



Republic of the Philippines  
**Department of Education**  
REGION III  
SCHOOLS DIVISION OFFICE OF BATAAN

FEB 22 2022

**DIVISION MEMORANDUM**  
No. 054, s. 2022

**REITERATION OF DEPED ORDER 003, S. 2022 ON THE AMENDMENT AND  
ADDITIONAL PROVISION ON AVAILMENT OF ADDITIONAL DEPED  
PROVIDENT FUND LOAN AS STATED ON DEPED ORDER NOS. 23, 2.2007  
and 037, s. 2018**

To: Assistant Schools Division Superintendent  
Chiefs of Division, CID and SGOD  
Public Schools District Supervisors  
Public Elementary and Secondary School Heads  
Division Unit Heads  
All Others Concerned

1. This Office informs all concerned regarding the additional amount of the Provident Fund loan which may be availed by all qualified DepEd employees base on the DepEd Order mentioned in this memorandum.
2. The additional amount of the loan shall not exceed P200,000.00 will be granted for **extreme emergency cases only** and is subject to the approval of the Regional Director upon the recommendation of the Schools Division Superintendent and Head of the Regional Provident Fund Board Secretariat.
3. Additional loans shall be justified by the DepEd borrower by citing **extreme emergency cases**, such as:
  - a. Payment of hospital bills of DepED personnel or member of his/her family within the third civil degree of consanguinity/affinity; or
  - b. Death of a member of the borrower's family within the third civil degree of consanguinity/affinity; or
  - c. Borrower is **direct victim** of a natural or man-made calamity, such as typhoons, fire, robbery, armed conflict, and others.



*"We Mould Heroes"*

Address: Bataan Provincial Capitol Compound, Balanga City 2100 Bataan | Telephone / Fax: (047) 237-2102  
Email Address: [bataan@dep.gov.ph](mailto:bataan@dep.gov.ph) | Website: [www.depedbataan.com](http://www.depedbataan.com) | Facebook Page: [www.facebook.com/DepedBataan](https://www.facebook.com/DepedBataan)

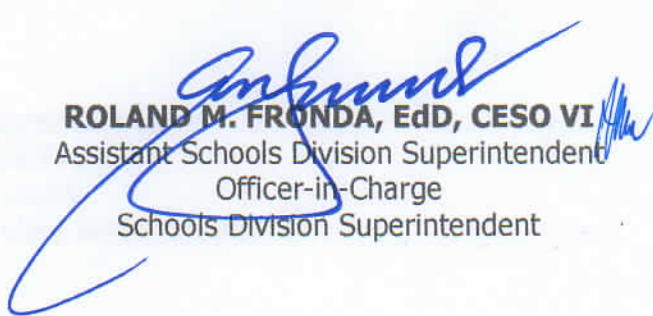


CSC PRIME-HRM BRONZE AWARD  
CSC Resolution No. 2003100



Republic of the Philippines  
**Department of Education**  
REGION III  
**SCHOOLS DIVISION OFFICE OF BATAAN**

4. The documentary requirements will be indicated on the application form. (Refer to Annex A1 for Multi Purpose Loan; Annex A2 for Additional Loan on extreme emergency cases)
5. Wide dissemination of this Memorandum to all is desired.

  
**ROLAND M. FRONDA, EdD, CESO VI**  
Assistant Schools Division Superintendent  
Officer-in-Charge  
Schools Division Superintendent

Encl: As stated

References: DEPED ORDER Nos. 003, S. 2022; 037 s. 2018

February 22, 2022

/F1



*"We Mould Heroes"*

Address: Bataan Provincial Capitol Compound, Balanga City 2100 Bataan | Telephone / Fax: (047) 237-2102  
Email Address: [bataan@depd.gov.ph](mailto:bataan@depd.gov.ph) | Website: [www.depedbataan.com](http://www.depedbataan.com) | Facebook Page: [www.facebook.com/DepedBataan](https://www.facebook.com/DepedBataan)



