NEWSLETTER

ROSHNI

March 2025

TAP INTO SAVINGS WITH SONERI BANK



Roshan Har Qadam

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Muhammad Merajuddin Ahmed
Head of HR, Legal & General Services



Dr. Sanya Shahid
Head of Marketing, Communications & Brand Management

MARKETING TEAM



Omer Saghir
Marketing Manager



Mehvish Zehra
Corporate Communications Manager



Saddam Hussain
Marketing Services Manager



Anosha Anas
Assistant Digital Marketing Manager



Sana Asim
Assistant Marketing Manager



Zubair Hussain Khowaja
Graphic Designer



Areeba Rashid
Assistant Manager Corporate Communications



Hasan Raza
Marketing Officer



Anusha Ahuja
Marketing Officer



Kainat Sikandar
Marketing Officer

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As of 14th May, 2025

CAMPAIGN
LAUNCHES &



MARKETING

DEPARTMENT INITIATIVES

SONERI BANK COMMEMORATES WORLD DOWN SYNDROME DAY WITH CSR INITIATIVE

Soneri Bank conducted a Corporate Social Responsibility (CSR) and employee engagement activity to observe World Down Syndrome Day. The session emphasized fostering inclusion and empathy, followed by a painting activity that encouraged self-expression among participating students through color exploration. As a gesture of support, Soneri Bank also provided gift hampers. This initiative underscores Soneri Bank's valued collaboration with KDSP and its continuous commitment to cultivating a more compassionate and inclusive community for individuals with Down Syndrome.



CELEBRATION OF WOMEN'S DAY

Soneri Bank commemorated Women's Day by hosting a cake-cutting ceremony to honor its female employees. Following the theme of "accelerate action," video testimonials were taken to acknowledge the remarkable women of Soneri Bank for their contributions. As a gesture of appreciation, the bank distributed hand-printed calligraphy scarves, featuring the "Roshan Har Qadam" tagline, for its female employees, along with cookies. These scarves were crafted by individuals with disabilities from NOWPDP, seamlessly integrating the Women's Day celebration.





OUR SUPPORT FOR VITAL PAKISTAN

In the spirit of giving during the holy month of Ramadan, Soneri Bank made a donation to support Vital Pakistan Trust and their crucial work in providing maternity facilities for women in rural and underserved areas. This contribution aided Vital Pakistan Trust's dedication to reducing maternal and child mortality in Pakistan through accessible, quality, and equitable health services. Specifically, the support facilitated comprehensive care for mothers and their newborns during their critical early development, encompassing essential services from pregnancy through the first two years of the child's life.



SHARING RAMADAN BLESSINGS WITH CHILDREN OF AGHOSH ALKHIDMAT

Soneri Bank facilitated Iftar dinners during the final ten days of Ramadan for the children residing at Aghosh Alkhidmat. This CSR initiative was covered by leading Newspapers like The News, Pakistan Today and The Frontier Post.



SPONSORSHIP OF 2ND HIZEN PADEL CUP

Soneri Bank sponsored the 2nd Hizen Padel Cup in a move to engage with communities and promote a healthy lifestyle. This initiative aligns with the bank's broader CSR objectives, emphasizing the importance of building strong collaborations. Soneri Bank's support for this event provided an opportunity to connect with potential customers while fostering community spirit and encouraging physical activity.





SONERI BANK'S RAMZAN TIPS
“Ramzan Ki Soneri Baatein”

Soneri Bank embraced the spirit of Ramadan throughout March with its engaging "Ramzan Ki Soneri Baatein" series. This initiative offered daily Ramadan essentials, providing practical tips and guidance for observing the holy month. Each day featured a unique tip, covering various aspects of observing Ramadan, from understanding the significance of fasting and prayer to practical advice on maintaining a healthy lifestyle during this time. "Ramzan Ki Soneri Baatein" aimed to be a supportive resource for our audience during this time.



RAMADAN CAR FINANCE CAMPAIGN

Soneri Bank launched an engaging Car Finance Campaign in Ramadan across all social media platforms. This initiative centered on facilitating vehicle ownership during this auspicious month. The campaign highlighted the Ramadan Special Offer, featuring Soneri Car Finance at an attractive fixed rate of 11.75%. We emphasized the speed and convenience of the process, prominently showcasing approval within 24 hours. The campaign effectively communicated the benefits of car financing empowering Soneri Bank's audience to embrace the blessings of Ramadan with the added comfort and convenience of their own vehicle.



