



DAMEN SUPPORT PROGRAMME

ISSUE 16
March 2026

DSP UPDATES

MONTHLY NEWSLETTER

Sectorial Categorization of Portfolio

Sr.#	Conventional Products	# of Loans	OLP (PKR Millions)
1	Livestock & Agriculture	15,069	834
2	Handicraft & Embroidery	1,790	90
3	Manufacturing	205	16
4	Services	10,882	826
5	Trade & Business	11,179	729
6	Tailoring & Clothing	50,401	2,204
	Sub-Total	89,526	4,699
Sr.#	Murabaha Products	# of Loans	OLP (PKR Millions)
1	Livestock & Agriculture	3,682	212
2	Handicraft & Embroidery	133	7
3	Manufacturing	80	5
4	Services	2,781	196
5	Trade & Business	2,221	105
6	Tailoring & Clothing	8,808	383
	Sub-Total	17,706	908
	Grand Total	107,231	5,607

Twelve Branches Maintained Zero PAR

DSP sustained its strong portfolio quality during the month, with twelve branches maintaining a zero Portfolio at Risk (PAR) status.

The branches include Chunian, Dhamkey, Jamber, Maraka, Muslim Town, Nankana, Pakpatan, Phoolnagar, Rachna Town, Renala Khurd, Thikriwala, and Warburton. This continued performance reflects consistent monitoring, operational discipline, and the dedicated efforts of branch teams in maintaining high portfolio standards.

DSP remains committed to upholding portfolio quality through effective oversight and continuous team engagement.

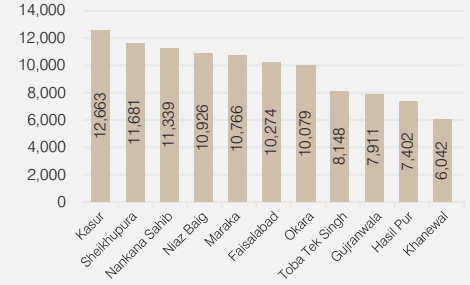
Revised Criteria for Champion Branches

The CEO, Mr. Asghar Memon, announced a revision in the criteria for Champion Branch recognition. Effective from the next quarter, branches achieving both zero Portfolio at Risk (PAR) and an active client portfolio exceeding 2,000 will be designated as Champion Branches, further encouraging comprehensive performance excellence across the network. The branches achieving one indicator will graciously be awarded with the certificates.

Kasur, Sheikhupura, Nankana Retain Lead in Client Outreach

Kasur, Sheikhupura, and Nankana retained their first, second, and third positions, respectively, in active client portfolio, reflecting continued strength in outreach and field engagement. The total number of active clients across the network reached 107,231, indicating steady expansion and sustained growth.

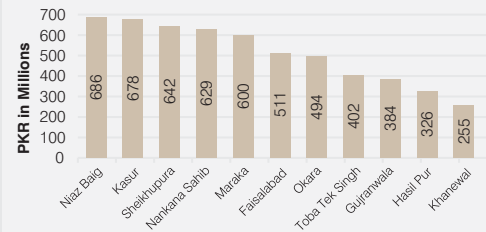
Active Clients Portfolio



Niaz Baig, Kasur, Sheikhupura Maintain Lead in OLP

Niaz Baig, Kasur, and Sheikhupura continued to hold the top three positions in terms of Outstanding Loan Portfolio, reflecting consistent portfolio strength. The overall OLP stood at PKR 5,607 million, demonstrating stable growth supported by prudent lending practices.

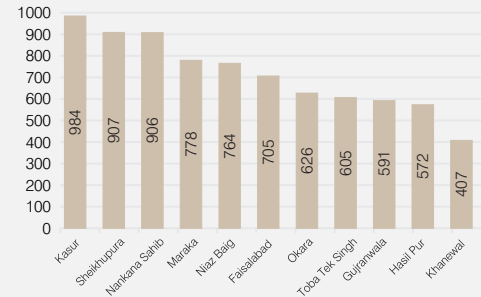
Outstanding Loan Portfolio



Kasur, Sheikhupura, Nankana Hold Lead in Disbursement Numbers

Kasur, Sheikhupura, and Nankana retained their leading positions in the number of loans disbursed, reflecting active and consistent lending operations. A total of 7,845 loans were disbursed across all operational areas during the month.