CSC PRIME-HRM BRONZE AWARD  
CSC Resolution No. 2001138



**Republic of the Philippines**  
**Department of Education**  
**PROVIDENT LOAN APPLICATION FORM**



Date Submitted: ☒   
 Loan Amount: ☒ Php   
 Term: ☒ year/s  
 Type of Loan: ☒ **Multi Purpose**  
☐ New  
☐ Renewal  
☐ Additional Multi Purpose

Loan Application No.:   
 Purpose : Multi Purpose Loan  
☐ Educational  
☐ Hospitalization/Medical  
☐ Long Medication/Rehabilitation  
☐ House Arrears/Equity  
☐ House Repair - Major  
☐ Payment of Loans from Private Institution  
☐ Calamity  
 Others (specify): \_\_\_\_\_

Borrower's Information	Co-Maker's Information
<input checked="" type="checkbox"/> (Surname) (First Name) (M.I.) Home Address: <input checked="" type="checkbox"/> _____ Position: <input checked="" type="checkbox"/> Employee No: <input checked="" type="checkbox"/> Employment Status: <input checked="" type="checkbox"/> Office: <input checked="" type="checkbox"/> Date of Birth: <input checked="" type="checkbox"/> Age: <input checked="" type="checkbox"/> Monthly Salary: PhP <input checked="" type="checkbox"/> Office tel. no.: <input checked="" type="checkbox"/> Years in Service: <input checked="" type="checkbox"/> Mobile no.: <input checked="" type="checkbox"/> DepEd E-Mail address: <input checked="" type="checkbox"/> Specimen Signatures: <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (Surname) (First Name) (M.I.) Home Address: <input checked="" type="checkbox"/> _____ Position: <input checked="" type="checkbox"/> Employee No: <input checked="" type="checkbox"/> Employment Status: <input checked="" type="checkbox"/> Office: <input checked="" type="checkbox"/> Date of Birth: <input checked="" type="checkbox"/> Age: <input checked="" type="checkbox"/> Monthly Salary: PhP <input checked="" type="checkbox"/> Office tel. no.: <input checked="" type="checkbox"/> Years in Service: <input checked="" type="checkbox"/> Mobile no.: <input checked="" type="checkbox"/> Specimen Signatures: <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>

**LOAN AGREEMENT**

<p>I Hereby apply for a Provident Fund Loan in the amount of PESOS:  <input checked="" type="checkbox"/> _____ (P <input checked="" type="checkbox"/> _____). In consideration of the grant thereof, I promise to pay all installments due based on the attached amortization schedule and bind myself with the terms and conditions of the loan as stipulated in the applicable guidelines of the DepEd Provident Fund. This document also serves as the Promissory Note upon approval of this loan.</p> <p>Accordingly, I hereby authorize the deductions of the monthly amortization from my salary. Should I be separated from the service, I also hereby agree to settle my outstanding loan balance before the date of my retirement/separation from the service, either through full payment in cash or through the execution of a notarized Promissory Note.</p> <p><input checked="" type="checkbox"/> _____ <input checked="" type="checkbox"/> _____            Signature of Borrower over Printed Name Date</p>	<p>I hereby agree to assume all the outstanding obligations for the grant of this loan should the principal borrower be separated from the service, and either retirement or separation benefits due to him/her is not received or is insufficient to settle the borrower's outstanding loan, and upon proper notification by the Provident Fund Secretariat.</p> <p>Accordingly, I hereby authorize the monthly deduction from my salary of the amortizations for the outstanding obligation of the principal borrower until his/her loan is fully paid.</p> <p><input checked="" type="checkbox"/> _____ <input checked="" type="checkbox"/> _____            Signature of Co-Maker over Printed Name Date</p>
---	--

