

MCB-ARIF HABIB SAVINGS AND INVESTMENTS LIMITED

Customer Risk Type										
Customer Type	Number of Customers as on March 31, 2022	Closing Value as on March 31, 2022	Number of Customers as on June 30, 2021	Number of Customers as on June 30, 2021	Internal Risk Rating by RP			Internal Risk Rating by RP		
					Total Number Classified as Low Risk	Total Number Classified as Medium Risk	Total Number Classified as High Risk	Total Number Classified as Low Risk	Total Number Classified as Medium Risk	Total Number Classified as High Risk
1. Natural Persons										
Resident	39,708	34,863,830,518	38,530	28,106,782,754	39,208	4	496	38,095	4	431
Non-Resident	206	308,624,092	211	353,996,228	70	-	136	52		159
Total Natural Persons	39,914	35,172,454,610	38,741	28,460,778,982	39,278	4	632	38,147	4	590
2. Legal Persons										
Resident	776	72,358,933,361	755	119,442,709,230	682	-	94	665		90
Non-Resident	3	23,212,029			3	-	-			
Total Legal Persons	779	72,382,145,390	755	119,442,709,230	685	-	94	665	-	90
Total Exposure	40,693	107,554,600,000	39,496	147,903,488,212	39,963	4	726	38,812	4	680

Note-1: Sole Proprietorships are classified as Legal Persons.

Customer Type	No. of Customers/Policyholders	No. of Customers/Policyholders	Total Amount on Deposit/Value of Trade(buy and sell)/Gross Premium	Total Amount on Deposit/Value of Trade(buy and sell)/Gross Premium	Internal risk Rating			Internal risk Rating		
					Total Number Classified as Low Risk	Total Number Classified as Medium Risk	Total Number Classified as High Risk	Total Number Classified as Low Risk	Total Number Classified as Medium Risk	Total Number Classified as High Risk
Non Resident Legal Persons										
Foreign Bank	2	3	23204218.23	23631585.94	2	0	0	3	0	0
Foreign Corporate	1		7811.075225		1	0	0			
Resident Legal Persons										
Listed Companies	35	36	20,087,932,908	23,953,477,470	35	-	-	36	-	-
Private Companies	184	254	13,394,667,527	21,702,235,804	175	-	9	246	-	8
Limited Liability Partnership	15	15	159,387,750	58,951,763	14	-	1	14	-	1
Trusts/WAQF		288		13,379,683,671	-	-	-	284	-	4
Cooperatives					-	-	-		-	
NGOs	66	63	1,368,387,378	1,066,401,132	-	-	66	1	-	62
Mutual Funds	1	1	155,554,957	136,885,755	1	-	-	1	-	
Exchange Companies					-	-	-		-	
Gov Contractors					-	-	-		-	
Others(as may be define by RP)	4	86	40,239,931	59,071,557,872	4	-	-	73	-	13
Accountants/Auditors/Tax Consultants		1		1,833,309	-	-	-	1	-	
Lawyers		2		5,759,241	-	-	-		-	2
Real Estate Agents		6		42,291,627	-	-	-	6	-	
Gems/ Jewellery Dealers					-	-	-		-	
Armed Forces Account	1		16,019,019		1	-	-	-	-	
Associated Gratuity Fund	3		80,645,903		3	-	-	-	-	
Associated Insurance Company	2		55,616,686		2	-	-	-	-	
Associated Investment Fund	9		7,640,412,086		9	-	-	-	-	
Associated NBFC	2		515,677,295		2	-	-	-	-	
Associated Pension Fund	1		191,179,372		1	-	-	-	-	
Associated Provident Fund	8		435,807,474		8	-	-	-	-	
Associated Public Listed Company	3		11,690,297		3	-	-	-	-	
Associated Public Unlisted Company	1		3,284,179		1	-	-	-	-	
Association	11		77,380,238		4	-	7	-	-	
Benevolent Fund	1		435,534		1	-	-	-	-	
Commercial Bank	5		1,008,251,895		5	-	-	-	-	
DFI	1		7,811		1	-	-	-	-	
Educational Institute	9		709,391,399		7	-	2	-	-	
Government Fund/Authority/Corporation	6		6,568,196,265		6	-	-	-	-	
Gratuity Fund	44		1,039,193,007		42	-	2	-	-	
Guarantee Limited Company	1		46,789		1	-	-	-	-	
Insurance Company	44		3,239,364,896		44	-	-	-	-	
Investment Fund	2		1,814,174		2	-	-	-	-	
Microfinance Bank	1		2,918		-	-	1	-	-	
Modaraba	2		253,958		2	-	-	-	-	
NBFC	11		29,556,928		11	-	-	-	-	
Pension Fund	22		2,169,103,806		22	-	-	-	-	
Provident Fund	208		6,124,047,624		206	-	2	-	-	
Public Unlisted Company	46		7,007,081,153		46	-	-	-	-	
Residential Society	3		13,231,335		-	-	3	-	-	
Sole Proprietorship	21		15,102,760		20	-	1	-	-	
Superannuation Fund	1		243,156		1	-	-	-	-	
Workers' Profit Participation Fund	2		199,724,940		2	-	-	-	-	
Total Legal Persons	776	752	72,358,933,359	119,419,077,644	682	-	94	662	-	90
Total Exposure	779	755	72,382,145,388	119,442,709,230	685	-	94	665	-	90

