



DIB Bank Kenya

A subsidiary of Dubai Islamic Bank PJSC

DIB CONNECT ISLAMIC FINANCE MODULE

User Manual

<https://onlinebanking.dibkenya.co.ke>

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INTRODUCTION

The Islamic Finance module includes transactions which enable you to view financing details, financing transaction activity, repayments done, repayment schedule and the available profit percentage for various financing products.

FINANCING DETAILS

Using this option allows you to view the details of active and closed Islamic Finance accounts. You can view transactions such as

- Financing Repayment Inquiry,
- Financing Details,
- Financing Account Activity, and
- Financing Schedule from the Financing Details screen.

You can view the details of individual financing account number by clicking the account number link.

Financing Details

Account Description - Active Loans	Currency	Outstanding Finance	KES Equivalent
000IBPY161540001-000	KES	0.00	0.00
Financing Details	KES	10,081,123.29	10,081,123.29
Financing Account Activity	KES	1,209,734.80	1,209,734.80
Financing Repayment Inquiry	KES	2,016,224.66	2,016,224.66
Financing Schedule	KES	20,000,000.00	20,000,000.00

To view financing details

1. Click **Accounts > Islamic Finance > Financing Details**. The system displays the **Financing Details** screen.



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Financing Details

Account Description - Active Loans	Currency	Outstanding Finance	KES Equivalent
0008FY161540001-Qarah-Bullet with manual D58R-000-DIB Kenya - Head Office	KES	0.00	0.00
0008FY161540501-Qarah-Bullet with manual D58R-000-DIB Kenya - Head Office	KES	10,081,123.29	10,081,123.29
000MBFY161540001-Musharaka-000-DIB Kenya - Head Office	KES	1,209,734.80	1,209,734.80
000MBFY161540002-Musharaka-000-DIB Kenya - Head Office	KES	2,016,224.66	2,016,224.66
000MBFY161540001-Murabaha Bullet Auto finance-000-DIB Kenya - Head Office	KES	20,000,000.00	20,000,000.00
00128FY161540001-Qarah-Bullet with manual D58R-001-Head Office Branch, Upper Hill	KES	0.00	0.00
00128FY161540002-Qarah-Bullet with manual D58R-001-Head Office Branch, Upper Hill	KES	0.00	0.00
00128FY161540003-Qarah-Bullet with manual D58R-001-Head Office Branch, Upper Hill	KES	2,037,808.22	2,037,808.22
001204160120001-Qarah - Auto D58R-001-Head Office Branch, Upper Hill	KES	130,000.00	130,000.00
001204160610501-Qarah - Auto D58R-001-Head Office Branch, Upper Hill	KES	1,434,014.79	1,434,014.79
001204160610502-Qarah - Auto D58R-001-Head Office Branch, Upper Hill	KES	1,434,014.79	1,434,014.79

Field Description

Field Name	Description
Account Description	This column displays the Finance Account number in predefined format (Account Number-Product Description-Branch Code-Branch Name).
Currency	This column displays the base currency of the Financing account.
Outstanding Amount Financed	This field displays the total amount financed.
KES Equivalent	This field displays the total amount in base currency equivalent.
Total Outstanding Finance Amount	This field displays total Outstanding Finance Amount for each customer.
Grand Total for All Islamic Finance Accounts	This field displays total Outstanding Finance Amount for all Islamic Finance Accounts.

2. Click the **Financing details** link on the pop up to view the individual Financing account details. The system displays the **Financing Details** screen.