**CERTIFICATE OF EMPLOYMENT AND CREDIBILITY**

<p><b>Personnel Division/Unit:</b>            This is to certify that the above loan applicant/borrower:            (1) is a <input checked="" type="checkbox"/> permanent/___ co-terminus employee of this Office and is not on leave of absence without pay;            (2) has net pay of PhP _____ for the payroll month &amp; year of _____; and            (3) has given the true and correct information on the Loan Application Form.</p> <p style="text-align: center;"><b>PILAR C. IGNACIO</b>            _____            Signature over Printed Name            Designation: <b>ADMINISTRATIVE OFFICER V</b>            Date: _____</p>	<p><b>Legal Service/Unit:</b>            This is to certify that the above loan applicant/borrower has no pending administrative nor civil case charge against him/her based on records on file with DepED.</p> <p style="text-align: center;"><b>HELENE ROSE C. CAMACHO</b>            _____            Signature over Printed Name            Designation: <b>ATTORNEY III</b>            Date: _____</p>
---	---

## SECRETARIAT'S ASSESSMENT/EVALUATION

## A. Documents Submitted:

- ☐ Loan Application Form (LAF) (3 Copies)  
☐ Authorization to Deduct (3 Copies)  
☐ Request Letter  
☐ Original Latest Payslip (Borrower & Co-Maker)  
☐ Approved Appointment (for FIRST TIME borrower only)  
☐ Updated Service Record (Borrower & Co-Maker)  
☐ Photocopy of ATM (for Bataan School of Fisheries Only)  
☐ Letter of No Plan to retire/resign (Borrower & Co-Maker)

Reviewed by:

Date:

## B. Completeness and Veracity of Submitted Documents:

- ☐ Signed and completely filled out LAF  
☐ Complete supporting documents for type of loan applied for  
☐ Signatures on LAF are by authorized signatories

Reviewed by:

Date:

## C. Eligibility of the Borrower and Co-Maker

- ☐ Borrower will not reach the mandatory age retirement on or before the maturity of his/her loan.  
☐ Co-maker will not reach the mandatory age retirement on or before the maturity of his/her loan.

Age:

Age:

- ☐ Borrower has Outstanding PF Loan Balance:

☐ Current Loan Balance

Amount: PhP

☐ Past-Due Loans

Amount: PhP

☐ No. of Years/Months Past Due:

Year/s:

Month/s:

- ☐ Borrower's Net Take-Home Pay after deduction of monthly amortization of the loan being applied for is equal to or higher than the required threshold for the current year

- ☐ For renewal of loans: Borrower has paid at least 30% of the principal of the existing loan.

Percentage of principal paid:

%

Verified by:

Date:

## D. Computation of Loan:

Principal Amount of Loan \_\_\_\_\_ PhP \_\_\_\_\_

Less: Outstanding Balance of Loan to be Renewed \_\_\_\_\_

Principal \_\_\_\_\_ PhP \_\_\_\_\_

Interest \_\_\_\_\_

Net Proceeds \_\_\_\_\_

PhP \_\_\_\_\_

Net Take Home Pay after Deduction PhP \_\_\_\_\_

Monthly Amortization \_\_\_\_\_ PhP \_\_\_\_\_

Period of Loan (mm/yy - mm/yy) \_\_\_\_\_

Date Processed: \_\_\_\_\_

Processed by:

**KIANE A. VERONA**

Signature Over Printed Name

(PF Secretariat)

Remarks:

Reviewed by:

**PILAR C. IGNACIO**

Signature Over Printed Name

(Head, PF Secretariat)

## ACTION TAKEN:

Recommending Approval:

- ☐ Approved  
☐ Disapproved

**PILAR C. IGNACIO**

(Head, PF Secretariat)

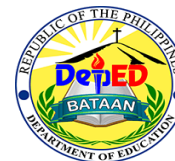
Signature Over Printed Name

Date:

**ROLAND M. FRONDA, EdD, CESO VI**
 Asistant Schools Division Superintendent  
 Officer-in-Charge

 Office of the Schools Division Superintendent  
 (Chairperson of the Board)

Date:



### Authorization for Salary Deduction

Personnel Division  
DepEd, Meralco Ave., Pasig City

I Hereby authorize the deduction of ☒ \_\_\_\_\_ PESOS  
(P ☒ \_\_\_\_\_) from my salary for ☒ \_\_\_\_\_ months, starting in \_\_\_\_\_, 20 \_\_\_\_\_ to  
\_\_\_\_\_, 20 \_\_\_\_\_ or until my total outstanding loan of ☒ \_\_\_\_\_ PESOS  
(P ☒ \_\_\_\_\_) has been fully paid. Amount deducted shall be **credited to the account** of the **DepEd Provident Fund** as  
receivables on the said loans.

