

TASAS DE INTERÉS ACTIVAS - MONEDA NACIONAL

ZONA 4

AGENCIAS: Cusco, Pichari y San Francisco.



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	1.41%	18.30%	1.42%	18.44%	3.00%	42.58%	7.00%	125.22%
	300,001.00	700,000.00	1.31%	16.90%	1.32%	17.04%				
	700,001.00	1,000,000.00	1.21%	15.53%	1.22%	15.66%				
	1,000,001.00	5%PE	1.03%	13.08%	1.04%	13.22%				
Credinegocio - Pequeña Empresa I	10,000.00	20,000.00	1.85%	24.60%	1.86%	24.75%	4.00%	60.10%	7.00%	125.22%
	20,001.00	30,000.00	1.80%	23.87%	1.81%	24.02%				
	30,001.00	60,000.00	1.70%	22.42%	1.71%	22.56%				
	60,001.00	100,000.00	1.50%	19.56%	1.51%	19.70%				
	100,001.00	300,000.00	1.34%	17.32%	1.35%	17.46%				
Credinegocio - Pequeña Empresa II	5,000.00	10,000.00	2.00%	26.82%	2.01%	26.97%	4.00%	60.10%	7.00%	125.22%
	10,001.00	30,000.00	1.90%	25.34%	1.91%	25.49%				
	30,001.00	50,000.00	1.80%	23.87%	1.81%	24.02%				
	50,001.00	60,000.00	1.70%	22.42%	1.71%	22.56%				
	60,001.00	100,000.00	1.60%	20.98%	1.61%	21.13%				
	100,001.00	150,000.00	1.50%	19.56%	1.51%	19.70%				
Credinegocio - Pequeña Empresa III	1,000.00	10,000.00	2.20%	29.84%	2.21%	29.99%	4.00%	60.10%	7.00%	125.22%
	10,001.00	30,000.00	1.95%	26.08%	1.96%	26.23%				
	30,001.00	50,000.00	1.75%	23.14%	1.76%	23.29%				
	50,001.00	75,000.00	1.70%	22.42%	1.71%	22.56%				
Credicrecer	500.00	3,000.00	3.63%	53.40%	3.64%	53.58%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.01%	42.74%	3.02%	42.91%				
	5,001.00	10,000.00	2.43%	33.39%	2.44%	33.55%				
	10,001.00	20,000.00	2.01%	26.97%	2.02%	27.12%				
Microcrédito	500.00	3,000.00	4.01%	60.29%	4.02%	60.47%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.63%	53.40%	3.64%	53.58%				
	5,001.00	10,000.00	3.13%	44.75%	3.14%	44.92%				
Agrocrédito	1,000.00	3,000.00	4.03%	60.66%	4.04%	60.84%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.63%	53.40%	3.64%	53.58%				
	5,001.00	10,000.00	3.13%	44.75%	3.14%	44.92%				
	10,001.00	15,000.00	2.61%	36.23%	2.62%	36.39%				
	15,001.00	30,000.00	2.51%	34.65%	2.52%	34.80%				
Vehicular	20,000.00	50,000.00	1.61%	21.13%	1.62%	21.27%	5.00%	79.59%	7.00%	125.22%
	50,001.00	150,000.00	1.41%	18.30%	1.42%	18.44%				
	150,001.00	0.7% PE	1.31%	16.90%	1.32%	17.04%				
Emprende Mujer	300.00	1,000.00	4.08%	61.59%	4.09%	61.77%	6.00%	101.22%	7.00%	125.22%
	1,001.00	3,000.00	4.03%	60.66%	4.04%	60.84%				
	3,001.00	5,000.00	3.63%	53.40%	3.64%	53.58%				
Mi Emprendedor	500.00	3,000.00	3.58%	52.51%	3.59%	52.69%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	2.93%	41.42%	2.94%	41.58%				
	5,001.00	10,000.00	2.33%	31.84%	2.34%	31.99%				
Mi Chacrita Ecológica	500.00	5,000.00	3.96%	59.37%	3.97%	59.55%	6.00%	101.22%	7.00%	125.22%
	5,001.00	10,000.00	3.20%	45.93%	3.21%	46.10%				
	10,001.00	20,000.00	1.98%	26.53%	1.99%	26.68%				
	20,001.00	60,000.00	1.90%	25.34%	1.91%	25.49%				
	60,001.00	100,000.00	1.56%	20.41%	1.57%	20.56%				
	100,001.00	300,000.00	1.38%	17.88%	1.39%	18.02%				

