



DAMEN SUPPORT PROGRAMME

ISSUE 15
February 2026

DSP UPDATES

MONTHLY NEWSLETTER

Sectorial Categorization of Portfolio

Sr.#	Conventional Products	# of Loans	OLP (PKR Millions)
1	Livestock & Agriculture	15,275	867
2	Handicraft & Embroidery	1,823	94
3	Manufacturing	184	16
4	Services	7,832	625
5	Trade & Business	11,887	786
6	Tailoring & Clothing	53,060	2,439
	Sub-Total	90,061	4,827
Sr.#	Murabaha Products	# of Loans	OLP (PKR Millions)
1	Livestock & Agriculture	3,627	211
2	Handicraft & Embroidery	133	7
3	Manufacturing	61	4
4	Services	1,971	145
5	Trade & Business	2,323	116
6	Tailoring & Clothing	8,953	415
	Sub-Total	17,068	899
	Grand Total	107,129	5,725

Twelve Branches with Zero PAR

DSP sustained its strong portfolio quality during the month, with twelve branches, Kahna, Maraka, Phoolnagar, Jamber, Chunian, Renala Khurd, Rachna Town, Dhamkey, Nankana, Thikriwala, and Kamalia maintaining a zero PAR status. Pakpatan branch also joined this group, further strengthening the organization's overall performance.

This accomplishment highlights prudent credit appraisal, close monitoring, and disciplined recovery practices across the network. DSP remains committed to safeguarding portfolio health while continuing to serve its clients responsibly and ensuring sustainable institutional growth.

Complaint Resolution Report

During February 2026, Damen Support Programme received a total of 42 client complaints. Out of these, 32 complaints were resolved during the month, while 10 remain under review and are being addressed.

The complaint data provides valuable insight into client concerns and helps guide service improvements. DSP remains committed to addressing feedback in a timely manner to strengthen client trust and enhance overall service quality.

Kasur Leads in Client Outreach

Kasur area continued to lead the network by securing the top position in active clients' portfolio. Sheikhpura and Nankana followed in second and third place respectively. The total number of active clients across the network stood at 107,129, reflecting sustained outreach and steady portfolio growth.

Niaz Baig Maintains First Position in OLP

Niaz Baig secured the leading position in OLP, followed by Kasur and Sheikhpura in second and third place respectively. The overall OLP reached PKR 5,725 million, indicating stable portfolio growth and reinforcing DSP's commitment to prudent lending and sustainable expansion.

Kasur Leads Loan Disbursement Number

Kasur maintained its leading position in loan disbursement numbers during the month. Sheikhpura moved up to second place, shifting Nankana to third in the overall ranking. Across all operational areas, a total of 9,861 loans were disbursed, reflecting continued outreach and active lending operations throughout the network.

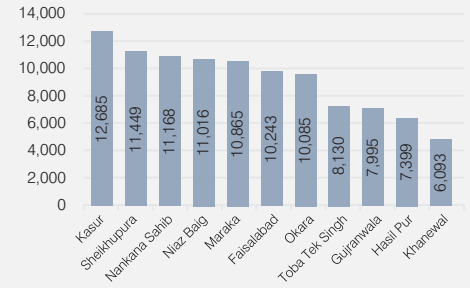
Kasur Continues Lead in Disbursement Volume

Kasur and Sheikhpura retained their first and second positions in disbursement volume, while Maraka moved into third place, replacing Niaz Baig. Total disbursements across all 11 operational areas reached PKR 862 million, demonstrating sustained lending activity and outreach across the network.

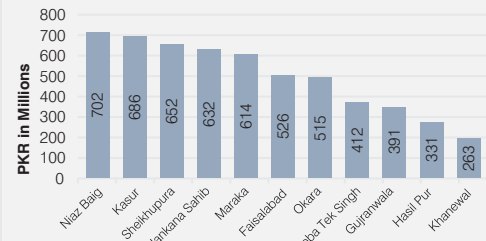
PAR >29 Days Remains Stable

Portfolio at Risk (PAR) over 29 days held steady at 0.41 percent, slightly up from 0.40 percent in the previous period. This stability underscores DSP's disciplined portfolio monitoring and effective risk management practices.