☒

Signature over Printed Name

Employee No. ☒ \_\_\_\_\_ Status: ☒ \_\_\_\_\_  
Division: ☒ \_\_\_\_\_ Code: ☒ \_\_\_\_\_

Designation : ☒ \_\_\_\_\_  
Service: ☒ \_\_\_\_\_

AMORTIZATION SCHEDULE GUIDE					
Amount of Loan	Amortization Schedule				
	12 mos	24 mos	36 mos	48 mos	60 mos
5,000.00	430.34	221.61			
10,000.00	860.67	443.21	304.22		
20,000.00	1,721.33	886.42	608.44		
30,000.00	2,582.00	1,329.62	912.66	704.56	579.99
40,000.00	3,442.66	1,772.83	1,216.88	939.41	773.32
50,000.00	4,303.33	2,216.04	1,521.10	1,174.26	966.65
100,000.00	8,606.65	4,432.07	3,042.20	2,348.51	1,933.29

**NOTE:**

- PLEASE FILL UP ALL PART OF APPLICATION FORM WITH (✓).
- INCOMPLETE INFORMATION AND SIGNATURES WILL NOT BE ACCEPTED.
- ERASURES SHOULD BE SIGNED BY THE LOAN APPLICANT.
- PLEASE REFER TO THE BACK OF PAGE 1 FOR THE DOCUMENTARY REQUIREMENTS NEEDED,  
**PLEASE COMPLY WITH ALL THE REQUIREMENTS BEFORE PASSING THE APPLICATION.**
- **The Co-Maker's basic salary must be higher than or equal to the Borrower. Borrower & Comaker must have Net Take Home Pay of 5,000 after deduction, and No Undeducted Obligations.**





**Republic of the Philippines**  
**Department of Education**  
**PROVIDENT LOAN APPLICATION FORM**



Date Submitted: ☒   
 Loan Amount: ☒ Php   
 Type of Loan: ☒ ☐ Additional for extreme emergency cases  
 Term: ☒ year/s

Loan Application No.:   
 Purpose : Additional for extreme emergency cases  
☐ Hospitalization/Medical  
☐ Death of a family member  
☐ Calamity

Borrower's Information	Co-Maker's Information
<input checked="" type="checkbox"/> (Surname) (First Name) (M.I.) Home Address: <input checked="" type="checkbox"/> Position: <input checked="" type="checkbox"/> Employee No: <input checked="" type="checkbox"/> Employment Status: <input checked="" type="checkbox"/> Office: <input checked="" type="checkbox"/> Date of Birth: <input checked="" type="checkbox"/> Age: <input checked="" type="checkbox"/> Monthly Salary: PhP <input checked="" type="checkbox"/> Office tel. no.: <input checked="" type="checkbox"/> Years in Service: <input checked="" type="checkbox"/> Mobile no.: <input checked="" type="checkbox"/> DepEd E-Mail address: <input checked="" type="checkbox"/> Specimen Signatures: <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (Surname) (First Name) (M.I.) Home Address: <input checked="" type="checkbox"/> Position: <input checked="" type="checkbox"/> Employee No: <input checked="" type="checkbox"/> Employment Status: <input checked="" type="checkbox"/> Office: <input checked="" type="checkbox"/> Date of Birth: <input checked="" type="checkbox"/> Age: <input checked="" type="checkbox"/> Monthly Salary: PhP <input checked="" type="checkbox"/> Office tel. no.: <input checked="" type="checkbox"/> Years in Service: <input checked="" type="checkbox"/> Mobile no.: <input checked="" type="checkbox"/> Specimen Signatures: <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>

