

16 December 2024

REGIONAL MEMORANDUM
No. 1587 s. 2024

DISSEMINATION OF THE LETTER DATED DECEMBER 2, 2024 FROM OFFICE OF THE UNDERSECRETARY FOR FINANCE RE: LETTER REQUEST OF CITY SAVINGS BANK, INC TO OFFER AND GRANT CALAMITY LOANS TO DEPED PERONNEL UNDER STATE OF CALAMITY

To : Assistant Regional Director
All DepEd RO V Personnel
Schools Division Superintendents
Secondary School Principal/ School Head
Division Accountants
Division Budget Officers
School Accountants/ Senior Bookkeeper
All Concerned

1. This refers to the communication of Annalyn M. Sevilla, Undersecretary, Office of the Undersecretary for Finance, Department of Education dated December 2, 2024, a copy of the letter is hereto attached.
2. All concerned are advised to adhere to provisions pursuant to Paragraph 3.9, Enclosure 1 of DepEd Order No. 20, s. 2021, subject to conditions as stipulated in the letter.
3. For information and guidance of all concerned.


GILBERT R. SADSAD
Regional Director



Republic of the Philippines
Department of Education
Region V - Bicol
TANGGAPANG PANSANGAY NG CATANDUANES

December 19, 2024

TO: Assistant Schools Division Superintendent
Chief Education Supervisors
Public School District Supervisors
Section/Unit Heads
Elementary and Secondary School Heads
Teaching and Non-Teaching Personnel
All Others Concerned



For your information and guidance.

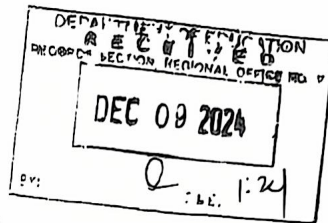

CECILE C. FERRO CESO VI
Assistant Schools Division Superintendent
OIC, Office of the Schools Division Superintendent



DepEd - Division Office, Catanduanes
DepEd - MATATAG
www.deped.gov.ph



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



December 2, 2024

MS. LINDA FLOR D. HORTEZANO
 SVP-Relationship Management Executive
 City Savings Bank, Inc.
 Ground, 29th and 35th Floors, UnionBank Plaza
 Meralco Avenue, corner Sapphire and Onyx Streets
 Ortigas Center, Pasig City

Pro
 12/12/24

Dear **Ms. Hortezano**:

This pertains to your letter dated 28 November 2024, requesting approval to offer and grant calamity loans to DepEd personnel whose residences were declared under state of calamity due to Typhoons Julian, Marce, Nica, Ofel, and Pepito in Regions II, III, V and CAR.

Pursuant to Paragraph 3.9, Enclosure 1 of DepEd Order No. 20, s. 2021, *"Except for existing loans at the time of execution of this TCAA, the Lender is authorized to grant only one (1) new loan per Borrower for inclusion in the APDS. However, the Lender may grant additional loan to Borrowers in the event there is a declaration of state of calamity in the particular province/s, subject to NTHP verification"*. In view of the aforementioned provision, the said request is hereby approved, subject to the following conditions:

1. Additional loan shall only be granted to the affected DepEd regular employees where there is a declaration of state of calamity;
2. The granting of the said loan shall only be within the provinces where your entity is allowed to utilize the Automatic Payroll Deduction System (APDS) facility;
3. Availment of the said loan shall only be allowed within three (3) months after the declaration of state of calamity;
4. The loans that will be processed for the purpose shall be subject to the usual verification process by the designated DepEd Verifiers on the resulting Net Take Home Pay (NTHP). A copy of the declaration of state of calamity must be attached to the loan application; and
5. All other conditions stipulated in the TCAA, especially the Interest Rate and Other Charges (which could be reduced by CBSI) shall remain enforced and effective.

Please be guided accordingly. Thank you.

Sincerely yours,


ANNALYN M. SEVILLA
 Undersecretary

Copy Furnished:
 Regional Directors, All Chiefs of Administrative and Finance Divisions
 and Head of Personnel Services Units, Regions II, III, V and CAR

14633

Address: 2F Bldg. 10, DepEd Complex Meralco Avenue, Pasig City