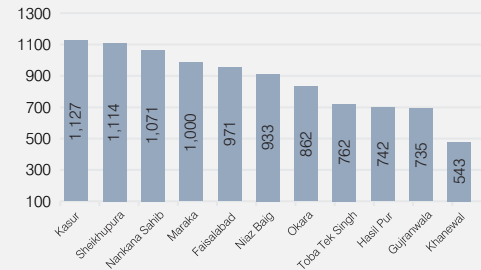
Active Clients Portfolio



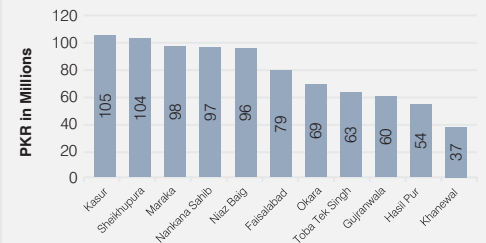
Outstanding Loan Portfolio



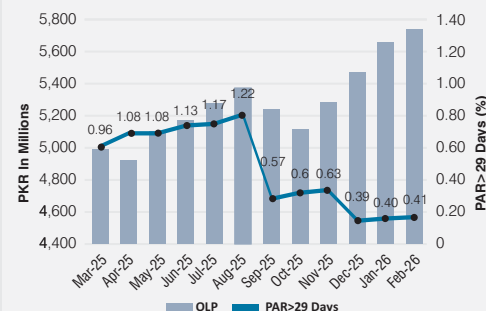
Loans Disbursed



Amount Disbursed



OLP & PAR>29 Review Mar 25 - Feb 26



DSP and Symbiotics: Expanding Investment Dialogue

On 9 February, DSP welcomed Mr. Giorgio Bertinelli, Investment Analyst at Symbiotics, for a comprehensive on-site engagement focused on exploring future funding opportunities and deepening institutional collaboration.

During the session, Mr. Asghar Memon, Chief Executive Officer of DSP, presented an overview of the organization's governance framework, strategic direction, institutional performance, and long term growth roadmap. The discussion highlighted DSP's commitment to

responsible governance, operational excellence, and sustainable expansion.

As part of the visit, Mr. Bertinelli held individual meetings with Ms. Manal Bakhtiari, Board Member, and all Heads of Departments to gain detailed insights into their respective functions, internal systems, and key priorities. The exchange covered governance practices, operational structures, financial performance, notable achievements, and future expansion plans.



CEO DSP Briefs SECP on Agri-Finance Initiative

In February, DSP participated in a consultative meeting organized by the SECP at its Islamabad Head Office to discuss the proposed Agriculture Challenge Fund under the RAM funding framework. The meeting followed earlier exploratory discussions between NBMFCs and the team from the State Bank of Pakistan (SBP).

During the meeting held on 4 February, DSP's CEO presented the organization's current portfolio, geographical outreach, and ongoing initiatives aimed at expanding agricultural financing. The discussion also included DSP's proposed concept for the Agriculture Challenge Fund, highlighting innovative approaches to strengthen agri-lending and addressing key sector challenges, as part of SECP's one-to-one consultations with CEOs of individual institutions to review their ideas in greater detail.

This engagement reflects DSP's continued commitment to supporting innovative financing solutions and promoting financial inclusion in rural and underserved communities.

DSP Engages PMN on Sector Development and Systems Enhancement

On 4 February, honourable CEO, DSP met with Mr. Syed Mohsin Ahmad, CEO of Pakistan Microfinance Network, to discuss the current state of the microfinance sector and the criteria for annual sector awards. The conversation also explored ways to enhance the Munsalik System, aiming to make it more effective and efficient for sector operations. Various challenges faced by the sector and opportunities available were also explored during the meeting.

The meeting highlighted DSP's commitment to working closely with sector partners to strengthen practices, improve systems, and promote sustainable growth across the microfinance industry.

DSP and JS Bank: Advancing Banking Collaboration

On 4 February, a delegation from JS Bank met with the Finance Team of DSP to review the status of the existing banking relationship and explore avenues for enhanced collaboration. The discussion focused particularly on foreign currency lending and receivable arrangements, assessing current structures, performance, and future potential. Both teams exchanged insights on operational coordination, compliance requirements, and strategies to further streamline financial transactions.



Askari Bank and DSP: Exploring Funding Opportunities

A delegation from Askari Bank visited DSP Head Office for a strategic dialogue on prospective funding collaboration. The delegation held a meeting with DSP's CEO and CFO to review the organization's portfolio performance, operational framework, and long term growth plans.

The discussion centered on identifying suitable financing avenues to support DSP's expansion and enhance its outreach. Both sides showed keen interest in building a partnership that aligns with DSP's institutional objectives and sustainable growth strategy.

Beautification Skills Trainees Certificate Distribution Ceremony

Following the successful completion of the two-month beautification skills training held from 1 December 2025 to 31 January 2026 in Shahkot, DSP organized a certificate distribution ceremony at its Shahkot branch in February. A total of 22 women were awarded certificates upon completing the training, marking an important milestone in their journey toward economic independence. The program equipped participants with practical beautification skills, enabling them to initiate or expand income generating activities within their communities.

The certification event not only celebrated their hard work and dedication but also reinforced DSP's commitment to supporting women through skills development initiatives that promote sustainable livelihoods and improved household income.



