



Republic of the Philippines
Department of Education

REGION I

SCHOOLS DIVISION OF THE CITY OF BATAC

Advisory No. **228** s. 2025
15 SEP 2025

In compliance with DepEd Order (DO) No. 8, s. 2013
this advisory is issued not for endorsement per DO 28, s. 2001,
but only for the information of DepEd officials,
personnel/staff, as well as the concerned public.
(Visit www.deped.gov.ph)

MAKAGURO LOAN OF PHILIPPINE BUSINESS BANK

The Philippine Business Bank is promoting their Makaguro Loan, a multi-purpose loan facility being extended to eligible and permanent teaching and non-teaching personnel of DepEd via Automatic Payroll Deduction System (APDS).

The loan allows eligible employees to borrow up to Php1,500,000 with payment terms of 12, 24, 36, 48, or 60 months at an interest rate of 7.5% per year.

To qualify, applicants must be permanent employees enlisted in APDS, have at least six (6) months of service, be not more than 65 years old upon loan maturity, and meet DepEd's minimum net take home pay requirement. Required documents include a completed application form, latest payslip, valid IDs, proof of billing, service record or appointment letter, and GSIS loan record.

Attached is a copy of brochure and loan matrix for reference.

For more information and other concerns please contact:

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For information.

OSDS-HRM/MDY/25001_MakaGuroLoanofPhilBusinessBank
September 09, 2025



SDCB RECORDS UNIT

2514169



DepEd Batac City



batac.city@deped.gov.ph



www.csdbatac.com

Asuncion Street, 16-S Quiling Sur,
City of Batac, Ilocos Norte
Telephone No.: (077) 677-1993



INSPIRING
BUSINESSBANK
A Savings Bank

MakaGuro

*We make things happen
for our teachers!*

FAST APPROVAL!

NO CO-MAKER!

NO HIDDEN CHARGES!



WHAT IS MAKAGURO LOAN?

A multi-purpose loan facility being extended to eligible and permanent teaching and non-teaching personnel of DepEd via Automatic Payroll Deduction System (APDS).

PRODUCT FEATURES



LOANABLE AMOUNT

Up to Php 1,500,000
based on the existing Net Take
Home Pay requirement of DepEd



LOAN TERMS

12, 24, 36, 48,
and 60 months



LOAN INTEREST

7.5 % per Annum



SERVICE FEE

QUALIFICATIONS OF BORROWER

- ✓ Must hold a permanent teaching and non-teaching position enlisted in the DepEd Automatic Payroll Deduction System (APDS).
- ✓ Must have a tenure of at least six (6) months as a permanent employee, and must not be more than 65 years of age upon loan maturity.
- ✓ Must meet the DepEd's minimum net take-home pay requirement.

DOCUMENTARY REQUIREMENTS

- ✓ Completely filled out Application Form
- ✓ Original 1 Month Payslip (Latest)
- ✓ Photocopy of School ID and 1 Govt ID or 2 valid Govt IDs
- ✓ Original Copy of Proof of Billing
- ✓ Original or Photocopy of Service Record or Appointment Letter
- ✓ GSIS Loan Record

FOR MORE INFORMATION, YOU MAY CONTACT:



A proud member of **SavNet**
BSP - Supervised by the Bangko Sentral ng Pilipinas
BSP contact details: (02) 8708-7087
consumeraffairs@bsp.gov.ph

