

# MicroFinance Transparency Pricing Calculation

Institution: ESAF Microfinance & Investments (P) LTD

Country: India

Full Price: 28.43%

Product 5: Income Generation Loan 2+

Transparency Index: 91/100

Sample 4 of 4, Variation 1 of 1 File Name: IN-025-V03-ESAF-P05-PriceCalc-S4-1-20121105.PDF

Date of Analysis: 2013-07-16

Loan Amt:	30,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Pd</b>	<b>Incr</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Avg Balance:	11,957	Interest	26.00% annual, Decl Bal	6,363.00	26.77%	2.23%	26.77%	30.68%
Disb Date:	19-May-13	Fees	1.00% upfront	300.00	1.47%	2.35%	28.24%	32.62%
Term (Months):	24.0	Insurance	None	0.00	0.00%	2.35%	28.24%	32.62%
Grace (Months):	0.0	Taxes	12.36% fees	37.08	0.18%	2.37%	28.43%	32.86%
National Rate:	30.68%	Deposit	None		0.00%	2.37%	28.43%	32.86%
Transp INDEX:	91	<b>Total Cost</b>		<b>6,700.08</b>		<b>2.37%</b>	<b>28.43%</b>	<b>32.86%</b>

Loan Amount & Balance				Total Cost of Loan					Compulsory Deposit				
Per	Date	Disburse	Principle	Balance	Interest	Fees	Nat'l Fee	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>				<b>26.77%</b>	<b>26.77%</b>	<b>28.24%</b>	<b>28.24%</b>	<b>28.43%</b>	<b>28.43%</b>	<b>28.43%</b>			
<b>Totals</b>		<b>30,000</b>	<b>30,000</b>		<b>6,363</b>	<b>0.00</b>	<b>300.00</b>	<b>0.00</b>	<b>37.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
0	19-May-13	30,000.00	-	30,000.00	-	-	300.00	-	37.08	-	-	-	-
1	25-May-13	-	226.00	29,774.00	299.00	-	-	-	-	-	-	-	-
2	1-Jun-13	-	376.36	29,397.64	148.64	-	-	-	-	-	-	-	-
3	8-Jun-13	-	378.41	29,019.23	146.59	-	-	-	-	-	-	-	-
4	15-Jun-13	-	380.30	28,638.93	144.70	-	-	-	-	-	-	-	-
5	22-Jun-13	-	382.20	28,256.73	142.80	-	-	-	-	-	-	-	-
6	29-Jun-13	-	384.10	27,872.63	140.90	-	-	-	-	-	-	-	-
7	6-Jul-13	-	386.02	27,486.61	138.98	-	-	-	-	-	-	-	-
8	13-Jul-13	-	387.94	27,098.67	137.06	-	-	-	-	-	-	-	-
9	20-Jul-13	-	389.88	26,708.79	135.12	-	-	-	-	-	-	-	-
10	27-Jul-13	-	391.82	26,316.97	133.18	-	-	-	-	-	-	-	-
11	3-Aug-13	-	393.78	25,923.19	131.22	-	-	-	-	-	-	-	-
12	10-Aug-13	-	395.74	25,527.45	129.26	-	-	-	-	-	-	-	-
13	17-Aug-13	-	397.71	25,129.74	127.29	-	-	-	-	-	-	-	-
14	24-Aug-13	-	399.70	24,730.04	125.30	-	-	-	-	-	-	-	-
15	31-Aug-13	-	401.69	24,328.35	123.31	-	-	-	-	-	-	-	-