Sharqpur Branch Reaches 100 Million OLP Milestone



Sharqpur Branch of DSP proudly reached the milestone of PKR 100 million in OLP. The achievement was celebrated with a cake-cutting ceremony by the branch team, marking their dedication, teamwork, and continued commitment to expanding financial inclusion in the community. This accomplishment highlights prudent

credit appraisal, close monitoring, and disciplined recovery practices across the network. DSP remains committed to safeguarding portfolio health while continuing to serve its clients responsibly and ensuring sustainable institutional growth.

Celebrating February Birthdays

Continuing its tradition of monthly staff engagement, DSP marked the birthdays of team members born in February with a small in-house celebration. The initiative reflects DSP's ongoing efforts to nurture a workplace culture built on recognition, respect, and team connection.

The following team members were acknowledged:

1. Mr. Ahmed Rahat, Sr. CIB Officer

2. Mr. Arshad Ali, Deputy Manager Finance (Payroll)
3. Mr. Rana Zohaib Ali, Sr. Manager Internal Audit
4. Ms. Rukshanda Riaz, GM Human Resource
5. Ms. Uzama Allah Din, Admin & Finance Officer

The occasion offered colleagues an opportunity to come together, share good wishes, and appreciate the dedication of peers across departments. Such moments, though simple, play an important role in strengthening camaraderie and reinforcing DSP's people-centered values.



DSP Continues Personality Assessment Training Series

As part of its ongoing Personality Assessment Framework initiative, DSP conducted a two-day training from 11 to 12 February for Head Office staff involved in recruitment. The sessions were led by Dr. Noumana Amjad. Building on previous trainings for field staff, this session focused on enhancing the ability of participants to evaluate candidates' skills, competencies,

and personality traits effectively. Staff gained practical tools and insights to ensure a more structured and objective recruitment process. During the quarterly Board Meeting, Dr. Noumana Amjad also presented the Personality Assessment Framework to the DSP Board, highlighting its significance in strengthening recruitment, hiring, and staff management processes in alignment with



From Home-Based Stitching to Sustainable Production

Naveeda grew up in a large family where limited income made survival difficult, especially after her father's passing. With her brothers earning modest factory wages, she decided to contribute by learning football stitching. What began as daily wage work gradually evolved into an entrepreneurial vision.

With support from DSP's Sialkot Branch, she invested in raw materials and secured direct factory linkages, improving her margins and establishing her own small production setup. Now in her seventh loan cycle, Naveeda has built a dependable source of income that

her household and allows her to assist her elderly mother and nephew.

Despite personal setbacks, including a brief marriage that ended unexpectedly, she remained steadfast. Rather than becoming dependent, she strengthened her footing and expanded opportunities for other women in her community.

Reflecting on her progress, she shares, "DSP's support gave me the courage to stand independently. It helped me turn skill into stability and responsibility into strength."



From Modest Beginnings to Market Recognition

Abida transformed a modest skill into a growing manufacturing enterprise. With her husband's small mobile repair income proving insufficient, she began stitching mosquito nets on daily wages. Recognizing market potential, she obtained a PKR 12,000 loan from DSP's Ali Razaabad branch to produce her own samples and test demand.

Initial sales were slow, but persistence and market research gradually secured regular orders. Over multiple loan cycles, she expanded capacity and formalized operations. Today, she leads a structured production unit employing more than 15 workers, while also

providing home-based assignments to several women. Her products reach markets in Karachi, Bajaur, D.I. Khan, and Lahore, and a recent army order marked a major achievement.

"There was a time I searched for customers," she reflects. "Now customers reach out to us. DSP's timely financing allowed me to build this journey step by step."

Her enterprise stands as a strong example of growth driven by strategy and sustained partnership.



Seasonal Smartness: Building Resilience Through Multiple Ventures

Living in a joint family with significant responsibilities, Rabia understood early that financial stability required more than a single income stream. With her husband's masonry work offering irregular earnings, she began selling laces and bangles from home, gradually developing business insight and confidence.

Through financial assistance from DSP's Halloki Branch, she diversified further by investing in a spice-grinding unit and later a cotton carding machine for quilt filling. This balanced approach ensured continuity of income across seasons, strengthening

household security.

Today, Rabia plays a major role in managing family expenses and recently arranged her sister-in-law's wedding from her savings. Her steady progress reflects thoughtful planning and disciplined reinvestment.

She acknowledges, "DSP believed in my potential when I wanted to expand. Their support helped me build multiple sources of income and stand strong for my family."

Her journey highlights how diversification, backed by access to finance, can create lasting resilience.



ALL DSP COLLEAGUES ARE ADVISED TO SHARE INFO, NEWS & STORIES FOR THE PUBLICATION IN MONTHLY NEWSLETTER AT THE FOLLOWING E-MAIL ADDRESS: aisha@damensp.com