



Republic of the Philippines
Department of Education
REGION VIII - EASTERN VISAYAS

March 10, 2021

REGIONAL MEMORANDUM

No. **134**, s. 2021

A RESOLUTION APPROVING THE CONTINUED IMPLEMENTATION OF A SIMPLIFIED PROVIDENT FUND LOAN APPLICATION PROCESS IN VIEW OF THE IMPOSITION OF VARIOUS COMMUNITY QUARANTINE CLASSIFICATIONS IN THE COUNTRY

To: Schools Division Superintendents
Provident Fund Chapters
All Others Concerned

- Attached is Memorandum dated 03 March 2021 from the Office of Usec Annalyn M. Sevilla with the subject: **A Resolution Approving the Continued Implementation of a Simplified Provident Fund Loan Application Process In View of the Imposition of Various Community Quarantine Classifications in the Country.**
- For information and guidance.


MA. GEMMA MERCADO LEDESMA
Regional Director 

Enclosure: Memorandum dated 03 March 2021

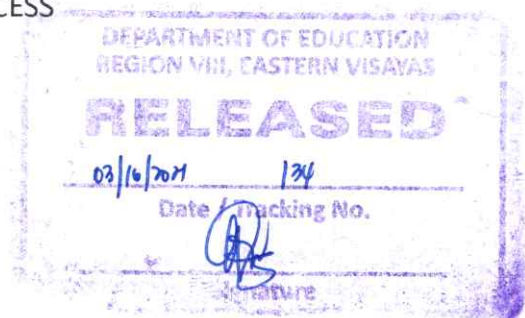
Reference: Memorandum dated 03 March 2021

To be indicated in the Perpetual Index
under the following subjects:

PROVIDENT

SIMPLIFIED PROCESS

AD-PS-EDR





Republic of the Philippines
Department of Education

DEPARTMENT OF EDUCATION
REGION VIII, EASTERN VISAYAS
RECEIVED
03/10/21 #1647
Date / Tracking No.
7:40 pm Xde DepEd Division Office
Signature

DepEd Provident Fund National Chapter

OFFICE OF THE DIRECTOR IV
Date and Time Received 2:45
Date and Time Released 4:22
Signature

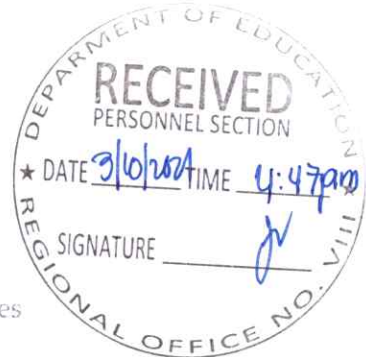
MEMORANDUM

TO: REGIONAL PROVIDENT FUND CHAPTERS

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

SUBJECT: A RESOLUTION APPROVING THE CONTINUED IMPLEMENTATION OF A SIMPLIFIED PROVIDENT FUND LOAN APPLICATION PROCESS IN VIEW OF THE IMPOSITION OF VARIOUS COMMUNITY QUARANTINE CLASSIFICATIONS IN THE COUNTRY

DATE : 03 March 2021



This refers to the Provident Fund National Board of Trustees' (NBT) Board Resolution No. 9 s. 2020 entitled "A Resolution Approving the Continued Implementation of a Simplified Provident Fund Loan Application Process in View of the Imposition of Various Community Quarantine Classification in the Country," which, *inter alia*, authorizes the Regional Provident Fund (PF) Chapters to adopt a similar loan application process in accordance with their own internal control requirements, in order to appropriately and promptly cater to the needs of its DepEd employees during the community quarantine.

Submission of originally signed documents and certifications relative to the application, nonetheless, must not be dispensed with, as the same shall serve as supporting documents for the report to be transmitted to the Commission on Audit (COA). Regional PF Chapter that will opt to adopt a similar process, may thus determine the number of days from which the borrowers should submit to the concerned PF Secretariats, the original copies of loan application documents with corresponding wet signatures.

For further queries regarding the matter, Ms. Evangeline S. Puno of Employee Account Management Division (EAMD), PF NBT Secretariat, may be reached through mobile number (+639) 277527321, landline number 8633-7248, and e-mail address fs.eamd@deped.gov.ph.

For your guidance. Thank you.

OKO email
3/10/21



Republic of the Philippines
Department of Education

DepEd Provident Fund National Chapter

MEMORANDUM

FOR : DEPED PF-NBT MEMBERS

FROM : 
ATTY. ANNE RACHEL C. MIGUEL
*Director IV, BHROD and CSSO
Board Secretary, DepEd PF-NBT*

SUBJECT : RESOLUTION ON THE CONTINUED IMPLEMENTATION OF THE
SIMPLIFIED LOAN APPLICATION PROCESS

DATE : 08 February 2021

This is to respectfully transmit the attached PF-NBT Resolution No. 9 entitled *A Resolution Approving the Continued Implementation of a Simplified Provident Fund Loan Application Process in View of the Imposition of Various Community Quarantine Classifications in the Country.*

For approval/signature. Thank you.



