

MicroFinance Transparency Pricing Calculation

Institution: Thardeep Rural Development Programme Country: Pakistan Full Price: 18.91%
 Product 2: Livestock Loans Generated Sample) Pricing Transparency Index: 95/100
 Sample 7 of 8, Variation 1 FileName: PK-027-V02-TRDP-P02-PriceCalc-S7-1-20150608.PDF Date of Analysis: 2015-06-08

Loan Amount & Balance					Pricing Info					Total Paid		Increase	MPR	APR (nom)	EIR (comp)
Loan Amount:	45,000.00				Interest	18.0% annual, Flat				7,989.04	16.57%	1.38%	16.57%	18.02%	
Average Balance:	45,000				Fees	2.00% upfront				900.00	2.05%	1.55%	18.62%	20.46%	
Disbursement:	1-Jun-15				Insurance	125.00 upfront				125.00	0.29%	1.58%	18.91%	20.81%	
Term (Months):	11.8				Taxes	None				0.00	0.00%	1.58%	18.91%	20.81%	
Grace (Months):	Single-Payment				Deposit	None					0.00%	1.58%	18.91%	20.81%	
Transp INDEX:	95				Total Cost					9,014.04		1.58%	18.91%	20.81%	

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%	18.91%		18.91%	18.91%				
Totals		45,000	45,000		7,989	900.00	125.00		0.00	0.00	0.00	0.00	0.00	
0	1-Jun-15	45,000.00	-	45,000.00	-	900.00	125.00		-	-	-	-	-	
1	26-May-16	-	45,000.00	0.00	7,989.04	-	-		-	-	-	-	-	

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)