



12 January 2015

DISSEMINATION OF DIRECTIVES OF THE SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN

Dear Shareholders,

1) TRANSMISSION OF AUDITED FINANCIAL STATEMENTS & NOTICE OF ANNUAL GENERAL MEETING THROUGH E-MAIL

As per the directives issued by the Securities and Exchange Commission of Pakistan (“SECP”) vide S.R.O.787(1)2014 dated 08 September 2014, companies are allowed to circulate their annual balance sheet and profit & loss account, auditor’s report and directors’ report etc. (“Audited Financial Statements”) along with Notice of Annual General Meeting (“Notice”) to their shareholders through email.

Those Shareholders who wish to receive the Bank’s Annual Report via email are requested to provide the following information/consent directly to our **Share Registrar M/s. THK Associates (Pvt.) Ltd., Ground Floor, State Life Building No.3, Dr. Ziauddin Ahmed Road, Karachi {Phone:+92(21) 111-000-322, Fax:+92(21) 35655595}**.

CONSENT TO RECEIVE ANNUAL REPORT THROUGH ELECTRONIC TRANSMISSION	
Name of Shareholder	
Folio Number	
Email Address	
CNIC Number (Copy attached)	
Contact No.	
Latest Mailing Address	
Signature of Member	

(Please note that receipt of the Annual Report via Email is optional and not compulsory.)

2) INCREASE IN WITHHOLDING TAX ON DIVIDEND INCOME FOR NON-FILERS AND DIVIDEND MANDATE (OPTIONAL)

Shareholders are hereby informed that the SECP vide Circular No.19/2014 dated 24 October 2014 communicated that the Government of Pakistan has made certain amendments in Section 150 of the Income Tax Ordinance, 2001 through Finance Act – 2014, whereby 10% and 15% rates were prescribed for deduction of withholding tax on the amount of dividend for filers and non filers of income tax returns respectively.



-: 02 :-

The shareholders are requested to submit a copy of their National Tax Number (NTN) certificate/Computerized National Identity Card (CNIC) to our Share Registrar at the address mentioned at Sr. No.1 above. Those shareholders who do not provide copy of their NTN certificate will be subject to 15% withholding tax deduction on dividend amount, if any.

Further, the SECP vide Circular No.18 of 2012 dated 05 June 2012, directed the companies to approach their shareholders to seek their option for Dividend Mandate. If you wish that the cash dividend, if any declared by the Soneri Bank Ltd. (SBL), be directly credited into your bank account instead of issuing a dividend warrants, please provide the following details to our Share Registrar at their address mentioned at Sr. No.1 above.

DIVIDEND MANDATE INFORMATION	
Name of Shareholder	
Folio Number	
Title of Bank Account	
Bank Account Number	
Bank's Name	
Branch Name & Address	
Cell Number of the Shareholder	
Landline Number of Shareholder, if any	

(Please note that this Dividend Mandate is optional and not compulsory. In case you do not wish your Dividend to be directly credited into your bank account, then the same shall be paid to you through the Dividend Warrants.)

3) UNCLAIMED/UNDELIVERED SHARES

The SECP in another letter No. SMD/CIW/Misc./14/2009 dated 11 October 2011, has also directed the listed companies to deliver the unclaimed/undelivered shares, if any lying with them, to respective members/shareholders.

The SBL from time to time also in the past had requested all the esteemed shareholders to provide their CNIC Number as well as their latest mailing addresses to comply with the requirement of the SECP. However, response from very few shareholders was received. Shareholders are therefore again requested to provide below mentioned information to our Share Registrar at their address mentioned at Sr. No.1 above.



-: 03 :-

CNIC NUMBER & LATEST MAILING ADDRESS	
Name of Shareholder	
Folio Number	
CNIC Number (Copy attached)	
Latest Mailing Address	

Your co-operation in this regard will be greatly appreciated.

Yours faithfully,
For Soneri Bank Limited

Muhammad Altaf Butt
Company Secretary

Copy to:
M/s. THK Associates (Pvt.) Limited,
Share Registrar,
Ground Floor, State Life Building No. 3,
Dr. Ziauddin Ahmed Road, Karachi.
Phone: +92(21) 111-000-322, Fax: +92(21) 35655595.

If undelivered, please return to:

Soneri Bank Limited
Central Office:
10th Floor, PNSC Building,
M.T. Khan Road, Karachi.