

MicroFinance Transparency Pricing Calculation

Institution: Ghazi Barotha Taraqiati Idara

Country: Pakistan

Full Price: 33.08%

Product 2: Livestock

Pricing Transparency Index: 85/100

Sample 3 of 4, Variation 1 of 1 File Name: PK-009-V01-GBTI-P02-PriceCalc-S3-1-20130509.PDF

Date of Analysis: 2014-04-14

Loan Amount: 20,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance: 11,250	Interest	28.0% annual, Decl Bal	3,093.00	27.17%	2.26%	27.17%	31.21%
Disbursement: 20-Jan-14	Fees	400.00 upfront	400.00	3.91%	2.59%	31.08%	36.44%
Term (Months): 12.0	Insurance	200.00 upfront	200.00	2.00%	2.76%	33.08%	39.19%
Grace (Months): 0.0	Taxes	None	0.00	0.00%	2.76%	33.08%	39.19%
Transp INDEX: 85	Deposit	None		0.00%	2.76%	33.08%	39.19%
	Total Cost		3,693.00		2.76%	33.08%	39.19%

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					27.17%	31.08%	33.08%	33.08%	33.08%			
Totals		20,000	20,000		3,093	400.00	200.00	0.00	0.00	0.00	0.00	0.00
0	20-Jan-14	20,000.00	-	20,000.00	-	400.00	200.00	-	-	-	-	-
1	20-Feb-14	-	1,463.00	18,537.00	467.00	-	-	-	-	-	-	-
2	20-Mar-14	-	1,497.00	17,040.00	363.00	-	-	-	-	-	-	-
3	20-Apr-14	-	1,532.00	15,508.00	398.00	-	-	-	-	-	-	-
4	20-May-14	-	1,568.00	13,940.00	362.00	-	-	-	-	-	-	-
5	20-Jun-14	-	1,605.00	12,335.00	325.00	-	-	-	-	-	-	-
6	20-Jul-14	-	1,642.00	10,693.00	288.00	-	-	-	-	-	-	-
7	20-Aug-14	-	1,680.00	9,013.00	250.00	-	-	-	-	-	-	-
8	20-Sep-14	-	1,720.00	7,293.00	210.00	-	-	-	-	-	-	-
9	20-Oct-14	-	1,760.00	5,533.00	170.00	-	-	-	-	-	-	-
10	20-Nov-14	-	1,801.00	3,732.00	129.00	-	-	-	-	-	-	-
11	20-Dec-14	-	1,843.00	1,889.00	87.00	-	-	-	-	-	-	-
12	20-Jan-15	-	1,889.00	0.00	44.00	-	-	-	-	-	-	-

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