

Other Major Terms and Conditions

Sources of Funds	Investment Accountholders' Deposit and Equity
Equity	Equity comprises of Islamic Banking Fund, Retained earnings and Current accounts i.e. All deposits other than IAH Deposits.
Liquidation of the Pool / profit computation period	End of each calendar Month
Profit Declaration	Within 7 working days after Liquidation
Type of Customer	All Type of Customers
Earning Assets of the Pool	All present and future Murabaha, Sala'm, Islamic Investments and Placements
Equity	Equity comprises of Islamic Banking Fund, Retained earnings and Current accounts i.e. All deposits other than IAH Deposits.
Investment Strategy	All IAH Deposits are invested in Approved Financing Products, Islamic investments, placements with Islamic Banks and Pool's CRR / SLR.
Investment Priority	IAH Deposits are investment as first priority then Equity is invested
Notice for withdrawal of Deposit	No prior notice is required for withdrawal except in case of premature termination of certificates.
Expenses of the Pool	Only direct expenses are charged to the Pool as permissible under Bank's policy
Income of the Pool	Only income earned from earning assets of the Pool are distributed to IAH Deposits.
Profit or Loss distribution Mechanism	As per approved Profit Distribution Policy
Factors used for Weightages	Period, profit taking and slab of deposit
Risks Associated with Pool	Shariah Risk, Operational Risk, Credit Risk, Market Risk, Equity Risk, Liquidity Risk and Return Risk
Other Terms	All other terms and conditions of account opening