



INSTRUCTION CIRCULAR

For the information of all special pool depositors (Rabb ul Maal)

NO. P/INST-IBD/2018/21

July 30, 2018

Re: Reduction in Profit Sharing Ratio of HBL Islamic Banking

To: All Islamic Banking Branches
All Islamic Banking Windows

Cc: All Islamic Regional Managers
All Islamic Branch Managers
All Islamic Relationship Managers

From: Pool Management, Islamic Banking

This to please announce for the information of all special pool depositors (Rabb ul Maal) that profit sharing ratio of HBL Islamic Banking (Mudarib) is reduced by 20%. Accordingly, revised profit sharing ratio (PSR) between all special pool depositors (Rabb ul Maal) and HBL Islamic Banking (Mudarib) will be 70%:30% effective from 01-07-2018 to 31-07-2018.

Branches should ensure that announcement is invariably displayed on their notice board located in the customer area.

Revised PSR will also be available on the HBL's Official website: www.hbl.com.


ZAHID PAREKH
HEAD - ISLAMIC BANKING




NASSIR SIDDIQUI
HEAD - GLOBAL OPERATIONS