

**EJEMPLO : MANEJO DEL PORCENTAJE DE RECAUDO**

GRIFOS QUE EXPENDEN ESTE PRODUCTO, PARA LA RECAUDACION DE LOS PAGOS DEL CREDITO SOLICITADO, SEA CONVERSIÓN O PLAZO Y EL PERFIL DEL SOLICITANTE.

ESTE PORCENTAJE DE RECAUDO VA DE 45% A MAS.

TIPO DE PORCENTAJES UTILIZADOS DE SOBREPREGIO EN EL GAS PARA RECAUDO DEL CRÉDITO.

45.00%      60.00%      95.52%      133.73%      145.00%      175.00%

SI EL CLIENTE QUE OBTUVO UN CREDITO Y SE LE ASIGNO UN PORCENTAJE DE 60%, ESTO SIGNIFICA:

COSTO DE COMBUSTIBLE S/.	4.20	a
PORCENTAJE ADICIONAL	60%	b
VALOR ADICIONAL	2.52	c = a x b
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TOTAL NUEVO VALOR DEL GAS S/.	6.72	d = a + c

VALOR DE CONSUMO DE COMBUSTIBLE S/. 20.00

SI EL PORCENTAJE DE RECAUDO ES EL MISMO QUE EL EJEMPLAR ANTERIOR, OSEA 60%

SE TIENE UNA PROPORCION DE:

GAS	100%
RECAUDO	60%
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TOTAL	160%

ENTONCES:

CONSUMO	=	TOTAL PROPORCION
20	=	160%
IMPORTE RECAUDO	=	RECAUDO
X	=	60%

POR REGLA DE TRES TENEMOS:

$$X = (60\% \times 20) / 160\%$$

$$X = S/. 7.50$$

EL IMPORTE DE RECAUDO ES = S/. 7.50

POR DIFERENCIA EL IMPORTE DEL GAS SERIA = S/. 12.50

## CREDITO DE GNV-AUTO NUEVO

EJEMPLO : CREDITO AUTO NUEVO GNV DE S/. 30,000 A 60 MESES						
SOLICITUD DE CREDITO	S/. 40,000.00		TEA (*)	VENCIMIENTO	N° DE CUOTAS	
CUOTA INICIAL	S/. 10,000.00		17.00%	60 MESES	60	
SUB TOTAL	S/. 30,000.00		SEG. DESGRAV.	SEG. DEL BIEN <sup>1</sup>	GASTO FOGAPI	
MONTO GASTO FOGAPI	S/. 765.00		0.1000%	0.897%	2.550%	
REGISTROS PUBLICOS	S/. 300.00		TEM (**)	VALOR CUOTA	TCEA (***)	
MONTO TOTAL FINANCIADO	S/. 31,065.00		1.32%	S/. 1,130.90	0.00%	
MONTO SEGURO DEL BIEN	S/. 358.80		PORTES <sup>2</sup>			
			S/. 8.00			

<sup>1</sup>La tasa Seg bien varia según el valor del vehiculo

<sup>2</sup>Los portes se cobran según tarifario

EL SEGURO DE DESGRAVAMEN SE AMORTIZA MENSUALMENTE, ES DECIR FORMA PARTE DE LA CUOTA POR LO QUE LA TASA A LA QUE VA A ESTAR AFECTA EL CREDITO ES DE: TEM + TASA SEG. DESG.

FORMULA PARA EL CALCULO DEL VALOR DEL SEGURO DEL BIEN, GASTO FOGAPI

MONTO SEGURO DEL BIEN = VALOR DEL BIEN x SEG. DEL BIEN

MONTO SEGURO DEL BIEN = S/. 40,000.00 x 0.897% = S/. 358.8

MONTO GASTO FOGAPI = GASTO FOGAPI x SUB TOTAL

MONTO GASTO FOGAPI = 2.550% x S/. 30,000.00 = S/. 765.00

FORMULA PARA EL CALCULO DEL VALOR MONTO FINANCIADO

MONTO TOTAL FINANCIADO = SUB TOTAL + GASTO FOGAPI + REGISTROS PUBLICOS

MONTO TOTAL FINANCIADO = S/. 30,000 + S/. 765.00 + S/. 300.00 = S/. 31,065.00

FORMULA PARA EL CALCULO DE LA TASA DE INTERES EFECTIVA DEL PERIODO DE LA TASA EFECTIVA ANUAL

(\*) TEA = TASA EFECTIVA ANUAL

$TEM = (1 + TEA)^{(1/12)} - 1$

(\*\*) TEM = TASA EFECTIVA MENSUAL

$TEM = (1 + 17.00\%)^{(1/12)} - 1$

TEM = 1.32%

FORMULA PARA EL CALCULO DEL VALOR DE LA CUOTA

DONDE: n = N° DE CUOTAS

$$VALOR CUOTA = MONTO FINANCIAR \times \frac{[(TEM + Seg Desg) \times (1 + (TEM + Seg Desg))^n]}{[(1 + (TEM + Seg Desg))^n - 1]} + Seg Bien$$