Republic of the Philippines
Department of Education

PROVIDENT FUND NATIONAL BOARD OF TRUSTEES

BOARD RESOLUTION NO. 09, s. 2020

A RESOLUTION APPROVING THE CONTINUED IMPLEMENTATION OF A SIMPLIFIED PROVIDENT FUND LOAN APPLICATION PROCESS IN VIEW OF THE IMPOSITION OF VARIOUS COMMUNITY QUARANTINE CLASSIFICATIONS IN THE COUNTRY

WHEREAS, the DepEd Provident Fund National Board of Trustees (PF-NBT) has been organized and tasked to promulgate, apply, and enforce the rules and regulations governing the use and operation of the PF pursuant to DepEd Order (DO) No. 97, s. 1992 entitled "*Establishment of the DECS Provident Fund*" and Administrative Order (AO) No. 279, s. 1992, entitled "*Prescribing Rules and Regulations for the Establishment and Administration of a Provident Fund of Agencies Covered by Section 41 of the General Provisions of Republic Act No. 7180;*"

WHEREAS, Section 2 of AO No. 279 states that the Fund shall provide for the granting of benefits and loans to officials and employees of the department, bureau, office, or agency for emergency needs, such as on education, hospitalization, immediately needed house repairs, and for other similar purposes to be determined by the Board of Trustees;

WHEREAS, Proclamation No. 929, s. 2020 was promulgated on 16 March 2020 declaring a State of Calamity throughout the Philippines for a period of six (6) months due to Corona Virus Disease 2019 (COVID-19), unless earlier lifted or extended as circumstances may warrant;

WHEREAS, upon recommendation by the Board Secretariat, DepEd PF-NBT issued on 06 May 2020 Board Resolution No. 05 on the *Adoption of a Simplified Provident Fund Loan Application Process* which was effective during the implementation of the Enhanced Community Quarantine (ECQ);

WHEREAS, given the continued rise in the number of COVID-19 positive cases and deaths despite efforts and interventions to contain the same, the President of the Philippines, through Proclamation No. 1021, extended the declared State of Calamity throughout the country for a period of one (1) year, effective 13 September 2020 to 12 September 2021, unless earlier lifted or extended as circumstances may warrant;

WHEREAS, in consideration of the request from the borrowers, especially those with health risks and affected by limited mobility protocols, the Board Secretariat has recommended the continued implementation of the aforesaid simplified PF loan application process in the Department, regardless of the community quarantine classification imposed.

WHEREAS, to accommodate the request of the borrowers and operationalize the foregoing, online submission of loan application forms and other requirements shall be allowed, provided that all documents (e.g. duly accomplished LAF under old template, certifications from Legal Division, etc.) with the necessary wet signatures shall be transmitted

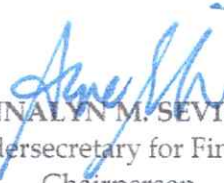
by the member-borrower within seven (7) days from his/her online application. Copy of the Proposed Simplified Work Flow Process and Procedural Guidelines is attached, marked as Annex A, for ready reference;

NOW THEREFORE, RESOLVED, AS IT IS HEREBY RESOLVED, that the DepEd PF NBT approves the continued implementation of the attached Simplified Provident Fund Loan Application Process in DepEd Central Office, regardless of the community quarantine classification imposed in the country;

RESOLVED FINALLY, that Regional Provident Fund Chapters are authorized to adopt a similar process in accordance with their own internal control requirements in order to appropriately and promptly cater to the needs of its employees during the community quarantine.

Signed on the 22 day of December 2020.

APPROVED BY:



ANNALYN M. SEVILLA
Undersecretary for Finance
Chairperson




Atty. REVSEE A. ESCOBEDO
Undersecretary for Field Operations,
Palarong Pambansa Secretariat, and DEACO
Vice Chairperson

TINA ROSE MARIE L. CANDIA
Undersecretary for Budget Preparation and Executive Group
Representative, Department of Budget and Management



DR. MALCOLM S. GARMA
Director, DepEd National Capital Region
Representative, DepEd Regional Directors



RONILDA R. CO
Director, Disaster Risk Reduction and Management Service
Representative, DepEd Bureaus/Services Directors

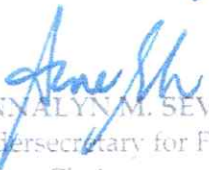
by the member-borrower within seven (7) days from his/her online application. Copy of the Proposed Simplified Work Flow Process and Procedural Guidelines is attached, marked as Annex A, for ready reference;

NOW THEREFORE, RESOLVED, AS IT IS HEREBY RESOLVED, that the DepEd PF NBT approves the continued implementation of the attached Simplified Provident Fund Loan Application Process in DepEd Central Office, regardless of the community quarantine classification imposed in the country;

RESOLVED FINALLY, that Regional Provident Fund Chapters are authorized to adopt a similar process in accordance with their own internal control requirements in order to appropriately and promptly cater to the needs of its employees during the community quarantine.

