)

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



## TOP 3 - VOLUME-WISE BRANCHES MAY- 2025 (MTD BASIS)

POSITION	BRANCH NAME	REGION	ZONE	GROUP
1	Sambrial Branch	Sialkot	Gujranwala	Central-I
2	Gujar Khan Branch	Gujrat	Gujranwala	Central-I
3	Pasrur Road Branch	Sialkot	Gujranwala	Central-I

## TOP 3 - TRANSACTION-WISE BRANCHES MAY- 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	Gujar Khan Branch	Gujrat	Gujranwala	Central-I

These branches have demonstrated exceptional performance in supporting our customers' remittance needs, achieving high volumes and processing a significant number of transactions.

# Meet The Team

 PNSC 7<sup>th</sup> Floor, DIGITAL BANKING GROUP



## Digital Banking Group

**Syed Amir Raza Rizvi**  
Chief Digital & Innovation Officer

**Muhammad Adeel**  
Unit Head, Cards Product  
**Nayab Zain**  
Head of Credit Cards  
**Muhammad Raza**  
Manager Initiation, Credit Cards  
**Adnan Qadir**  
Head of Business Analytics & Support  
**Hafiz Wahaj Ahmed**  
Assistant Manager, Digital Banking  
**Mehtab Haider**  
Head of Debit Cards & Alliances  
**Komal Lohano**  
Product Manager, Digital Banking

**Syeda Aliza Zehra**  
Product Officer  
**Syeda Afreen Zehra**  
Assistant Product Manager  
**Neelam Mehboob**  
Product Manager, Debit Cards  
**Muqalid Baloch**  
Digital Product Manager  
**Ghazi Jaffri**  
Assistant Manager, Mobile Application  
**Hadi Tahir**  
Manager Alliances

Please contact the team at: [digital.team@soneribank.com](mailto:digital.team@soneribank.com) EXT: 3114, 3116

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



# EMPLOYEE CORNER





# SONERI BANK'S TALENT SHINES BRIGHT

Muhammad Owais Appointed INCEIF Malaysia Alumni Ambassador

Muhammad Owais from the Product Development Islamic Banking team, has been appointed as the INCEIF Malaysia Alumni Ambassador – Pakistan Chapter.

Owais is an alumnus of INCEIF University Malaysia, holding a Master's in Islamic Finance Practice (MIFP). His qualifications also include being a Certified Shariah Auditor and Advisor (CSAA) by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) Bahrain. Additionally, he is a Certified Islamic Retail Banker and has completed a Postgraduate Executive Diploma in Leadership and Digitization of Retail Banking.

Owais is quickly emerging as a leader in the transformation of Islamic Banking, and this ambassadorship is a testament to his expertise and dedication.





# Soneri Bank

570+ Branches in 225+ Cities

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