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Financing Details 04-01-2016 11:32:08 GMT +0300 ? ☆ □ ☰ ×

Account Details

Customer Id: 0000001	Account Number: 0008BPY161540001
Financing Tenure: 6 Months	Product Name: Ijarah - Bullet with manual D5BR
Facility/Line Number:	Associated with:
Currency: KES	Status: Active - Regular

Financing Details

Amount Financed: 2,000,000.00	Finance Amount Disbursed: 0.00
Opening Date: 02-06-2016	Value Date: 02-12-2016
Maturity Date: 02-12-2016	Financing Issuing Branch: 000
Customer Grace Period and Frequency: 0	Supplier Grace Period and Frequency: 0
Linked Murabaha Bill:	Customer Profit Share: .00%
Bank Profit Share: .00%	Lease Payment Mode: Arrears
Lease Type: Financial Lease	Customer's Share: 0
Bank's share: 0	

Repayment Details

Profit Rate: 9.87%	Finance Repayment Frequency: Monthly
Total Amount to be Repaid: 0.000000	Amount Paid Till Date: 0.000000
No. Of Installments: 6	Installments Paid: 0
Remaining Installments: 0	Repayment Mode:
Purpose Of Financing:	

Advance Payment Details

Advance Payment:	Profit Rate for Advance Payment: .00%
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Disbursement Details

Disbursed Amount	Disbursal Date	Disbursal Branch
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Outstanding Financing Details

Next Installment Date:	Next Installment Amount: 0.00
Principal Balance: 0.00	Installment Arrears: 0.00
Fees And Charges: 0.00	Outstanding Finance: 0.00
Bank's Profit Due: 0.00	

[Back](#) [Financing Account Activity](#)

Field Description - Account Details

Field Name	Description
Customer Id	This field displays the customer ID's mapped
Account Number	This field displays the Financing Account number.
Financing Tenure	This field displays the tenure of the financing or duration for which the financing amount is sanctioned. The financing tenure will be shown in years and months
Product Name	This field displays the financing product name
Facility/Line Number	This field displays the Linkage Number of the collaterals linked to the loan
Associated with	This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number
Currency	This field displays the base currency of the financing account.
Status	This field displays the status of loan. The values are: Active - Regular Active - Overdue



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Field Description - Financing Details

Field Name	Description
Amount Financed	This field displays the sanctioned financing amount.
Finance Amount Disbursed	This field displays the finance amount disbursed till date.
Opening Date	This field displays the opening date of the financing account
Maturity Date	This field displays the maturity date of the financing account
Financing Issuing Branch	This field displays the bank branch in which financing was issued
Customer Grace Period and Frequency	This field will display customer grace period and frequency This field will be available only for Mudaraba product.
Supplier Grace Period and Frequency	This field will display supplier grace period and frequency This field will be available only for Mudaraba product.
Linked Murabaha Bill	This field displays the bill reference number associated with Murabaha finance contract.
Bank Profit Share	This field displays the bank profit share (percentage) details i.e. It will specify the percentage of profit that the bank will get in case of a profitable return on the Mudaraba account. This field will be available only for Mudaraba product.
Customer Profit Share	This field displays the customer profit share (percentage) details i.e. It will specify the percentage of profit that the customer will get in case of a profitable return on the Mudaraba account This field will be available only for Mudaraba product.
Lease Type	This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAHHA or TAWAROOQ product.
Lease Payment Mode	This field displays the type of payment mode opted This field will be displayed when the selected account is opened under IJARAHHA or TAWAROOQ product.
Bank's Share	This field displays the finance sharing ratio of the bank. This field will be available only for Mudaraba product.
Customer's Share	This field displays the finance sharing ratio of the customer This field will be available only for Mudaraba product

Field Description - Repayment Details

Field Name	Description
Profit Rate	This field displays the profit rate applicable to the financed account.
Finance Repayment Frequency	This field displays the repayment frequency of the financed amount.
Total Amount to be Paid	This field displays total amount to be repaid by the customer towards the Finance on closure. This amount includes all the instalments as well as charges, if any.
No of Instalments	This field displays the total number of instalments paid till date.
Instalments Paid	This field displays the total number of instalments paid till date
Remaining Instalments	This field displays the number of instalments remaining for payment of the loan account.
Repayment Mode	This field displays financing repayment mode (ECS/ Cheque/Credit card).
Total Amount to be Repaid	This field displays total amount to be repaid by the customer towards the Finance on closure. This amount will include all the instalments as well as charges, if any.
Purpose of Financing	This field displays the purpose of financing the amount.



