

NEWSLETTER

R^{OSHNI}

September 2025

Serving Pakistan
for **34 years**
and counting



625+ branches in 250+ cities

Roshan Har Qadam

Contents

Campaign Launches & Marketing Initiatives	02
---	----

Commercial & Retail Banking Review	19
------------------------------------	----

Home Remittance Initiatives	37
-----------------------------	----

Learning & Development Initiatives	39
------------------------------------	----

Digital Banking Initiatives	43
-----------------------------	----

Policy and Procedure Department	50
---------------------------------	----

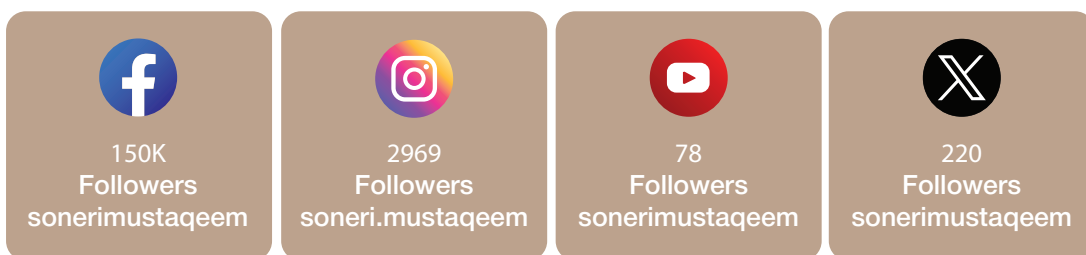
Meet the Team	53
---------------	----

Employee Corner	55
-----------------	----

FOLLOW US ON SOCIAL MEDIA

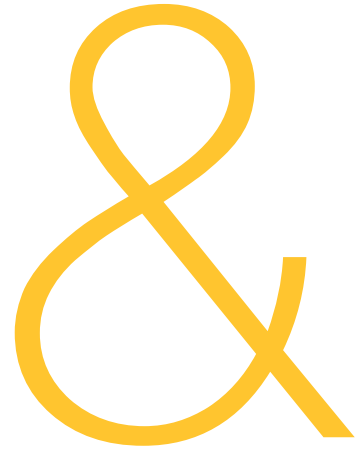


SONERI MUSTAQEEM



As of 28th October, 2025

**CAMPAIGN
LAUNCHES**



**MARKETING
DEPARTMENT INITIATIVES**

ITCN Asia 2025

Soneri Bank sponsored and participated in the Banking & Fintech Asia Expo 2025, held from 23rd to 25th September, at the Karachi Expo Centre as part of the 26th ITCN Asia – Information Technology & Communication Network Exhibition.


Organized under the initiative of the State Bank of Pakistan (SBP), this year's Fintech Pavilion brought together leading financial institutions, technology innovators, and government representatives to highlight Pakistan's evolving digital financial landscape.

Soneri Bank's senior executives also attended the inaugural ceremony alongside Honorable Madam Shaza Fatima Khawaja, Federal Minister for Information Technology & Telecommunication, and other distinguished guests. The Bank's representatives were also invited to the exclusive inaugural dinner at the Governor House, reaffirming Soneri Bank's position among key stakeholders driving the country's financial and technological transformation.



Soneri Bank Celebrates 34 Years

To mark 34 years of Soneri Bank, a special anniversary logo was unveiled under the theme “**Roshan Pakistan, Roshan Hum.**” The design integrated national monuments from regions including Sindh, Punjab, Balochistan, Khyber Pakhtunkhwa, and Gilgit-Baltistan, symbolizing unity and the Bank’s expanding footprint across 625+ branches in more than 250 cities in Pakistan. The logo, developed as a continuation of the Independence Day identity, embodies the Bank’s spirit of progress and collective growth.



Soneri Bank

34 years ago, a light was lit.
Today, it shines across **600 branches, 250+ cities**, and countless lives.
This year, we celebrate that light with our anniversary identity:

Roshan Pakistan, Roshan Hum

34 years with 600+ branches

Because when Pakistan shines, we shine together.

© 600+ Branches in 250+ Cities ☎ 021-111-SONERI (766374) 🌐 www.soneribank.com
📱 Soneri Digital 📞 SoneriBankPK 📧 SoneriBank_Pk 📧 soneribankLtd 📧 SoneriBankOfficial 📧 soneribankLtd

Roshan Har Qadam

Soneri Bank Sponsors TEDxAzadiStreet 5.0

Soneri Bank was the silver sponsor of the TEDxAzadiStreet 5.0 event under the theme “Above & Beyond.” The event celebrated innovation, courage, and the transformative power of ideas.

Through this partnership, Soneri Bank continues its mission to empower youth, ignite meaningful conversations, and reimagine the future of banking.

[Click to read more](#)

Sponsorship of AKU Falah Carnival 2025

Continuing the tradition of supporting social causes, Soneri Bank sponsored the Falah Carnival 2025, organized by the Falah Welfare Society at Aga Khan University. This student-led initiative aimed to raise funds for the treatment and diagnostic support of underprivileged patients. The event was held at AKU's SRC Poolside area, and featured family-oriented activities, games, and entertainment that brought together students, faculty, and families for a meaningful cause.



Strategic Alliance with MG Motors Pakistan

Soneri Bank entered into a strategic partnership with MG Motors Pakistan through a landmark MOU Signing Ceremony. The collaboration offered customers exclusive car finance benefits, including a competitive rate of 1-Year KIBOR + 2%, discounted insurance at 1.5% with tracker, and full waivers on processing, early settlement, and balloon payment.

To promote this partnership, a comprehensive campaign was designed and adapted across digital and print media communicating the essence of this alliance both internally and externally.



**Drive Your Dream with
FREE REGISTRATION**

Soneri Bank brings you an exclusive collaboration with MG Motors Pakistan, making it easier than ever to get behind the wheel of your dream MG.

Exclusive Benefits

<p>Financing available at 1-Year KIBOR + 2%</p>	<p>Competitive insurance rate of 1.5% with tracker</p>	<p>100% waiver on processing fee</p>	<p>100% waiver on early settlement charges</p>	<p>Unlimited balloon payments with no penalty</p>
---	--	--------------------------------------	--	---

*Terms & Conditions Apply

Salana Amdani Account Campaign

Soneri Bank successfully launched the Salana Amdani Account Campaign across print, radio, and digital platforms, offering customers attractive annual returns of 10.50% per annum with the convenience of free online banking. The campaign ran in leading newspapers including Dawn, Jang, and Business Recorder, alongside radio placements on Mera FM 107.4, FM 106.2, and FM 103. Content on digital mediums further amplified the reach. The campaign was also supported through in-branch visibility with banners and flyers, highlighting Soneri Bank's commitment to secure, rewarding, and growth-oriented financial solutions for its valued customers.



Soneri Bank

Salana Amdani Account

10.50% PER ANNUM* RETURNS

SECURE YOUR TOMORROW, WITH HIGH RETURNS

- One year term deposit product with profit payment at maturity.
- Minimum deposit amount of Rs. 25,000/-.
- Up to 90% financing can be availed against deposit.
- Premature encashment option available.

