



DAMEN SUPPORT PROGRAMME

ISSUE 12  
November 2025

DSP UPDATES

# MONTHLY NEWSLETTER

## Product Wise Segregation of Portfolio

Sr#	Conventional Products	# Of Loans	OLP (PKR Millions)
1	Handicraft & Embroidery	1,795	82
2	Agriculture & Livestock	16,767	785
3	Trade and Business	15,103	745
4	Tailoring & Clothing	58,746	2,752
5	PMYB	892	178
6	Gold Finance	254	43
	<b>Sub Total</b>	<b>93,557</b>	<b>4,585</b>
Sr#	Murabaha Products	# Of Loans	OLP (PKR Millions)
1	Handicraft & Embroidery	127	5
2	Agriculture & Livestock	3,378	164
3	Trade and Business	2,642	131
4	Tailoring & Clothing	8,089	393
	<b>Sub Total</b>	<b>14,236</b>	<b>693</b>
	<b>Grand Total</b>	<b>107,793</b>	<b>5,278</b>

## Zero PAR Performance Continues Across Multiple Branches

Thirteen branches, including Maraka, Phoolnagar, Jamber, Chunian, Renala Khurd, Rachna Town, Warburton, Nankana, Pasrur, Muslim Town, Thikriwala, Rajana, and Kamalia, continued to maintain a zero PAR status during November. This consistent performance reflects strong portfolio management, disciplined credit practices, and a proactive approach toward client engagement and repayment monitoring.

DSP acknowledges the dedicated efforts of the branch teams and encourages continued focus on portfolio quality in the coming months.

## DSP Secures First Shariah Financing from PMIC

DSP has secured its first ever shariah-based financing of PKR 50 million from the Pakistan Microfinance Investment Company (PMIC) for Shariah-compliant lending. This marks a significant milestone in strengthening DSP's Islamic Microfinance portfolio and supporting expansion into underserved communities. The financing will enable DSP to scale Shariah-based offerings and enhance access to ethical and inclusive financial services for its clients.

## Kasur and Maraka Lead in Active Clients

Kasur and Maraka maintained their positions as the top two areas in active clients, holding first and second place respectively. Sheikhpura showed steady progress and moved into third place, replacing Niaz Baig in this month's ranking. Overall, the total number of active clients across all areas reached 107,793.

## OLP Rankings Remain Consistent

Niaz Baig, Kasur, and Maraka continued their strong performance in OLP, retaining first, second, and third positions for the fourth consecutive month. The consistency reflects stable portfolio quality and effective field management in all three areas. The overall OLP rose to PKR 5,278 million.

## Kasur Retains Top Position in Loan Disbursement

Kasur and Sheikhpura continued to hold the first and second positions in the number of loans disbursed. Okara demonstrated steady progress and moved into third place, replacing Maraka in this month's ranking. Overall, 10,736 loans were disbursed across all operational areas.

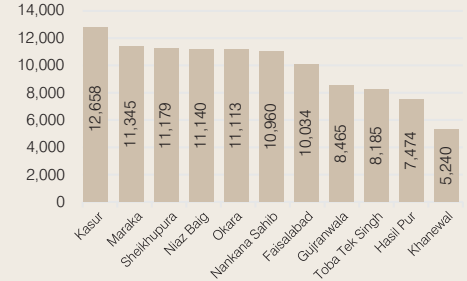
## Niaz Baig Rises to First Place in Disbursement Volume

Niaz Baig made a notable jump from third to first place in total disbursed amount, pushing Kasur into second. Sheikhpura also showed marked improvement, rising from fourth to third place in this category. The total disbursement across all 11 areas reached PKR 941 million.

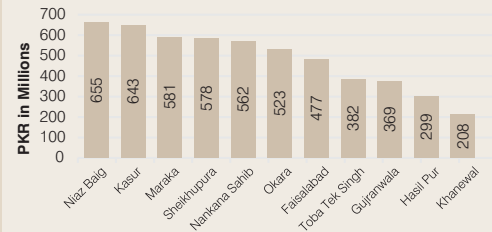
## PAR > 29 Days Remains Stable

The PAR > 29 days ratio continued to reflect strong portfolio quality in 2025, maintaining an average of about 1% over the past nine months. For the reporting month, the ratio stood at 0.63%.