MCB-ARIF HABIB SAVINGS AND INVESTMENTS LIMITED

Politically Exposed Persons ('PEP's), and or, High Net Worth Individuals								
Customer Risk	Politically Exposed Persons and or Related Companies					High Net Worth Individuals (above Rs. 10 million)		
Type of Product	Total Number as on March 31, 2022		Total Number as on March 31, 2021		Total Number as on March 31, 2022		Total Number as on March 31, 2021	
	Domestic PEP	Foreign PEP	Domestic PEP	Foreign PEP	Domestic	Foreign	Domestic	Foreign
Collective Investment Schemes	154		91		811	8	406	5
Voluntary Pension Schemes	32		11		71	-	61	
Discretionary Portfolios	1		1		2		3	
Non-Discretionary Portfolios								
Total	187	-	103	-	884	8	470	5

Note-1: Mutual Funds based Discretionary Portfolios are covered in Collective Investment Schemes to avoid duplication.

Note-2: Normal Discretionary Portfolios are shown separately.

MCB-ARIF HABIB SAVINGS AND INVESTMENTS LIMITED

Business Risk		Products and Services																							
		Domestic												Foreign											
		Total Investments from April 1, 2021 to March 31, 2022		Total Investment from April 1, 2020 to March 31, 2021		Total Redemption from April 1, 2021 to March 31, 2022		Total Redemption from April 1, 2020 to March 31, 2021		Total Value of Customers Assets in hand/ Closing Balance		Total Value of Customers Assets in hand/ Closing Balance		Total Investments from April 1, 2021 to March 31, 2022		Total Investments from April 1, 2020 to March 31, 2021		Total Redemption from April 1, 2021 to March 31, 2022		Total Redemption from April 1, 2020 to March 31, 2021		Total Value of Customers Assets in hand/ Closing Balance		Total Value of Customers Assets in hand/ Closing Balance	
Type	Number of transactions	Value in Rs.	Number of transactions	Value in Rs.	Number of transactions	Value in Rs.	Number of transactions	Value in Rs.	as of March 31, 2022	as of June 30, 2021	Number of transactions	Value in Rs.	Number of transactions	Value in Rs.	Number of transactions	Value in Rs.	Number of transactions	Value in Rs.	Number of transactions	Value in Rs.	as of March 31, 2022	as of June 30, 2021			
Products and Services																									
Collective Investment Schemes	132,982	254,607,141,204	121,491	221,370,606,134	96,566	246,906,583,008	100,425	199,647,064,125	103,670,334,854	90,811,097,960	754	729,301,250	877	826,478,576	602	731,368,231	625	816,118,138	331,160,545	353,991,757					
Voluntary Pension Scheme	44,596	1,398,350,887	38,148	1,068,673,62	6,372	1,099,402,152	2,420	1,029,579,811	3,552,429,025	3,122,574,526	46	266,021	81,322	-	6	12,835	-	-	675,576	404,471					
Discretionary Portfolios	1572	15,820,695,929	1,137	11,339,428,414	1,570	5,704,203,337	967	5,293,253,826	64,728,622,062	53,615,819,498				-			-	-							
Non-Discretionary Portfolios																									
Total Products and Services	179,150	271,826,188,020	160,776	232,768,555,910	104,508	253,710,188,497	103,812	205,969,897,761	171,951,385,941	147,549,491,984	800	729,567,271	913	826,559,898	608	731,381,066	625	816,118,138	331,836,121	353,996,228					
Transactions																									
High Risk Individual	13629	6,014,613,597	1,971	3,387,853,140	2,211	5,229,261,531	1,625	3,185,134,584	1,086,887,601	1,541,593,863	405	138,552,734	457	181,298,676	320	168,569,746	378	181,826,498	117,216,743	222,268,025					
PEP	839	4,347,984,284	836	2,353,927,047	1,056	3,801,861,007	967	2,149,352,701	2,681,001,702	1,654,384,843	-														
Other Individual	161,384	69,222,769,424	155,336	101,941,651,761	98,276	64,468,080,085	98,899	102,896,790,362	31,203,733,032	24,910,804,048	395	591,014,537	456	645,261,221	284	560,965,466	247	634,291,649	191,407,349	131,728,203					
Sole Proprietorship	7	11,095,198	13	36,860,858	16	24,603,312	7	17,248,054	15,102,760	26,866,833															
Associated Gratuity Fund	10	82,042,050	13	79,440,330	13	100,977,009	13	79,440,330	80,645,903	93,730,968															
Associated Pension Fund					2	84,904,149	2	57,645,539	191,179,272	260,468,265															
