

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° 0145-2025-CACSCH/CA-P, se dispuso la modificación del tarifario que entra en vigencia a partir del 17 de NOVIEMBRE del 2025.

PRODUCTO	RANGO DE MONTO		TASAS EFECTIVAS				Tasa de interés moratorio	
			Mínimo		Máximo			
			TEM	TEA	TEM	TEA	TEM	TEA
Emprende Mujer	800.00	3,000.00	4.00%	60.10%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.50%	51.11%				
	5,001.00	8,000.00	3.00%	42.58%				
	8,001.00	10,000.00	2.60%	36.07%				
Credi Crecer	800.00	3,000.00	3.50%	51.11%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	2.80%	39.29%				
	5,001.00	8,000.00	2.40%	32.92%				
	8,001.00	10,000.00	2.30%	31.37%				
	10,001.00	18,000.00	2.00%	26.82%				
	18,001.00	20,000.00	1.90%	25.34%				
Crédito Agropecuario	1,000.00	3,000.00	3.70%	54.65%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.20%	45.93%				
	5,001.00	10,000.00	2.70%	37.67%				
	10,001.00	20,000.00	2.30%	31.37%				
	20,001.00	30,000.00	2.00%	26.82%				
Credinegocio - Pequeña Empresa III	20,001.00	40,000.00	1.75%	23.14%	4.00%	60.10%	7.00%	125.22%
	40,001.00	60,000.00	1.70%	22.42%				
	60,001.00	70,000.00	1.65%	21.70%				
Credinegocio - Pequeña Empresa II	70,001.00	90,000.00	1.60%	20.98%	4.00%	60.10%	7.00%	125.22%
	90,001.00	100,000.00	1.55%	20.27%				
	100,001.00	120,000.00	1.45%	18.86%				
Credinegocio - Pequeña Empresa I	120,001.00	150,000.00	1.30%	16.77%	4.00%	60.10%	7.00%	125.22%
	150,001.00	200,000.00	1.20%	15.39%				
	200,001.00	250,000.00	1.15%	14.71%				
	250,001.00	300,000.00	1.13%	14.44%				
Empresarial	300,001.00	800,000.00	1.14%	14.57%	3.00%	42.58%	7.00%	125.22%
	800,001.00	1,300,000.00	1.10%	14.03%				
	1,300,001.00	1,800,000.00	1.05%	13.35%				
	1,800,001.00	2,500,000.00	0.97%	12.28%				
	2,500,001.00	5% PE	0.95%	12.01%				
Crédito Por Convenio	1,000.00	5,000.00	1.92%	25.64%	4.00%	60.10%	7.00%	125.22%
	5,001.00	10,000.00	1.62%	21.27%				
	10,001.00	30,000.00	1.42%	18.44%				
	30,001.00	50,000.00	1.32%	17.04%				
	50,001.00	70,000.00	1.09%	13.89%				
	70,001.00	90,000.00	1.02%	12.95%				
	90,001.00	100,000.00	1.00%	12.68%				
	100,001.00	120,000.00	0.94%	11.88%				
Mi Convenio Digital	1,000.00	5,000.00	1.90%	25.34%	4.00%	60.10%	7.00%	125.22%
	5,001.00	10,000.00	1.60%	20.98%				
	10,001.00	30,000.00	1.35%	17.46%				
	30,001.00	50,000.00	1.20%	15.39%				
	50,001.00	70,000.00	1.05%	13.35%				
	70,001.00	90,000.00	1.00%	12.68%				
	90,001.00	100,000.00	0.95%	12.01%				

* 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	TEA	TEM	TEA
Credisuelto	1,000.00	5,000.00	2.30%	31.37%	5.00%	79.59%	7.00%	125.22%
	5,001.00	10,000.00	2.10%	28.32%				
	10,001.00	30,000.00	1.80%	23.87%				
	30,001.00	50,000.00	1.65%	21.70%				
	50,001.00	70,000.00	1.55%	20.27%				
	70,001.00	90,000.00	1.50%	19.56%				
	90,001.00	100,000.00	1.40%	18.16%				
	100,001.00	120,000.00	1.20%	15.39%				
Crédito Personal	1,000.00	5,000.00	2.50%	34.49%	5.00%	79.59%	7.00%	125.22%
	5,001.00	10,000.00	2.20%	29.84%				
	10,001.00	30,000.00	1.90%	25.34%				
	30,001.00	50,000.00	1.70%	22.42%				
	50,001.00	70,000.00	1.60%	20.98%				
	70,001.00	90,000.00	1.55%	20.27%				
	90,001.00	100,000.00	1.50%	19.56%				
	100,001.00	120,000.00	1.40%	18.16%				
120,001.00	200,000.00	1.20%	15.39%					
Microconsumo	800.00	3,000.00	4.00%	60.10%	6.00%	101.22%	7.00%	125.22%
	3,001.00	5,000.00	3.50%	51.11%				
	5,001.00	8,000.00	3.10%	44.25%				
	8,001.00	10,000.00	3.00%	42.58%				
Crédito Administrativo	800.00	10,000.00	1.60%	20.98%	3.00%	42.58%	7.00%	125.22%
	10,001.00	20,000.00	1.45%	18.86%				
	20,001.00	50,000.00	1.40%	18.16%				
	50,001.00	80,000.00	1.05%	13.35%				
	80,001.00	20 veces RB	1.00%	12.68%				
Credimax	800.00	5,000.00	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	1.20%	15.39%	3.00%	42.58%	7.00%	125.22%
	3,001.00	90% Aporte	1.10%	14.03%				
Yaku Facil	800.00	3,000.00	3.30%	47.64%	4.00%	60.10%	7.00%	125.22%
	3,001.00	5,000.00	2.60%	36.07%				
	5,001.00	8,000.00	2.40%	32.92%				
	8,001.00	10,000.00	2.10%	28.32%				
Sumaq Wasi	10,000.00	18,000.00	1.95%	26.08%	4.00%	60.10%	7.00%	125.22%
	18,001.00	30,000.00	1.85%	24.60%				
	30,001.00	50,000.00	1.70%	22.42%				
	50,001.00	70,000.00	1.60%	20.98%				
	70,001.00	90,000.00	1.55%	20.27%				
	90,001.00	100,000.00	1.50%	19.56%				
	100,001.00	120,000.00	1.40%	18.16%				
	120,001.00	140,000.00	1.25%	16.08%				
Credi - Hipotecario	140,001.00	200,000.00	1.15%	14.71%	4.00%	60.10%	7.00%	125.22%
	200,001.00	300,000.00	1.12%	14.30%				
	300,001.00	500,000.00	1.10%	14.03%				
	500,001.00	700,000.00	1.00%	12.68%				
	700,001.00	1,000,000.00	0.95%	12.01%				
Crediwasi	20,000.00	150,000.00	1.15%	14.71%	4.00%	60.10%	7.00%	125.22%
	150,001.00	250,000.00	1.00%	12.68%				
	250,001.00	500,000.00	0.98%	12.42%				
	500,001.00	750,000.00	0.95%	12.01%				
	750,001.00	5% PE	0.90%	11.35%				