**BUSINESSBANK**
a savings bank**LOAN MATRIX**

LOAN AMOUNT	LOAN PROCEED	LOAN PROCEED	1 year	2 years	3 years	4 years	5 years
			Monthly	Monthly	Monthly	Monthly	Monthly
	BUY-OUT	NEW LOAN/ RELOAN					
10,000	9,575	9,550	867.58	450.00	311.07	241.79	200.38
20,000	19,150	19,100	1,735.15	900.00	622.13	483.58	400.76
30,000	28,725	28,650	2,602.73	1,349.99	933.19	725.37	601.14
40,000	38,300	38,200	3,470.30	1,799.99	1,244.25	967.16	801.52
50,000	47,875	47,750	4,337.88	2,249.98	1,555.32	1,208.95	1,001.90
60,000	57,450	57,300	5,205.45	2,699.98	1,866.38	1,450.74	1,202.28
70,000	67,025	66,850	6,073.02	3,149.98	2,177.44	1,692.53	1,402.66
80,000	76,600	76,400	6,940.60	3,599.97	2,488.50	1,934.32	1,603.04
90,000	86,175	85,950	7,808.17	4,049.97	2,799.56	2,176.11	1,803.42
100,000	95,750	95,500	8,675.75	4,499.96	3,110.63	2,417.90	2,003.80
110,000	105,325	105,050	9,543.32	4,949.96	3,421.69	2,659.68	2,204.18
120,000	114,900	114,600	10,410.90	5,399.96	3,732.75	2,901.47	2,404.56
130,000	124,475	124,150	11,278.47	5,849.95	4,043.81	3,143.26	2,604.94
140,000	134,050	133,700	12,146.04	6,299.95	4,354.88	3,385.05	2,805.32
150,000	143,625	143,250	13,013.62	6,749.94	4,665.94	3,626.84	3,005.70
160,000	153,200	152,800	13,881.19	7,199.94	4,977.00	3,868.63	3,206.08
170,000	162,775	162,350	14,748.77	7,649.94	5,288.06	4,110.42	3,406.46
180,000	172,350	171,900	15,616.34	8,099.93	5,599.12	4,352.21	3,606.84
190,000	181,925	181,450	16,483.91	8,549.93	5,910.19	4,594.00	3,807.22
200,000	191,500	191,000	17,351.49	8,999.92	6,221.25	4,835.79	4,007.59
210,000	201,075	200,550	18,219.06	9,449.92	6,532.31	5,077.57	4,207.97
220,000	210,650	210,100	19,086.64	9,899.92	6,843.37	5,319.36	4,408.35
230,000	220,225	219,650	19,954.21	10,349.91	7,154.44	5,561.15	4,608.73
240,000	229,800	229,200	20,821.79	10,799.91	7,465.50	5,802.94	4,809.11
250,000	239,375	238,750	21,689.36	11,249.90	7,776.56	6,044.73	5,009.49
260,000	248,950	248,300	22,556.93	11,699.90	8,087.62	6,286.52	5,209.87
270,000	258,525	257,850	23,424.51	12,149.90	8,398.68	6,528.31	5,410.25
280,000	268,100	267,400	24,292.08	12,599.89	8,709.75	6,770.10	5,610.63
290,000	277,675	276,950	25,159.66	13,049.89	9,020.81	7,011.89	5,811.01
300,000	287,250	286,500	26,027.23	13,499.88	9,331.87	7,253.68	6,011.39
310,000	296,825	296,050	26,894.80	13,949.88	9,642.93	7,495.46	6,211.77
320,000	306,400	305,600	27,762.38	14,399.87	9,953.99	7,737.25	6,412.15
330,000	315,975	315,150	28,629.95	14,849.87	10,265.06	7,979.04	6,612.53
340,000	325,550	324,700	29,497.53	15,299.87	10,576.12	8,220.83	6,812.91
350,000	335,125	334,250	30,365.10	15,749.86	10,887.18	8,462.62	7,013.29
360,000	344,700	343,800	31,232.68	16,199.86	11,198.24	8,704.41	7,213.67
370,000	354,275	353,350	32,100.25	16,649.85	11,509.31	8,946.20	7,414.05
380,000	363,850	362,900	32,967.82	17,099.85	11,820.37	9,187.99	7,614.43
390,000	373,425	372,450	33,835.40	17,549.85	12,131.43	9,429.78	7,814.80
400,000	383,000	382,000	34,702.97	17,999.84	12,442.49	9,671.57	8,015.18
410,000	392,575	391,550	35,570.55	18,449.84	12,753.55	9,913.35	8,215.56
420,000	402,150	401,100	36,438.12	18,899.83	13,064.62	10,155.14	8,415.94
430,000	411,725	410,650	37,305.69	19,349.83	13,375.68	10,396.93	8,616.32
440,000	421,300	420,200	38,173.27	19,799.83	13,686.74	10,638.72	8,816.70
450,000	430,875	429,750	39,040.84	20,249.82	13,997.80	10,880.51	9,017.08
460,000	440,450	439,300	39,908.42	20,699.82	14,308.87	11,122.30	9,217.46
470,000	450,025	448,850	40,775.99	21,149.81	14,619.93	11,364.09	9,417.84
480,000	459,600	458,400	41,643.57	21,599.81	14,930.99	11,605.88	9,618.22
490,000	469,175	467,950	42,511.14	22,049.81	15,242.05	11,847.67	9,818.60
500,000	478,750	477,500	43,378.71	22,499.80	15,553.11	12,089.46	10,018.98
550,000	526,625	525,250	47,716.58	24,749.78	17,108.42	13,298.40	11,020.88
600,000	574,500	573,000	52,054.46	26,999.76	18,663.74	14,507.35	12,022.77
650,000	622,375	620,750	56,392.33	29,249.74	20,219.05	15,716.29	13,024.67
700,000	670,250	668,500	60,730.20	31,499.72	21,774.36	16,925.24	14,026.57
750,000	718,125	716,250	65,068.07	33,749.70	23,329.67	18,134.18	15,028.47
800,000	766,000	764,000	69,405.94	35,999.68	24,884.98	19,343.13	16,030.36
850,000	813,875	811,750	73,743.81	38,249.66	26,440.29	20,552.07	17,032.26
900,000	861,750	859,500	78,081.68	40,499.64	27,995.60	21,761.02	18,034.16
1,000,000	957,500	955,000	86,757.42	44,999.60	31,106.22	24,178.91	20,037.95

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