Now offering free online banking services for all our customers.

Fast growing network of **600+ branches**

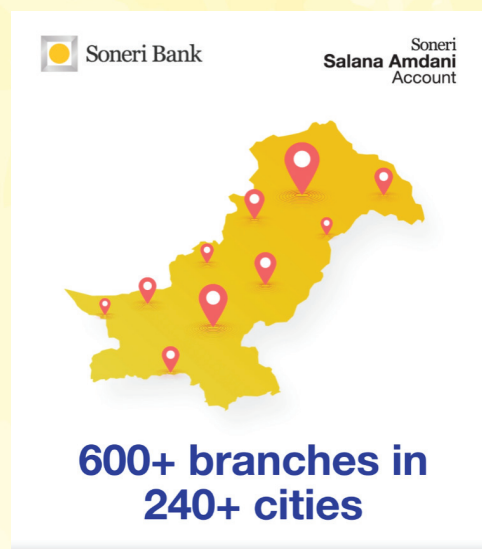
Salana Amdani Account

More than 600 Branches Network

78th Anniversary

Scan for further details

*Terms & Conditions Apply



Soneri Bank


Salana Amdani Account

600+ branches in 240+ cities

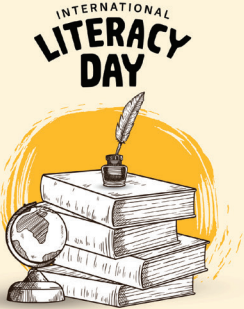
[Click to watch the video](#)


International Literacy Day Campaign


To mark International Literacy Day, Soneri Bank launched a dedicated webpage and video loop which were showcased across digital platforms and SMD screens at select branches. This initiative reinforced Soneri Bank's mission to promote financial awareness and inclusion, aligning literacy with financial empowerment.


Soneri Bank


**THIS LITERACY DAY,
TAKE A STEP TOWARDS
FINANCIAL FREEDOM**









Supporting individuals, SMEs, farmers, and businesses in building financial stability.



Providing women with access, confidence, and independence in handling their finances.



Offering yearly profit payouts in promoting disciplined, long-term saving.



Enabling freelancers in receiving international payments and growing their earnings

From financial stability and empowerment to global earnings and long-term growth, every Soneri Bank product is a step towards true financial literacy.

Educational Visit to TDF MagnifiScience Centre

Demonstrating its commitment to education and community development, Soneri Bank sponsored an educational visit for underprivileged students of Jagruti Learning School to The Dawood Foundation's MagnifiScience Centre.

The visit provided a unique opportunity for these students, many of whom would not have had access to such an experience otherwise to engage in interactive learning through hands-on science exhibits.

Adding to the impact of the initiative, Soneri Bank employees also accompanied the students, actively participating in the visit and fostering meaningful engagement. Their presence helped create a warm, supportive environment for both the children and the employees, making the experience enriching and memorable for all involved.



PakWheels Car Mela

Soneri Bank participated in the PakWheels Car Mela 2025, held at Expo Center, Karachi, on 27th and 28th September 2025. The Bank secured a dedicated kiosk space which provided an excellent platform to promote Soneri Car Finance and engage with a relevant audience. The Consumer and Sales team actively interacted with visitors, generating quality leads and building new relationships.



World Heart Day Observed with Emergency Response Training

In line with Soneri Bank's ongoing commitment to employee well-being and safety, and in observance of World Heart Day, a training session was organized to enhance awareness and preparedness for cardiac emergencies.

Led by medical professionals, the session equipped participants with essential life-saving skills, including a live demonstration on CPR and emergency response techniques.

Employees who actively participated in the demonstration were awarded certificates in recognition of their commitment.



Soneri Bank Marks World Heart Day with CPR Training Session

Soneri Bank organized a **Training Session** in collaboration with **Med Aid**, a venture of Hopes Foundation. The session focused on lifesaving skills through an extensive CPR training program.

This initiative reflects Soneri Bank's commitment to promoting health awareness and equipping its employees with vital skills to respond effectively in emergency situations.



Childhood Cancer Awareness Month

In Pakistan, where approximately 8,000 children are diagnosed with cancer every year, the stakes are particularly high.

As part of Soneri Bank's continued commitment to corporate social responsibility (CSR), a community impact initiative was undertaken to support children bravely fighting cancer.

This initiative aimed to provide critical care by covering medical expenses, diagnostic tests, and treatment support for Child Aid Association.



Flood Donation Drive to Support Al Khidmat Foundation

A collaborative initiative was undertaken with Al Khidmat Foundation to aid flood-affected communities in South Punjab.

This effort included the establishment of medical camps that provided essential healthcare services, including basic medicines and hygiene support, to individuals impacted by the recent floods in Pakistan.



Session on Wellness & Grooming

Soneri Bank, in collaboration with CCL Pharma, organized an informative session focused on Wellness and Grooming.

The session was led by a qualified medical expert and highlighted the importance of personal hygiene, emphasizing its direct impact on overall health, confidence, and professional productivity.

The interactive discussion provided valuable insights, encouraging participants to prioritize their wellness in both personal and professional settings.



Honoring Courage, Celebrating Pakistan

Soneri Bank commemorated Defence Day on 6th September by paying tribute to the brave heroes who defend our nation.

Through our social media channels, a message titled “One Nation, One Dream” honored the courage and sacrifices of the heroes of 1965.



Click to watch the video

Promotion of SME Current Account

Soneri Bank promoted the SME Current Account on social media, highlighting its role in empowering businesses with smart banking solutions.

Designed to support entrepreneurs and SMEs, the account offers convenience, flexibility, and seamless digital transactions, helping businesses move beyond cash counters.



Click to watch the video

Launch of Sunday Banking

To better serve customers, Soneri Bank introduced its Sunday Banking service, aimed at making banking more convenient and accessible. The initiative was promoted across social media to raise awareness and highlight the added flexibility.

As part of the launch, select Soneri Bank branches are open every Sunday from 11:00 AM to 4:30 PM, allowing customers to manage their banking needs easily, even on weekends.



Soneri Bank

Soneri Bank is now open on **Sundays!**

Selected branches will be open every **Sunday** from **11:00 AM - 4:30 PM**

A photograph of a modern Soneri Bank building with a glass facade and a yellow horizontal band near the top. The Soneri Bank logo is visible on the building's facade.

Women Entrepreneurship Day - Coming Soon

As a joint initiative between CRBG and Marketing, this celebration highlights our shared commitment to empowering women entrepreneurs across Pakistan.



