

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° 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				
Emprende Mujer	800.00	3,000.00	4.04%	60.84%	6.00%	101.22%	7.00% 125.22%		
	3,001.00	5,000.00	3.54%	51.81%					
	5,001.00	8,000.00	3.04%	43.24%					
	8,001.00	10,000.00	2.64%	36.71%					
Credi Crecer	800.00	3,000.00	3.54%	51.81%	6.00%	101.22%	7.00% 125.22%		
	3,001.00	5,000.00	2.84%	39.94%					
	5,001.00	8,000.00	2.44%	33.55%					
	8,001.00	10,000.00	2.34%	31.99%					
	10,001.00	18,000.00	2.04%	27.42%					
	18,001.00	20,000.00	1.94%	25.93%					
Crédito Agropecuario	1,000.00	3,000.00	3.74%	55.37%	6.00%	101.22%	7.00% 125.22%		
	3,001.00	5,000.00	3.24%	46.61%					
	5,001.00	10,000.00	2.74%	38.32%					
	10,001.00	20,000.00	2.34%	31.99%					
	20,001.00	30,000.00	2.04%	27.42%					
Credinegocio - Pequeña Empresa III	20,001.00	40,000.00	1.79%	23.73%	4.00%	60.10%	7.00% 125.22%		
	40,001.00	60,000.00	1.74%	23.00%					
	60,001.00	70,000.00	1.69%	22.28%					
Credinegocio - Pequeña Empresa II	70,001.00	90,000.00	1.64%	21.56%	4.00%	60.10%	7.00% 125.22%		
	90,001.00	100,000.00	1.59%	20.84%					
	100,001.00	120,000.00	1.49%	19.42%					
Credinegocio - Pequeña Empresa I	120,001.00	150,000.00	1.34%	17.32%	4.00%	60.10%	7.00% 125.22%		
	150,001.00	200,000.00	1.24%	15.94%					
	200,001.00	250,000.00	1.19%	15.25%					
	250,001.00	300,000.00	1.17%	14.98%					
Empresarial	300,001.00	800,000.00	1.18%	15.12%	3.00%	42.58%	7.00% 125.22%		
	800,001.00	1,300,000.00	1.14%	14.57%					
	1,300,001.00	1,800,000.00	1.09%	13.89%					
	1,800,001.00	2,500,000.00	1.01%	12.82%					
	2,500,001.00	5% PE	0.99%	12.55%					
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%					

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PRODUCTO	RANGO DE MONTO	TASAS EFECTIVAS				Tasa de interés moratorio	
		Mínimo		Máximo		TEM	TEA
		TEM	TEA	TEM	TEA		
Credisueldo	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	2.54%	35.12%	5.00%	79.59%	7.00% 125.22%
	5,001.00	10,000.00	2.24%	30.45%			
	10,001.00	30,000.00	1.94%	25.93%			
	30,001.00	50,000.00	1.74%	23.00%			
	50,001.00	70,000.00	1.64%	21.56%			
	70,001.00	90,000.00	1.59%	20.84%			
	90,001.00	100,000.00	1.54%	20.13%			
	100,001.00	120,000.00	1.44%	18.72%			
	120,001.00	200,000.00	1.24%	15.94%			
Microconsumo	800.00	3,000.00	4.04%	60.84%	6.00%	101.22%	7.00% 125.22%
	3,001.00	5,000.00	3.54%	51.81%			
	5,001.00	8,000.00	3.14%	44.92%			
	8,001.00	10,000.00	3.04%	43.24%			
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	1.34%	17.32%	3.00%	42.58%	7.00% 125.22%
	5,001.00	90% Plazo Fijo	1.19%	15.25%			
Facilito	300.00	3,000.00	1.24%	15.94%	3.00%	42.58%	7.00% 125.22%
	3,001.00	90% Aporte	1.14%	14.57%			
Yaku Facil	800.00	3,000.00	3.34%	48.33%	4.00%	60.10%	7.00% 125.22%
	3,001.00	5,000.00	2.64%	36.71%			
	5,001.00	8,000.00	2.44%	33.55%			
	8,001.00	10,000.00	2.14%	28.93%			
Sumaq Wasi	10,000.00	18,000.00	1.99%	26.68%	4.00%	60.10%	7.00% 125.22%
	18,001.00	30,000.00	1.89%	25.19%			
	30,001.00	50,000.00	1.74%	23.00%			
	50,001.00	70,000.00	1.64%	21.56%			
	70,001.00	90,000.00	1.59%	20.84%			
	90,001.00	100,000.00	1.54%	20.13%			
	100,001.00	120,000.00	1.44%	18.72%			
	120,001.00	140,000.00	1.29%	16.63%			
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%			
Crediwasí	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%			