



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

AUG 16 2023

DIVISION ADVISORY
NO. 136, s. 2023

To: Assistant Schools Division Superintendent
Chief Education Program Supervisors
Education Program Supervisors
Public Schools District Supervisors
Elementary and Secondary School Principals
All Others Concerned

1. This Office hereby disseminates **Regional Memorandum No. 400, s. 2023**, dated **August 2, 2023**, titled **"GRANT OF AN AUTOMATIC TWO-MONTH MORATORIUM ON PAYMENT OF PROVIDENT FUND LOAN OF BORROWERS AFFECTED BY CALAMITY"**.
2. In the case of the Province of Bataan, which was officially declared under the state of calamity, on July 29, 2023, per RESOLUTION NO. 321 due to the effects of Southwest Monsoon (Habagat) enhanced by Typhoon "EGAY" (DOKSURI), a two-month moratorium shall apply to all PF Borrowers affected covering September to October 2023 payroll with no additional interest imposed on their loans.
3. Attached is a copy of the Regional Memorandum for reference and other details.
4. Immediate and wide dissemination of this Advisory is desired.


CAROLINA S. VIOLETA, EdD, CESO VI
Schools Division Superintendent

/FS23



"We Mould Heroes"

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CSC PRIME-HRM BRONZE AWARD



Republic of the Philippines
Department of Education
REGION III-CENTRAL LUZON

003-2023-76017
RECEIVED
AUG 03 2023

BY: _____

REGIONAL MEMORANDUM

No. 400, s. 2023

**GRANT OF AN AUTOMATIC TWO-MONTH MORATORIUM ON PAYMENT OF
PROVIDENT FUND LOAN OF BORROWERS AFFECTED BY CALAMITY**

To: Assistant Regional Director
Schools Division Superintendents
All Others Concerned

1. The MEMORANDUM OUF-2023-0494, dated July 11, 2023, was issued by the Department of Education (DepEd) Provident Fund National Board of Trustees (PFNBT) implementing Provident Fund (PF) Resolution No. 5 entitled "A Resolution Approving the Grant of an Automatic Two-Month Moratorium on Payment of PF Loan Amortizations of Borrowers Affected by Calamity".
2. In the case of the Province of Pampanga, which was officially declared on July 31, 2023, under the state of calamity per RESOLUTION NO. 8058 due to the effects of Southwest Monsoon enhanced by Tropical Cyclones "Egay and Falcon", a two-month moratorium shall apply to all PF borrowers affected covering August to September 2023 payroll with no additional interest imposed on their loans.
3. The PF borrowers from the rest of the provinces, municipalities, and barangays in the region under the state of calamity shall, likewise, have a two-month moratorium on their loans.
4. The DepEd Payroll Units are directed to implement the loan moratorium and PF Chapters shall report to the PF Regional Board of Trustees, through the Regional Board Secretariat, who in turn shall consolidate and report to the PFNBT, through the National Board Secretariat, within the first week of its implementation and two weeks after the end of the grant of the same and inform the borrowers, accordingly.
5. Copies of the said memorandum including Annex A are attached for reference.
6. Immediate and widest dissemination of this memorandum is desired.

MAY B. ECLAR, PhD, CESO III
Regional Director

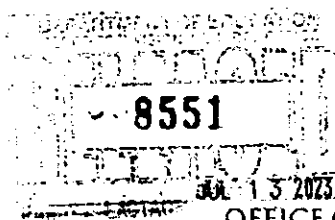
Encl: As stated

Fin1/fin2/jmr
August 1, 2023

Digitally
signed by
Valleyo
Imelda
Pascua



Address: Matalino St. D.M. Government Center, Maimpis, City of San Fernando (P)
Telephone Number: (045) 598-8580 to 89; Email Address: region3@deped.gov.ph



Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM
OUF-2023-0494

TO : REGIONAL DIRECTORS

**ATTENTION : REGIONAL PF BOARD OF TRUSTEES
REGIONAL PF CHAPTER SECRETARIATS
CHIEFS OF FINANCE AND ADMINISTRATIVE DIVISION
HEADS OF REGIONAL PAYROLL SERVICE UNIT**

FROM : ANNALYN M. SEVILLA
Undersecretary for Finance
Chairperson, Provident Fund National Board of Trustees

SUBJECT : IMPLEMENTATION OF PF BOARD RESOLUTION NO. 5 s. 2023

DATE : JULY 11, 2023

1. This is to inform you of the approval of Provident Fund (PF) Board Resolution No. 05, s. 2023, entitled "***A Resolution Approving the Grant of an Automatic Two-Month Moratorium on Payment of Provident Fund Loan (PF) Amortizations of Borrowers Affected by Calamity***" by the DepEd PF National Board of Trustees (PFNBT).

2. Pursuant to said PF Board Resolution, the following are the guidelines in granting the automatic two (2)-month moratorium:

- a. There is a declaration of state of calamity officially issued by either the President of the Philippines, the National Disaster Risk Reduction and Management Council and its counterpart agencies in the Regions, Provinces, Cities and Municipalities, or by the Legislative Councils of Local Government Units concerned;
- b. The 2-month moratorium SHALL APPLY TO ALL PF BORROWERS who are teaching and non-teaching personnel and actually working and/or residing in regions/s, province/s, city/ies or schools division/s covered by the declaration of a state of calamity;
- c. Existing PF deductions to be temporarily stopped shall be lodged at the "Undeducted Obligations" of the payslips of the borrower, and shall automatically be restored to the payroll after the 2-month period is implemented;
- d. Loan term in the payroll program shall be adjusted/extended corresponding to the 2 month of loan moratorium;

- e. No additional interest shall be imposed on the loan accounts during the moratorium period:
 - f. The Loan moratorium shall take effect immediately in the next payroll month after the declaration of the state of calamity:
 - g. All payroll units in the region/schools division/implementing unit-secondary schools shall be directed to implement the loan moratorium:
 - h. All PF Chapters are directed to report on loan moratorium granted to PF borrowers not later than two weeks after the end of the grant of loan moratorium: and
 - i. All PF Chapters, through their respective Board Chairperson, shall submit a report to the PFNBT, through the PF National Board Secretariat (PFNBS), on the availment of the loan moratorium as soon as the same has been effected by the Payroll Units concerned (Annex A attached for the template), within first week of its implementation of the loan moratorium.
3. For inquiries, you may contact Employee Account Management Division, the PFNBS, at _____ or teletax number (02) 8633-7248.
4. For strict compliance, Immediate dissemination of this Memorandum is desired.

ANNEX A

REPORT ON THE GRANT OF TWO-MONTH MORATORIUM ON PAYMENT OF PROVIDENT FUND LOAN AMORTIZATIONS OF BORROWERS AFFECTED BY CALAMITY

PF CHAPTER (Schools Division/ Region)	PROCLAMATION NO./ISSUED BY:	TYPE AND NAME OF CALAMITY (whether Earthquake or Typhoon, etc.)	DATE OCCURRED	NO. OF PF BORROWERS AFFECTED	SCHEDULE OF DEFERMENT	TOTAL AMOUNT OF AMORTIZATIONS DEFERRED
Schools Division of XX PF Chapter, Region X	012 issued by LEd or President of the Philippines	Typhoon Doudou etc.)	August 20, 2023	1790	September to October 2023	3,960,070.00

PREPARED BY:

PREPARED BY:

Signature over Printed Name
HEAD SECREATARIAT, PROVIDENT FUND CHAPTER

Signature over Printed Name
SCHOOLS DIVISION SUPERINTENDENT