**LOAN AGREEMENT**

<p>I Hereby apply for a Provident Fund Loan in the amount of PESOS: <input checked="" type="checkbox"/> (P <input checked="" type="checkbox"/>). In consideration of the grant thereof, I promise to pay all installments due based on the attached amortization schedule and bind myself with the terms and conditions of the loan as stipulated in the applicable guidelines of the DepEd Provident Fund. This document also serves as the Promissory Note upon approval of this loan.</p> <p>Accordingly, I hereby authorize the deductions of the monthly amortization from my salary. Should I be separated from the service, I also hereby agree to settle my outstanding loan balance before the date of my retirement/separation from the service, either through full payment in cash or through the execution of a notarized Promissory Note.</p> <p><input checked="" type="checkbox"/> Signature of Borrower over Printed Name <input checked="" type="checkbox"/> Date</p>	<p>I hereby agree to assume all the outstanding obligations for the grant of this loan should the principal borrower be separated from the service, and either retirement or separation benefits due to him/her is not received or is insufficient to settle the borrower's outstanding loan, and upon proper notification by the Provident Fund Secretariat.</p> <p>Accordingly, I hereby authorize the monthly deduction from my salary of the amortizations for the outstanding obligation of the principal borrower until his/her loan is fully paid.</p> <p><input checked="" type="checkbox"/> Signature of Co-Maker over Printed Name <input checked="" type="checkbox"/> Date</p>
---	---

**CERTIFICATE OF EMPLOYMENT AND CREDIBILITY**

<p><b>Personnel Division/Unit:</b></p> <p>This is to certify that the above loan applicant/borrower:</p> <p>(1) is a <input checked="" type="checkbox"/> permanent/___ co-terminus employee of this Office and is not on leave of absence without pay;</p> <p>(2) has net pay of PhP _____ for the payroll month &amp; year of _____; and</p> <p>(3) has given the true and correct information on the Loan Application Form.</p> <p style="text-align: center;"><b>PILAR C. IGNACIO</b>        Signature over Printed Name        Designation: <b>ADMINISTRATIVE OFFICER V</b>        Date: _____</p>	<p><b>Legal Service/Unit:</b></p> <p>This is to certify that the above loan applicant/borrower has no pending administrative nor civil case charge against him/ her based on records on file with DepED.</p> <p style="text-align: center;"><b>HELENE ROSE C. CAMACHO</b>        Signature over Printed Name        Designation: <b>ATTORNEY III</b>        Date: _____</p>
--	---

## SECRETARIAT'S ASSESSMENT/EVALUATION

## A. Documents Submitted:

- ☐ Loan Application Form (LAF) (3 Copies)  
☐ Authorization to Deduct (3 Copies)  
☐ Request Letter  
☐ Original Latest Payslip (Borrower & Co-Maker)  
☐ Approved Appointment (for FIRST TIME borrower only)  
☐ Updated Service Record (Borrower & Co-Maker)  
☐ Photocopy of ATM (for Bataan School of Fisheries Only)  
☐ Letter of No Plan to retire/resign (Borrower & Co-Maker)

- ☐ Additional documents for Additional Loan:  
☐ Letter request  
☐ Hospitalization/Medical Expenses  
☐ Medical Abstract/Certificate/Prescription/Diagnosis  
☐ Barangay/LGU certificate/ resolution declaring the borrower's place under State of Calamity

Reviewed by:

Date:

## B. Completeness and Veracity of Submitted Documents:

- ☐ Signed and completely filled out LAF  
☐ Complete supporting documents for type of loan applied for  
☐ Signatures on LAF are by authorized signatories

Reviewed by:

Date:

## C. Eligibility of the Borrower and Co-Maker

- ☐ Borrower will not reach the mandatory age retirement on or before the maturity of his/her loan.  
☐ Co-maker will not reach the mandatory age retirement on or before the maturity of his/her loan.