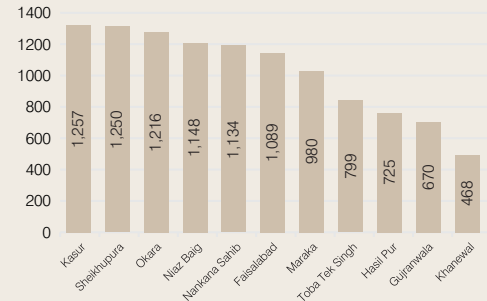
## Active Clients Portfolio



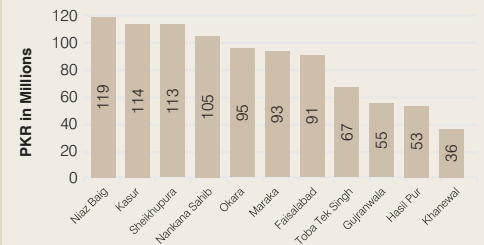
## Outstanding Loan Portfolio



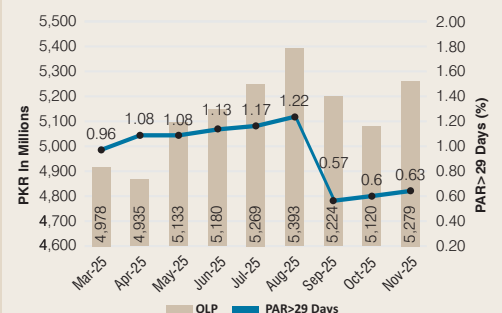
## Loans Disbursed



## Amount Disbursed



## OLP & PAR > 29 Review Mar 25 - Nov 25



## Standard Chartered Delegation Visits DSP

On 4 November, a delegation from Standard Chartered Bank visited the DSP Head Office for a strategic discussion on potential funding collaboration. The delegation met with DSP's CEO, CFO, and the Heads of

Business and Risk. Discussions focused on DSP's portfolio strength, operational model, and future growth strategy. Both sides expressed interest in exploring financing opportunities to support DSP's expansion and outreach goals.



## Habib Metro Team Meets DSP Leadership

On 4 November, a team from Habib Metro visited DSP's Head Office to explore future financing possibilities. The delegation met with DSP's CEO, CFO, COO, and representatives from the Risk Department. The discussion covered

DSP's financial outlook, portfolio performance, and upcoming growth plans. The visit concluded on a positive note, with both sides expressing willingness to continue engagement on potential funding support.

## Enhancing Audit Standards through Training

The Internal Audit Department conducted a full-day training session at Head Office on November 17, attended by eight staff members.

The training aimed to enhance audit execution and ensure greater consistency across branches. Key topics included targets for routine audits, surprise audits, and Head Office audits, along with the correct use of the detailed audit checklist. Standardizing data backup procedures on a monthly and quarterly basis was also highlighted.

Participants received guidance on document verification during Area Manager audits, as well as handling system-based observations in coordination with the Business Development and IT teams.

The session reinforced the Internal Audit Code of Ethics and professional discipline. It concluded with a collective commitment to strengthen audit quality and further enhance compliance across DSP operations.



## Information Technology Updates

DSP's IT systems have received several key updates to enhance operational efficiency, compliance, and data accuracy:

**DIBO to Regular Service Charges:** Conversion completed and deployed, standardizing service charge calculations and improving financial tracking.

**Department Name Update:** Field Operations officially renamed to Business Development Department (BDD) across all modules and reports.

**Fixed Assets Module Enhancement:** Users can now upload asset images directly, improving documentation for audits, depreciation, and verification.

**HR Reports Upgrades:** Training and Employee Documents Upload reports enhanced for clearer insights, better compliance tracking, and improved record management.

**NADRA Verification in AML/CFT:** Verification score updated from the previous "N/A" placeholder to an actual score, strengthening compliance workflows, improving risk assessment accuracy, and ensuring alignment with regulatory guidelines on client identity verification.