BLESSED FRIDAY DISCOUNTS CAMPAIGN WITH STARTUP PAKISTAN

The month of Ramadan brought special discounts for Soneri Bank's audience. Our "Blessed Friday Discounts" campaign, in collaboration with Startup Pakistan, generated significant interest and engagement. This initiative, launched during the holy month, extended exclusive discounts to Soneri Bank's audience across all social media channels. This initiative supports local entrepreneurship, and adds value beyond traditional banking services.



EID CAMPAIGN
SONERI YOUNGSTERS MINOR SAVING ACCOUNT

This Eid, Soneri Bank inspired young savers by promoting the Soneri Youngsters Minor Saving Account on print and digital mediums. A print ad in Dawn and Young World on March 29th encouraged children to save their Eidi and begin their financial journey with the Soneri Youngsters Minor Savings Account, fostering financial literacy from an early age. In parallel, our engaging digital campaign, "Turn Your Eidi into Rewards!", highlighted the chance to win exciting prizes like smartwatches and tablets by depositing Eidi into a Soneri Youngsters account.

This combined effort effectively communicated the value of saving to both children and parents, emphasizing that it can be both rewarding and fun. Soneri Bank is committed to providing tailored savings solutions for a brighter financial future for the young generation.





WOMEN'S DAY CAMPAIGN
SONERI LADIES FIRST ACCOUNT

On the occasion of Women's Day, Soneri Bank took the opportunity to honor and celebrate women by promoting its women-centric product, the Soneri Ladies First Account. As part of this initiative, advertisements were strategically placed in women-focused magazines including The Weekly Mag (English) and Akhbar-e-Jahan (Urdu).

These placements aimed to raise awareness about the exclusive benefits of the Soneri Ladies First Account, designed to empower women with tailored financial solutions. The campaign highlighted Soneri Bank's commitment to inclusion and financial independence enabling women to take charge of their future.





SONERI HOME REMITTANCE MEHNAT WASOOL EID CAMPAIGN

Soneri Bank launched the Mehnat Wasool Eid Campaign to further strengthen its Home Remittance services, aiming to connect with customers during the festive season. This integrated campaign spanned leading print Urdu newspapers such as Dunya, Ausaf, and Khabrain; aired on prominent radio stations including (FM 107.4) (FM 91.1), (FM 90.6); and was amplified across digital platforms.

To ensure comprehensive customer outreach, campaign messaging was also adapted for ATM screens, desktop wallpapers, and email communications.



OUR EFFORTS IN ENHANCING CUSTOMER EXPERIENCE

In a move to enhance customer experience, an instructional customer journey video was developed as a training asset for all branch staff. The video outlines how to engage with customers at every key touchpoint, promoting consistent, courteous, and professional service.

This is the first in a planned series of training videos focused on service excellence, reinforcing our commitment to delivering a superior banking experience across all branches.

Click to access the video:



SONERI SALANA AMDANI ACCOUNT NAVROZ SUPPLEMENT

On the occasion of Navroz, Soneri Bank placed an advertisement promoting the Salana Amdani Account in special supplements of Daily Millat and Daily Vattan. These supplements featured content honoring the community's traditions and leadership. The campaign reinforced Soneri Bank's commitment to diversity, cultural respect, and financial inclusion, while offering customers valuable saving opportunities through the Salana Amdani Account.



SONERI IKHTIAR ACCOUNT
PUKAR BANKING INDUSTRY EDITION

As part of a special edition dedicated to Pakistan's banking sector, Soneri Bank featured its Ikhtiar Account through an advertisement in Pukar, a renowned publication in the financial community. This strategic placement aligned with the edition's broader narrative on industry progress, financial empowerment, and inclusive banking. The ad highlighted Soneri Bank's role in addressing evolving customer needs while contributing to the national economic dialogue.



COMMERCIAL & RETAIL BANKING



GROUP UPDATES

Branch Network Expansion

Soneri Bank continues to expand its footprint across Pakistan, with a total of 566 branches operating nationwide.

TOTAL BRANCHES: 566
TOTAL CITIES: 226

As of 31st March

Top ADC Performing Branches

Dina Nath Branch

SMS Alerts

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



Main Branch, Lahore

Master Debit Card

The Main Branch, Lahore demonstrated exceptional performance in promoting the Master Debit Card, reinforcing Soneri Bank's dedication to its customers and staying ahead with modern banking products.



Korangi Industrial Area II

PayPak Debit Card

Korangi Industrial Area II has demonstrated outstanding sucess in promoting the Pay Pak Debit Card, further solidifying Soneri Bank's dedication to financial inclusion.



Main Branch Sukkur

E Statements

Main Branch Sukkur has been recognized for its 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 Soneri Bank's sustainability efforts.



