

MicroFinance Transparency Pricing Calculation

Institution: Thardeep Rural Development Programme

Country: Pakistan

Full Price: 21.78%

Product 2: Livestock Loans (Generated Sample)

Pricing Transparency Index: 83/100

Sample 8 of 8, Variation 1 FileName: PK-027-V02-TRDP-P02-PriceCalc-S8-1-20150608.PDF

Date of Analysis: 2015-06-08

| Loan Amount & Balance | | Pricing Info | | | | Quoted info | | Total Paid | Increase | MPR | APR (nom) | EIR (comp) |
|-----------------------|----------------|-------------------|--------------------|--|--|-------------|-----------------|------------|--------------|---------------|---------------|------------|
| Loan Amount: | 60,000.00 | Interest | 18.0% annual, Flat | | | | 5,326.03 | 17.25% | 1.44% | 17.25% | 18.82% | |
| Average Balance: | 60,000 | Fees | 2.00% upfront | | | | 1,200.00 | 4.10% | 1.78% | 21.35% | 23.79% | |
| Disbursement: | 1-Jun-15 | Insurance | 125.00 upfront | | | | 125.00 | 0.43% | 1.82% | 21.78% | 24.33% | |
| Term (Months): | 5.9 | Taxes | None | | | | 0.00 | 0.00% | 1.82% | 21.78% | 24.33% | |
| Grace (Months): | Single-Payment | Deposit | None | | | | | 0.00% | 1.82% | 21.78% | 24.33% | |
| Transp INDEX: | 83 | Total Cost | | | | | 6,651.03 | | 1.82% | 21.78% | 24.33% | |

| 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) | | | | | 17.25% | 21.35% | 21.78% | | 21.78% | | | |
| Totals | | 60,000 | 60,000 | | 5,326 | 1,200.00 | 125.00 | | 0.00 | 0.00 | 0.00 | 0.00 |
| 0 | 1-Jun-15 | 60,000.00 | - | 60,000.00 | - | 1,200.00 | 125.00 | - | - | - | - | - |
| 1 | 28-Nov-15 | - | 60,000.00 | 0.00 | 5,326.03 | - | - | - | - | - | - | - |

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)