

MicroFinance Transparency Pricing Calculation

Institution: Thardeep Rural Development Programme

Country: Pakistan

Full Price: 19.34%

Product 2: Livestock Loans (Generated Sample)

Pricing Transparency Index: 93/100

Sample 4 of 8, Variation 1 FileName: PK-027-V02-TRDP-P02-PriceCalc-S4-1-20150608.PDF

Date of Analysis: 2015-06-08

Loan Amount:	18,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR (nom)	EIR (comp)
Average Balance:	18,000	Interest	18.0% annual, Flat	3,195.62	16.57%	1.38%	16.57%	18.02%
Disbursement:	1-Jun-15	Fees	2.00% upfront	360.00	2.05%	1.55%	18.62%	20.46%
Term (Months):	11.8	Insurance	125.00 upfront	125.00	0.72%	1.61%	19.34%	21.34%
Grace (Months):	Single-Payment	Taxes	None	0.00	0.00%	1.61%	19.34%	21.34%
		Deposit	None		0.00%	1.61%	19.34%	21.34%
Transp INDEX:	93	Total Cost		3,680.62		1.61%	19.34%	21.34%

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%	19.34%		19.34%			
Totals		18,000	18,000		3,196	360.00	125.00		0.00	0.00	0.00	0.00
0	1-Jun-15	18,000.00	-	18,000.00	-	360.00	125.00	-	-	-	-	-
1	26-May-16	-	18,000.00	0.00	3,195.62	-	-	-	-	-	-	-

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)