Associated Provident Fund	32	367,416,990	25	1,547,577,418	28	989,347,717	19	875,740,181	435,807,474	1,026,045,979															
Associated Retirement Fund			38	1,627,017,748	34	1,012,826,050				1,380,265,212															
Associated Insurance Company	5	1,622,528,338	5	950,000,000	5	1,645,827,842	7	915,000,000	55,816,686	53,489,146															
Associated Investment Fund	66	24,121,613,729	1,104	12,002,492,932	53	12,598,832,258	809	6,346,884,791	65,894,369,752	53,857,938,118															
Associated Mutual Fund	81	254,923,644	5	150,231,095	71	241,678,105	17	549,672,328	155,554,957	136,885,755															
Associated NBFC	66	5,484,174,246	91	10,056,491,663	75	9,660,393,736	96	10,087,412,856	915,677,295	1,212,003,085															
Associated Public Listed Company									11,690,297	12,321,434															
Associated Public Unlisted Company	2	10,000,000	1	13,000,000	5	97,542,009	3	17,535,886	3,284,179	85,824,188															
Benefvolent Fund	4	56,096,737			5	57,459,498			435,534	1,547,225															
Pension Fund	31	2,196,275,647	17	1,031,811,304	21	1,335,143,666	14	1,194,434,660	2,904,069,366	1,344,006,521															
Provident Fund	455	10,263,425,464	422	6,368,196,639	378	8,290,841,831	490	5,636,404,372	11,393,139,532	9,632,203,555															
Gratuity Fund	58	936,307,153	41	814,938,187	37	784,953,899	34	417,990,660	1,551,888,616	819,130,286															
Superannuation Fund									243,156	224,614															
Workers' Profit Participation Fund	6	461,551,988	3	8,385,290	5	435,131,905	2	8,540,725	199,724,949	158,804,977															
Retirement Fund			483	8,023,331,420			540	7,257,370,217		11,955,917,178															
Commercial Bank	7	2,950,000,000	10	3,830,000,000	4	1,961,104,554	15	4,398,810,900	1,008,251,895	7,302,229															
DFI										2,918															
Microfinance Bank	2	500,000,001	2	104,000,002	1	502,386,722	2	210,556,210		2,918															
NBFC	1	7	2	20,095,849			3	201,782,381	25,556,928	28,172,740															
Guarantee Limited Company			21	2,085,746,252			24	2,518,721,140	46,789	47,167															
Private Limited Company	394	26,378,941,801	271	12,826,334,735	251	21,896,329,123	243	9,266,305,404	13,608,812,714	7,727,374,339															
Public Listed Company	211	95,637,041,430	120	48,069,381,723	177	100,407,298,870	96	39,079,097,392	20,087,932,908	22,721,850,723															
Public Unlisted Company	147	12,605,483,092	133	12,803,514,965	120	18,064,533,143	86	6,902,948,384	7,007,081,153	11,835,183,308															
Insurance Company	74	4,186,637,049	53	2,011,755,331	57	3,048,997,099	45	1,612,944,095	3,239,364,096	2,014,172,408															
Investment Fund									57,928,928	58,409,629															
Moderaba									253,958	256,012															
Mutual Fund																									
Armed Forces Account					4	97,391,887	3	26,445,783	16,019,019	106,803,824															
Government Fund/Authority/Corporation	6	2,522,812,164	6	3,700,000,000	3	375,647,201			6,568,195,265	4,107,078,914															
Partnership	25	227,549,739	24	242,220,003	41	133,616,905	49	242,045,812	159,387,750	66,483,791															
Educational Institute	23	1,357,904,246	126	5,138,068,205	23	1,396,043,432	113	4,831,628,438	709,391,399	824,447,370															
NGO/NPO/Charitable Institution			107	810,550,422			96	663,309,372	1,368,387,378	1,066,401,132															
Association	4	7,000,001	4	20,001,319			6	5,165,240	77,380,238	76,966,756															
Residential Society	2	2,000,001					13	1,933,788	13,231,335	13,334,279															
Other	6	112,229,979					6	112,229,979	40,239,932	41,273,953															
Foreign Bank							4	1,675,895		23,623,712															
Foreign Corporate									7,874																
Associated Commercial Bank			6	1,450,000,000			6	1,456,469,721																	
Total Transactions	177,578	271,826,188,020	160,776	233,768,556,120	102,938	253,710,188,496	103,812	205,969,897,761	171,951,385,941	147,549,491,987	800	729,567,271	913	826,559,897	608	731,381,065	625	816,118,137	331,836,121	353,996,228					

