LIVING COST & LIVING WAGE ASSESSMENT
&
PUBLIC LIVING WAGE COMMITMENT & QUANTITATIVE TARGET

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LIVING COST & LIVING WAGE ASSESSMENT

1. PURPOSE

DL NASH Pvt. Ltd. recognizes the importance of fair remuneration and providing employees with wages that support a decent standard of living.
This assessment evaluates estimated household living expenses in Karachi and establishes an internal living wage reference to support fair remuneration, statutory compliance and continuous improvement.

2. HOUSEHOLD INFORMATION

Particular	Assessment Basis
Average Adult Wage Earners	2
Average Family Size	6 individuals
Children and Adult Dependents	Included in household assumption; not separately verified
Common Transportation	Public transport and motorcycles
Potable Water	Municipal, filtered and bottled water

The household figures are preliminary planning assumptions and are subject to review through employee feedback.

3. MONTHLY FAMILY EXPENDITURE

Expense Category	Monthly Cost (PKR)
Education	8,000
Transportation	12,000
Food	36,000
Clothing	15,000
Energy, Gas and Water	7,500
Housing	8,500
Unexpected Expenses	2,000
Savings	1,000
Total Family Basket	**90,000**

Food expenditure calculation:
36,000 ÷ 90,000 × 100 = **40%**

4. LIVING WAGE CALCULATION

The estimated living wage is calculated by dividing the total family expenditure by the number of household wage earners and adding 10% discretionary income.

Particular	Amount
Total Family Basket	PKR 90,000
Number of Wage Earners	2
Monthly Cost per Wage Earner	PKR 45,000

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Particular	Amount
Discretionary Income (10%)	PKR 4,500
Estimated Monthly Living Wage	**PKR 49,500**

Formula: (PKR 90,000 ÷ 2) × 110% = PKR 49,500.
This is the company's preliminary internal estimate, based on the stated household assumptions.

5. EXTERNAL BENCHMARK AND STATUTORY WAGE COMPLIANCE

DL NASH Pvt. Ltd. considers external living wage references and applicable Sindh minimum wage requirements when reviewing employee remuneration.

Wage comparison:

Reference	Monthly Amount (PKR)
DL NASH Internal Living Wage Estimate	49,500
WageIndicator Sindh Reference (March 2026)	61,007.15

The external Sindh reference is approximately 23.25% higher than the internal estimate and will be considered during future remuneration reviews.

Sindh Statutory Minimum Wages (effective 1 July 2026):

Employee Category	Monthly Wage (PKR)
Unskilled	43,000
Semi-skilled	44,484
Skilled	53,350
Highly skilled	55,626

The company will ensure compliance with the applicable statutory minimum wage according to employee classification. Statutory minimum wage compliance is not automatically equivalent to living wage compliance.

6. MANAGEMENT COMMITMENT

DL NASH Pvt. Ltd. is committed to:

1. Complying with applicable minimum wage legislation.
2. Reviewing employee remuneration against living wage references.
3. Periodically assessing household living costs and inflation.
4. Encouraging employee feedback regarding living expenses and fair remuneration.
5. Identifying and evaluating any gaps between actual wages and estimated living wage requirements.
6. Maintaining payroll records and documenting management reviews.
7. Identifying opportunities for continuous improvement in employee welfare and remuneration.

7. REVIEW AND REFERENCES

Review Frequency: Annually or following significant changes in living costs or statutory wage requirements.

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Responsible Department: Human Resources
Last Review: July 2026
Next Review: July 2027
External References:

1. Global Living Wage Coalition – Pakistan: https://globallivingwage.org/living-wage-benchmarks/rural-pakistan/
2. WageIndicator Foundation – Living Wage Worldwide, March 2026: https://wageindicator.org/media/documents/Living_Wages_Living_Income_Living_Tariff__Worldwide_-_Update_March_2026.pdf
3. Government of Sindh – Minimum Wages Board: https://mwb.sindh.gov.pk/
4. International Labour Organization – Living Wage Methodology: https://www.ilo.org/publications/methodology-estimate-needs-workers-and-their-families-purpose-wage-setting

PUBLIC LIVING WAGE COMMITMENT & QUANTITATIVE TARGET

1. Our Commitment

DL NASH (PVT.) LTD. is committed to promoting fair remuneration and supporting employees in achieving a decent standard of living.
We recognize that statutory minimum wages may not always be equivalent to a living wage. Therefore, we are committed to assessing employee remuneration against credible living wage benchmarks and identifying opportunities to improve wages progressively.

2. Our Quantitative Living Wage Target

Based on our 2026 Living Cost & Living Wage Assessment for Karachi, Sindh, our company has established the following internal reference target:

Living Wage Reference Target: PKR 49,500 per month per full-time employee.
This target is based on estimated household living expenses, an assumed household size of six individuals, two household wage earners, and a 10% provision for discretionary income.

3. Implementation and Monitoring

DL NASH (PVT.) LTD. commits to:

- Review actual employee wages against the established living wage reference.
- Identify and monitor any gaps between current wages and the estimated living wage.
- Consider credible external living wage benchmarks and inflation.

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- Develop appropriate improvement measures based on identified wage gaps and business conditions.
- Review progress annually and update the living wage reference when necessary.

4. Transparency and Disclosure

This commitment is intended to communicate our approach to fair remuneration to employees, customers, suppliers, business partners and other relevant stakeholders.
The company will make this statement publicly accessible and review its progress as part of its ongoing commitment to employee welfare and responsible business practices.



Approved By: Compliance Manager

Note: D.L. NASH (PVT.) LTD. ensures that all company policies and procedures are communicated to employees in a language they understand. All policies and procedures are displayed in the local language (Urdu) on notice boards in the factory production areas to ensure easy access, awareness, and understanding among worker.

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