**Client Phone Number Validation:** System now ensures each client has a unique phone number, improving data integrity and reducing duplication.

These updates streamline workflows, strengthen compliance, and provide staff with improved visibility and accuracy across DSP operations.

## DSP Moves Toward Live API and Biometric Verification with NADRA

A formal discussion was held on 13 November between NADRA and DSP officials at the DSP Head Office to review upcoming digital verification enhancements. From NADRA, Director Mr. Yousuf Bin Tashfeen and Assistant Director Mr. Sohail Tariq attended the meeting. DSP was represented by COO Mr. Athmar Ali Arbab, along with team members from the Operations and IT Departments.

The meeting focused on API integration and biometric verification to improve authentication processes. Both sides agreed to revise NADRA verification charges based on mutual understanding. It was also decided that an agreement will be signed to enable live integration of NADRA's API and biometric services with DSP's systems.

## CEO Participates in FIW 2025 Networking Event

DSP participated in the Financial Inclusion Week (FIW) 2025 Networking Event, co-organized by the Pakistan Microfinance Network (PMN) and the Center for Financial Inclusion (CFI) at Marriot Hotel, Islamabad, where our CEO represented the organization among key leaders from regulatory bodies, development partners, and the financial sector. The event focused on the theme "Climate Change and Financial Inclusion," underscoring the growing need for resilient and inclusive financial solutions for vulnerable communities.



## Risk Management Excellence: Team Development Session

A capacity-building session was held for the Risk Management Team to strengthen their understanding of key risk frameworks and enhance analytical capability. The session covered portfolio monitoring, early warning indicators, internal controls, and regulatory compliance, with an emphasis on applying risk management tools more effectively in day-to-day operations. The team also received guidance on reporting formats and accurate data submission to support stronger decision-making and promote a healthy risk culture across the organization.

During the session, Ms. Sadia, Senior Risk Manager, introduced updated compliance practices, including client NIC screening and the mechanism for reporting red flags to the regulator. The team was also briefed on SECP inspections and related reporting requirements. The training concluded with the CEO, Mr. Asghar Memon, guiding the Risk Team on key expectations, best practices, and strategic priorities to strengthen risk management and compliance across DSP.



## DSP Expands Islamic Microfinance to 11 Branches

In a strategic step to expand its Islamic Microfinance outreach, Bucheyki and Muridkey branches have been converted from conventional branches to Shariah-compliant branches, bringing the total number of DSP's Islamic branches to eleven. Mr. Junaid Iqbal Qureshi and Mr. Sajid Naveed, Senior Manager Product Development (Shariah), conducted detailed sessions for the branch teams, explaining the fundamental principles of Islamic Banking and DSP's approach to promoting financial inclusion through Shariah-compliant products. The sessions also provided guidance on the practical implementation of these products, ensuring a smooth transition for both staff and clients.

## DSP Participates in PMIC PRIME Program Orientation Sessions

PMIC is implementing the PMIC-KfW Renewable Energy Initiative through Microfinance (PRIME), a EUR 15 million program aimed at expanding access to reliable and certified solar energy solutions in off-grid and underserved areas. The ten-year initiative seeks to reach more than 75,000 households with clean energy while strengthening the capacity of Microfinance Providers and supporting market development for solar products.



As part of the program rollout, PMIC organized two orientation and capacity-building sessions for its partner organizations. The first session was held on 11 November at Ramada Lahore, followed by the second on 13 November at Ramada Hotel Multan. These sessions focused on implementation procedures, product standards and operational requirements for the PRIME initiative.

DSP representatives participated in both sessions. In Lahore, attendees included Mr. Sajid Naveed, Senior Manager Product Development,; Mr. Rizwan Siddique, Manager Business Development,; Mr. Amjad Ali, Senior Area Manager,; Ms. Shagufta Yasmeen, Senior Field Manager,; Mr. Sajid Ali, Field Manager Bholagarhi,; and Mr. Ali Raza, Assistant Field Manager Chunan.