Model Town Branch Lahore

Internet Banking

Model Town Branch has been recognized for its outstanding work in promoting and facilitating the adoption of Internet and Mobile Banking. This digital platform provides customers with secure and convenient access to their account 24/7 at the tip of the fingers.



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
Canal View Lahore Branch	Central-I
Fazal Garh Sanawa Branch	Central-II
Khanna Dak Branch	North
Garden- Karachi Branch	South-I
Tando Adam Branch	South-II
IB-Murree Road Branch	Islamic Banking



Canal View Lahore Branch



Fazal Garh Sanawa Branch



Tando Adam Branch



Garden- Karachi Branch



Khanna Dak Branch



Murree Road

The Billion Club

Branches achieving deposits of one billion and above:

BRANCH NAME	GROUP
IB-BT PH-8 Rawalpindi Branch	Islamic Banking
Faisal Town Branch	Central-I



IB-BT PH-8 Rawalpindi Branch



Faisal Town Branch

New Branches Surpass PKR 500 Million in March

BRANCH NAME	GROUP
Raja Road Sialkot Branch	Central-I
DHA RAYA Lahore Branch	Central-I
Nursery Branch	South-I



DHA RAYA Lahore Branch



Nursery Branch

Manga Mandi Branch Lahore

Reducing Account Dormancy

Soneri Bank proudly recognizes the Manga Mandi Branch Lahore for its outstanding efforts in significantly reducing account dormancy during the month of March. 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.



Mirpurkhas Road Umerkot

Ladies First Account

This branch has demonstrated exceptional performance in opening Soneri Ladies First Accounts, empowering women to take control of their finances.



INFORMATION
SECURITY MANAGEMENT



DEPARTMENT
INITIATIVES

Soneri Bank Enhances Software Development Practices

Soneri Bank has proactively enhanced its software development practices by transitioning from a traditional Software Development Life Cycle (SDLC) to a more secure approach. In March 2025, the Bank's IT staff in Karachi received comprehensive Secure Coding Principles training at the PNSC Building. This initiative emphasized a "shift left" security approach, integrating security early in the development lifecycle to move towards a Secure SDLC (SSDLC) and DevSecOps model.

The training covered key security testing methodologies, including Static Application Security Testing (SAST) and Dynamic Application Security Testing (DAST). It also provided in-depth knowledge of the OWASP Top 10 web application vulnerabilities and their mitigation, and underscored the importance of writing secure code to build resilient applications. By mastering SAST and DAST, our team is now better positioned to proactively identify and address weaknesses.

This commitment to secure coding empowers every developer to build more resilient and secure solutions, safeguarding Soneri Bank and our customers' valuable data.



Soneri Bank

Soneri محنت وصول REMITTANCE



HOME REMITTANCE

DEPARTMENT INITIATIVES

Congratulations

to our outstanding Branches!

Soneri Bank is pleased to report on the performance of its branches in facilitating home remittances during the first quarter of 2025. The following table highlights the top three branches in terms of both remittance volume and the number of transactions processed:

TOP 3 - VOLUME AND TRANSACTION-WISE BRANCHES (QTR.1)- 2025

POSITION	BRANCH NAME	REGION	GROUP
1	Sambrial Branch	Sialkot	Central-I
2	Pasrur Road Branch	Sialkot	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.

DIGITAL BANKING



DEPARTMENT INITIATIVES

SONERI BANK'S BLESSED FRIDAY AND EID-UL-FITR CAMPAIGNS

Soneri Bank's "Blessed Friday" campaign, executed throughout the month of Ramadan, offered Soneri Bank cardholders with exclusive discounts at over 23 prominent merchants nationwide every Friday. This strategic initiative by Soneri Bank yielded exceptional results, showcasing the effectiveness of Soneri Bank's customer focused strategy.

Building upon the positive momentum generated by Soneri Bank's Blessed Friday campaign, the Eid-ul-Fitr campaign continued to offer special discounts, further stimulating sales during the festive Eid period. This initiative resulted in an impressive 881% growth in Soneri Bank card spending.

Merchants participating in Soneri Bank's Eid-ul-Fitr campaign included: Kababjees Bakers, Hobnob, Gloria Jeans, Bella Vita, Pie in the Sky, Kitchen Cuisine, Shelton Bakeology, and Sunridge Bakery.