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Field Description - Advance Payment Details

Field Name	Description
Advance Payment	This field displays the amount paid in advance. This field will be available only for Mudaraba product.
Profit Rate For Advance Payment	This field displays the profit rate for advance payment. This field will be available only for Mudaraba product.

Field Description - Disbursement Details

Field Name	Description
Disbursed Amount	This field displays the amount of loan disbursed
Disbursal Date	This field displays the date of disbursal of loan
Disbursal Branch	This field displays the bank branch from which disbursal took place

Field Description - Outstanding Finance Details

Field Name	Description
Next Instalment Date	This field displays the due date of the next instalment.
Next Instalment Amount	This field displays the next instalment amount.
Principal Balance	This field displays the outstanding principle balance on the loan account as on date
Instalment Arrears	This field displays the unpaid instalment amount.
Fees And Charges	This field displays the fees and service charges applied on the financing account.
Outstanding Finance	This field displays the outstanding finance amount to be paid.
Bank's Profit Due	This field displays the outstanding profit to be repaid.



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FINANCING ACCOUNT ACTIVITY

This option allows you to view all the activity that has occurred in your account for a given period for active and closed loans.

The option allows you to select a transaction type (debit, credit or both), a date range, and a sorting order. It allows you to view the outstanding balance in your Financing account.

The statement displays the transaction date, the value date and the amount of debit or credit depending on what you have selected.

It also gives you an option of downloading the statement in Microsoft Excel format. This option should ideally be used when you want to check the activity in your financing account over a period of time. It is a useful method of tracking any discrepancies or reconciling it with other budgetary activities.

To view the **financing account activity**

1. Click **Accounts > Islamic Finance > Financing Details**. The system displays the Financing Details screen.

The screenshot shows the 'Financing Details' window for a test customer. The window title is 'Financing Details' and the timestamp is '04-01-2016 11:23:56 GMT +0300'. The main content area displays a table of active loans with columns for Account Description, Currency, Outstanding Finance, and KES Equivalent. The 'Financing Account Activity' option is highlighted with a red circle.

Account Description - Active Loans	Currency	Outstanding Finance	KES Equivalent	
000IBPY161540001-000	000-DIB Kenya - Head Office	KES	0.00	0.00
Financing Details	000-DIB Kenya - Head Office	KES	10,081,123.29	10,081,123.29
Financing Account Activity	Head Office	KES	1,209,734.80	1,209,734.80
Financing Repayment Inquiry	Head Office	KES	2,016,224.66	2,016,224.66
Financing Schedule	000-DIB Kenya - Head Office	KES	20,000,000.00	20,000,000.00
Ad hoc Statement For Islamic Finance	001-Head Office Branch, Upper Hill	KES	0.00	0.00
	001-Head Office Branch, Upper Hill	KES	0.00	0.00

2. Click the **Financing Account Activity** - Hyperlink on the pop up. The system displays the Financing Account Activity screen. **OR**
3. Click **Accounts > Islamic Finance > Financing Account Activity**. The system displays the Financing Account Activity screen.

Financing Account Activity

The screenshot shows the 'Financing Account Activity' window with the timestamp '04-01-2016 11:54:23 GMT +0300'. The window contains several search filters: Status (Active selected), Select Account (Select), Transaction Type (Both Debit and Credit Transactions), Search By (Current Period), From Date (mandatory), To Date (mandatory), Sort By (Value Date), and Sort Order (Descending). A 'Submit' button is located at the bottom right.

* Indicates mandatory fields. ** Indicates mandatory if particular option is enabled.



