

TASAS DE INTERÉS ACTIVAS - MONEDA NACIONAL

ZONA 1

AGENCIAS: Principal, 28 de Julio, San Juan Bautista, Jesús Nazareno
Abancay, Huanta y Andahuaylas.



La Cooperativa de Ahorro y Crédito "San Cristóbal" pone en conocimiento a sus asociados que mediante Resolución Presidencial N° 077-2023-CACSCH/CA-P, del Consejo de Administración; dispuso aprobar las Tasas Activas, que está vigente a partir del 15 de AGOSTO del 2023. Así mismo mediante Resolución Presidencial N° 062-2025-CACSCH/CA-P, se dispuso la modificación parcial del tarifario que entra en vigencia a partir del 01 de ABRIL del 2025.

PRODUCTO	RANGO DE MONTO		TASAS EFECTIVAS						Tasa de interés moratorio	
			Mínimo				Máximo			
			TEM AF(*)	TEA AF	TEM CT(**)	TEA CT	TEM	TEA	TEM	TEA
Empresarial	40,000.00	300,000.00	1.38%	17.88%	1.39%	18.02%	3.00%	42.58%	7.00%	125.22%
	300,001.00	700,000.00	1.28%	16.49%	1.29%	16.63%				
	700,001.00	1,000,000.00	1.18%	15.12%	1.19%	15.25%				
	1,000,001.00	5%PE	1.00%	12.68%	1.01%	12.82%				
Credinegocio - Pequeña Empresa I	10,000.00	20,000.00	1.82%	24.16%	1.83%	24.31%	4.00%	60.10%	7.00%	125.22%
	20,001.00	30,000.00	1.77%	23.43%	1.78%	23.58%				
	30,001.00	60,000.00	1.67%	21.99%	1.68%	22.13%				
	60,001.00	100,000.00	1.47%	19.14%	1.48%	19.28%				
	100,001.00	300,000.00	1.31%	16.90%	1.32%	17.04%				
Credinegocio - Pequeña Empresa II	5,000.00	10,000.00	1.97%	26.38%	1.98%	26.53%	4.00%	60.10%	7.00%	125.22%
	10,001.00	30,000.00	1.87%	24.90%	1.88%	25.05%				
	30,001.00	50,000.00	1.77%	23.43%	1.78%	23.58%				
	50,001.00	60,000.00	1.67%	21.99%	1.68%	22.13%				
	60,001.00	100,000.00	1.57%	20.56%	1.58%	20.70%				
	100,001.00	150,000.00	1.47%	19.14%	1.48%	19.28%				
Credinegocio - Pequeña Empresa III	1,000.00	10,000.00	2.17%	29.38%	2.18%	29.54%	4.00%	60.10%	7.00%	125.22%
	10,001.00	30,000.00	1.92%	25.64%	1.93%	25.78%				
	30,001.00	50,000.00	1.72%	22.71%	1.73%	22.85%				
	50,001.00	75,000.00	1.67%	21.99%	1.68%	22.13%				
Credicrecer	500.00	3,000.00	3.60%	52.87%	3.61%	53.05%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	2.98%	42.24%	2.99%	42.41%				
	5,001.00	10,000.00	2.40%	32.92%	2.41%	33.08%				
	10,001.00	20,000.00	1.98%	26.53%	1.99%	26.68%				
Microcrédito	500.00	3,000.00	3.98%	59.73%	3.99%	59.92%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.60%	52.87%	3.61%	53.05%				
	5,001.00	10,000.00	3.10%	44.25%	3.11%	44.41%				
Agrocrédito	1,000.00	3,000.00	4.00%	60.10%	4.01%	60.29%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.60%	52.87%	3.61%	53.05%				
	5,001.00	10,000.00	3.10%	44.25%	3.11%	44.41%				
	10,001.00	15,000.00	2.58%	35.75%	2.59%	35.91%				
	15,001.00	30,000.00	2.48%	34.17%	2.49%	34.33%				
Vehicular	20,000.00	50,000.00	1.58%	20.70%	1.59%	20.84%	5.00%	79.59%	7.00%	125.22%
	50,001.00	150,000.00	1.38%	17.88%	1.39%	18.02%				
	150,001.00	0.7% PE	1.28%	16.49%	1.29%	16.63%				
Emprende Mujer	300.00	1,000.00	4.05%	61.03%	4.06%	61.22%	6.00%	101.22%	7.00%	125.22%
	1,001.00	3,000.00	4.00%	60.10%	4.01%	60.29%				
	3,001.00	5,000.00	3.60%	52.87%	3.61%	53.05%				
Mi Emprendedor	500.00	3,000.00	3.55%	51.99%	3.56%	52.16%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	2.90%	40.92%	2.91%	41.09%				
	5,001.00	10,000.00	2.30%	31.37%	2.31%	31.53%				