MCB-ARIF HABIB SAVINGS AND INVESTMENTS LIMITED

Types of Customers	Number of Customers	Total Deposits/Value of Trade/Gross Premium
Natural Persons		
Of which, non-resident customers from 'High risk Jurisdictions' as identified by the FATF	Nil	Nil
Of which, non-resident customers from 'High risk Jurisdictions' as identified by the financial institutions	Nil	Nil
Of which, resident customers from 'High risk Jurisdictions' as identified by the latest NRA	31	12,192,413
Legal Persons		
Of which, non-resident customers from 'High risk Jurisdictions' as identified by the FATF	Nil	Nil
Of which, non-resident customers from 'High risk Jurisdictions' as identified by the financial institutions	Nil	Nil
Of which, resident customers from 'High risk Jurisdictions' as identified by the latest NRA	Nil	Nil
Total	31	12,192,413

MCB-ARIF HABIB SAVINGS AND INVESTMENTS LIMITED

Customer Risk Likelihood Table				
Type of Customer	Customer	Transaction	Geography	Comment
	Rating: (High/Moderate/Low)			
High Risk Individual	High	Low	Low	Customers are marked High Risk as per AML/CFT and KYC/CDD Manual. However quantum of transaction is very low (around 2.5%) so risk is considered Low for transactions.
PEP	High	Low	Low	Customers are marked PEP as per AML/CFT and KYC/CDD Manual. However quantum of transaction is very low (around 0.5%) so risk is considered Low for transactions.
Other Individual	Low	Moderate	Low	Around 97% of the total transactions are carried out by Low Risk Individual. However, to mitigate these, all transactions of and above Rs. 10 million are reviewed by KYC Committee. Moreover, Transaction Monitoring Team on behalf of KYC Committee is reviewing the transactions as per the criteria specified on KYC Manual. Considering the mitigating factors adopted, transactions performed by Low Individuals have been classified as Moderate.
Sole Proprietorship	Low	Low	Low	

