

Simulador de Préstamo Multired Convenio

Resultados

Producto

Préstamo Multired Convenio

Préstamo solicitado

S/ 40,000.00

Fecha desembolso

22/11/2024

Número de meses

60

Tasa mensual de seguro de desgravamen

0.12 %

Periodo de gracia

Si - 4 primeros meses, abril y diciembre de cada año

Liquidación préstamo multired anterior

S/ 0.00

Tasa de seguro de cuota protegida

1.161 %

Monto efectivamente desembolsado

S/ 39,535.60

Monto de seguro de cuota protegida

S/ 464.40

Tasa costo efectiva anual (TCEA)

18.66 %

Tasa de Interés Efectiva Anual Fija (según tarifario BN)

16.99 %

Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
0	22/11/2024	0.00			0.00	40,000.00
1	15/12/2024	561.02	403.03	36.80	1,000.85	39,438.98
2	15/01/2025	415.42	536.53	48.90	1,000.85	39,023.56
3	15/02/2025	421.58	530.88	48.39	1,000.85	38,601.98
4	15/03/2025	483.61	474.01	43.23	1,000.85	38,118.37
5	15/04/2025	435.01	518.57	47.27	1,000.85	37,683.36
6	15/05/2025	459.63	496.00	45.22	1,000.85	37,223.73
7	15/06/2025	448.29	506.40	46.16	1,000.85	36,775.44
8	15/07/2025	472.67	484.05	44.13	1,000.85	36,302.77
9	15/08/2025	461.96	493.87	45.02	1,000.85	35,840.81
10	15/09/2025	468.83	487.58	44.44	1,000.85	35,371.98
11	15/10/2025	492.82	465.58	42.45	1,000.85	34,879.16
12	15/11/2025	483.10	474.50	43.25	1,000.85	34,396.06
13	15/12/2025	506.84	452.73	41.28	1,000.85	33,889.22
14	15/01/2026	497.80	461.03	42.02	1,000.85	33,391.42

(*) SD: Seguro de Desgravamen.

Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
15	15/02/2026	505.18	454.26	41.41	1,000.85	32,886.24
16	15/03/2026	560.19	403.83	36.83	1,000.85	32,326.05
17	15/04/2026	521.00	439.77	40.08	1,000.85	31,805.05
18	15/05/2026	544.05	418.63	38.17	1,000.85	31,261.00
19	15/06/2026	536.81	425.28	38.76	1,000.85	30,724.19
20	15/07/2026	559.58	404.40	36.87	1,000.85	30,164.61
21	15/08/2026	553.09	410.36	37.40	1,000.85	29,611.52
22	15/09/2026	561.29	402.84	36.72	1,000.85	29,050.23
23	15/10/2026	583.62	382.37	34.86	1,000.85	28,466.61
24	15/11/2026	578.29	387.26	35.30	1,000.85	27,888.32
25	15/12/2026	600.30	367.08	33.47	1,000.85	27,288.02
26	15/01/2027	595.78	371.23	33.84	1,000.85	26,692.24
27	15/02/2027	604.63	363.12	33.10	1,000.85	26,087.61
28	15/03/2027	651.29	320.34	29.22	1,000.85	25,436.32
29	15/04/2027	623.27	346.04	31.54	1,000.85	24,813.05
30	15/05/2027	644.47	326.60	29.78	1,000.85	24,168.58
31	15/06/2027	642.09	328.79	29.97	1,000.85	23,526.49
32	15/07/2027	662.96	309.66	28.23	1,000.85	22,863.53
33	15/08/2027	661.46	311.04	28.35	1,000.85	22,202.07
34	15/09/2027	671.28	302.04	27.53	1,000.85	21,530.79
35	15/10/2027	691.61	283.40	25.84	1,000.85	20,839.18
36	15/11/2027	691.51	283.50	25.84	1,000.85	20,147.67
37	15/12/2027	711.48	265.19	24.18	1,000.85	19,436.19
38	15/01/2028	712.34	264.41	24.10	1,000.85	18,723.85
39	15/02/2028	722.91	254.72	23.22	1,000.85	18,000.94
40	15/03/2028	750.98	228.99	20.88	1,000.85	17,249.96
41	15/04/2028	744.79	234.67	21.39	1,000.85	16,505.17
42	15/05/2028	763.79	217.25	19.81	1,000.85	15,741.38
43	15/06/2028	767.18	214.15	19.52	1,000.85	14,974.20
44	15/07/2028	785.78	197.10	17.97	1,000.85	14,188.42
45	15/08/2028	790.24	193.02	17.59	1,000.85	13,398.18
46	15/09/2028	801.97	182.27	16.61	1,000.85	12,596.21

(*) SD: Seguro de Desgravamen.

Cronograma de Pagos

Nro	Fecha	Amortización S/	Interés S/	SD(*) S/	Cuota S/	Saldo S/
47	15/10/2028	819.93	165.80	15.12	1,000.85	11,776.28
48	15/11/2028	826.04	160.21	14.60	1,000.85	10,950.24
49	15/12/2028	843.58	144.13	13.14	1,000.85	10,106.66
50	15/01/2029	850.83	137.49	12.53	1,000.85	9,255.83
51	15/02/2029	863.45	125.92	11.48	1,000.85	8,392.38
52	15/03/2029	888.40	103.05	9.40	1,000.85	7,503.98
53	15/04/2029	889.47	102.08	9.30	1,000.85	6,614.51
54	15/05/2029	905.85	87.06	7.94	1,000.85	5,708.66
55	15/06/2029	916.11	77.66	7.08	1,000.85	4,792.55
56	15/07/2029	932.02	63.08	5.75	1,000.85	3,860.53
57	15/08/2029	943.54	52.52	4.79	1,000.85	2,916.99
58	15/09/2029	957.55	39.68	3.62	1,000.85	1,959.44
59	15/10/2029	972.71	25.79	2.35	1,000.85	986.73
60	15/11/2029	986.73	13.42	1.22	1,001.37	0.00
Total	-	40,000.00	18,376.26	1,675.26	60,051.52	0.00

(*) SD: Seguro de Desgravamen.