



Republic of the Philippines  
Department of Education  
NATIONAL CAPITAL REGION  
SCHOOLS DIVISION OFFICE OF MUNTINLUPA CITY

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Advisory No. 034, s. 2026

March 18, 2026

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.depedmuntinlupa.ph](http://www.depedmuntinlupa.ph))

**PHILIPPINE BUSINESS BANK MAKAGURO LOAN PROPOSAL**

Attached is a letter from Ms. Claire Therese Catuday, from Philippine Business Bank, dated March 09, 2026, the contents of which are self-explanatory, for the information and guidance of all concerned.

Participation of public and private schools shall be subject to the no-disruption of-classes policy stipulated in DepEd Order No. 9, s. 2005 entitled Instituting Measures to increase Engaged Time-on-Task and Ensuring Compliance Therewith.

Moreover, schools are reminded of the "No Collection and No Selling of Tickets Policy" stipulated in DepEd Order Nos. 19 and 40, s. 2008 and RA Nos. 4206 and 5546.

CTCC/PHILIPPINES BUSINESS BANK MAKAGURO LOAN PROPOSAL  
034/March 18, 2026

AD-2026-034



Student Center for Life Skills Bldg., Centennial Ave, Brgy. Tunasan, Muntinlupa City  
8805-9935, 8805-9940  
[sdo.muntinlupa@gmail.com](mailto:sdo.muntinlupa@gmail.com)  
[deped-muntinlupa.com](http://deped-muntinlupa.com)

AD-2026-034



### Philippine Business Bank Makaguro Loan Proposal

From Claire Therese Catuday <claire.catuday@pbb.com.ph>

Date Mon 3/9/2026 12:30 PM

To SDO MUNTINLUPA <sdo.muntinlupa@deped.gov.ph>

You don't often get email from claire.catuday@pbb.com.ph. [Learn why this is important](#)

Good day!

This proposal letter is designed for DepEd personnel (teaching and non-teaching) in the Schools Division Office (SDO) of Muntinlupa who wish to apply for the **Makaguro Loan** (offered by Philippine Business Bank).

#### ✦ MAKAGURO LOAN ✦ by Philippine Business Bank (PBB)

Start the year with a loan made especially for our teachers ❤️  
Makaguro Loan offers flexible, transparent, and budget-friendly financing—so you can move forward with confidence this 2026.

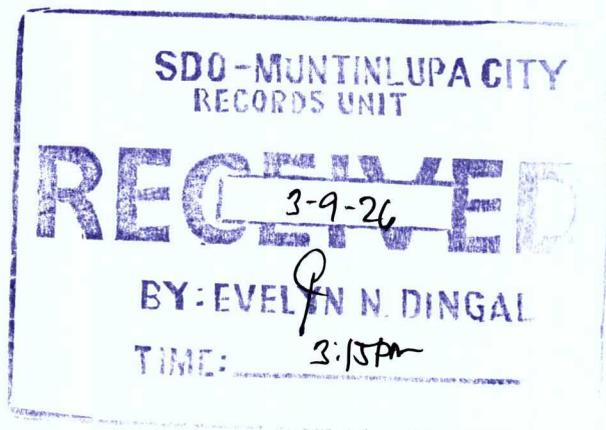
#### PRODUCT FEATURES:

- ✓ Fast Approval
- ✓ No Co-Maker Required
- ✓ Low Service Charge – 4.00%
- ✓ Higher take-home proceeds
- ✓ Loanable up to ₱1.5 Million
- ✓ Up to 5 years loan term
- ✓ With or without existing loans — pwede!
- ✓ No hidden charges
- ✓ Friendly to teachers' budget

#### REQUIREMENTS:

- ✦ Loan Application Form
- ✦ Latest 1 Month Payslip
- ✦ Appointment Letter or Service Record
- ✦ Proof of Billing (Cedula or Brgy Clearance)
- ✦ GSIS Touch Screenshot
- ✦ School ID and 1 Government-Issued ID

📩 Message me and APPLY NOW!





