

MicroFinance Transparency Pricing Calculation

Institution: Thardeep Rural Development Programme Country: Pakistan Full Price: 19.19%
 Product 2: Livestock Loans Generated Sample Pricing Transparency Index: 94/100
 Sample 5 of 8, Variation 1 FileName: PK-027-V02-TRDP-P02-PriceCalc-S5-1-20150608.PDF Date of Analysis: 2015-06-08

Loan Amount: 23,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR (nom)	EIR (comp)
Average Balance: 23,000	Interest	18.0% annual, Flat	4,083.29	16.57%	1.38%	16.57%	18.02%
Disbursement: 1-Jun-15	Fees	2.00% upfront	460.00	2.05%	1.55%	18.62%	20.46%
Term (Months): 11.8	Insurance	125.00 upfront	125.00	0.56%	1.60%	19.19%	21.14%
Grace (Months): Single-Payment	Taxes	None	0.00	0.00%	1.60%	19.19%	21.14%
Transp INDEX: 94	Deposit	None		0.00%	1.60%	19.19%	21.14%
	Total Cost		4,668.29		1.60%	19.19%	21.14%

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%	19.19%		19.19%			
Totals		23,000	23,000		4,083	460.00	125.00		0.00	0.00	0.00	0.00
0	1-Jun-15	23,000.00	-	23,000.00	-	460.00	125.00	-	-	-	-	-
1	26-May-16	-	23,000.00	0.00	4,083.29	-	-	-	-	-	-	-

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)