

## DBP MARKETING UNITS/BRANCHES

### **RMC Northeastern Luzon (Ilagan City, Isabela)**

Tel. No.: (078) 624-0877 / 622-2273 • Email: rmc-nel@dbp.ph  
**Branches:** Aparri (078-8882066), Ilagan (078-6223200), Solano (078-3266087), Tabuk (02-8189511 loc. 1606), Tuguegarao (078-8441828)

### **RMC Western Luzon (Dagupan City, Pangasinan)**

Tel. No.: (075) 523-7835 / 515-8937 / 523-7836  
Email: rmc-nwl@dbp.ph  
**Branches:** Baguio (074-4425305), Dagupan (075-5220986), Laoag (077-7720234), San Fernando (La Union) (0727000101), Vigan (077-6742502)

### **RMC Metro Manila**

Tel. No.: (02) 920-4715 / 920-4909 / 920-4781  
Email: rmcii-ncr@dbp.ph  
**Branches:** Camp Aguinaldo (02-9950383), Commonwealth (02-9261686), Manila Cash Unit (02-5258669), Muntinlupa (02-8615935), Quezon Ave. (02-3712308), Quezon City (PHC) (02-4262246), Taguig (02-4786904), Valenzuela (02-2949823), Marikina (02-4776922)

### **RMC Central Luzon (San Fernando, Pampanga)**

Tel. No.: (045) 961-0003 / 961-4782 / 961-5674  
Email: amocl@dbp.ph  
**Branches:** Balanga (047-2376654), Baler (042-7220065), Cabanatuan (044-6002004), Malolos (044-7960325), San Fernando (Pampanga) (045-9618059), Subic (047-2523091), Tarlac (045-9826024), Clark (045-4991649)

### **RMC Southern Tagalog (Lucena City, Quezon)**

Tel. No.: (042) 373-1917 / 373-4404 / 373-4274  
Email: rmc-st@dbp.ph  
**Branches:** Calapan (043-2884620), Dasmariñas (046-4161389), Lipa (043-7564216), Lucena (042-3730190), Puerto Princesa (048-4332358), Sta Rosa (049-5342820), San Jose, Sta. Cruz, Batangas

### **RMC Bicol (Naga City)**

Tel. No.: (054) 472-4728 / 472-4729 • Email: amobr@dbp.ph  
**Branches:** Daet (054-4400762), Legazpi (052-8202512), Masbate (056-3334073), Naga (054-472-0641), Sorsogon (056-4216876), Virac (052-8114116)

### **RMC Eastern Visayas (Tacloban City, Leyte)**

Tel. No.: (053) 325-2958 / 325-2959  
Email: amoeasternvisayas@dbp.ph  
**Branches:** Borongan (055-5609080), Catarman (055-5009065), Catbalogan (055-2512046), Maasin (053-3812084), Ormoc (053-5616017), Tacloban (053-523-0094)

### **RMC Central Visayas (Cebu City)**

Tel. No.: (032) 255-6310 / 255-6318 / 255-7410  
Fax No.: (032) 253-6951 Email: rmc-cv@dbp.ph  
**Branches:** Bogo (032-2512241), Cebu (032-4123423), Mandaue (032-3444992), Tagbilaran (038-4123122), Carcar (032-4877038)

### **RMC Panay (Iloilo City)**

Tel. No.: (033) 337-6432 / 337-6330 / 509-9505  
Email: rmc-panay@dbp.ph  
**Branches:** Antique (036-5409993), Iloilo (033-3362092), Jaro (033-5088900), Kalibo (036-2685126), Roxas (036-6215096)

### **RMC Negros (Bacolod City)**

Tel. No.: (034) 434-9177 / 434-9378 / 433-4285 / 433-4284  
Email: rmc-negros@dbp.ph  
**Branches:** Bacolod (034-4334283), Dumaguete (035-2254723), Kabankalan (034-4713170), San Carlos (034-3125591)

### **RMC Northern Mindanao (Cagayan de Oro City)**

Tel. No.: (088) 231-4266 / 723-783 / 722-646 / 722-648  
Email: rmc-cdo@dbp.ph  
**Branches:** Cagayan de Oro (08822-722649), Capistrano (CDO) (088-8567776), Iligan (063-2212858), Malaybalay (088-2212134), Ozamis (088-5210027)

### **RMC Notheastern Mindanao (Butuan City)**

Tel. No.: (085) 815-6036 / 341-5136 / 815-2196 / 345-5486  
Fax No.: (085) 815-1627 • Email: amonem@dbp.ph  
**Branches:** Butuan (085-3415150), Mangangoy (086-8535044), San Francisco (085-8390439), Surigao (086-8260289)