POWERED
BY WOMEN



What's Happening

- Financial Literacy Session targeted towards empowering female entrepreneurs
- Branded kiosks to promote our women-centric products and services
- Theme based branding to celebrate the spirit of entrepreneurship
- CSR activities to support small, women-led businesses

Let's come together to uplift, inspire, and empower women across Pakistan



COMMERCIAL & RETAIL BANKING



GROUP UPDATES

Branch Expansion

Number of Branches till 30th September 2025

 Total Branches	 Total Cities Covered
618	252

New Branch Openings: 1st till 30th September 2025

Conventional Branches



Soneri Bank

Branch Name	City	Group
F-7 Markaz Branch	Islamabad	North
Chak No-47 Branch	Sargodha	Central-II
Bangla Kamboh Branch	Kasur	Central-I
Qambar Branch	Shahdadt	South-II
Dingarh Branch	Kasur	Central-I
Oora Chowk Branch	Sialkot	Central-I
Vehari Road Branch	Multan	Central-II
Daulat Nagar Branch	Gujrat	Central-I
Peoples Colony Branch	Gujranwala	Central-I
Sheikhupura Bypass Chowk Branch	Sheikhupura	Central-I
Puli Tope Khana Branch	Sialkot	Central-I

Islamic Branches



Branch Name	City	Group
IB-Sabzi Mandi, Hyderabad Branch	Hyderabad	South-II
IB-Jinnah Road, Rawalpindi Branch	Rawalpindi	North
IB- Site Binroia Branch	Karachi	IB Group
IB-Portway Trade Centre Branch	Karachi	IB Group
IB-Mardan Road, Charsadda Branch	Charsadda	IB Group
IB-E-11 Markaz Branch	Islamabad	North

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 September 2025

Two Soneri Bank branches crossed the prestigious billion mark in deposits/book size in September.

1. F-7 Markaz Branch, Islamabad
2. Kana Kacha Branch, Lahore

Congratulations to:

F-7 Markaz Branch, Islamabad



(L TO R): Sozana Younis (CSO), Muhammad Aamir Khan (BOM), Khurram Shahzad (AM/BM), Muhtashim Ahmad Ashai (President & CEO), Azhar Sajjad Siddqui (GM-North), Muhammad Yaqub (RH), Aram Hunny Khalid (RM), Arslan Naseem (CSO)

Kana Kacha Branch, Lahore



(L to R): Aamir Ali (BOM), Muhammad Ramzan (CSM), Mian M.ASIF (CSO), Mian Muzammil Toqeer (CO)

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.

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

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

1. Ghalla Mandi Branch, Multan
2. Khana Nau Branch, Gulberg Lahore

Congratulations to:

Ghalla Mandi Branch, Multan



(L TO R): Ali Hassan (CO), Imtiaz Raza (CSO), Aamir Khan (CSO), Syed Ali Raza (BM), Muhammad Nasir Shah (BOM), Nabeela Sarfraz (RM), Saba Munir (CSO), Kainat Jillani (CSO)

Khana Nau Branch, Gulberg Lahore



(L to R): Aamir Ali (BOM), Muhammad Ramzan (CSM), Mian M.ASIF (CSO), Mian Muzammil Toqeer (CO)

Business Performance Scorecard Sept 2025

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

Branch	Region	Group	Year	Scores
Canal View Lahore Branch	Gulberg Lahore	Central-I	2021	4.724381
Chishtian Branch	Bahawalpur	Central-II	2016	4.535532
IB Tarnol Branch	Islamic North	North	2023	4.964479
Nishtar Road Karachi	Old City & Garden	South-I	2005	4.260359
Matyari Branch	Hyderabad	South-II	2009	4.609348
IB Dhoraji Karachi	Islamic South	IB	2021	4.867331

Key Highlights

- IB Tarnol Branch in Islamic North led with the highest score.
- IB Tarnol Branch of Islamic North Region established in 2023, and IB Dhoraji Branch of Islamic South Region established in 2021 are performing exceptionally well.

Women Financing Week

- Women Entrepreneurship Day (WED) on 3rd December, 2025.
- WED will be celebrated in Karachi, Lahore, Islamabad, Multan & Hyderabad (Main Branches).
- Soneri branded kiosk will be deployed and utilized across the five nominated districts.
- The selected main branches in Karachi, Lahore, Islamabad, Multan, and Hyderabad across five districts will display promotional materials until the event concludes.



Product Performances

Liability Product: 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 a notable increase 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 minors.



Group	GM	No of Accounts
North	Azhar Sajjad Siddiqui	20
Central-II	Mian Asif Iqbal	9
Central-I	Sajjad Arshad Butt	9
South-I	Syed Mohammad Abbas	8
South-II	Muhammad Azizullah Abid	1

Region	RH	No of Accounts
AJK & Islamabad	Muhammad Adeel Yasin	14

Branch	BM	City	No of Accounts
Islamgarh Branch	Zamir Ahmed	Mirpur A.K	6
F-3 Mirpur Branch	Muhammad Ansar	Mirpur A.K	5
Sukh Chayn Branch	Mughees Arslan Yousaf	Lahore	4
D-12 Markaz Branch	Rabia Ahsan	Islamabad	3
Circular Road Branch	Sajid Sarwar	Daska	3

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.

The following tables provide a breakdown of the performance and outreach of the Soneri Ladies First Account across various groups, regions, and branches, highlighting the dedicated efforts of our teams in expanding women's access to financial services.

Group	GM	No. of A/Cs
Central-I	Sajjad Arshad Butt	44
North	Azhar Sajjad Siddiqui	25
South-I	Syed Mohammad Abbas	10
South-II	Muhammad Azizullah Abid	6
Central-II	Mian Asif Iqbal	2

Region	RH	No. of A/C s
Model Town Lahore	Muhammad Imran	17
Rawalpindi	Asad Hussain Abbasi	11
AJK & Islamabad	Muhammad Adeel Yasin	11
Mall Lahore	Syed Mansoor Abbas Kazmi	9
City Lahore	Tabassum Iqbal Chaudhry	9

Branch	BM	No. of A/Cs
Johar Town Lahore	Mubashar Ilyas	8
Hadyara Lahore	Mubashar Ahmed	8
Pindi gheb Attock	Ahsan Akram	6
Main Branch Mirpur (A.K)	Attique Ur Rehman	5
Sheikhupura Branch	Tanvir Ali Shah	5

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.

The following tables highlight the top performers in Debit Card issuances.

PayPak Top Performers

Group	GM	Issuance
Central-I	Sajjad Arshad Butt	2607

Region	RH	Issuance
Model Town Lahore	Muhammad Imran	631

Branch	BM	Issuance
Auto Bhan Road Branch	Muhammad Yousif	136



MDC Top Performers

Group	GM	Issuance
Central-I	Sajjad Arshad Butt	906

Region	RH	Issuance
Gilgit	Waqar Hussain	218



SMS Alerts

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

Presented below are the top performers who have achieved exceptional results in enrolling customers for the SMS Alerts service.

SMS Top Performers

Group	GM	Registrations
Central-I	Sajjad Arshad Butt	2825

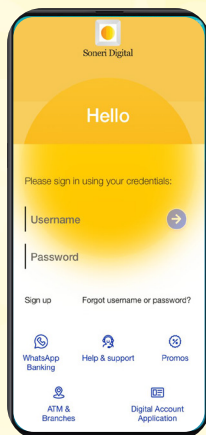
Region	RH	Registrations
City Lahore	Tabassum Iqbal Chaudhry	668

Branch	BM	Registrations
Auto Bhan Road Branch	Muhammad Yousif Memon	136

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.

The following table recognizes the top performers who have demonstrated outstanding performance in promoting and registering customers for Internet Banking.