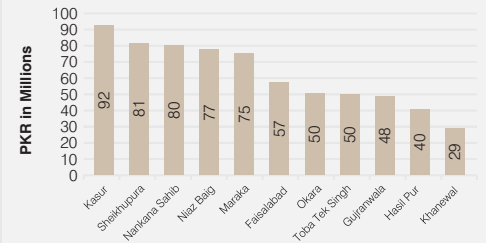
Loans Disbursed



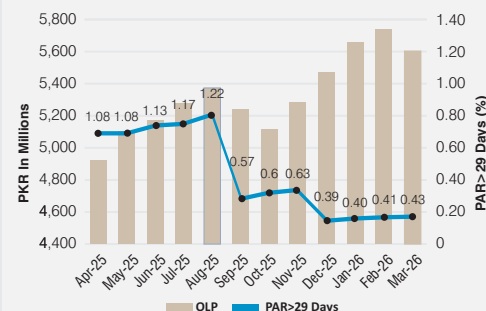
Kasur, Sheikhupura Continues Lead in Disbursement Volume

Kasur and Sheikhupura maintained their first and second positions in disbursement volume, while Nankana moved into third place, replacing Maraka. Total disbursements reached PKR 680 million across 11 operational areas, indicating continued momentum in lending activities.

Amount Disbursed



OLP & PAR>29 Review Apr 25 - Mar 26



International Women's Day Celebrating Strength, Inspiring Change

DSP commemorated International Women's Day at Nishat Hotel, Lahore, bringing together a distinguished gathering of staff, Board Members, selected clients and key stakeholders from across the microfinance and banking sectors. The event served as a dynamic platform for collaboration, uniting industry leaders with the clients whose lives are being transformed through financial inclusion.

As part of the day's strategic focus, Mr. Asghar Memon, CEO DSP, led an interactive session aimed at harnessing staff insights to drive product innovation and strengthen portfolio quality. Through continuous improvement of these management practices, DSP is expanding its outreach and enabling more women entrepreneurs to access opportunities for sustainable economic growth. Adding a broader perspective, Mr. Muhammad Tahseen, CEO of South Asia Partnership, delivered a keynote address on the women's rights movement, highlighting its progress, ongoing challenges, and the collective responsibility to sustain its momentum. The programme also featured an expert-led session on gender inclusivity by Ms. Hafsa Sajjad, equipping teams with practical approaches to implement gender-sensitive practices and ensure equitable service delivery.



The event concluded on an inspiring note as clients shared their personal journeys of resilience and success. In recognition of their achievements, Chairperson Ms. Naghma Rashid

presented cash awards to outstanding beneficiaries, reflecting DSP's continued commitment to empowering women and celebrating their strength and independence.



DSP Iftar Dinner Brings Staff, Partners, and Clients Together

DSP, strengthened its spirit of unity and collaboration by organizing a special Iftar dinner. The gathering, graciously hosted by Mr. Asghar Memon, CEO DSP, brought together the organization's dedicated staff, esteemed Board Members, and representatives from partner microfinance institutions, banks, and financial organizations. Selected clients were also in attendance, reflecting DSP's inclusive approach and close engagement with its beneficiaries. The occasion was further distinguished by the presence of Mr. Ramesh Singh

Arora, Provincial Minister for Minorities Affairs, Punjab, underscoring a shared commitment to social development and community empowerment. Held at Nishat Hotel Emporium Mall, the evening provided a meaningful opportunity for participants to reconnect. In the spirit of Ramadan, the Iftar emphasized compassion, unity, and gratitude, reaffirming DSP's commitment to nurturing partnerships and empowering communities through sustained and collaborative action.



Monthly Birthday Celebrations at DSP

As part of its ongoing commitment to fostering a positive and inclusive workplace culture, DSP continues its monthly tradition of celebrating staff birthdays. In line with this practice, team members born in March were recognized through a simple in-house gathering.

The following colleagues were acknowledged on the occasion:

1. Ms. Asia Khatoon, AM Relationship
2. Mr. Hafiz Faisal Naeem, Manager Training
3. Mr. Jamshaid Hameed, Manager IT
4. Mr. Muhammad Ali Shahid, AM CIB
5. Mr. Muhammad Shoaib, Sr. Compliance Officer
6. Ms. Sarfraz Taj Din, Manager Accounts

The celebration provided an opportunity for colleagues to come together, share warm wishes, and day-to-day responsibilities. Such regular engagements contribute to strengthening team spirit and reflect DSP's people-centered approach



to building a supportive work environment.