* 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	TEM	TEA
Convenio	1,000.00	5,000.00	1.92%	25.64%	1.94%	25.93%	4.00%	60.10%	7.00%	125.22%
	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%				
Mi Convenio Digital	80,001.00	120,000.00	0.94%	11.88%	0.96%	12.15%	4.00%	60.10%	7.00%	125.22%
	1,000.00	5,000.00	1.90%	25.34%	NO APLICA	NO APLICA				
	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%							
Credisueldo	80,001.00	100,000.00	0.95%	12.01%	5.00%	79.59%	7.00%	125.22%		
	1,000.00	5,000.00	NO APLICA	NO APLICA					2.16%	29.23%
	5,001.00	10,000.00							1.89%	25.19%
	10,001.00	20,000.00							1.66%	21.84%
	20,001.00	40,000.00							1.56%	20.41%
	40,001.00	60,000.00							1.36%	17.60%
60,001.00	80,000.00	1.32%			17.04%					
Personal	80,001.00	120,000.00	1.29%	16.63%	5.00%	79.59%	7.00%	125.22%		
	1,000.00	5,000.00	NO APLICA	NO APLICA					2.61%	36.23%
	5,001.00	10,000.00							2.21%	29.99%
	10,001.00	30,000.00							1.73%	22.85%
	30,001.00	50,000.00							1.66%	21.84%
	50,001.00	100,000.00							1.61%	21.13%
Microconsumo	100,001.00	250,000.00			1.51%	19.70%	6.00%	101.22%	7.00%	125.22%
	500.00	3,000.00	NO APLICA	NO APLICA	3.83%	56.99%				
	3,001.00	5,000.00			3.33%	48.16%				
	5,001.00	10,000.00			2.91%	41.09%				
Administrativo	10,001.00	20,000.00			2.71%	37.83%	3.00%	42.58%	7.00%	125.22%
	1,000.00	10,000.00	NO APLICA	NO APLICA	1.50%	19.56%				
	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%	3.00%	42.58%	7.00%	125.22%		
	5,001.00	10,000.00	1.30%	16.77%						
	10,001.00	30,000.00	1.20%	15.39%						
Credimax	30,001.00	90% LIQ . B.S.	1.05%	13.35%	3.00%	42.58%	7.00%	125.22%		
	300.00	5,000.00	NO APLICA	NO APLICA					1.33%	17.18%
Facilito	5,001.00	90% Plazo Fijo			1.18%	15.12%	3.00%	42.58%	7.00%	125.22%
	300.00	3,000.00	NO APLICA	NO APLICA	1.23%	15.80%				
Sumaq Wasi (Casa Bonita)	3,001.00	90% Aporte			1.13%	14.44%	4.00%	60.10%	7.00%	125.22%
	5,000.00	20,000.00	NO APLICA	NO APLICA	1.68%	22.13%				
	20,001.00	50,000.00			1.56%	20.41%				
	50,001.00	99,999.00			1.45%	18.86%				
	100,000.00	250,000.00			1.12%	14.31%				
250,001.00	600,000.00	1.03%			13.08%					
Mi Casa Hipotecario	70,000.00	100,000.00	1.41%	18.30%	4.00%	60.10%	7.00%	125.22%		
	100,001.00	300,000.00	1.21%	15.53%						
	300,001.00	1,000,000.00	1.11%	14.16%						
Crediwasi	40,000.00	80,000.00	NO APLICA	NO APLICA	1.43%	18.58%	4.00%	60.10%	7.00%	125.22%
	80,001.00	150,000.00			1.12%	14.30%				
	150,001.00	250,000.00			1.03%	13.08%				
	250,001.00	500,000.00			0.93%	11.75%				
Yaku Facil	500,001.00	1,000,000.00	0.92%	11.62%	4.00%	60.10%	7.00%	125.22%		
	500.00	1,000.00	NO APLICA	NO APLICA					3.63%	53.40%
	1,001.00	3,000.00							3.03%	43.08%
	3,001.00	5,000.00							2.53%	34.96%