

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% | | | | |
| Credinegocio - Pequeña Empresa II | 100,001.00 | 300,000.00 | 1.31% | 16.90% | 1.32% | 17.04% | 4.00% | 60.10% | 7.00% | 125.22% |
| | 5,000.00 | 10,000.00 | 1.97% | 26.38% | 1.98% | 26.53% | | | | |
| | 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% | | | | |
| Credinegocio - Pequeña Empresa III | 60,001.00 | 100,000.00 | 1.57% | 20.56% | 1.58% | 20.70% | 4.00% | 60.10% | 7.00% | 125.22% |
| | 100,001.00 | 150,000.00 | 1.47% | 19.14% | 1.48% | 19.28% | | | | |
| | 1,000.00 | 10,000.00 | 2.17% | 29.38% | 2.18% | 29.54% | | | | |
| | 10,001.00 | 30,000.00 | 1.92% | 25.64% | 1.93% | 25.78% | | | | |
| Credinegocio - Pequeña Empresa III | 30,001.00 | 50,000.00 | 1.72% | 22.71% | 1.73% | 22.85% | 4.00% | 60.10% | 7.00% | 125.22% |
| | 50,001.00 | 75,000.00 | 1.67% | 21.99% | 1.68% | 22.13% | | | | |
| | 500.00 | 3,000.00 | 3.60% | 52.87% | 3.61% | 53.05% | | | | |
| | 3,001.00 | 5,000.00 | 2.98% | 42.24% | 2.99% | 42.41% | | | | |
| Credicrecer | 5,001.00 | 10,000.00 | 2.40% | 32.92% | 2.41% | 33.08% | 6.00% | 101.22% | 7.00% | 125.22% |
| | 10,001.00 | 20,000.00 | 1.98% | 26.53% | 1.99% | 26.68% | | | | |
| | 500.00 | 3,000.00 | 3.98% | 59.73% | 3.99% | 59.92% | | | | |
| | 3,001.00 | 5,000.00 | 3.60% | 52.87% | 3.61% | 53.05% | | | | |
| Microcrédito | 5,001.00 | 10,000.00 | 3.10% | 44.25% | 3.11% | 44.41% | 6.00% | 101.22% | 7.00% | 125.22% |
| | 1,000.00 | 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% | | | | |
| Agrocrédito | 5,001.00 | 10,000.00 | 3.10% | 44.25% | 3.11% | 44.41% | 6.00% | 101.22% | 7.00% | 125.22% |
| | 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% | | | | |
| | 20,000.00 | 50,000.00 | 1.58% | 20.70% | 1.59% | 20.84% | | | | |
| | 50,001.00 | 150,000.00 | 1.38% | 17.88% | 1.39% | 18.02% | | | | |
| Vehicular | 150,001.00 | 0.7% PE | 1.28% | 16.49% | 1.29% | 16.63% | 5.00% | 79.59% | 7.00% | 125.22% |
| | 300.00 | 1,000.00 | 4.05% | 61.03% | 4.06% | 61.22% | | | | |
| | 1,001.00 | 3,000.00 | 4.00% | 60.10% | 4.01% | 60.29% | | | | |
| Emprende Mujer | 3,001.00 | 5,000.00 | 3.60% | 52.87% | 3.61% | 53.05% | 6.00% | 101.22% | 7.00% | 125.22% |

* AF: ACTIVO FIJO

** CT: CAPITAL DE TRABAJO

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| PRODUCTO | RANGO DE MONTO | | TASAS EFECTIVAS | | | | | | Tasa de interés moratorio | |
|--------------------------|-----------------|----------------|-------------------|-------------------|-------------------|-------------------|--------|---------|---------------------------|---------|
| | | | Mínimo | | | | Máximo | | TEM | TEA |
| | | | 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% | 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% | | | | |
| 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% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 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% | | | | |
| 70,000.00 | 100,000.00 | 1.38% | 17.88% | | | | | | | |
| Mi Casa Hipotecario | 100,001.00 | 300,000.00 | NO APLICA | NO APLICA | 1.18% | 15.12% | 4.00% | 60.10% | 7.00% | 125.22% |
| | 300,001.00 | 1,000,000.00 | | | 1.08% | 13.76% | | | | |
| | 40,000.00 | 80,000.00 | | | 1.40% | 18.16% | | | | |
| Crediwasi | 80,001.00 | 150,000.00 | NO APLICA | NO APLICA | 1.09% | 13.89% | 4.00% | 60.10% | 7.00% | 125.22% |
| | 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% | 7.00% | 125.22% |
| | 1,001.00 | 3,000.00 | | | 3.00% | 42.58% | | | | |
| | 3,001.00 | 5,000.00 | | | 2.50% | 34.49% | | | | |