16	7-Sep-13	-	403.69	23,924.66	121.31	-	-	-	-	-	-	-	-
17	14-Sep-13	-	405.70	23,518.96	119.30	-	-	-	-	-	-	-	-
18	21-Sep-13	-	407.73	23,111.23	117.27	-	-	-	-	-	-	-	-
19	28-Sep-13	-	409.76	22,701.47	115.24	-	-	-	-	-	-	-	-
20	5-Oct-13	-	411.80	22,289.67	113.20	-	-	-	-	-	-	-	-
21	12-Oct-13	-	413.86	21,875.81	111.14	-	-	-	-	-	-	-	-
22	19-Oct-13	-	415.92	21,459.89	109.08	-	-	-	-	-	-	-	-
23	26-Oct-13	-	417.99	21,041.90	107.01	-	-	-	-	-	-	-	-
24	2-Nov-13	-	420.08	20,621.82	104.92	-	-	-	-	-	-	-	-
25	9-Nov-13	-	422.17	20,199.65	102.83	-	-	-	-	-	-	-	-
26	16-Nov-13	-	424.28	19,775.37	100.72	-	-	-	-	-	-	-	-
27	23-Nov-13	-	426.39	19,348.98	98.61	-	-	-	-	-	-	-	-
28	30-Nov-13	-	428.52	18,920.46	96.48	-	-	-	-	-	-	-	-
29	7-Dec-13	-	430.66	18,489.80	94.34	-	-	-	-	-	-	-	-
30	14-Dec-13	-	432.80	18,057.00	92.20	-	-	-	-	-	-	-	-
31	21-Dec-13	-	434.96	17,622.04	90.04	-	-	-	-	-	-	-	-
32	28-Dec-13	-	437.13	17,184.91	87.87	-	-	-	-	-	-	-	-
33	4-Jan-14	-	439.31	16,745.60	85.69	-	-	-	-	-	-	-	-
34	11-Jan-14	-	441.50	16,304.10	83.50	-	-	-	-	-	-	-	-
35	18-Jan-14	-	443.70	15,860.40	81.30	-	-	-	-	-	-	-	-
36	25-Jan-14	-	445.92	15,414.48	79.08	-	-	-	-	-	-	-	-
37	1-Feb-14	-	448.14	14,966.34	76.86	-	-	-	-	-	-	-	-
38	8-Feb-14	-	450.37	14,515.97	74.63	-	-	-	-	-	-	-	-
39	15-Feb-14	-	452.62	14,063.35	72.38	-	-	-	-	-	-	-	-
40	22-Feb-14	-	454.88	13,608.47	70.12	-	-	-	-	-	-	-	-
41	1-Mar-14	-	457.14	13,151.33	67.86	-	-	-	-	-	-	-	-
42	8-Mar-14	-	459.42	12,691.91	65.58	-	-	-	-	-	-	-	-
43	15-Mar-14	-	461.71	12,230.20	63.29	-	-	-	-	-	-	-	-
44	22-Mar-14	-	464.02	11,766.18	60.98	-	-	-	-	-	-	-	-
45	29-Mar-14	-	466.33	11,299.85	58.67	-	-	-	-	-	-	-	-
46	5-Apr-14	-	468.66	10,831.19	56.34	-	-	-	-	-	-	-	-
47	12-Apr-14	-	470.99	10,360.20	54.01	-	-	-	-	-	-	-	-
48	19-Apr-14	-	473.34	9,886.86	51.66	-	-	-	-	-	-	-	-
49	26-Apr-14	-	475.70	9,411.16	49.30	-	-	-	-	-	-	-	-
50	3-May-14	-	478.07	8,933.09	46.93	-	-	-	-	-	-	-	-
51	10-May-14	-	480.46	8,452.63	44.54	-	-	-	-	-	-	-	-
52	17-May-14	-	482.85	7,969.78	42.15	-	-	-	-	-	-	-	-
53	24-May-14	-	485.26	7,484.52	39.74	-	-	-	-	-	-	-	-
54	31-May-14	-	487.69	7,000.00	37.31	-	-	-	-	-	-	-	-
55	7-Jun-14	-	490.14	6,516.86	34.86	-	-	-	-	-	-	-	-
56	14-Jun-14	-	492.61	6,035.25	32.39	-	-	-	-	-	-	-	-
57	21-Jun-14	-	495.10	5,555.15	29.90	-	-	-	-	-	-	-	-