$$VALOR CUOTA = S/.31,065.00 \times \frac{[(1.32\% + 0.10\%) \times (1 + (1.32\% + 0.10\%))^60]}{[(1 + (1.32\% + 0.10\%))^60 - 1]} + S/.358.80$$

$$VALOR CUOTA = S/.1,130.90$$

N° DE CUOTA	CAPITAL	AMORTIZACION	INTERES	SEGURO DESG	SEG. BIEN	PORTES	VALOR CUOTA
0	S/. 31,065.00	0	0	0	0	0	0
1	S/. 30,733.07	S/. 331.93	S/. 409.11	S/. 31.07	S/. 358.80	S/. 0.00	S/. 1,130.90
2	S/. 30,396.45	S/. 336.63	S/. 404.74	S/. 30.73	S/. 358.80	S/. 0.00	S/. 1,130.90
3	S/. 30,055.05	S/. 341.40	S/. 400.31	S/. 30.40	S/. 358.80	S/. 0.00	S/. 1,130.90
4	S/. 29,708.81	S/. 346.24	S/. 395.81	S/. 30.06	S/. 358.80	S/. 0.00	S/. 1,130.90
5	S/. 29,357.67	S/. 351.14	S/. 391.25	S/. 29.71	S/. 358.80	S/. 0.00	S/. 1,130.90
6	S/. 29,001.55	S/. 356.12	S/. 386.63	S/. 29.36	S/. 358.80	S/. 8.00	S/. 1,138.90
7	S/. 28,640.39	S/. 361.16	S/. 381.94	S/. 29.00	S/. 358.80	S/. 0.00	S/. 1,130.90
8	S/. 28,274.11	S/. 366.28	S/. 377.18	S/. 28.64	S/. 358.80	S/. 0.00	S/. 1,130.90
9	S/. 27,902.64	S/. 371.47	S/. 372.36	S/. 28.27	S/. 358.80	S/. 0.00	S/. 1,130.90
10	S/. 27,525.90	S/. 376.73	S/. 367.47	S/. 27.90	S/. 358.80	S/. 0.00	S/. 1,130.90
11	S/. 27,143.83	S/. 382.07	S/. 362.51	S/. 27.53	S/. 358.80	S/. 0.00	S/. 1,130.90
12	S/. 26,756.34	S/. 387.49	S/. 357.47	S/. 27.14	S/. 358.80	S/. 8.00	S/. 1,138.90