* AF: ACTIVO FIJO

** CT: CAPITAL DE TRABAJO

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PRODUCTO	RANGO DE MONTO		TASAS EFECTIVAS				Tasa de interés moratorio	
			Mínimo				Máximo	
			TEM CON DESCUENTO	TEA CON DESCUENTO	TEM SIN DESCUENTO	TEA SIN DESCUENTO	TEM	TEA
Convenio	1,000.00	5,000.00	1.92%	25.64%	1.94%	25.93%	4.00%	60.10%
	5,001.00	10,000.00	1.62%	21.27%	1.64%	21.56%		
	10,001.00	20,000.00	1.42%	18.44%	1.44%	18.72%		
	20,001.00	40,000.00	1.32%	17.04%	1.34%	17.32%		
	40,001.00	60,000.00	1.09%	13.89%	1.11%	14.16%		
	60,001.00	80,000.00	1.02%	12.95%	1.04%	13.22%		
	80,001.00	120,000.00	0.94%	11.88%	0.96%	12.15%		
Mi Convenio Digital	1,000.00	5,000.00	1.90%	25.34%	NO APLICA	NO APLICA	4.00%	60.10%
	5,001.00	10,000.00	1.60%	20.98%				
	10,001.00	20,000.00	1.41%	18.30%				
	20,001.00	30,000.00	1.31%	16.90%				
	30,001.00	50,000.00	1.08%	13.76%				
	50,001.00	80,000.00	1.00%	12.68%				
	80,001.00	100,000.00	0.95%	12.01%				
Credisueldo	1,000.00	5,000.00	NO APLICA	NO APLICA	2.13%	28.78%	5.00%	79.59%
	5,001.00	10,000.00			1.86%	24.75%		
	10,001.00	20,000.00			1.63%	21.41%		
	20,001.00	40,000.00			1.53%	19.99%		
	40,001.00	60,000.00			1.33%	17.18%		
	60,001.00	80,000.00			1.29%	16.63%		
	80,001.00	120,000.00			1.26%	16.21%		
Personal	1,000.00	5,000.00	NO APLICA	NO APLICA	2.58%	35.75%	5.00%	79.59%
	5,001.00	10,000.00			2.18%	29.54%		
	10,001.00	30,000.00			1.70%	22.42%		
	30,001.00	50,000.00			1.63%	21.41%		
	50,001.00	100,000.00			1.58%	20.70%		
	100,001.00	250,000.00			1.48%	19.28%		
Microconsumo	500.00	3,000.00	NO APLICA	NO APLICA	3.80%	56.45%	6.00%	101.22%
	3,001.00	5,000.00			3.30%	47.64%		
	5,001.00	10,000.00			2.88%	40.60%		
	10,001.00	20,000.00			2.68%	37.35%		
Administrativo	1,000.00	10,000.00	1.50%	19.56%	NO APLICA	NO APLICA	3.00%	42.58%
	10,001.00	30,000.00	1.35%	17.46%				
	30,001.00	50,000.00	1.10%	14.03%				
	50,001.00	79,999.00	1.03%	13.08%				
	80,000.00	20 veces dde RB	1.00%	12.68%				
Administrativo Express	500.00	5,000.00	1.40%	18.16%	NO APLICA	NO APLICA	3.00%	42.58%
	5,001.00	10,000.00	1.30%	16.77%				
	10,001.00	30,000.00	1.20%	15.39%				
	30,001.00	90% LIQ . B.S.	1.05%	13.35%				
Credimax	300.00	5,000.00	NO APLICA	NO APLICA	1.30%	16.77%	3.00%	42.58%
	5,001.00	90% Plazo Fijo			1.15%	14.71%		
Facilito	300.00	3,000.00	NO APLICA	NO APLICA	1.20%	15.39%	3.00%	42.58%
	3,001.00	90% Aporte			1.10%	14.03%		
Sumaq Wasi (Casa Bonita)	5,000.00	20,000.00	NO APLICA	NO APLICA	1.65%	21.70%	4.00%	60.10%
	20,001.00	50,000.00			1.53%	19.99%		
	50,001.00	99,999.00			1.42%	18.44%		
	100,000.00	250,000.00			1.09%	13.91%		
	250,001.00	600,000.00			1.00%	12.68%		
Mi Casa Hipotecario	70,000.00	100,000.00	NO APLICA	NO APLICA	1.38%	17.88%	4.00%	60.10%
	100,001.00	300,000.00			1.18%	15.12%		
	300,001.00	1,000,000.00			1.08%	13.76%		
Crediwasi	40,000.00	80,000.00	NO APLICA	NO APLICA	1.40%	18.16%	4.00%	60.10%
	80,001.00	150,000.00			1.09%	13.89%		
	150,001.00	250,000.00			1.00%	12.68%		
	250,001.00	500,000.00			0.90%	11.35%		
	500,001.00	1,000,000.00			0.89%	11.22%		
Yaku Facil	500.00	1,000.00	NO APLICA	NO APLICA	3.60%	52.87%	4.00%	60.10%
	1,001.00	3,000.00			3.00%	42.58%		
	3,001.00	5,000.00			2.50%	34.49%		