Internet Banking Top Performers

Group	GM	Registrations
Central-I	Sajjad Arshad Butt	4065

Region	RH	Registrations
Model Town Lahore	Muhammad Imran	775

Branch	Staff	Registrations
Model Town Branch Lahore	Fawad Ahmed Niazi	109

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.

The following table highlights the top performers who have excelled in registering customers for Soneri Bank's E-Statements service.

E-Statements Top Performers

Group	GM	Registrations
Central-I	Sajjad Arshad Butt	4326

Region	RH	Registrations
Model Town Lahore	Muhammad Imran	835

Branch	BM	Registrations
Auto Bhan Road Branch	Muhammad Yousif Memon	96



New to Bank Accounts

Performance: September 2025

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

The table below showcases the top-performing groups and individuals who contributed significantly to new account acquisitions during the period.

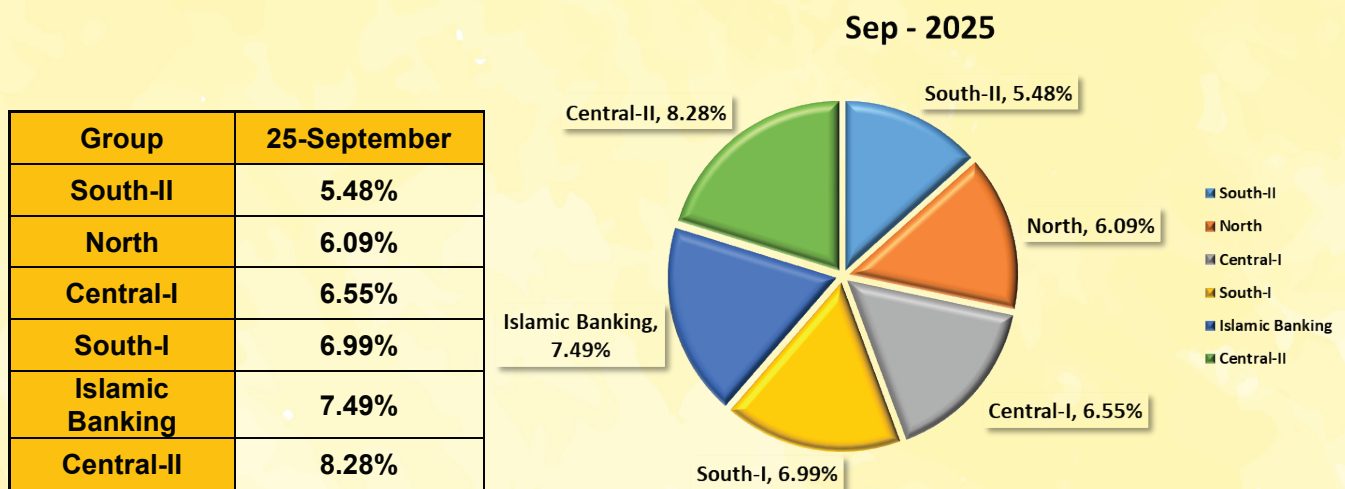
Group	GM	No. of A/Cs
Central-I	Sajjad Arshad Butt	5713
North	Azhar Sajjad Siddiqui	3288
Central-II	Mian Asif Iqbal	2913
South-II	Muhammad Azizullah Abid	2186
South-I	Syed Mohammad Abbas	1913
Islamic Banking	Burhan Hafeez	1181

Regions	RH	NTBs
Model Town Lahore	Muhammad Imran	1042
City Lahore	Tabassum Iqbal Chaudhry	972
Nawabshah	Saleem Raza Qureshi	862
Multan	Muhammad Ali	849
Rawalpindi	Asad Hussain Abbasi	839

Branch	BM	NTBs
Auto Bhan Road Branch	Muhammad Yousif Memon	152
Shahbaz Khan Road	Mubashar Ali	131
Mehrabpur Branch	Masroor Ahmed Laghari	122
Adda Parmat Branch	Riaz Ahmad	113
Bangla Kamboh Branch	Hasan Ali Younas	103

Account Opening Discrepancy Ratio

The Account Opening Discrepancy Ratio highlights the accuracy and discipline in account processing, while the NTB Account performance reflects the strong momentum in acquiring new customers. Together, these indicators showcase not only growth in numbers but also quality in execution, balancing expansion with operational excellence.



School Banking Unit



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

The tables below showcase the performance of the School Banking Unit.

Group	GM	Main School Accounts
North	Azhar Sajjad Siddiqui	11
Islamic Banking	Burhan Hafeez	10
Central-I	Sajjad Arshad Butt	4
Central-II	Mian Asif Iqbal	3
South-I	Syed Mohammad Abbas	2
South-II	Muhammad Azizullah Abid	1

Region	RH	Main School Accounts
Islamic South	Fayyaz Hussain Madni	8
Rawalpindi	Asad Hussain Abbasi	7
Islamic KPK	Muhammad Ishtiaq	2
Gilgit	Waqar Hussain	2
Islamic North	Imran Nasir	2
Sahiwal	Javed Iqbal	1
Nazimabad	Hassan Riaz	1
Sukkur	Manzar Hussain	1
Faisalabad	Saeed Ullah Shah	1
Gulberg Lahore	Tanveer Muhammad	1
Bahawalpur	Rao Mohammad Arif Islam	1
Sialkot	Naeem Sadiq	1
Gujranwala	Safdar Iqbal	1
Industrial Area	Asif Haroon Lakhani	1
Multan	Muhammad Ali	1

Wealth Management Performance

The Wealth Management report for September 2025 provides an overview of investment amounts across different groups and banks. Here is a breakdown:

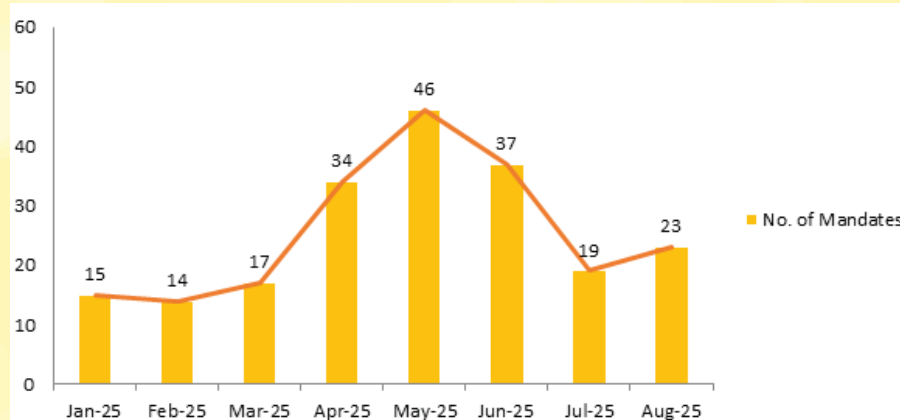
The total investment amount across all groups is approximately PKR 7.797 billion.

Breakdown by Group

- **Central I:** Total investment of approximately PKR 2.281 billion.
- **North:** Total investment of approximately PKR 1.508 billion.
- **South:** Total investment of approximately PKR 4.007 billion.

