

TASAS DE INTERÉS ACTIVAS - MONEDA NACIONAL

ZONA 3

AGENCIAS: Huancayo, Lima, Ica y Chincha.



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	1.40%	18.16%	1.41%	18.30%	3.00%	42.58%	7.00%	125.22%
	300,001.00	700,000.00	1.30%	16.77%	1.31%	16.90%				
	700,001.00	1,000,000.00	1.20%	15.39%	1.21%	15.53%				
	1,000,001.00	5%PE	1.02%	12.95%	1.03%	13.08%				
Credinegocio - Pequeña Empresa I	10,000.00	20,000.00	1.84%	24.46%	1.85%	24.60%	4.00%	60.10%	7.00%	125.22%
	20,001.00	30,000.00	1.79%	23.73%	1.80%	23.87%				
	30,001.00	60,000.00	1.69%	22.28%	1.70%	22.42%				
	60,001.00	100,000.00	1.49%	19.42%	1.50%	19.56%				
	100,001.00	300,000.00	1.33%	17.18%	1.34%	17.32%				
Credinegocio - Pequeña Empresa II	5,000.00	10,000.00	1.99%	26.68%	2.00%	26.82%	4.00%	60.10%	7.00%	125.22%
	10,001.00	30,000.00	1.89%	25.19%	1.90%	25.34%				
	30,001.00	50,000.00	1.79%	23.73%	1.80%	23.87%				
	50,001.00	60,000.00	1.69%	22.28%	1.70%	22.42%				
	60,001.00	100,000.00	1.59%	20.84%	1.60%	20.98%				
	100,001.00	150,000.00	1.49%	19.42%	1.50%	19.56%				
Credinegocio - Pequeña Empresa III	1,000.00	10,000.00	2.19%	29.69%	2.20%	29.84%	4.00%	60.10%	7.00%	125.22%
	10,001.00	30,000.00	1.94%	25.93%	1.95%	26.08%				
	30,001.00	50,000.00	1.74%	23.00%	1.75%	23.14%				
	50,001.00	75,000.00	1.69%	22.28%	1.70%	22.42%				
Credicrecer	500.00	3,000.00	3.62%	53.22%	3.63%	53.40%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.00%	42.58%	3.01%	42.74%				
	5,001.00	10,000.00	2.42%	33.23%	2.43%	33.39%				
	10,001.00	20,000.00	2.00%	26.82%	2.01%	26.97%				
Microcrédito	500.00	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	3.62%	53.22%	3.63%	53.40%				
	5,001.00	10,000.00	3.12%	44.58%	3.13%	44.75%				
Agrocrédito	1,000.00	3,000.00	4.02%	60.47%	4.03%	60.66%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.62%	53.22%	3.63%	53.40%				
	5,001.00	10,000.00	3.12%	44.58%	3.13%	44.75%				
	10,001.00	15,000.00	2.60%	36.07%	2.61%	36.23%				
	15,001.00	30,000.00	2.50%	34.49%	2.51%	34.65%				
Vehicular	20,000.00	50,000.00	1.60%	20.98%	1.61%	21.13%	5.00%	79.59%	7.00%	125.22%
	50,001.00	150,000.00	1.40%	18.16%	1.41%	18.30%				
	150,001.00	0.7% PE	1.30%	16.77%	1.31%	16.90%				
Emprende Mujer	300.00	1,000.00	4.07%	61.40%	4.08%	61.59%	6.00%	101.22%	7.00%	125.22%
	1,001.00	3,000.00	4.02%	60.47%	4.03%	60.66%				
	3,001.00	5,000.00	3.62%	53.22%	3.63%	53.40%				

* 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%				
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%						
Credisueldo	1,000.00	5,000.00	NO APLICA	NO APLICA	2.15%	29.08%	5.00%	79.59%	7.00%	125.22%
	5,001.00	10,000.00			1.88%	25.05%				
	10,001.00	20,000.00			1.65%	21.70%				
	20,001.00	40,000.00			1.55%	20.27%				
	40,001.00	60,000.00			1.35%	17.46%				
	60,001.00	80,000.00			1.31%	16.90%				
Personal	1,000.00	5,000.00	NO APLICA	NO APLICA	2.60%	36.07%	5.00%	79.59%	7.00%	125.22%
	5,001.00	10,000.00			2.20%	29.84%				
	10,001.00	30,000.00			1.72%	22.71%				
	30,001.00	50,000.00			1.65%	21.70%				
	50,001.00	100,000.00			1.60%	20.98%				
	100,001.00	250,000.00			1.50%	19.56%				
Microconsumo	500.00	3,000.00	NO APLICA	NO APLICA	3.82%	56.81%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00			3.32%	47.98%				
	5,001.00	10,000.00			2.90%	40.92%				
	10,001.00	20,000.00			2.70%	37.67%				
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	NO APLICA	NO APLICA	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%				
	30,001.00	90% LIQ . B.S.			1.05%	13.35%				
Credimax	300.00	5,000.00	NO APLICA	NO APLICA	1.32%	17.04%	3.00%	42.58%	7.00%	125.22%
	5,001.00	90% Plazo Fijo			1.17%	14.98%				
Facilito	300.00	3,000.00	NO APLICA	NO APLICA	1.22%	15.66%	3.00%	42.58%	7.00%	125.22%
	3,001.00	90% Aporte			1.12%	14.30%				
Sumaq Wasi (Casa Bonita)	5,000.00	20,000.00	NO APLICA	NO APLICA	1.67%	21.99%	4.00%	60.10%	7.00%	125.22%
	20,001.00	50,000.00			1.55%	20.27%				
	50,001.00	99,999.00			1.44%	18.72%				
	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%	7.00%	125.22%
	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%	7.00%	125.22%
	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	3.62%	53.22%	4.00%	60.10%	7.00%	125.22%
	1,001.00	3,000.00			3.02%	42.91%				
	3,001.00	5,000.00			2.52%	34.80%				

PRODUCTO	RANGO DE MONTO		TASAS EFECTIVAS				Tasa de interés moratorio	
			Mínimo		Máximo		TEM	TEA
			TEM	TEA	TEM	TEA		
Mi taxi	15,000.00	El valor del vehículo menos el monto mínimo de la inicial, mas el valor de seguros, GPS, tramites del ATU, inscripción COFIDE, etc	1.68%	22.13%	6.00%	101.22%	7.00%	125.22%

*Modificado según Resolución Presidencial N° 120-2023-CACSCH-CA/P