MCB-ARIF HABIB
Savings and Investments Limited

MCB – Arif Habib Savings and Investments Limited
Risk Management Department's Report
For the Period from April 01, 2021 to June 30, 2021

1) **Financial Institution Risk Limit Breaches**

In the following funds, there were nine breaches, which occurred due to changes in net assets because of either realization of sale proceeds or due to unit holder transactions (conversion or redemption)

| S. No. | Fund | Number of Breaches |
|---|---|---|
| 1 | Pakistan Income Fund | 04 |
| 2 | Alhamra Daily Dividend Fund | 03 |
| 3 | MCB DCF Income Fund | 02 |

2) **MTS Risk Limit Breaches**

Several breaches both on selection of stocks (investments in fundamental based overvalued stocks and stocks trading above 90D MAVG) and breaches of fund allocation limits were observed during the period under review.

**Mohsin Pervaiz**
Head of Risk Management