Associated Retirement Fund	Low	Low	Low	
Associated Insurance Company	Low	Low	Low	
Associated Investment Fund	Low	Low	Low	
Associated Mutual Fund	Low	Low	Low	
Associated NBFC	Low	Low	Low	
Associated Public Listed Company	Low	Low	Low	
Associated Public Unlisted Company	Low	Low	Low	
Retirement Fund	Low	Low	Low	
Commercial Bank	Low	Low	Low	
DFI	Low	Low	Low	
Microfinance Bank	Low	Low	Low	
NBFC	Low	Low	Low	
Guarantee Limited Company	Low	Low	Low	
Private Limited Company	Low	Low	Low	
Public Listed Company	Low	Low	Low	
Public Unlisted Company	Low	Low	Low	
Insurance Company	Low	Low	Low	
Investment Fund	Low	Low	Low	
Modaraba	Low	Low	Low	
Mutual Fund	Low	Low	Low	
Armed Forces Account	Low	Low	Low	
Government Fund/Authority/Corporation	Low	Low	Low	
Partnership	Low	Low	Low	
Educational Institute	Low	Low	Low	

NGO/NPO/Charitable Institution	High	Low	Low	This category marked High as per AML/CFT and KYC/CDD Manual. However quantum of transaction is very low (around 0.2%) so risk is considered Low for transactions.
Association	Moderate	Low	Low	Body corporate, partnerships, associations and legal arrangements including non-governmental or Tganizations or not-for-profit organizations which receive donations should be classified High. However MCB-AH has 50% associations which receives donations and 50% associations which do not receive donations, therefore this category is marked as Moderate. Moreover as there were negligible transactions from Associations in the quarter so for transactions it is considered Low.
Residential Society	High	Low	Low	This category is marked High as per AML/CFT and KYC/CDD Manual. However as there was no transaction in the quarter so risk is considered Low for transactions.
Other	Low	Low	Low	
Foreign Bank	Low	Low	Low	
Foreign Corporate	Low	Low	Low	

MCB-ARIF HABIB SAVINGS AND INVESTMENTS LIMITED

Product Risk Likelihood Table					
Product Type	Customers		Transactions		Geography
	Rating (High/Moderate/Low)				
Collective Investment Schemes	Moderate	Contrary to VPS where most of the unit holders are salaried person, CIS have unit holders of different profile, business nature. At the time of opening of accounts, all the unit holder names are screened. Moreover, on a fortnight basis detailed screening is also performed by Compliance Department. Further at the time of opening of High Risk Customer KYC Committee reviews the account. Furthermore, all transactions of and above Rs. 10 million is also reviewed by KYC Committee. Moreover, Transaction Monitoring Team on behalf of KYC Committee is reviewing the transactions as per the criteria specified on KYC Manual. Considering the mitigating factors adopted, customers of CIS have been classified as Moderate. [*]	Moderate	Over 80% of the total transactions are carried out in CIS. However, to mitigate these, all transactions of and above Rs. 10 million are reviewed by KYC Committee. Moreover, Transaction Monitoring Team on behalf of KYC Committee is reviewing the transactions as per the criteria specified on KYC Manual. Considering the mitigating factors adopted, transactions in CIS have been classified as Moderate. [**]	Low
Voluntary Pension Schemes	Low		Low		Low
Discretionary Portfolios	Low		Low		Low
Non-Discretionary Portfolios	Low		Low		Low

MCB-ARIF HABIB SAVINGS AND INVESTMENTS LIMITED

Delivery Channels Risk Likelihood Table				
Delivery Channels	Customer	Transactions	Geography	Comment
	Rating (High/Moderate/Low)			
Amount received from the Investor through Cheque/ Pay-Order/ Demand Draft	Low	Low	Low	
Amount received from the Investor through Bank Transfer/IBFT	Low	Low	Low	
Amount received from third party on behalf of the Investor through Cheque/ Pay-Order/ Demand Draft	Low	Low	Low	
Amount received from third party on behalf of the Investor through IBFT	Moderate	Low	Low	With respect to Investments made by unit holders through IBFT, it is difficult to identify the customer from whose account
Amount received from abroad in Local/Foreign Currency through SWIFT	Moderate	Low	Low	With respect to Investments made by unit holders through IBFT, it is difficult to identify the customer from whose account

MCB-ARIF HABIB SAVINGS AND INVESTMENTS LIMITED

Overall Entity Level AML/CFT Risk Assessment	
Rating (High/Moderate/Low)	
Customer Type	Low
Product Type	Low
Delivery Channels	Low
Geography	Low
Overall AML/CFT Risk Rating	Low