Gender Sensitization Training

DSP organized a gender sensitization training session for 152 participants, including head office management and other staff, Area Managers (AMs), Field Managers (FM), Loan Officers (LOs), and other team members. The session was led by Ms. Hafsa

Sajjad, who shared valuable expertise and practical insights on gender inclusivity. The training equipped participants with actionable approaches to integrate gender-sensitive practices into their daily operations, while reinforcing the importance of

understanding diverse client needs and ensuring equitable and respectful service delivery. Through such initiatives, DSP continues to strengthen the capacity of its teams, fostering an inclusive work environment and enhancing its ability to effectively serve communities.

New Hires Orientation

From 2 to 6 March, DSP conducted a comprehensive five-day orientation programme at its Head Office for 16 newly recruited staff members. The initiative was designed to familiarize participants with DSP's mission, organizational structure, and workplace culture.

Sessions were led by department heads, who provided detailed insights into key functional areas, core policies, and DSP's commitment to empowering communities through microfinance. The programme

enabled new team members to gain a clear understanding of the organization's vision and operational approach.

As part of the learning experience, participants also undertook field visits offering them practical exposure to on-ground operations and service delivery. The orientation was further enriched by the presence of the CEO, who shared valuable guidance and words of encouragement,



inspiring participants to contribute meaningfully to the organization's mission. DSP warmly welcomes its new team members and looks forward to their valuable contributions in advancing its impact.

Upgrading Field Mobility for Greater Impact

Damen Support Programme strengthened its operational capacity by providing new zero-meter 2026 model Cultus vehicles. The keys were handed over by Mr. Asghar Memon, CEO DSP, along with the Mr. Athmar Arbab, COO, Mr. Wajid Khan, CFO and other

management staff. The cars were provided to Area Managers and Head Office staff who met the replacement criteria, upgrading all vehicles from 2018 and earlier models. This initiative enhances mobility and operational efficiency, enabling teams to support field

activities more effectively, strengthen client engagement, and expand outreach to underserved communities. It reflects DSP's continued commitment to equipping its workforce with modern resources for efficient service delivery and lasting impact.



Excellence in Action: Recognizing Champion Branches

DSP proudly recognized and honored its branches for their outstanding performance and achievement of key milestones, reflecting the organization's strong commitment to operational excellence and impact.

Champion Branches were acknowledged for maintaining zero Portfolio at Risk (PAR), demonstrating exceptional discipline, teamwork, and dedication to maintaining high portfolio quality. The Champion Branches included: Chunian, Jamber, Kahna, Kamalia, Maraka, Muslim Town, Nankana, Pasrur, Phoolnagar, Rachna Town, Rajana, Renala Khurd, Thikriwala, and Warburton.

In addition, branches that achieved an active client portfolio exceeding 2,000 clients were recognized for their efforts in building strong client relationships and advancing financial inclusion within their communities. These branches included: Begum Kot, Chunian, Dhamke, Faisalabad, Jamber, Kahna, Kot Radha Kishan, Nankana, Okara, Pattoki, Phoolnagar, Rachna Town, Renala Khurd, and Warburton.



Shields were presented to the Champion Branches, while certificates were awarded to those reaching the active client portfolio milestone. The awards were presented by Mr. Asghar Memon, CEO DSP, who commended the teams for their consistent performance, commitment, and

contribution to the organization's success. DSP remains committed to recognizing excellence and motivating its teams to continue striving for higher standards and greater impact.

Hajra Bibi's Family Business Transformation

Hajra Bibi, a resident of Gia Bagga, started a small bangle business to support her family of six children due to her husband's limited earnings from kiln labor. With financial support from DSP's Halloki Branch, she expanded into stitching shoe uppers, purchased her own juki machine, and increased her productivity.

Over time, Hajra involved her children in the enterprise, secured direct orders, and now operates three juki machines. Her family enjoys a steady income, and she has been able to arrange marriages for three of her children while maintaining the household's financial stability.

Hajra shares, "The support from DSP transformed my life. With their guidance and loan, I was able to grow my business, provide for my family, and ensure a better future for my children. I am grateful for the opportunity that empowered me to achieve independence and success."



**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**