Wealth Management Overall		
Group	AMC	No. Of cases
Central-I	ABL	35
	HBL	417
	MCBAH	200
Central-II	HBL	5
North	ABL	5
	HBL	89
	MCB	2
	MCBAH	95
South-I	ABL	8
	HBL	252
	MCB	7
	MCBAH	212
Grand Total		1327

Employee Banking Mandates: 2025 Performance



The Employee Banking mandate witnessed steady progress during the year, with performance peaking at 47 Mandates in May 2025. Our team maintained steady momentum in Employee Banking mandates, with a strong highlight in September where our collective efforts led to outstanding participation with a 20% surge.

Dormant Account Re-Activations 2025

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

Group	GM	No. of Re-Activations
Central-I	Sajjad Arshad Butt	560
North	Azhar Sajjad Siddiqui	335
Central-II	Mian Asif Iqbal	329
South-II	Muhammad Azizullah Abid	274
South-I	Syed Mohammad Abbas	232
Islamic Banking	Burhan Hafeez	47
Grand Total		1,777

Regions	RH	No. of Re-Activations
City Lahore	Tabassum Iqbal Chaudhry	109
Sahiwal	Javed Iqbal	106
Gilgit	Waqar Hussain	100
Mall Lahore	Syed Mansoor Abbas Kazmi	96
Nawabshah	Saleem Raza Qureshi	93

Branch	BM	No. of Re-Activations
Gahkuch	Aslam Khan	24
AKU Branch Karachi	Muhammad Sadiq	22
Main Branch Gilgit	Arif Hussain	20
Manga Mandi Lahore	Ishtiaq Ahmed	17
Model Town Branch Lahore	Fawad Ahmed Niazi	17
Jacobabad	Muhammad Afzal	17

RM	Branch	Group	No. of Re-Activations
Gulraiz Khan	Ravi Road Branch Lahore	Central-I	11
Syed Hassam Ali	Main Branch Lahore	Central-I	5
Hamza Islam	Baghbanpura Lahore	Central-I	5
Amanat Ali	Abdul Hakeem Branch	Central-II	5
Junaid Naimat Ali	Manga Mandi Lahore	Central-I	5
Mehran Ashraf	Killianwala Branch	Central-II	5
Asif Ali	Hafizabad Branch	Central-I	5
Muhammad Aamir	Bhakkar Branch	Central-II	5

Exemplary Integrity in Action**Shanza Abid**
CSO

Sector F-3, Mirpur Branch, Azad Kashmir

Shanza Abid demonstrated an exceptional level of honesty and integrity by promptly returning an excess cash amount of Rs. 14,000 to a client. Her action reflects the highest ethical standards and embodies the true values of Soneri Bank.

**Sikandar Ali**
Cash Officer

Bagh Branch, Azad Kashmir

Sikandar Ali exhibited outstanding integrity and professionalism by immediately returning an excess cash amount of Rs. 20,000 to a client. His conduct is a testament to his strong moral character and commitment to upholding the core values of Soneri Bank.



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 - SEP 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 - SEP 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	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.

LEARNING & DEVELOPMENT INITIATIVES



Learning & Development Initiatives

Soneri Enable - Learning Management System (LMS) Initiatives

Launch of Soneri Enable Mobile App

As part of our ongoing commitment to fostering a culture of continuous learning and regulatory compliance, The L&D Department introduced the “SONERI ENABLE APP” for all staff members, allowing them to conveniently take their trainings online.

Physical Training Initiatives

The L&D Department kicked off September 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 September:

1. Health Awareness Session on Growing Issues of Bones and Joints:

An informative session on “Growing Issues of Bones and Joints” was conducted by Dr. Shohab Shaikh. He shared valuable tips on maintaining bone strength and preventing joint problems keeping it interactive and insightful with questions and answers.



2. Basics of Trade & Credit

A training session on Trade & Credit was conducted in Karachi by Mr. Syed Naveed Ul Zafar, Head of Learning and Development. The session, customized for branch managers, covered essential concepts of Trade Financing, Credit Assessment, and Risk Management. Participants were actively engaged and also gave pre and post assessments.



3. Disability Inclusive Banking

An Online training on Disability Inclusive Banking was organized by the L&D Department for employees across all regions. The session focused on understanding and supporting persons with disabilities (PWD's). The trainer discussed the importance of sign language, effective communication methods, and SBP's circular on PWD inclusion. Participants also learned about workplace adjustments and strategies to help PWD's become confident and productive team members.


DIGITAL BANKING INITIATIVES




Exclusive Discounts for Pay Pak Debit Card Holders

As part of our ongoing commitment to reward customer loyalty, Soneri Bank offered exclusive discounts at over 30,000 merchant outlets across 158 cities in Pakistan for PakPak Debit Card holders.



The discounts can be availed throughout the year with a complimentary Gold Category subscription to the Golootlo App, which can be activated by entering the card number within the app.


Soneri Bank



Dine in style, savor with grace

Use your Soneri PayPak Debit Card and get 15% off on the entire menu at Tooso.


Soneri Bank



Delicious Deal, Unlimited Refills

Use your Soneri PayPak Debit Card and enjoy 1 Hand-Breaded Crispy Chicken Sandwich + Drink with unlimited refills for just Rs. 399!

To avail, link your Soneri PayPak Debit Card with the Golootlo App now! Valid nationwide till 30th September, 2025.





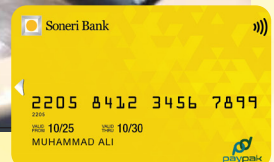

Soneri Bank



Train hard. Stay fit. Live better.

Use your Soneri PayPak Debit Card and flat 20% off on registration charges at Safa Fitness Club.

To avail, link your Soneri PayPak Debit Card with the Safa Fitness Club app. Valid nationwide till 30th September 2025.



Soneri Bank



The New Regular Just Got Better

Use your Soneri PayPak Debit Card and get a flat 20% OFF on the regular menu at Kaybees.





Soneri Bank

Savor the Slice, Save the Price!

Use your Soneri PayPak Debit Card and Get up to 30% OFF on 9" Supreme Pizza at New Yorker Pizza.

To avail, link your Soneri PayPak Debit Card with the Golootlo App now! Valid nationwide till 30th September, 2025.



Soneri Bank

SHOP MORE, PAY LESS AT BACHAA PARTY

Use your Soneri PayPak Debit Card and get flat 20% off on selected items at Bachaa Party.

To avail, link your Soneri PayPak Debit Card with the Golootlo App now! Valid nationwide till 30th September, 2025.





Soneri Bank



DOCTOR'S HOSPITAL
& MEDICAL CENTRE

Unlock Exclusive Discounts!

Use your Soneri PayPak Debit Card and get flat 10% off on lab tests and radiology services at Doctor's Hospital and Medical Centre.

To avail, link your Soneri PayPak Debit Card with the Golootlo App now! Valid nationwide till 30th September, 2025.



Soneri Bank Platinum Debit MasterCard

The Soneri Platinum Debit MasterCard offers exclusive discounts at top notch merchants, CIP lounges and much more.

In September, the following merchants were onboarded which brought discounts upto 40% for our valued customers, making dining and recreational experiences even more rewarding.

