



## Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2020/33  
September 23, 2020

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### Declaration of Weightages and Profit-Sharing Ratio for the Month of October 2020

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 Unit, Islamic Banking

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We are enclosing General and Special / Specific Deposits' Profit-Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of **October 2020**.

Branches should ensure that the enclosed sheets are invariably displayed on their notice board located in the customer area.

The updated Weightages will also be available on the HBL's Official website: [www.hbl.com](http://www.hbl.com).

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*Fazl* **Muhammad Afaq Khan**  
Head – Islamic Banking

(Email approval is attached)

**Muhammad Nassir Salim**  
Head – Global Operations Group

Encl:

**Profit Sharing Ratio and Weightages Sheets for LCY & FCY.**

**From:** Muhammad Nassir Salim <nassir.salim@hbl.com>

**Date:** 23 September 2020 at 10:40:14 PM GMT+5

**To:** Shehzad Shafi <shehzad.shafi@hbl.com>

**Subject:** Re: P/INST-IBD/2020/33- Declaration of Weightages and Profit-Sharing Ratio for the Month of October 2020

Approved

Regards

Nassir