13	S/. 26,363.36	S/. 392.98	S/. 352.37	S/. 26.76	S/. 358.80	S/. 0.00	S/. 1,130.90
14	S/. 25,964.82	S/. 398.55	S/. 347.20	S/. 26.36	S/. 358.80	S/. 0.00	S/. 1,130.90
15	S/. 25,560.63	S/. 404.19	S/. 341.95	S/. 25.96	S/. 358.80	S/. 0.00	S/. 1,130.90
16	S/. 25,150.71	S/. 409.92	S/. 336.62	S/. 25.56	S/. 358.80	S/. 0.00	S/. 1,130.90
17	S/. 24,734.98	S/. 415.73	S/. 331.23	S/. 25.15	S/. 358.80	S/. 0.00	S/. 1,130.90
18	S/. 24,313.36	S/. 421.62	S/. 325.75	S/. 24.73	S/. 358.80	S/. 8.00	S/. 1,138.90
19	S/. 23,885.76	S/. 427.59	S/. 320.20	S/. 24.31	S/. 358.80	S/. 0.00	S/. 1,130.90
20	S/. 23,452.11	S/. 433.65	S/. 314.57	S/. 23.89	S/. 358.80	S/. 0.00	S/. 1,130.90
21	S/. 23,012.32	S/. 439.80	S/. 308.86	S/. 23.45	S/. 358.80	S/. 0.00	S/. 1,130.90
22	S/. 22,566.29	S/. 446.03	S/. 303.06	S/. 23.01	S/. 358.80	S/. 0.00	S/. 1,130.90
23	S/. 22,113.94	S/. 452.35	S/. 297.19	S/. 22.57	S/. 358.80	S/. 0.00	S/. 1,130.90
24	S/. 21,655.18	S/. 458.76	S/. 291.23	S/. 22.11	S/. 358.80	S/. 8.00	S/. 1,138.90
25	S/. 21,189.92	S/. 465.26	S/. 285.19	S/. 21.66	S/. 358.80	S/. 0.00	S/. 1,130.90
26	S/. 20,718.07	S/. 471.85	S/. 279.06	S/. 21.19	S/. 358.80	S/. 0.00	S/. 1,130.90
27	S/. 20,239.53	S/. 478.54	S/. 272.85	S/. 20.72	S/. 358.80	S/. 0.00	S/. 1,130.90
28	S/. 19,754.21	S/. 485.32	S/. 266.55	S/. 20.24	S/. 358.80	S/. 0.00	S/. 1,130.90
29	S/. 19,262.02	S/. 492.19	S/. 260.16	S/. 19.75	S/. 358.80	S/. 0.00	S/. 1,130.90
30	S/. 18,762.85	S/. 499.17	S/. 253.67	S/. 19.26	S/. 358.80	S/. 8.00	S/. 1,138.90
31	S/. 18,256.61	S/. 506.24	S/. 247.10	S/. 18.76	S/. 358.80	S/. 0.00	S/. 1,130.90
32	S/. 17,743.19	S/. 513.42	S/. 240.43	S/. 18.26	S/. 358.80	S/. 0.00	S/. 1,130.90
33	S/. 17,222.50	S/. 520.69	S/. 233.67	S/. 17.74	S/. 358.80	S/. 0.00	S/. 1,130.90
34	S/. 16,694.43	S/. 528.07	S/. 226.81	S/. 17.22	S/. 358.80	S/. 0.00	S/. 1,130.90
35	S/. 16,158.88	S/. 535.55	S/. 219.86	S/. 16.69	S/. 358.80	S/. 0.00	S/. 1,130.90
36	S/. 15,615.74	S/. 543.14	S/. 212.81	S/. 16.16	S/. 358.80	S/. 8.00	S/. 1,138.90
37	S/. 15,064.91	S/. 550.84	S/. 205.65	S/. 15.62	S/. 358.80	S/. 0.00	S/. 1,130.90
38	S/. 14,506.27	S/. 558.64	S/. 198.40	S/. 15.06	S/. 358.80	S/. 0.00	S/. 1,130.90
39	S/. 13,939.71	S/. 566.56	S/. 191.04	S/. 14.51	S/. 358.80	S/. 0.00	S/. 1,130.90
40	S/. 13,365.13	S/. 574.58	S/. 183.58	S/. 13.94	S/. 358.80	S/. 0.00	S/. 1,130.90
41	S/. 12,782.40	S/. 582.73	S/. 176.01	S/. 13.37	S/. 358.80	S/. 0.00	S/. 1,130.90
42	S/. 12,191.42	S/. 590.98	S/. 168.34	S/. 12.78	S/. 358.80	S/. 8.00	S/. 1,138.90
43	S/. 11,592.06	S/. 599.36	S/. 160.56	S/. 12.19	S/. 358.80	S/. 0.00	S/. 1,130.90
44	S/. 10,984.21	S/. 607.85	S/. 152.66	S/. 11.59	S/. 358.80	S/. 0.00	S/. 1,130.90
45	S/. 10,367.75	S/. 616.46	S/. 144.66	S/. 10.98	S/. 358.80	S/. 0.00	S/. 1,130.90
46	S/. 9,742.56	S/. 625.20	S/. 136.54	S/. 10.37	S/. 358.80	S/. 0.00	S/. 1,130.90
47	S/. 9,108.50	S/. 634.06	S/. 128.31	S/. 9.74	S/. 358.80	S/. 0.00	S/. 1,130.90
48	S/. 8,465.46	S/. 643.04	S/. 119.96	S/. 9.11	S/. 358.80	S/. 8.00	S/. 1,138.90
49	S/. 7,813.31	S/. 652.15	S/. 111.49	S/. 8.47	S/. 358.80	S/. 0.00	S/. 1,130.90
50	S/. 7,151.91	S/. 661.39	S/. 102.90	S/. 7.81	S/. 358.80	S/. 0.00	S/. 1,130.90
51	S/. 6,481.15	S/. 670.76	S/. 94.19	S/. 7.15	S/. 358.80	S/. 0.00	S/. 1,130.90
52	S/. 5,800.88	S/. 680.27	S/. 85.35	S/. 6.48	S/. 358.80	S/. 0.00	S/. 1,130.90
53	S/. 5,110.97	S/. 689.91	S/. 76.40	S/. 5.80	S/. 358.80	S/. 0.00	S/. 1,130.90
54	S/. 4,411.29	S/. 699.68	S/. 67.31	S/. 5.11	S/. 358.80	S/. 8.00	S/. 1,138.90
55	S/. 3,701.69	S/. 709.60	S/. 58.09	S/. 4.41	S/. 358.80	S/. 0.00	S/. 1,130.90
56	S/. 2,982.04	S/. 719.65	S/. 48.75	S/. 3.70	S/. 358.80	S/. 0.00	S/. 1,130.90
57	S/. 2,252.19	S/. 729.85	S/. 39.27	S/. 2.98	S/. 358.80	S/. 0.00	S/. 1,130.90
58	S/. 1,512.00	S/. 740.19	S/. 29.66	S/. 2.25	S/. 358.80	S/. 0.00	S/. 1,130.90
59	S/. 761.32	S/. 750.68	S/. 19.91	S/. 1.51	S/. 358.80	S/. 0.00	S/. 1,130.90
60	(S/. 0.00)	S/. 761.32	S/. 10.03	S/. 0.76	S/. 358.80	S/. 8.00	S/. 1,138.90
<b>TOTAL</b>		S/. 31,065.00	S/. 14,184.22	S/. 1,077.04	S/. 21,528.00	S/. 80.00	S/. 67,934.26