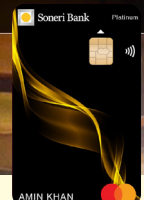
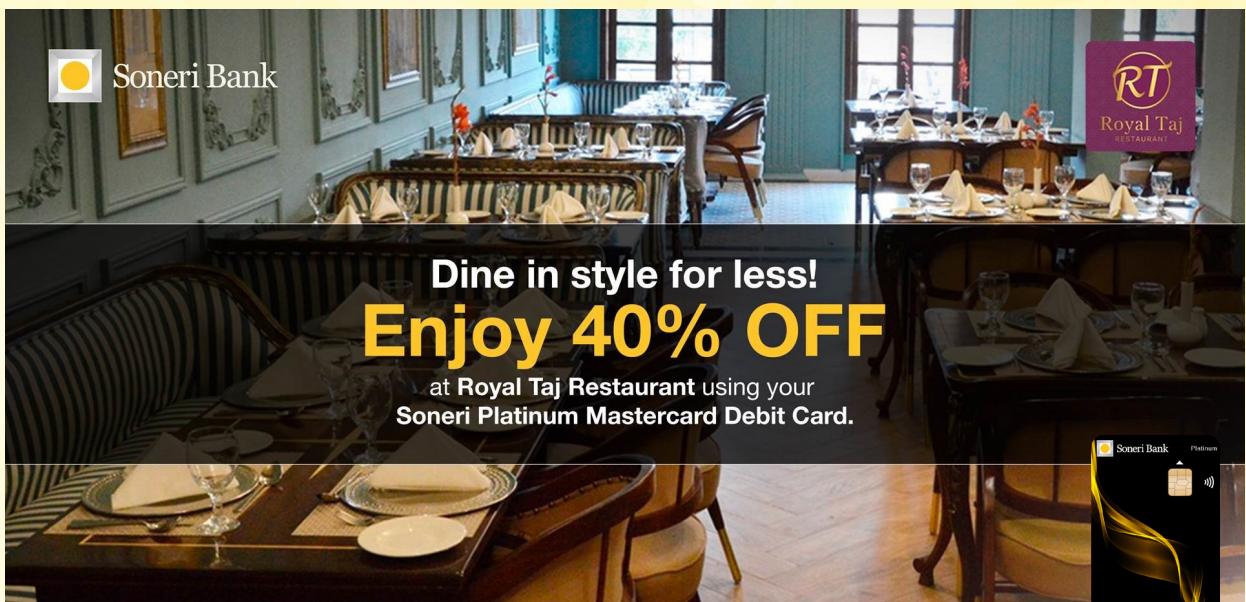


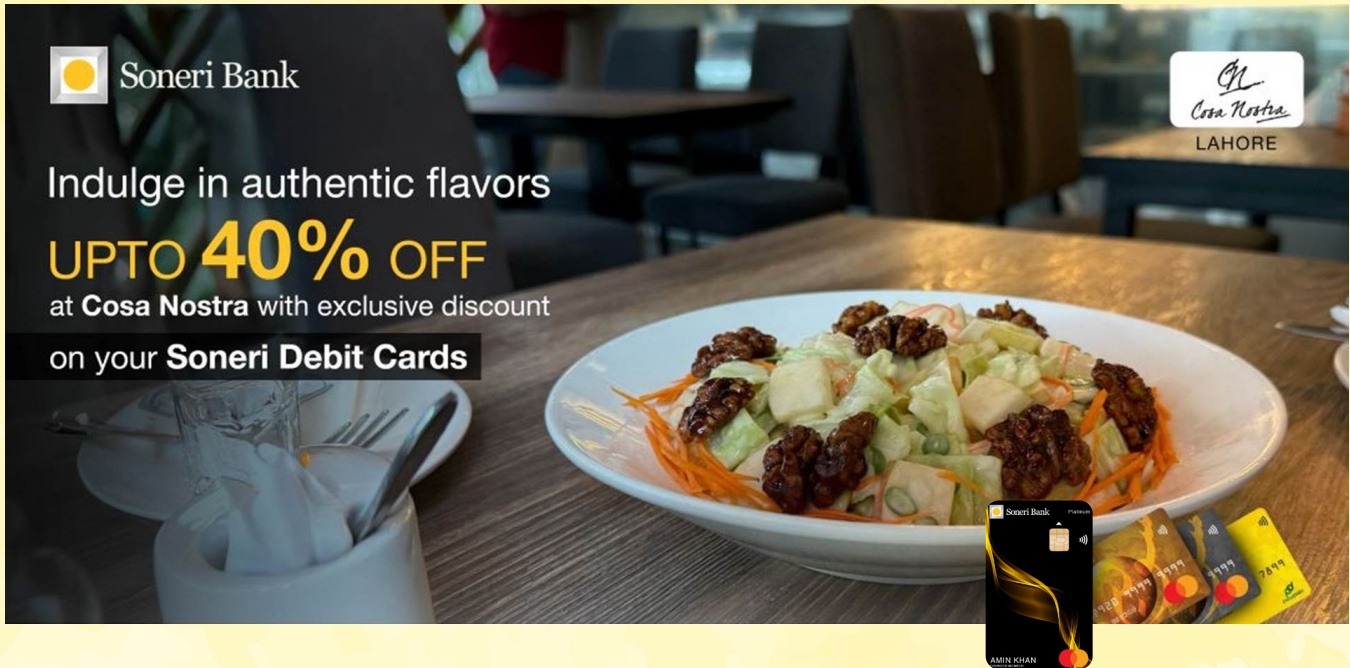
Soneri Bank




Dine in style for less!
Enjoy 40% OFF

at Royal Taj Restaurant using your
Soneri Platinum Mastercard Debit Card.





 Soneri Bank

Indulge in authentic flavors
UPTO 40% OFF
 at **Cose Nostra** with exclusive discount
 on your **Soneri Debit Cards**



 Soneri Bank

Dine in elegance
UPTO 40% OFF
 at **Casa Cardoné** and save more
 with your **Soneri Debit Cards**



Smash your game with savings!

GET **40%** OFF
at **Space Padel** with your
Soneri Platinum Mastercard Debit Card



A perfect brew with a perfect discount!

Enjoy **30%** OFF

at **Melbrew** with your
Soneri Platinum Mastercard Debit Card.