Age:

Age:

- ☐ Borrower has Outstanding PF Loan Balance:

☐ Current Loan Balance

Amount: PhP

☐ Past-Due Loans

Amount: PhP

☐ No. of Years/Months Past Due:

Year/s:

Month/s:

- ☐ Borrower's Net Take-Home Pay after deduction of monthly amortization of the loan being applied for is equal to or higher than the required threshold for the current year

- ☐ For renewal of loans: Borrower has paid at least 30% of the principal of the existing loan.

Percentage of principal paid:

%

Verified by:

Date:

## D. Computation of Loan:

Principal Amount of Loan PhP \_\_\_\_\_

Less: Outstanding Balance of Loan to be Renewed

Principal PhP \_\_\_\_\_

Interest \_\_\_\_\_

Net Proceeds PhP \_\_\_\_\_

Net Take Home Pay after Deduction PhP \_\_\_\_\_

Monthly Amortization PhP \_\_\_\_\_

Period of Loan (mm/yy - mm/yy) \_\_\_\_\_

Date Processed: \_\_\_\_\_

Processed by:

**KIANE A. VERONA**

Signature Over Printed Name

(PF Secretariat)

Remarks:

Reviewed by:

**PILAR C. IGNACIO**

Signature Over Printed Name

(Head, PF Secretariat)

## ACTION TAKEN:

Recommending Approval:

- ☐ Approved  
☐ Disapproved

**ROLAND M. FRONDA, EdD, CESO VI**

OIC - Schools Division Superintendent

(Head, PF Secretariat)

Signature Over Printed Name

Date: \_\_\_\_\_

**MAY B. ECLAR, PhD, CESO III**

Regional Director

Signature over Printed Name

Date: \_\_\_\_\_



Personnel Division  
DepEd, Meralco Ave., Pasig City

✓  
\_\_\_\_\_  
Signature over Printed Name

Employee No. ☒ \_\_\_\_\_ Status: ☒ \_\_\_\_\_ Designation : ☒ \_\_\_\_\_  
Division: ☒ \_\_\_\_\_ Code: ☒ \_\_\_\_\_ Service: ☒ \_\_\_\_\_

AMORTIZATION SCHEDULE GUIDE					
Amount of Loan	Amortoization Schedule				
	12 mos	24 mos	36 mos	48 mos	60 mos
5,000.00	430.34	221.61			
10,000.00	860.67	443.21	304.22		
20,000.00	1,721.33	886.42	608.44		
30,000.00	2,582.00	1,329.62	912.66	704.56	579.99
40,000.00	3,442.66	1,772.83	1,216.88	939.41	773.32
50,000.00	4,303.33	2,216.04	1,521.10	1,174.26	966.65
100,000.00	8,606.65	4,432.07	3,042.20	2,348.51	1,933.29
200,000.00	17,213.29	8,864.13	6,084.39	4,697.01	3,866.57

- PLEASE FILL UP ALL PART OF APPLICATION FORM WITH (✓).
- INCOMPLETE INFORMATION AND SIGNATURES WILL NOT BE ACCEPTED.
- ERASURES SHOULD BE SIGNED BY THE LOAN APPLICANT.
- PLEASE REFER TO THE BACK OF PAGE 1 FOR THE DOCUMENTARY REQUIREMENTS NEEDED,  
**PLEASE COMPLY WITH ALL THE REQUIREMENTS BEFORE PASSING THE APPLICATION.**
- **The Co-Maker's basic salary must be higher than or equal to the Borrower. Borrower & Comaker must have Net Take Home Pay of 5,000 after deduction, and No Undeducted Obligations.**

a. Payment of hospital bills of DepEd personnel or member of his/her family within the third civil degree of consanguinity/affinity; or

b. Death of a member of the borrower's family within the third civil degree of consanguinity/affinity; or

c. Borrower is a direct victim of a natural or man-made calamity, such as typhoons, fire, robbery, armed conflict, and others.