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Field Description

Field Name	Description
Status	Select the Status of the loan , whether Active or Closed The values are: <ul style="list-style-type: none">• Active• Closed
Select Account	Select the financing account for which you will view the activity/ statement from the drop-down list.
Search By	Select the search period from the dropdown list. The options are as follows: <ul style="list-style-type: none">• Current Period• Previous Period• Last n Transactions• Last n days• Today's Transactions• Yesterday's transactions• Previous week• Previous fortnight• Previous month• Previous Quarter• Last 6 months• Specified Period
No of days/ Transactions	Type the number of days/ transaction depending upon the type of selection for days or transaction This field is enabled if you have selected no of days/transactions in the search by field
From Date	Select the start date of the period. This field is enabled if the Specified Period is selected from the Search By drop-down list.
To Date	Select the end date of the period. This field is enabled if the Specified Period is selected from the Search By drop-down list.
Transaction Type	Select the type of transaction from the dropdown list. The options are as follows: • Both Debits and Credits • Only Debits • Only Credits
Sort By	Select the type of sorting from this drop-down list. The options are as follows: <ul style="list-style-type: none">• Transaction Date• Amount• Value Date
Sort Order	Select the sort order from the drop-down list. The options are as follows: <ul style="list-style-type: none">• Ascending• Descending

4. Select the search criteria from the drop-down list.
5. Click the Submit button.



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Financing Account Activity

Account Number	Account Currency
002J04160611002	KES

Pages : (1) 1

Transaction Date	Value Date	Transaction Reference Number	Description	Debit	Credit
01-09-2016	01-09-2016	002ZTRF16245000D	PROFIT Liquidation		11,703.06
01-09-2016	01-09-2016	002ZTRF162450008	PRINCIPAL Liquidation		861,213.05
01-08-2016	01-08-2016	002ZTRF162140007	PROFIT Liquidation		23,249.22
01-08-2016	01-08-2016	002ZTRF162140005	PRINCIPAL Liquidation		849,666.89
02-07-2016	01-07-2016	002ZTRF161840009	PROFIT Liquidation		202,544.38
02-07-2016	01-07-2016	002ZTRF161840005	PRINCIPAL Liquidation		3,289,120.06

---Select Download Format---

Download

Field Description

Field Name	Description
Transaction Date	This column displays the date on which the transaction has taken place. This column displays the date on which the transaction has taken place.
Value Date	This column displays the date on which the transaction has actually been credited or debited into the account. This date could be different from the transaction date.
Reference	This column displays any reference description for the said transaction
Description	This column displays description about the transaction
Debit	This column displays the amount of debit.
Credit	This column displays the amount of credit.
Select Download Format	Select the appropriate format in which you want to download the activity statement from the drop-down list. The options are: <ul style="list-style-type: none">• Excel Format• PDF Format• QIF Format• QFX Format

6. Select the format from the Select **Download Format** drop-down list.
7. Click the **Download** button to download the data.
8. Click the Open button to **open** the file. OR Click the **Save** to download and save.



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FINANCING REPAYMENT INQUIRY

Using this option allows you to inquire and view the Financing repayment details along with the outstanding balance for active and closed finance accounts. The Financing Repayment inquiry can be done directly from the Financing details screen.

To inquire Financing Repayment Inquiry details.

1. Click **Accounts > Islamic Finance > Financing Details**. The system displays the Financing Details screen.

Financing Details

0000066-JOHN MKUBWA			
Account Description - Active Loans	Currency	Outstanding Finance	KES Equivalent
002JMD160610003-002	KES	0.00	0.00
002-Goodman Branch, Westlands	KES	0.00	0.00
002-Goodman Branch, Westlands	KES	10,000.00	10,000.00
Total for Islamic Finance Account (KES Equivalent)			10,000.00
Grand Total for All Islamic Finance Accounts (KES Equivalent)			10,000.00

2. Click the **Financing Repayment Inquiry** hyperlink on the pop up of a particular Financing account. The system displays the **Financing Repayment Inquiry** screen with details.

Status: Active Close

Financing Account*:

Repayment From Date:

Repaid Amount:

Repayment To Date:

* Indicates mandatory fields. ** Indicates mandatory if particular option is enabled.

Account No.	Status	Initiated Date	Repaid Amount
002JMD160610003	Closed	01-07-2016	3,491,664.44
002JMD160610003	Closed	01-08-2016	872,916.11
002JMD160610003	Closed	01-09-2016	872,916.11

* Indicates mandatory fields. ** Indicates mandatory if particular option is enabled.



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- OR Navigate through **Accounts > Islamic Finance > Financing Repayment Inquiry**. The system displays the **Financing Repayment Inquiry** screen.