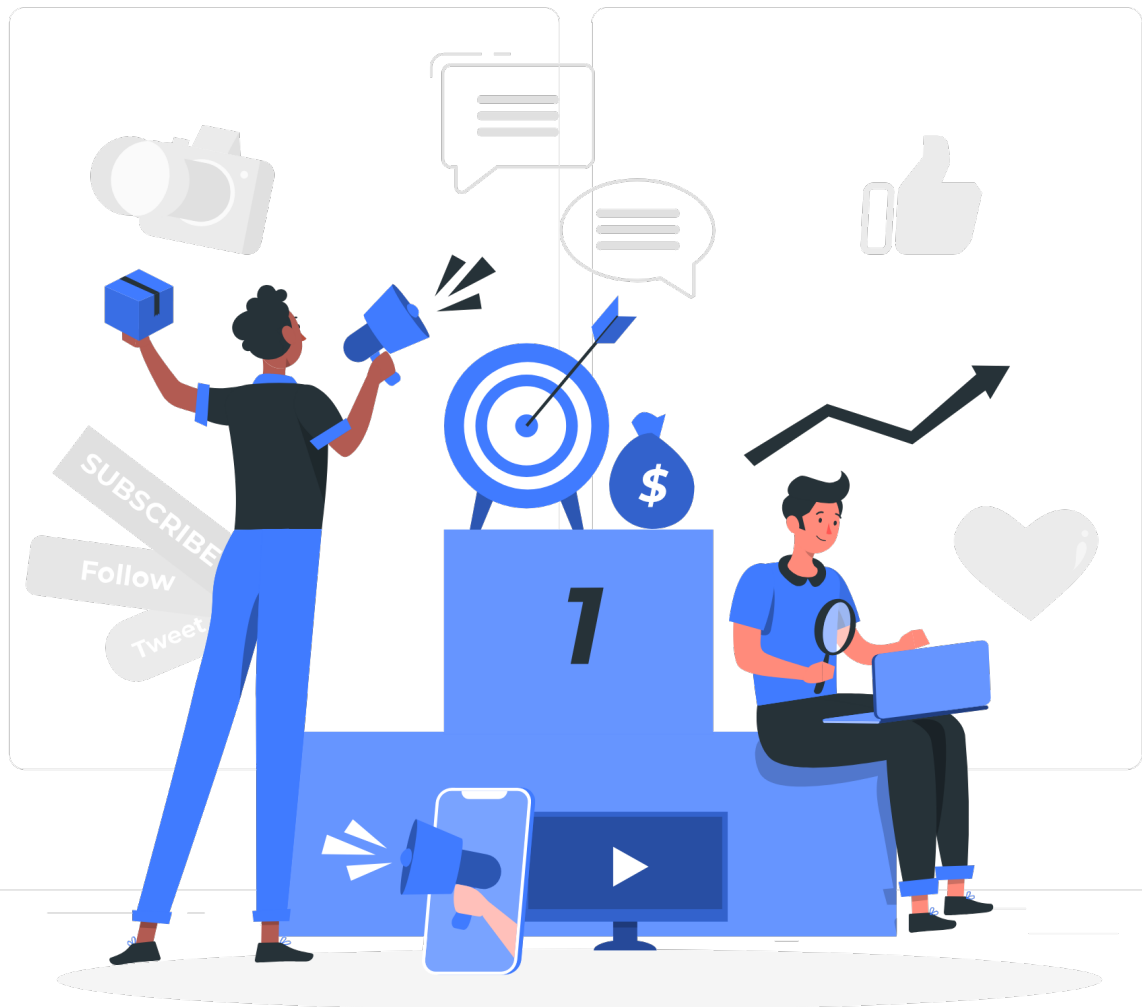
Achievement of the Month

With the continuous support of the branch banking segment to collaborate with corporate customers, over 150 Soneri-branded POS machines were successfully deployed across the country in September.

This achievement reflects our commitment to expanding digital payment acceptance and providing seamless digital payment solutions to merchants. Several additional deployments are also in the pipeline, further strengthening Soneri Bank's digital footprint in the acquiring space.



POLICY & PROCEDURE DEPARTMENT



Winners - Ideas that Inspire: Employee Edition

We are pleased to announce the winners of the 1st edition of Soneri Ideas, an initiative taken by Management Team members to encourage innovation and create opportunities for growth.

The Operations Committee successfully reviewed the shortlisted suggestions out of which 4 were rewarded with cash prizes of Rs. 10,000. The criteria for selection is based on the following objectives:

- Increased overall profitability of the bank.
- Stopping leakage of income.
- Optimizing an existing process.
- Improved customer services.

Congratulations to:



Nadir Hussain Mazhar, FJR Branch



Asif Ghulam Rasool, Signature Tower Branch

Congratulations to:



Muhammad Owais, Islamic Banking



Salman Ali Sheikh, Main Branch Sargodha

Meet The Team

PNSC 7th Floor, Operations
Group



Operations Team

From Left to Right

Mr. Mateen Mahmood
Group Head Operations
and Service Quality, Operations

Mr. M. Hassan Jamal Ansari
Head of Policy and Procedure, Operations

Mr. Shahzad Munir Ahmed
Head of ADC Operations

Ms. Shazia Akhtar
Head of Centralized Remittances,
Investment & RFT, Operations

Mr. Asif Nazir
Unit Head -Service
Quality, Operations

Mr. Anjum Asghar
Head of Centralized
Operations, Operations

Please contact the team at:
Email: policy.procedure@soneribank.com
Ext: 3111 & 3106

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

Meet The Team

Bahria Town Branch, Rawalpindi



Bahria Town Branch Team, Rawalpindi

From Left to Right

Mr. Sher Amin
BOM

Mr. Shoaib Ansari
CO

Ms. Sayeda Sadia Batool
SRM

Mr. Taimur Saeed
AM/BM

Ms. Mamoonah Allahrakha
CSM

Ms. Ayema Kashif
CSO

Please contact the team at:

Email: 260btr.staff@soneribank.com
Ext: 051- 5733774, 051- 5733769

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

EMPLOYEE CORNER



Star of the Month

**Simran Lohana – Counter Service Manager
Autobhan Branch, Hyderabad South-II**

Simran demonstrated outstanding performance in Account Opening Clean Applications, with an impressive 151 out of 152 accounts opened in September alone. Her dedication to maintaining impeccable service levels has significantly contributed to the success of Autobhan Branch, Hyderabad.

Star of the Month

Syed Barkat Ali Shah
Branch Manager, CRBG Bahria Town
Phase VIII AJK & Islamabad (North Region)

Syed Barkat Ali Shah joined Soneri Bank as the Branch Manager in August 2025 and quickly delivered outstanding results, with Net addition of Current Deposits: Rs. 190 Million and Total Deposits: Rs. 308 Million, Trade Business of Rs 150 Million and also turned a loss-making branch into a profitable one within two months.

Star of the Month



Kiran Majeed, Relationship Manager, CRBG
Kallar Syedan Branch AJK & Islamabad (North Region)

Kiran Majeed delivered outstanding performance by excelling in the key KPI of Current Deposit Growth during the month, setting a strong example of dedication and results-driven excellence.

Building Experience, Earning Trust: My Story at Soneri Bank

As a Cash Officer, I joined Soneri Bank on November 29, 2023. I was initially deputed in Swat, where I gained valuable experience in account opening and general banking. I faced challenging times and lived on rent in Swat, but learnt a lot from my Line Manager.

Upon transferring to Peshawar, I worked as OFF-CSO, successfully opening several accounts, including significant ones. My experience as Acting/Officiating CSO in September, where I opened the Abasyn University Account, was particularly noteworthy.

This was not only a great learning experience but also a testament to the trust placed in me by the management. I encourage all my colleagues to do the same so you can also gain experience. Everyone has potential. I am proud to have been part of these achievements and look forward to continuing to contribute to Soneri Bank's success.



Hamid Saeed
Counter Service Officer

FX Market Trends 2025

The global foreign exchange (FX) market continues to expand in scale and complexity, shaped by diverging monetary policies, evolving trading technologies, and persistent macroeconomic uncertainty.