Meet The Team

Remedial Management Unit

PNSC 9th Floor, RMU Department



Khawer Saeed
Head of Remedial Management Unit and SME



Erum Saeed
Unit Head RMU



Nisar A. Channa
Head of Litigation



Nisar Ahmed
Team Leader Litigation



Ahsan Ullah Korejo
RM Litigation



Amna M. Younus
RM Recovery & Monitoring



Rab Dino Lakho
RM Recovery & Monitoring



Ahsan Iqbal
Team Lead Center & North
Recovery & Monitoring



S. Musassar Ali Hassan
Head Recovery & Monitoring



M. Tayyab
Team Leader Litigation



M. Umar
Relationship Manager
(RMD)



M. Umar
Relationship Manager
(Litigation)

Please contact the team at: erum.saeed@soneribank.com **EXT:** 2943

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

Meet The Team

Khayaban-e-Shamsheer Branch

Plot No: 1/C, Stadium Lane No: 01, Phase-V, Khayaban-e-Shamsheer, DHA, Karachi.



From Left to Right: Kainat Zakir (Counter Service Officer) **Subhan Shahid** (Counter Service Officer) **Raza Shahid** (Branch Manager) **Muhammad Uzair** (Cash Officer) **Amritha** (Branch Operations Manager)

Please contact the team at: khayabane.shamsheer@soneribank.com **(+92 21) 35171925**

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

EMPLOYEE
CORNER



STAR OF THE MONTH

Green Banking



SOBAN AHMED KHAN

Market & Liquidity Risk Analyst

Soban has consistently demonstrated exceptional analytical acumen, technical expertise, and proactive risk management throughout the review period. As a Market and Liquidity Risk Analyst, Soban has exceeded expectations in identifying emerging risk trends, enhancing risk models, and ensuring regulatory compliance.

STAR OF THE MONTH

Audit



ANIL MUHAMMAD ABDULLAH

Manager Audit

Mr. Anil has performed exceptionally well recently by meeting stringent deadlines and his work has been exceptional.

Some of the assignments executed and finalized by him (other than Core audits which he performed) are Internal Control over Financial Reporting (ICFR), Foreign Account Tax Compliance Act (FATCA) Reporting and Sohni Dharti Remittance Program (SDRP) validation.

He has also obtained a certification of Anti-Money Laundering and Countering Financing of Terrorism from IFMP (Institute of Financial Market of Pakistan).

Empowering Banks through Data Science: From Insight to Action

In today's highly competitive and digital banking landscape, banks have a unique opportunity to thrive—not by mimicking the scale of large institutions, but by leveraging their agility and personalized approach through data science. By effectively utilizing data, banks can enhance customer experiences, deliver targeted products, reduce risk, and uncover new revenue opportunities.

1. Why Data Science Matters for Banks

Data science equips banks with the ability to understand and predict customer behavior, streamline internal operations, and make strategic decisions based on data rather than intuition. For banks with limited resources, even modest investments in data analytics can yield substantial returns.

Key Benefits:

- Personalization of services and marketing
- Improved loan underwriting and risk management
- Enhanced customer acquisition and retention
- Data-driven strategic decision-making

A McKinsey report found that data-driven organizations are 23 times more likely to acquire customers, 6 times more likely to retain them, and 19 times more likely to be profitable.

2. Step 1: Capturing the Right Data

Before analysis can begin, banks must focus on capturing relevant and structured data across all customer touchpoints:

- Transactional data (e.g., card usage, deposits, bill payments)
- Behavioral data (e.g., app usage, web browsing history on the bank's site)
- Customer service interactions (e.g., support tickets, chatbot conversations)
- Third-party or market data (e.g., credit bureau scores, economic indicators)

For smaller institutions, integrating CRM systems or core banking software with a data lake or cloud-based database is a cost-effective way to start.

3. Step 2: Cleaning and Funneling Data

Data collected from various sources often comes in different formats, with inconsistencies and duplications. This data must be cleaned, structured, and funneled into usable pipelines before analysis.

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Recommended Tools:

- ETL Tools: Apache NiFi, Talend, Pentaho
- Cloud storage: AWS S3, Google BigQuery, Microsoft Azure Data Lake

The goal is to establish a single source of truth for all data, where accurate, complete, and timely information is available to decision-makers and analysts.

4. Step 3: Analyzing the Data

With data organized, the next step is deriving insights through analysis:

- Segmentation: Identify groups of customers with similar behavior or financial profiles
- Predictive modeling: Forecast loan default probabilities, churn likelihood, or creditworthiness
- Cross-sell/upsell identification: Recognize which customers are most likely to need new financial products

Platforms such as Tableau, Power BI, or open-source options like Python (pandas, scikit-learn) and are ideal tools for early-stage analytics in banks with limited IT staff.

5. Step 4: Turning Insights into Action

The power of data science lies in turning insight into real, measurable actions. This can be seen in several areas:

- Product personalization: Offering a student checking account to a recent graduate
- Risk reduction: Flagging accounts with high fraud risk based on anomaly detection
- Targeted marketing: Sending mortgage offers to customers identified as potential homebuyers

When executives use dashboards to track loan performance or customer engagement metrics, they can respond proactively launching new products, adjusting pricing strategies, or reallocating resources efficiently.

