

Embassy of Pakistan
Sofia

13 December 2021

Circular

Subject: Sohni Dharti Remittance Programme

On 25th November 2021, the Prime Minister inaugurated a scheme by the State Bank of Pakistan (SBP) titled Sohn Dharti Remittance Program (SDRP).

2. Sohn Dharti Remittance Program (SDRP) is a point-based loyalty scheme for those Pakistanis who work abroad and send money to their loved ones in Pakistan through banking channels or exchange companies.

3. It is a unique and first-ever smartphone application available in English and Urdu language that tracks and updates every remittance a remitter sends home and awards remitters with reward points, which can be redeemed for free of cost services at multiple Public Service Entities.

4. Remitters will earn reward points based on a certain percentage of every remittance one sends. There are three rewarding tiers:

Category	Annual Remittance Amount (in 1 year*)	Reward Points Earning (% of Remittance Amount)**
Green	Up to USD 10,000	1.00%
Gold	From USD 10,001 to USD 30,000	1.25%
Platinum	More than USD 30,000	1.50%

*Fiscal Year July to June

** Equal PKR amount of remittance

5. Every remittance can upgrade the remitter's category level and earn more reward points depending on the amount of remittances sent. Reward points appear on the app in the form of a virtual card that updates automatically with reward points after each remittance.

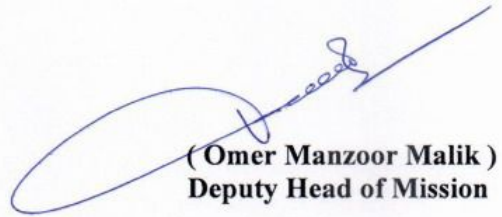
6. Further details of this scheme are available at:

<https://www.sbp.org.pk/sohnidharti/index.html>

6. Furthermore, these details are also available on the following SBP official social media platforms:

- i). Facebook (<https://facebook.com/StateBankPakistan/>);
- ii). Twitter (https://twitter.com/StateBank_Pak); and
- iii). Youtube (youtube.com/channel/UCzweSc6TOYpXQNA1yEQfQAQ)

Regards,


(Omer Manzoor Malik)
Deputy Head of Mission