



## 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](http://www.hbl.com).

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