

CRÉDITO VEHICULAR GNV - AUTO NUEVO

EJEMPLO : MANEJO DEL PORCENTAJE DE RECAUDO

El Recaudo, es un valor porcentual que se aplica como sobre precio del valor Gas Natural Vehicular en los grifos que expenden este producto, para la recaudacion de los pagos del credito solicitado, sea conversión o Auto nuevo.

Este porcentaje es aplicado al inicio del credito del cliente en forma diferenciada según el monto solicitado, el plazo y el perfil del solicitante.

Este porcentaje de recaude va de 45% a mas.

Tipo de Porcentajes utilizados de sobreprecio 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

Total nuevo valor del Gas S/.	6.72	d = a + c
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Si el cliente realiza un consumo de compra de combustible por S/. 20.00
¿Cuánto es para el Gas y cuanto es para el Pago del credito?

Valor de consumo de combustible S/. 20.00

Si el porcentaje de recaudo es el mismo que el ejemplo anterior, osea 60%

Se tiene una proporcion de:

Gas	100%
Recaudo	60%
<u>Total</u>	<u>160%</u>

Entonces:

Consumo		Total Proporción
20.00	=	160%
Importe Recaudo		Recaudo
X	=	60%

Por regla de tres tenemos:

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

$$X = S/. 7.50$$

$$\text{El importe de recaudo es} = S/. 7.50$$

Por diferencia el importe del Gas seria = S/. 12.50

EJEMPLO

CRÉDITO VEHICULAR 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 ¹	GASTO FOGAPI
MONTO GASTO FOGAPI	S/. 765.00		0.100%	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	46.03%
MONTO SEGURO DEL BIEN	S/. 358.80		PORTES ²		
			S/. 8.00		

¹La tasa Seg bien varia según el valor del vehículo

²Los 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/. 358.80

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

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

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

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
TOTAL		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.

N° DE CUOTA	AMORTIZACION	INTERES	SALDO CAPITAL	Desg + Seg Bien	Portes	VALOR CUOTA
1	S/. 331.93	S/. 409.11	S/. 30.733.07	S/. 389.87	S/. 0.00	S/. 1.130.90
2	S/. 336.63	S/. 404.74	S/. 30.396.45	S/. 389.53	S/. 0.00	S/. 1.130.90
3	S/. 341.40	S/. 400.31	S/. 30.055.05	S/. 389.20	S/. 0.00	S/. 1.130.90
4	S/. 346.24	S/. 395.81	S/. 29.708.81	S/. 388.86	S/. 0.00	S/. 1.130.90
TOTAL PARCIAL	S/. 1.356.19	S/. 1.609.98				S/. 4.523.62

CUOTAS
CANCELADAS

SALDO DE CAPITAL QUE RESTA POR CANCELAR

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
TOTAL PARCIAL	S/. 29.708.81	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 PORTES

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

© EL SALDO DE INTERESES = AL TOTAL DE LOS INTERESES POR COBRAR EN LAS CUOTAS PENDIENTES DE PAGO

© 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 CUOTAS PENDIENTES DE PAGO

(d) 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 0.05% PARA EL AÑO 2010.