58	28-Jun-14	-	497.61	5,076.54	27.38	-	-	-	-	-	-	-	-
59	5-Jul-14	-	500.14	4,599.40	24.83	-	-	-	-	-	-	-	-
60	12-Jul-14	-	502.69	4,123.71	22.26	-	-	-	-	-	-	-	-
61	19-Jul-14	-	505.26	3,649.45	19.67	-	-	-	-	-	-	-	-
62	26-Jul-14	-	507.85	3,176.60	17.06	-	-	-	-	-	-	-	-
63	2-Aug-14	-	510.46	2,705.14	14.43	-	-	-	-	-	-	-	-
64	9-Aug-14	-	513.09	2,235.05	11.78	-	-	-	-	-	-	-	-
65	16-Aug-14	-	515.74	1,766.31	9.11	-	-	-	-	-	-	-	-
66	23-Aug-14	-	518.41	1,298.90	6.42	-	-	-	-	-	-	-	-
67	30-Aug-14	-	521.10	832.80	3.71	-	-	-	-	-	-	-	-
68	6-Sep-14	-	523.81	368.99	1.00	-	-	-	-	-	-	-	-
69	13-Sep-14	-	526.54	0.00	-0.71	-	-	-	-	-	-	-	-
70	20-Sep-14	-	529.29		-1.42	-	-	-	-	-	-	-	-
71	27-Sep-14	-	532.06		-2.13	-	-	-	-	-	-	-	-
72	4-Oct-14	-	534.85		-2.84	-	-	-	-	-	-	-	-
73	11-Oct-14	-	537.66		-3.55	-	-	-	-	-	-	-	-
74	18-Oct-14	-	540.49		-4.26	-	-	-	-	-	-	-	-
75	25-Oct-14	-	543.34		-4.97	-	-	-	-	-	-	-	-
76	1-Nov-14	-	546.21		-5.68	-	-	-	-	-	-	-	-
77	8-Nov-14	-	549.10		-6.39	-	-	-	-	-	-	-	-
78	15-Nov-14	-	552.01		-7.10	-	-	-	-	-	-	-	-
79	22-Nov-14	-	554.94		-7.81	-	-	-	-	-	-	-	-
80	29-Nov-14	-	557.89		-8.52	-	-	-	-	-	-	-	-
81	6-Dec-14	-	560.86		-9.23	-	-	-	-	-	-	-	-
82	13-Dec-14	-	563.85		-9.94	-	-	-	-	-	-	-	-
83	20-Dec-14	-	566.86		-10.65	-	-	-	-	-	-	-	-
84	27-Dec-14	-	569.89		-11.36	-	-	-	-	-	-	-	-
85	3-Jan-15	-	572.94		-12.07	-	-	-	-	-	-	-	-
86	10-Jan-15	-	576.01		-12.78	-	-	-	-	-	-	-	-
87	17-Jan-15	-	579.10		-13.49	-	-	-	-	-	-	-	-
88	24-Jan-15	-	582.21		-14.20	-	-	-	-	-	-	-	-
89	31-Jan-15	-	585.34		-14.91	-	-	-	-	-	-	-	-
90	7-Feb-15	-	588.49		-15.62	-	-	-	-	-	-	-	-
91	14-Feb-15	-	591.66		-16.33	-	-	-	-	-	-	-	-
92	21-Feb-15	-	594.85		-17.04	-	-	-	-	-	-	-	-
93	28-Feb-15	-	598.06		-17.75	-	-	-	-	-	-	-	-
94	7-Mar-15	-	601.29		-18.46	-	-	-	-	-	-	-	-
95	14-Mar-15	-	604.54		-19.17	-	-	-	-	-	-	-	-
96	21-Mar-15	-	607.81		-19.88	-	-	-	-	-	-	-	-
97	28-Mar-15	-	611.10		-20.59	-	-	-	-	-	-	-	-
98	4-Apr-15	-	614.41		-21.30	-	-	-	-	-	-	-	-
99	11-Apr-15	-	617.74		-22.01	-	-	-	-	-	-	-	-
100	18-Apr-15	-	621.09		-22.72	-	-	-	-	-	-	-	-
101	25-Apr-15	-	624.46		-23.43	-	-	-	-	-	-	-	-
102	2-May-15	-	627.85		-24.14	-	-	-	-	-	-	-	-
103	9-May-15	-	631.26		-24.85	-	-	-	-	-	-	-	-
104	16-May-15	-	634.69		-25.56	-	-	-	-	-	-	-	-