Field Description

Field Name	Description
Account Number	This column displays the selected financing account numbers.
Status	This column displays the financing account status.
Initiated Date	This column displays the financing repayment initiation date
Repaid Amount	This column displays the repaid financing amount

- Click the **Account Number** hyperlink to view the individual loan account repayment details. The system displays the **Financing Repayment Inquiry** screen with the details

Financing Repayment Inquiry

Financing Repayment Inquiry 04-01-2016 13:02:59 GMT +0300

Account Details

Customer Id: 0000066 Account Number: 002I04160611002
Financing Tenure: 6 Months Product Name: Ijarah - Auto D5BR
Facility/Line Number: Associated with:
Currency: KES Status: Close

Financing Details

Amount Financed: 5,000,000.00 Finance Amount Disbursed: 5,000,000.00
Opening Date: 01-03-2016 Value Date: 01-09-2016
Maturity Date: 01-09-2016 Financing Issuing Branch: 002
Customer Grace Period and Frequency: 0 Supplier Grace Period and Frequency: 0
Linked Murabaha Bill: Customer Profit Share: .00%
Bank Profit Share: .00% Lease Payment Mode: Arrears
Lease Type: Financial Lease Customer's Share: 0
Bank's share: 0 Finance Repayment Frequency: Monthly
Profit Rate: 16.00% No. Of Installments: 6
Amount Paid Till Date: 5237496.660000
Purpose Of Financing:

Disbursement Details

Disbursed Amount	Disbursal Date	Disbursal Date
5000000.000000	01-03-2016	002

Repayment Details

User Reference Number: 002Z5TL161830002 Debit Account: 002500000006605
Debit Currency: KES Debit Branch: 002
Debit Amount: 3491664.440000 Installment Paid: 6
Repayment Mode: Repayment Date:



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Repayment Break Up		
Component Name	Amount	
PRINCIPAL	3,289,120.06	
PROFIT	202,544.38	

Outstanding Balance		
Component Name	Amount	Currency
PROV	0.00	KES
PRINCIPAL	0.00	KES
ADMEN_FEE	0.00	KES
DOCUMENT_FEE	0.00	KES
PROFIT	0.00	KES
ARRANG_FEE	0.00	KES
TAX2	0.00	KES
TAX	0.00	KES
TAX1	0.00	KES
Total Outstanding Balance	0.00	KES
Remaining Installments	0	

FINANCING SCHEDULE

Customers may have financing accounts pertaining to different products, amounts and variants. This option allows you to view individual loan parameters. This is similar to the amortization schedule prepared for every loan.

Every equated monthly instalment consists of two components:

- Principal
- Profit

The schedule shows how every instalment is part profit and part principal. Loan summary will be distributed into two sections.

- Active Loans
- Closed Loans

To view financing schedule

1. Click **Accounts > Islamic Finance > Financing Details**. The system displays the Financing Details screen.



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Financing Details 04-01-2016 12:21:28 GMT +0300

0000066-JOHN MKUBWA

Account Description - Active Loans

		Currency	Outstanding Finance	KES Equivalent
002JMD160610003-002	002-Goodman Branch, Westlands	KES	0.00	0.00
Financing Details	002-Goodman Branch, Westlands	KES	0.00	0.00
Financing Account Activity	002-Goodman Branch, Westlands	KES	10,000.00	10,000.00
Total for Islamic Finance Account (KES Equivalent)				10,000.00
Grand Total for All Islamic Finance Accounts (KES Equivalent)				10,000.00

Financing Schedule (highlighted)

		Currency	Outstanding Finance	KES Equivalent
002J04160611002-Ijarah - Auto D5BR-002-Goodman Branch, Westlands		KES	0.00	0.00
Total for Islamic Finance Account (KES Equivalent)				0.00
Grand Total for All Islamic Finance Accounts (KES Equivalent)				0.00

2. Click the **Financing Schedule** hyperlink on the pop up of a particular financing account. The system displays the **Financing Schedule** screen with details.