6. Gaining a Competitive Advantage

banks may lack the capital or tech infrastructure of major players, but they make up for it with localized customer knowledge, trust, and flexibility. Data science amplifies these strengths by helping banks:

- Predict and respond to customer needs faster
- Maximize ROI on marketing and product development
- Improve decision-making through real-time insights

A Boston Consulting Group (BCG) report found that banks leveraging personalization see a 20–30% boost in customer engagement and increased revenue per customer.

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7. Roadmap: How Banks Can Start with Data Science

PHASE	ACTION
1	Audit existing data sources and data quality
2	Implement low-cost data warehousing or cloud storage
3	Train internal staff or hire data consultants
4	Start with one high-impact use case (e.g., customer segmentation)
5	Build internal dashboards for executive reporting
6	Expand into machine learning models and automation

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Mohammad Abbas

Deputy Head of Inter Bank, Treasury

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Introduction to Phishing

Phishing is a deceptive form of cybercrime in which attackers impersonate trusted entities to deceive individuals into divulging sensitive information, such as passwords and card details. While phishing is commonly associated with deceptive emails, the threat has evolved to include vishing, or voice phishing, where attackers use phone calls to manipulate victims. This method often exploits human emotions, creating a sense of urgency or fear to prompt hasty decisions.

Evolution of Vishing Attacks

In recent years, particularly by 2025, vishing has emerged as a significant cybersecurity threat. This evolution is largely driven by advancements in artificial intelligence (AI) and related technologies, which have transformed the landscape of social engineering attacks.

- Use of AI for Voice Cloning: Attackers can now leverage AI to create synthetic voices that closely resemble those of legitimate individuals, such as supervisors or customer service representatives. This enables them to more effectively deceive victims into divulging personal information.

- Automated Calls: AI enables attackers to deploy automated calling systems capable of initiating a high volume of calls. These calls can deliver pre-recorded messages with a high degree of realism, thereby increasing the likelihood of successful deception.

- Personalized Messages: Attackers can aggregate information about their targets from various sources, including social media platforms. This allows them to craft highly personalized messages that appear relevant and credible, making victims more susceptible to the scam.

- Deep fake Technology: Vishing attacks may incorporate deepfake technology to generate convincing audio or video impersonations, further complicating efforts to detect fraudulent activity.

- Targeting Remote Workers: The increasing prevalence of remote work has led attackers to focus on remote employees, often impersonating IT support personnel to gain unauthorized access to company systems.

- Exploiting Trust: Vishing attacks frequently exploit existing relationships and trust. For example, attackers may impersonate colleagues or known vendors to manipulate victims

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into divulging information or may impersonate high-level executives to induce employees into revealing sensitive data or initiating unauthorized fund transfers.

- Combining Methods: Attackers may employ vishing in conjunction with other phishing techniques, such as email or text messaging, to reinforce their deception and enhance the probability of success.

Nimra Khan
Information Security Analyst

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Soneri Bank's Commitment to a Greener Future: Investing in Islamic Climate Finance

Climate change represents a critical challenge of our era, necessitating inclusive and innovative financial systems to address the risks generated by its adverse effects and minimize its impacts.

According to the Islamic Finance Development Report 2024, published by the London Stock Exchange Group, over 1,981 institutions currently offer Islamic financial services, managing assets worth USD 4.9 trillion across 120 countries. Climate finance is essential for mitigation efforts aimed at reducing the emission of heat-trapping greenhouse gases into the atmosphere. Significant investments are required to mitigate adverse effects and minimize the impact of emissions on industries, particularly in the energy, transportation, agriculture, and infrastructure sectors.

In this context, the principles of Islamic finance align seamlessly with the objectives of sustainable development and Socially Responsible Investing (SRI), which emphasize investments that generate both financial returns and positive social and environmental impact. Islamic financial instruments, such as Mudarabah, Musharakah, Sukuk, and Waqf, are structured to uphold fairness, transparency, and social responsibility in financial transactions.

As awareness of sustainable development grows and the principles of Islamic finance increasingly align with global climate action, a growing number of countries and financial institutions are expected to enter the Islamic financial market. Despite its potential, Islamic climate finance faces several challenges, including the need to enhance stake-holder awareness and education, develop clear and consistent regulatory frameworks, and foster innovation to create new financial products that attract investors seeking both financial returns and environmental benefits.

Farah Rizvi
Senior Manager Risk Review



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