

# MicroFinance Transparency Pricing Calculation

Institution: Ghazi Barotha Taraqiati Idara

Country: Pakistan

Full Price: 35.89%

Product 2: Livestock

Pricing Transparency Index: 78/100

Sample 2 of 4, Variation 1 of 1 FileName: PK-009-V01-GBTI-P02-PriceCalc-S2-1-20130509.PDF

Date of Analysis: 2014-04-14

Loan Amount:	15,000.00	<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:	8,411	Interest	28.0% annual, Decl Bal	2,370.00	27.90%	2.32%	27.90%	32.16%
Disbursement:	1-Feb-14	Fees	400.00 upfront	400.00	5.28%	2.76%	33.18%	39.32%
Term (Months):	12.0	Insurance	200.00 upfront	200.00	2.71%	2.99%	35.89%	43.15%
Grace (Months):	-0.1	Taxes	None	0.00	0.00%	2.99%	35.89%	43.15%
		Deposit	None		0.00%	2.99%	35.89%	43.15%
<b>Transp INDEX:</b>	<b>78</b>	<b>Total Cost</b>		<b>2,970.00</b>		<b>2.99%</b>	<b>35.89%</b>	<b>43.15%</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>27.90%</b>	<b>33.18%</b>	<b>35.89%</b>	<b>35.89%</b>	<b>35.89%</b>				
<b>Totals</b>		<b>15,000</b>	<b>15,000</b>		<b>2,370</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	1-Feb-14	15,000.00	-	15,000.00	-	400.00	200.00	-	-	-	-	-
1	1-Mar-14	-	1,098.00	13,902.00	350.00	-	-	-	-	-	-	-
2	1-Apr-14	-	1,124.00	12,778.00	324.00	-	-	-	-	-	-	-
3	1-May-14	-	1,150.00	11,628.00	298.00	-	-	-	-	-	-	-
4	1-Jun-14	-	1,177.00	10,451.00	271.00	-	-	-	-	-	-	-
5	1-Jul-14	-	1,204.00	9,247.00	244.00	-	-	-	-	-	-	-
6	1-Aug-14	-	1,232.00	8,015.00	216.00	-	-	-	-	-	-	-
7	1-Sep-14	-	1,261.00	6,754.00	187.00	-	-	-	-	-	-	-
8	1-Oct-14	-	1,290.00	5,464.00	158.00	-	-	-	-	-	-	-
9	1-Nov-14	-	1,321.00	4,143.00	127.00	-	-	-	-	-	-	-
10	1-Dec-14	-	1,351.00	2,792.00	97.00	-	-	-	-	-	-	-
11	1-Jan-15	-	1,383.00	1,409.00	65.00	-	-	-	-	-	-	-
12	1-Feb-15	-	1,409.00	0.00	33.00	-	-	-	-	-	-	-

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