

MicroFinance Transparency Pricing Calculation

Institution: Thardeep Rural Development Programme Country: Pakistan Full Price: 20.21%
 Product 2: Livestock Loans Generated Sample Pricing Transparency Index: 89/100
 Sample 6 of 8, Variation 1 FileName: PK-027-V02-TRDP-P02-PriceCalc-S6-1-20150608.PDF Date of Analysis: 2015-06-08

Loan Amount & Balance					Pricing Info				Quoted info		Total Paid	Increase	MPR	APR (nom)	EIR (comp)
Loan Amount:	30,000.00				Interest	18.0% annual, Flat				3,994.52	16.90%	1.41%	16.90%	18.41%	
Average Balance:	30,000				Fees	2.00% upfront			600.00	2.73%	1.64%	19.63%	21.69%		
Disbursement:	1-Jun-15				Insurance	125.00 upfront			125.00	0.58%	1.68%	20.21%	22.39%		
Term (Months):	8.9				Taxes	None			0.00	0.00%	1.68%	20.21%	22.39%		
Grace (Months):	Single-Payment				Deposit	None				0.00%	1.68%	20.21%	22.39%		
Transp INDEX:	89				Total Cost				4,719.52		1.68%	20.21%	22.39%		

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)					16.90%	19.63%	20.21%		20.21%			
Totals		30,000	30,000		3,995	600.00	125.00	0.00	0.00	0.00	0.00	0.00
0	1-Jun-15	30,000.00	-	30,000.00	-	600.00	125.00	-	-	-	-	-
1	26-Feb-16	-	30,000.00	0.00	3,994.52	-	-	-	-	-	-	-

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)