

# MicroFinance Transparency Pricing Calculation

Institution: Ghazi Barotha Taraqiati Idara

Country: Pakistan

Full Price: 40.07%

Product 2: Livestock

Pricing Transparency Index: 70/100

Sample 1 of 4, Variation 1 of 1 FileName: PK-009-V01-GBTI-P02-PriceCalc-S1-1-20130509.PDF

Date of Analysis: 2014-04-14

Loan Amount:	10,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Paid</b>	<b>Increase</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Average Balance:	5,610	Interest	28.0% annual, Decl Bal	1,582.00	27.92%	2.33%	27.92%	32.19%
Disbursement:	7-Feb-14	Fees	400.00 upfront	400.00	7.99%	2.99%	35.91%	43.17%
Term (Months):	12.0	Insurance	200.00 upfront	200.00	4.16%	3.34%	40.07%	49.25%
Grace (Months):	-0.1	Taxes	None	0.00	0.00%	3.34%	40.07%	49.25%
		Deposit	None		0.00%	3.34%	40.07%	49.25%
<b>Transp INDEX:</b>	<b>70</b>	<b>Total Cost</b>		<b>2,182.00</b>		<b>3.34%</b>	<b>40.07%</b>	<b>49.25%</b>

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>27.92%</b>	<b>35.91%</b>	<b>40.07%</b>	<b>40.07%</b>	<b>40.07%</b>			
<b>Totals</b>		<b>10,000</b>	<b>10,000</b>		<b>1,582</b>	<b>400.00</b>	<b>200.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
0	7-Feb-14	10,000.00	-	10,000.00	-	400.00	200.00	-	-	-	-	-
1	7-Mar-14	-	732.00	9,268.00	233.00	-	-	-	-	-	-	-
2	7-Apr-14	-	749.00	8,519.00	216.00	-	-	-	-	-	-	-
3	7-May-14	-	766.00	7,753.00	199.00	-	-	-	-	-	-	-
4	7-Jun-14	-	784.00	6,969.00	181.00	-	-	-	-	-	-	-
5	7-Jul-14	-	802.00	6,167.00	163.00	-	-	-	-	-	-	-
6	7-Aug-14	-	821.00	5,346.00	144.00	-	-	-	-	-	-	-
7	7-Sep-14	-	840.00	4,506.00	125.00	-	-	-	-	-	-	-
8	7-Oct-14	-	860.00	3,646.00	105.00	-	-	-	-	-	-	-
9	7-Nov-14	-	880.00	2,766.00	85.00	-	-	-	-	-	-	-
10	7-Dec-14	-	900.00	1,866.00	65.00	-	-	-	-	-	-	-
11	7-Jan-15	-	921.00	945.00	44.00	-	-	-	-	-	-	-
12	7-Feb-15	-	945.00	0.00	22.00	-	-	-	-	-	-	-

This PDF was generated on 2014-04-14 using DCT version 5.44 (21-Jan-14) MPR: Monthly Percentage Rate APR: Annual Percentage Rate EIR: Effective Interest Rate