

MicroFinance Transparency Pricing Calculation

Institution: Organization for Social Development Initiatives **Country:** Pakistan **Full Price:** 19.33%
Product 1: Agriculture Development Loan (Generated Sample) **Pricing Transparency Index:** 00/100
 Sample 8 of 8, Variation 1 File Name: PK-056-V01-OSDI-P01-PriceCalc-S8-1-20141001.PDF **Date of Analysis:** 2015-05-14

Loan Amount: 70,000.00	Quoted info	Total Paid	Increase	MPR	APR (nom)	EIR (comp)
Average Balance: 70,000	Interest: 0.0% annual, Flat	0.00	0.00%	0.00%	0.00%	0.00%
Disbursement: 1-May-15	Fees: 10.00% ongoing, of Prin Pmt	7,000.00	19.33%	1.61%	19.33%	21.32%
Term (Months): 5.9	Insurance: None	0.00	0.00%	1.61%	19.33%	21.32%
Grace (Months): Single-Payment	Taxes: None	0.00	0.00%	1.61%	19.33%	21.32%
	Deposit: None		0.00%		19.33%	21.32%
Transp INDEX: 00		7,000.00		1.61%	19.33%	21.32%

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principal	Balance	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance	
Transparent Price (nominal APR)					19.33%	19.33%	19.33%	19.33%				
Totals		70,000	70,000		7,000.00	0.00	0.00	0.00	0.00	0.00	0.00	
0	1-May-15	70,000.00	-	70,000.00	-	-	-	-	-	-	-	
1	28-Oct-15	-	70,000.00	0.00	7,000.00	-	-	-	-	-	-	

This PDF was generated on 2015-05-14 using DCT version 6.18 MPR: Monthly Percentage Rate APR (nom): Annual Percentage Rate (nominal annualization) EIR (comp): Effective Interest Rate (compound annualization)