OR

3. Click **Accounts > Islamic Finance > Financing Schedule**. The system displays the **Financing Schedule** screen

Financing Schedule

Financing Schedule 04-01-2016 14:16:48 GMT +0300

0000066-JOHN MKUBWA

Account Description - Active Loans

		Currency	Outstanding Finance	KES Equivalent
002JMD160610003-Ijarah - Manual Disbursement-002-Goodman Branch, Westlands		KES	0.00	0.00
002JMD160610009-Ijarah - Manual Disbursement-002-Goodman Branch, Westlands		KES	0.00	0.00
002MU01152750012-AUTO FINANCE FOR VEHICLES-002-Goodman Branch, Westlands		KES	10,000.00	10,000.00
Total for Islamic Finance Account (KES Equivalent)				10,000.00
Grand Total for All Islamic Finance Accounts (KES Equivalent)				10,000.00

0000066-JOHN MKUBWA

Account Description - Close Loans

		Currency	Outstanding Finance	KES Equivalent
002J04160611002-Ijarah - Auto D5BR-002-Goodman Branch, Westlands		KES	0.00	0.00
Total for Islamic Finance Account (KES Equivalent)				0.00
Grand Total for All Islamic Finance Accounts (KES Equivalent)				0.00

Field Description

Field Name	Description
Customer ID	This column displays customer IDs of the accounts & customer name.
Account Number	This column displays the account number of the Islamic Finance
Currency	This column displays the currency of the Financing amount.



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Field Name	Description
Outstanding Finance Amount	This column displays the total amount financed.
Finance Amount	This column displays sanctioned Finance Amount for an account. Note: This field will be displayed for Closed Finance only
Equivalent Balance	This column displays current ledger balance in the Currency selected for calculating equivalent balance.
Total Financing Account in equivalent currency	This field displays the total of all active and closed financing accounts in each of the Active & Closed for each customer in the Currency selected for calculating equivalent balance.
Grand Total of all Islamic Financing accounts in equivalent currency	This field displays grand total of all active and closed Islamic Financing in equivalent currency in each of the active & closed finances section.

- To view the schedule of a particular account, click on the appropriate link under the **Account Number** column. The system displays the schedule details of the Financing in the **Financing Schedule** screen.

Financing Schedule

The screenshot displays the 'Financing Schedule' interface with the following sections:

- Account Details:** Customer Id: 000003171, Account Number: 000ARH1110040001, Financing Tenure: 2 Years, Product Name: Ar-Rahnu Financing, Facility/Line Number: 0, Associated with: Currency: GBP, Status: Active-Regular.
- Financing Details:** Amount Financed: 100,000.00, Finance Amount Disbursed: 100,000.00, Opening Date: 04-01-2011, Value Date: 04-01-2013, Maturity Date: 04-01-2013, Financing Issuing Branch: 000, Customer Grace Period and Frequency: 0 Monthly, Supplier Grace Period and Frequency: 0 Monthly, Linked Murabaha Bill: Bank Profit Share: .00%, Customer Profit Share: .00%, Lease Type: Lease Payment Mode: Bank's share: 0, Customer's Share: 0.
- Repayment Details:** Profit Rate: .00%, Finance Repayment Frequency: Monthly, Total Amount to be Repaid: 0.000000, Amount Paid Till Date: 0.000000, No. Of Installments: 0, Installments Paid: 0, Remaining Installments: 4, Repayment Mode: Purpose Of Financing:
- Advance Payment Details:** Advance Payment: Profit Rate for Advance Payment: .00%
- Disbursement Details:** Disbursed Amount: 100000.000000, Disbursal Date: 04-01-2011, Disbursal Date: 000

At the bottom, there is a table for installments:

Installment No	Due Date	Principal	Profit Amount	Charge Amount	Installment Amount	Unpaid Installment Amount
1	31.12.2011	GBP 25,000.00	GBP 0.00	GBP 0.00	GBP 25,000.00	GBP 25,000.00



