

# MicroFinance Transparency Pricing Calculation

Institution: Ghazi Barotha Taraqiati Idara

Country: Pakistan

Full Price: 32.65%

Product 2: Livestock

Pricing Transparency Index: 86/100

Sample 4 of 4, Variation 1 of 1 FileName: PK-009-V01-GBTI-P02-PriceCalc-S4-1-20130509.PDF

Date of Analysis: 2014-04-14

Loan Amount:	25,000.00	<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:	14,021	Interest	28.0% annual, Decl Bal	3,952.00	27.90%	2.33%	27.90%	32.17%
Disbursement:	1-Feb-14	Fees	400.00 upfront	400.00	3.15%	2.59%	31.05%	36.39%
Term (Months):	12.0	Insurance	200.00 upfront	200.00	1.60%	2.72%	32.65%	38.59%
Grace (Months):	-0.1	Taxes	None	0.00	0.00%	2.72%	32.65%	38.59%
		Deposit	None		0.00%	2.72%	32.65%	38.59%
<b>Transp INDEX:</b>	<b>86</b>	<b>Total Cost</b>		<b>4,552.00</b>		<b>2.72%</b>	<b>32.65%</b>	<b>38.59%</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>31.05%</b>	<b>32.65%</b>	<b>32.65%</b>	<b>32.65%</b>			
<b>Totals</b>		<b>25,000</b>	<b>25,000</b>		<b>3,952</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	25,000.00	-	25,000.00	-	400.00	200.00	-	-	-	-	-
1	1-Mar-14	-	1,830.00	23,170.00	583.00	-	-	-	-	-	-	-
2	1-Apr-14	-	1,872.00	21,298.00	541.00	-	-	-	-	-	-	-
3	1-May-14	-	1,916.00	19,382.00	497.00	-	-	-	-	-	-	-
4	1-Jun-14	-	1,961.00	17,421.00	452.00	-	-	-	-	-	-	-
5	1-Jul-14	-	2,007.00	15,414.00	406.00	-	-	-	-	-	-	-
6	1-Aug-14	-	2,053.00	13,361.00	360.00	-	-	-	-	-	-	-
7	1-Sep-14	-	2,101.00	11,260.00	312.00	-	-	-	-	-	-	-
8	1-Oct-14	-	2,150.00	9,110.00	263.00	-	-	-	-	-	-	-
9	1-Nov-14	-	2,200.00	6,910.00	213.00	-	-	-	-	-	-	-
10	1-Dec-14	-	2,252.00	4,658.00	161.00	-	-	-	-	-	-	-
11	1-Jan-15	-	2,304.00	2,354.00	109.00	-	-	-	-	-	-	-
12	1-Feb-15	-	2,354.00	0.00	55.00	-	-	-	-	-	-	-

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