(\*\*) TEM = TASA EFECTIVA MENSUAL

(\*\*\*) TCEA = TASA COSTO EFECTIVO ANUAL.



5	S/. 351.14	S/. 391.25	S/. 29,357.67	S/. 388.51	S/. 0.00	S/. 1,130.90
6	S/. 356.12	S/. 386.63	S/. 29,001.55	S/. 388.16	S/. 8.00	S/. 1,138.90
7	S/. 361.16	S/. 381.94	S/. 28,640.39	S/. 387.80	S/. 0.00	S/. 1,130.90
8	S/. 366.28	S/. 377.18	S/. 28,274.11	S/. 387.44	S/. 0.00	S/. 1,130.90
9	S/. 371.47	S/. 372.36	S/. 27,902.64	S/. 387.07	S/. 0.00	S/. 1,130.90
	↓	↓				↓
54	S/. 699.68	S/. 67.31	S/. 4,411.29	S/. 363.91	S/. 8.00	S/. 1,138.90
55	S/. 709.60	S/. 58.09	S/. 3,701.69	S/. 363.21	S/. 0.00	S/. 1,130.90
56	S/. 719.65	S/. 48.75	S/. 2,982.04	S/. 362.50	S/. 0.00	S/. 1,130.90
57	S/. 729.85	S/. 39.27	S/. 2,252.19	S/. 361.78	S/. 0.00	S/. 1,130.90
58	S/. 740.19	S/. 29.66	S/. 1,512.00	S/. 361.05	S/. 0.00	S/. 1,130.90
59	S/. 750.68	S/. 19.91	S/. 761.32	S/. 360.31	S/. 0.00	S/. 1,130.90
60	S/. 761.32	S/. 10.03	(S/. 0.00)	S/. 359.56	S/. 8.00	S/. 1,138.90
<b>TOTAL PARCIAL</b>	<b>S/. 29,708.81</b>	S/. 12,574.24		S/. 21,047.59	S/. 80.00	S/. 63,410.64

#### FORMULA PARA CALCULAR LA CANCELACION ANTICIPADA

(a) CANCELACION ANTICIPADA = SALDO TOTAL DE CUOTAS POR PAGAR - SALDO DE INTERESES - SALDO SEG BIEN - SALDO SEG. DESG. - SALDO DE PORTES

(b) EL SALDO DE CUOTAS POR PAGAR = SUMA DE CUOTAS PENDIENTES DE PAGO = S/. 63,410.64

(c) EL SALDO DE INTERESES = AL TOTAL DE LOS INTERESES POR COBRAR EN LAS CUOTAS PENDIENTES DE PAGO

(c) EL SALDO DE INTERESES = S/. 12,574.24

(d) EL SALDO DE SEG. BIEN Y SEG. DESG. = TOTAL DE AMORTIZACIONES PENDIENTES DE PAGO

(d) EL SALDO DE SEG. BIEN Y SEG. DESG. = S/ 21,047.59

(e) EL SALDO DE PORTES = TOTAL DE PORTES POR COBRAR EN LAS CUOTAS PENDIENTES DE PAGO

(e) EL SALDO DE PORTES = S/ 80.00

REEMPLAZANDO (b) , (c) , (d) y (e) EN (a), TENEMOS:

CANCELACION ANTICIPADA = S/. 63,410.64 - S/. 12,574.24 - S/. 21,047.59 - S/. 80.00

CANCELACION ANTICIPADA = S/. 29,708.81

LOS PAGOS O CUOTAS NO INCLUYEN ELIMPUESTO A LAS TRANSACCIONES FINANCIERAS (ITF) DE 0.005%