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Field Description

Field Name	Description
Account Details	
Customer ID	This field displays the customer ID's mapped
Account Number	This field displays the Financing Account number
Financing Tenure	This field displays the tenure of the financing or duration for which the financing amount is sanctioned. The financing tenure will be shown in years and months.
Product Name	This field displays the financing product name.
Facility/Line Number	This field displays the Linkage Number of the collaterals linked to the loan
Associated with	Associated with
Currency	This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number
Status	This field displays the status of loan. The values are: Active - Regular Active - Overdue
Financing Details	
Amount Financed	This field displays the sanctioned financing amount
Finance Amount Disbursed	This field displays the finance amount disbursed till date.
Opening Date	This field displays the opening date of the financing account.
Maturity Date	This field displays the maturity date of the financing account.
Financing Issuing Branch	This field displays the bank branch in which financing was issued
Customer Grace Period and Frequency	This field will display customer grace period and frequency This field will be available only for Mudaraba product
Supplier Grace Period and Frequency	This field will display supplier grace period and frequency This field will be available only for Mudaraba product.
Linked Murabaha Bill	This field displays the bill reference number associated with Murabaha finance contract.
Bank Profit Share	This field displays the bank profit share (percentage) details i.e. It will specify the percentage of profit that the bank will get in case of a profitable return on the Mudaraba account. This field will be available only for Mudaraba product.
Customer Profit Share	This field displays the customer profit share (percentage) details i.e. It will specify the percentage of profit that the customer will get in case of a profitable return on the Mudaraba account This field will be available only for Mudaraba product.
Lease Type	This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product.
Lease Payment Mode	This field displays the type of payment mode opted This field will be displayed



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Field Name	Description
	when the selected account is opened under IJARAHHA or TAWAROOQ product.
Bank's Share	This field displays the finance sharing ratio of the bank. This field will be available only for Mudaraba product.
Customer's Share	This field displays the finance sharing ratio of the customer This field will be available only for Mudaraba product.
Repayment Details	
Profit Rate	This field displays the profit rate applicable to the financed account.
Finance Repayment Frequency	This field displays the repayment frequency of the financed amount.
Total Amount to be Paid	This field displays total amount to be repaid by the customer towards the Finance on closure. This amount includes all the instalments as well as charges, if any.
No of Instalments	This field displays the total number of instalments paid till date.
Instalments Paid	This field displays the total number of instalments paid till date
Remaining Instalments	This field displays the number of instalments remaining for payment of the loan account.
Repayment Mode	This field displays financing repayment mode (ECS/ Cheque/Credit card)
Total Amount to be Repaid	This field displays total amount to be repaid by the customer towards the Finance on closure. This amount will include all the instalments as well as charges, if any.
Purpose of Financing	This field displays the purpose of financing the amount.
Advance Payment Details	
Advance Payment	This field displays the amount paid in advance. This field will be available only for Mudaraba product
Profit Rate For Advance Payment	This field displays the profit rate for advance payment. This field will be available only for Mudaraba product
Disbursement Details	
Disbursed Amount	This field displays the amount of loan disbursed
Disbursal Date	This field displays the date of disbursal of loan
Disbursal Branch	This field displays the bank branch from which disbursal took place
Amount Financed	This field displays the total financed amount.
Financing Schedule Details	
Field name	Description
Instalments No.	This column displays the serial number of the instalment. The schedule lists all the instalments in



DIB Bank Kenya

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	serial order.
Due Date	This column displays the date on which the instalment becomes payable. If paid after this date, it might attract a penalty.
Principal	This column displays the principal amount due on the due date.
Profit Amount	This column displays the profit component of the instalment amount
Charge Amount	This column displays any penalty or additional charges levied on the financed account.
Instalments Amount	This column displays the total instalment amount payable.
Unpaid Instalments Amount	This column displays the total unpaid instalment amount from the total finance amount.
Status	This column displays the status of the financing.

1. To download the complete financing schedule details, click the **Download** button. The system displays the Download dialog box.
2. Click **Customize Columns** to reorder the columns or select the columns that appear in the list.
3. Click **Print** to print the data.
4. Click the **Word Wrap** checkbox to apply word-wrap to the columns. Download