The Multan session was attended by Mr. Gulzar Hussain, Area Manager Okara,; Ms. Sidra Asif, Area Manager Khanewal,; Mr. Arfan Ishaq, Field Manager Khanewal,; Mr. Muhammad Zaigham, Field Manager Vehari,; Mr. Mohsin Raza, Assistant Field Manager Burewala,; Mr. M. Arslan, Loan Officer Sahiwal GT Road,; and Mr. Atif Rasheed, Loan Officer Dunyapur.



Sidra Asif, Area Manager (Area-11), completed a three-day certification program on "Branch Management 360-Degree" conducted by NIBAF.

## Client Voice and Complaint Resolution Update

Listening to clients remains an essential part of how DSP improves service quality. The Complaints Cell continues to review and address concerns with care, ensuring each case is handled fairly and within the required timelines.

In November 2025, a total of 59 complaints were recorded. Of these, 48 have been successfully resolved, while 11 are in progress and currently under review.

DSP will continue to promote a system where feedback is welcomed, responses are timely, and every client feels heard and supported.



## Cake, Laughter, and Good Wishes

The Head Office team gathered to celebrate the birthdays of Mr. Nazeem-ud-Din (Manager Operations) and Mr. Kashif Naeem (Assistant Manager Portfolio Risk).

The event brought colleagues together in a warm and cheerful setting, creating a pleasant break from routine and adding positivity to the workplace atmosphere. The team extended good wishes to both colleagues for continued success and happiness ahead.

### Five-Day Orientation for New Hires



From November 3 to 7, DSP conducted a five-day orientation program at its Head Office for newly recruited staff. The sessions provided an overview of DSP's mission, organizational structure, and work culture, helping participants integrate smoothly into the organization. Department Heads led the program through a combination of presentations and interactive discussions, covering core functions, institutional values, and

DSP's commitment to empowering communities through microfinance. The CEO also participated, engaging with the participants, gathering feedback, and encouraging them to apply their learning in daily operations.

A total of 19 team members attended the orientation. DSP warmly welcomes them and looks forward to their contributions toward promoting financial inclusion and sustainable development.

### Two Stitching Training Batches Successfully Completed

As part of its ongoing skills development initiative, DSP conducted two Skill Development Training Programmes on stitching, each of one-month in the Lodhran and Dunyapur portfolio areas from September 15 to November 15. A total of 40 women completed the

programme and gained practical stitching skills to support future income-generating opportunities. Certificates were awarded to participants on 18 November, marking the successful completion of the training cycle.



### From Stitches to Style – Home based to a Brand

Sonia Raj from Nijat Pura always dreamed of financial independence. With her husband's limited income, she began stitching dresses for her community, gradually earning recognition for her creativity. Her turning point came when foreign clients sought her designs, leading to an initial order that she fulfilled with a DSP loan in 2014.

Soon after, a severe burn injury forced her to pause work, but her determination never faltered. With continued DSP support, Sonia rebuilt her business and gained confidence to expand operations. Over six loan cycles, she transformed her home-based setup into a professional fashion unit in Gulberg, employing four skilled workers.

Her innovative designs have earned her acclaim both locally and abroad, including recognition in Doha and Sri Lanka. Today, Sonia's brand stands as a symbol of resilience and creativity.

She shared, "DSP believed in me when I had nothing but determination. Their support helped me turn my passion into a profession and my dream into reality."



### Crafting Prosperity - 13-Year Journey of Empowerment

Mukhtara Bibi from Aman Pura lives with her husband and eight children. Her husband's irregular welding income made it difficult to meet family needs, prompting her to start stitching handbags on daily wages. Her growing skill and confidence led her to take her first DSP loan of PKR 25,000 in 2012 to launch her own handbag business.

Through successive loan cycles, she expanded production, purchased better materials, and trained local women. Now, in her 12<sup>th</sup> loan cycle, Mukhtara runs a flourishing business employing eight workers and supplying handbags to shops in Shah Alam Market, where her designs are known for quality and craftsmanship.

Her success has transformed her family's life—she has built the first floor of her home and arranged the weddings of five children. Her daughters-in-law now help in production, making it a true family enterprise.

Reflecting on her journey, Mukhtara shared, "DSP gave me the chance to turn my skill into a business. With their support, I built not just a livelihood but a future for my family."



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