### **RMC Southern Mindanao (General Santos City)**

Tel. No.: (083) 552-2328 / 552-4514 / 301-1688  
Email: amosm@dbp.ph  
**Branches:** Cotabato (064-4212367), General Santos (083-5547821), Marbel (083-2282429), Tacurong (064-2003485)

### **RMC Southeastern Mindanao (Davao City)**

Tel. No.: (082) 221-2620 / 221-2117  
Email: amosem@dbp.ph  
**Branches:** Davao (082-2228326), Digos (082-5532933), Kidapawan (064-2881450), Mati (087-8113145), Tagum (084-2173676)

### **RMC Western Mindanao (Zamboanga City)**

Tel. No.: (062) 992-7365 / 991-1316 / 992-5819  
Email: rmc-wm@dbp.ph  
**Branches:** Basilan (062-2003584), Dipolog (065-2123404), Ipil (062-3332279), Jolo (085-3418911), Pagadian (062-2142169), Zamboanga (062-991-1331)

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For more details, call the DBP Branch nearest you, or call:  
**The DEEP Team, Development Advocacy and Special Projects Unit**

#### **DBP Program Development II**

3rd floor, DBP Head Office Building  
Sen. Gil J. Puyat Avenue corner Makati Avenue, Makati City  
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Development Bank of the Philippines

**DBP HIGHER  
EDUCATION  
LOAN PROGRAM  
FOR STUDENTS  
(DBP HELPS)**

dbp



**The DBP Higher Education Loan Program for Students (HELPS) is a Php 2 billion special lending program available to educational institutions for retail onlending to financially challenged student end users. DBP HELPS comprises the soft component of educational loans to provide support for academic and manpower skills training as part of efforts to develop the country's human capital into productive and globally competitive citizens.**

#### **OBJECTIVE**

The DBP HELPS aims to provide deserving students access to higher education and gainful employment.

#### **PROGRAM FEATURES**

The DBP HELPS is a Php2 Billion wholesale loan facility using Educational Institutions as conduits for distribution and retail onlending of student loan to Student Borrowers (SBs).

#### **ELIGIBLE BORROWERS**

Educational Institutions (EIs), which are owned by Filipino citizens organized under Philippine laws. To qualify under the DBP HELPS, an EI should satisfy the following minimum requirements:

1. Transparency and good governance practices
2. Proven level of excellence
3. Tie up with employers/manning companies
4. Absorptive capacity
5. Strong support for the DBP HELPS advocacies
6. Track record of performance

#### **ELIGIBLE COURSES**

1. Maritime/bridging short courses
2. Education
3. Technical/vocational courses
4. Culinary arts
5. IT/BPO related courses
6. Hospitality management
7. Other bridging courses
8. Graduate and post graduate courses

Flexibility may also be exercised in the selection of other courses eligible for support in accordance with changing job market demands as influenced by developments in the agricultural, industrial, and services sectors.

#### **QUALIFIED EXPENDITURES**

Cost of tuition, board and lodging, books, uniform, school materials, review and licensure fees, travel documentation, travel fees, airfare, and other training fees.

#### **LOAN AMOUNT**

Up to 90% of total cost but not to exceed one hundred fifty million pesos (Php 150 million) per EI.

#### **LOAN REPAYMENT TERM**

Up to a maximum of eight (8) years inclusive of a maximum of four (4) years grace period on principal amortization. Compounded interest on previous releases shall be capitalized.

#### **INTEREST RATE**

1. Market-based, variable (for Bank funds) or fixed rates (ISSEP 2); gross receipts tax for the account of the EI
2. Maximum of 2% p.a. pass-on spread to SBs for EI's administrative cost

#### **FEES AND OTHER CHARGES**

1. Commitment fee of 0.5% p.a. on the unreleased portion of the loan
2. One time front-end fee of 0.5% based on the amount approved
3. Documentary stamp tax
4. Prepayment penalty of 3% on outstanding principal balance (OPB)
5. Additional fee of 1% p.a. if average daily balance is below 3% of the OPB of the loan

#### **COLLATERAL COVER/ SECURITY PROVISION**

1. Real estate mortgage
2. Chattel mortgage
3. Joint solidary suretyship
4. Standby letters of credit
5. Hold-out on deposit
6. Other security arrangements

#### **DOCUMENTARY REQUIREMENTS**

1. Application Letter & Business Plan
2. Customer Record Form
3. Confidential Information Sheet
4. Certificate of Registration
5. Regulatory permits
6. Board Resolution, authorizing the borrowings and designating the authorized signatories
7. Organization structure write-up
8. Current members of the company's board of directors and senior executives with a description of their educational and professional background
9. Audited Financial Statements for the past three (3) years and income tax return (ITR)
10. Other documents