

MicroFinance Transparency Pricing Calculation

Institution: Thardeep Rural Development Programme

Country: Pakistan

Full Price: 19.92%

Product 2: Livestock Loans (Generated Sample)

Pricing Transparency Index: 90/100

Sample 1 of 8, Variation 1 FileName: PK-027-V02-TRDP-P02-PriceCalc-S1-1-20150608.PDF

Date of Analysis: 2015-06-08

Loan Amount & Balance		Pricing Info		Quoted info		Total Paid	Increase	MPR	APR (nom)	EIR (comp)
Loan Amount:	10,000.00	Interest	18.0% annual, Flat			1,775.34	16.57%	1.38%	16.57%	18.02%
Average Balance:	10,000	Fees	2.00% upfront			200.00	2.05%	1.55%	18.62%	20.46%
Disbursement:	1-Jun-15	Insurance	125.00 upfront			125.00	1.30%	1.66%	19.92%	22.04%
Term (Months):	11.8	Taxes	None			0.00	0.00%	1.66%	19.92%	22.04%
Grace (Months):	Single-Payment	Deposit	None				0.00%	1.66%	19.92%	22.04%
Transp INDEX:	90	Total Cost				2,100.34		1.66%	19.92%	22.04%

Loan Amount & Balance				Total Cost of Loan				Compulsory Deposit				
Per	Date	Disburse	Principal	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					16.57%	18.62%	19.92%		19.92%			
Totals		10,000	10,000		1,775	200.00	125.00		0.00	0.00	0.00	0.00
0	1-Jun-15	10,000.00	-	10,000.00	-	200.00	125.00	-	-	-	-	-
1	26-May-16	-	10,000.00	0.00	1,775.34	-	-	-	-	-	-	-

This PDF was generated on 2015-06-08 using DCT version 6.18 MPR: Monthly Percentage Rate APR (nom): Annual Percentage Rate (nominal annualization) EIR (comp): Effective Interest Rate (compound annualization)