**SAMPLE AMORTIZATION TABLE**

LOAN AMOUNT	LOAN PROCEEDS	1 year	2 years	3 years	4 years	5 years
		Mo. Payment				
10,000	9,475	867.58	450.00	311.07	241.79	200.38
20,000	18,950	1,735.15	900.00	622.13	483.58	400.76
30,000	28,425	2,602.73	1,349.99	933.19	725.37	601.14
40,000	37,900	3,470.30	1,799.99	1,244.25	967.16	801.52
50,000	47,375	4,337.88	2,249.98	1,555.32	1,208.95	1,001.90
60,000	56,850	5,205.45	2,699.98	1,866.38	1,450.74	1,202.28
70,000	66,325	6,073.02	3,149.98	2,177.44	1,692.53	1,402.66
80,000	75,800	6,940.60	3,599.97	2,488.50	1,934.32	1,603.04
90,000	85,275	7,808.17	4,049.97	2,799.56	2,176.11	1,803.42
100,000	94,750	8,675.75	4,499.96	3,110.63	2,417.90	2,003.80
110,000	104,225	9,543.32	4,949.96	3,421.69	2,659.68	2,204.18
120,000	113,700	10,410.90	5,399.96	3,732.75	2,901.47	2,404.56
130,000	123,175	11,278.47	5,849.95	4,043.81	3,143.26	2,604.94
140,000	132,650	12,146.04	6,299.95	4,354.88	3,385.05	2,805.32
150,000	142,125	13,013.62	6,749.94	4,665.94	3,626.84	3,005.70
160,000	151,600	13,881.19	7,199.94	4,977.00	3,868.63	3,206.08
170,000	161,075	14,748.77	7,649.94	5,288.06	4,110.42	3,406.46
180,000	170,550	15,616.34	8,099.93	5,599.12	4,352.21	3,606.84
190,000	180,025	16,483.91	8,549.93	5,910.19	4,594.00	3,807.22
200,000	189,500	17,351.49	8,999.92	6,221.25	4,835.79	4,007.59
210,000	198,975	18,219.06	9,449.92	6,532.31	5,077.57	4,207.97
220,000	208,450	19,086.64	9,899.92	6,843.37	5,319.36	4,408.35
230,000	217,925	19,954.21	10,349.91	7,154.44	5,561.15	4,608.73
240,000	227,400	20,821.79	10,799.91	7,465.50	5,802.94	4,809.11
250,000	236,875	21,689.36	11,249.90	7,776.56	6,044.73	5,009.49
260,000	246,350	22,556.93	11,699.90	8,087.62	6,286.52	5,209.87
270,000	255,825	23,424.51	12,149.90	8,398.68	6,528.31	5,410.25
280,000	265,300	24,292.08	12,599.89	8,709.75	6,770.10	5,610.63
290,000	274,775	25,159.66	13,049.89	9,020.81	7,011.89	5,811.01
300,000	284,250	26,027.23	13,499.88	9,331.87	7,253.68	6,011.39
310,000	293,725	26,894.80	13,949.88	9,642.93	7,495.46	6,211.77
320,000	303,200	27,762.38	14,399.87	9,953.99	7,737.25	6,412.15
330,000	312,675	28,629.95	14,849.87	10,265.06	7,979.04	6,612.53
340,000	322,150	29,497.53	15,299.87	10,576.12	8,220.83	6,812.91
350,000	331,625	30,365.10	15,749.86	10,887.18	8,462.62	7,013.29
360,000	341,100	31,232.68	16,199.86	11,198.24	8,704.41	7,213.67
370,000	350,575	32,100.25	16,649.85	11,509.31	8,946.20	7,414.05
380,000	360,050	32,967.82	17,099.85	11,820.37	9,187.99	7,614.43
390,000	369,525	33,835.40	17,549.85	12,131.43	9,429.78	7,814.80
400,000	379,000	34,702.97	17,999.84	12,442.49	9,671.57	8,015.18
410,000	388,475	35,570.55	18,449.84	12,753.55	9,913.35	8,215.56
420,000	397,950	36,438.12	18,899.83	13,064.62	10,155.14	8,415.94
430,000	407,425	37,305.69	19,349.83	13,375.68	10,396.93	8,616.32
440,000	416,900	38,173.27	19,799.83	13,686.74	10,638.72	8,816.70
450,000	426,375	39,040.84	20,249.82	13,997.80	10,880.51	9,017.08
460,000	435,850	39,908.42	20,699.82	14,308.87	11,122.30	9,217.46
470,000	445,325	40,775.99	21,149.81	14,619.93	11,364.09	9,417.84
480,000	454,800	41,643.57	21,599.81	14,930.99	11,605.88	9,618.22
490,000	464,275	42,511.14	22,049.81	15,242.05	11,847.67	9,818.60
495,000	469,013	42,944.93	22,274.80	15,397.58	11,968.56	9,918.79
500,000	473,750	43,378.71	22,499.80	15,553.11	12,089.46	10,018.98

**\*Maximum loan amount is up to 1,000,000.00\***

Thank you.

Claire Theresse L. Catuday  
Relationship Officer  
Retail Sales Group  
Philippine Business Bank  
Madrigal Business Park Branch  
09291860900

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