As 2025 progresses, understanding the major forces driving currency markets is critical for financial professionals.

1. Record volumes and shifting liquidity patterns

According to the Bank for International Settlements (BIS), average daily global FX turnover reached USD 9.6 trillion as of April 2025 a 28% increase from 2022. This surge underscores the market's unmatched depth, but also highlights tighter pricing competition and more fragmented liquidity. For market participants, execution efficiency, credit line management, and real-time visibility have become decisive competitive factors.

2. The dollar's broad weakness — but an uncertain path

The U.S. dollar index (DXY) declined by roughly 10.8% in the first half of 2025, marking its steepest early-year drop since the 1970s. Analysts from Morgan Stanley and J.P. Morgan project an additional 8–10% downside into 2026, driven by moderating U.S. growth and narrowing interest-rate differentials. Forecasts suggest EUR/USD could test 1.20, while USD/JPY may stabilize near 140 V–141. A weaker dollar may offer carry-trade opportunities but also creates funding and hedging challenges for dollar-linked exposures.

3. Divergent monetary policies drive volatility

Policy divergence remains a defining feature of 2025. While the Federal Reserve and European central bank lean toward gradual rate cuts, several Asian and emerging-market central banks maintain a cautious stance amid inflation persistence. These differences are generating volatility in cross-currency basis spreads and opening tactical opportunities in short-term swaps, forward premiums, and carry trades.

4. Oil-linked currencies regain correlation

Currencies tied to commodity exports — particularly in the Gulf region continue to move in tandem with crude oil dynamics. A 10–15% swing in oil prices can influence local liquidity, forward curves, and cross-border flows, even in pegged regimes. Integrating commodity risk into FX strategies is increasingly essential for institutions with regional exposures.

Disclaimer: The views, opinions, and experiences shared in the Employee Corner are those of the individual employee and do not necessarily reflect the views, positions, or policies of Soneri Bank.

5. Technology, data, and the new edge in FX

Algorithmic execution now accounts for more than half of interbank FX spot transactions. Real-time pricing engines, smart order routing, and analytics-driven trade optimization have redefined market standards. However, the human factor remains critical — experienced dealers, informed analysis, and relationship management continue to shape outcomes, particularly during volatile periods when algorithms retreat.

6. Building resilience through strategy and insight

The 2025 FX environment demands a blend of agility, data intelligence, and disciplined risk governance. Institutions that integrate macro foresight with execution technology while maintaining strong market relationships are best positioned to capture spread opportunities and manage exposure volatility. FX strategy is no longer about predicting single-directional moves; it is about preparing for regime shifts, liquidity squeezes, and capital-flow rotations.

Conclusion

Currency markets in 2025 represent both risk and opportunity. The combination of dollar weakness, policy divergence, and accelerating market digitalization requires a renewed focus on liquidity agility and informed positioning. In this landscape, success belongs to those who stay adaptive balancing technology with judgment, speed with prudence, and global insight with local execution.



Mohammad Abbas

Head of Interbank, Treasury

Disclaimer: The views, opinions, and experiences shared in the Employee Corner are those of the individual employee and do not necessarily reflect the views, positions, or policies of Soneri Bank.

Building Experience, Earning Trust: My Story at Soneri Bank

Digitalization and security infrastructure are the main component of a company success in the current era it stems from advancement in digital technologies , the emergence of digital products and the increasing expectations of digitally connected customers ,the companies need to develop digitally transformed business models to survive in the global world.

The banking industry is going towards digitalization and even more realistic to adopt Artificial Intelligence AI. To survive in this complex Global market an organization must adopt new technologies Security infrastructure and Digital products.

We have saw in the Past the most valuable companies like NOKIA bankrupted because they were not adopted with time, digital transformation, Competitors removed their name of them from market.

In the case of Pakistan a developing country the banking sector are encourage to adopt technologies to compete in Global as well as local markets. In adaptation with Digital nation strategy every bank is so far may doing their best to enhance their shape in market.

To hear the name of Soneri bank only a sentence comes in the mind of everyone that Soneri bank is one of the best and most Digitally equipped and extremely complied bank ever introduced in Pakistan, The tremendous decisions of the upper management is making soneri the fastest growing and emerging bank in the history of banking industry in Pakistan.

With achievement a milestone of more than 600 branches in a very short span of time, it will change the shape of the industry in the upcoming decade. The strong PACRA ratings and Balance sheet clearly indicates the long term growth in market.

With a unique and uninterrupted injection of latest and will equipped Digital Technology (Soneribank Digital App) and introducing Soneri Digital Account the bank is playing a key role in the line with State bank of Pakistan Digital financial services DFS Policy.

Disclaimer: The views, opinions, and experiences shared in the Employee Corner are those of the individual employee and do not necessarily reflect the views, positions, or policies of Soneri Bank.

The bank is also actively operating more than 68 Islamic branches with a shariah complied products awarded with highest account opening bank recently by State bank of Pakistan which shows strong compliance in the line with SBP financial inclusion strategy 2028.

As fast growing bank I hope that Soneri will commences cross border banking operations and open some branches specially in the middle eastern countries and hopefully will get the position largest Bank of Pakistan and a vast availability throughout ASIA and some branches in other continent as well in the long term vision.



Muhammad Ishaq
CSO

Disclaimer: The views, opinions, and experiences shared in the Employee Corner are those of the individual employee and do not necessarily reflect the views, positions, or policies of Soneri Bank.

My Journey at Soneri Bank

I started my career with a simple goal, to build myself in a field where learning never stops. Today, working as an Assistant Manager in Digital Banking at Soneri Bank, I feel that goal is still alive every single day.

My journey has not been without challenges. Like most of us, I had to push myself out of my comfort zone, adapt to new ways of working, and at times, unlearn what I thought I knew. That is the beauty of digital banking, it constantly evolves, and so do we. What inspires me the most about my role is seeing how technology can make banking easier for people? A small improvement, a new feature, or even a process made simpler, these little things end up creating real value for customers. Knowing that my efforts contribute to someone's convenience or trust in the bank gives me the motivation to do better every day.

I am grateful to Soneri Bank for giving me the platform to grow, learn, and be part of projects that are shaping the future of banking. More importantly, I am thankful to my colleagues and mentors whose support has made this journey meaningful. For me, digital banking is not just about systems and technology—it is about people. It is about listening, adapting, and making sure that the future we are building is one that customers truly need and trust.

The road ahead is long, and I know there is a lot more to achieve. However, with hard work, teamwork, and faith, I believe every step forward will count.



Hafiz Wahaj Ahmed Siddiqui

Assistant Manager, Digital Banking

Disclaimer: The views, opinions, and experiences shared in the Employee Corner are those of the individual employee and do not necessarily reflect the views, positions, or policies of Soneri Bank.



Soneri Bank

625+ Branches in 250+ Cities
021-111-SONERI (766374) www.soneribank.com
Soneri Digital [SoneriBankPK](#) [SoneriBank_Pk](#)
[soneribankLtd](#) [SoneriBankOfficial](#) [soneribankLtd](#)