Signed on the 22 day of December 2020.

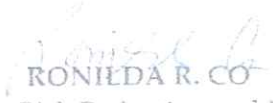
APPROVED BY:



ANNALYN M. SEVILLA
Undersecretary for Finance
Chairperson


Atty. REVSEE A. ESCOBEDO
Officer in Charge, Office of the Undersecretary
for Field Operations and HROD (Personnel and Employee Welfare)
Vice Chairperson


TINA ROSE MARIE L. CANDA
Undersecretary for Budget Preparation and Executive Group
Representative, Department of Budget and Management


DR. MALCOLM S. GARMA
Director, DepEd National Capital Region
Representative, DepEd Regional Directors


RONILDA R. CO
Director, Disaster Risk Reduction and Management Service
Representative, DepEd Bureaus/Services Directors


DR. JORGE M. REINANTE
President, Philippine Association School Superintendents
Representative, Teaching Organizations


ATTY. DOMINGO B. ALIDON
President, DepEd National Employees Union
Representative, Non-Teaching Organizations

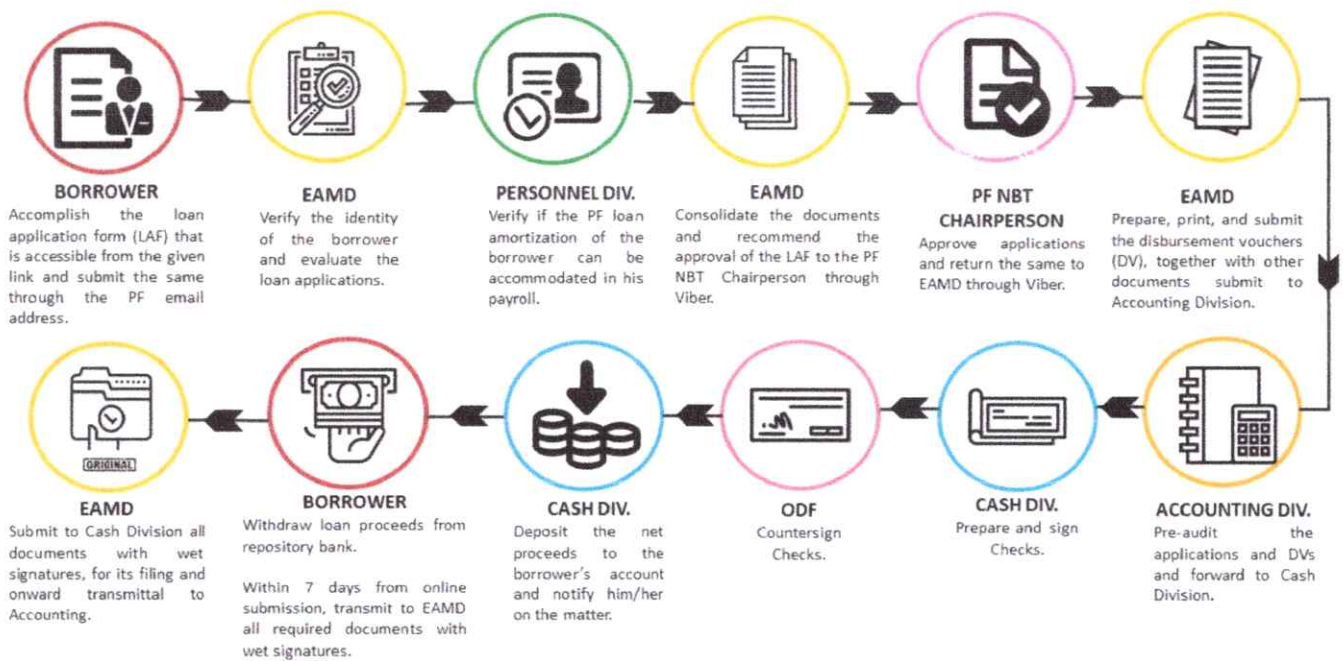
CERTIFICATION

I, the undersigned, do hereby certify that the Board of Trustees approved the foregoing resolution on the 22 December 2020 in favor hereof.


ATTY. ANNE RACHEL C. MIGUEL
Director IV, BHRD and CSSO
DepEd PF-NBT Board Secretary

**SIMPLIFIED PROVIDENT FUND LOAN APPLICATION PROCESS
IN THE DEPED CENTRAL OFFICE
IN VIEW OF THE IMPOSITION OF VARIOUS COMMUNITY QUARANTINE
CLASSIFICATIONS IN THE COUNTRY**

I. Process Flow



II. Online Submissions of the Borrower

- Download simplified Loan Application Form (LAF) from <https://drive.google.com/open?id=1rT4rQCOXJiBpMjITlpgsyON657SI0ep;> accomplish and affix his/her electronic signature in the LAF.
- Submit online/through e-mail by the borrower to the Employee Account and Management Division (EAMD) via e-mail address fs.eamd@deped.gov.ph
 - Duly accomplished Loan Application Form (LAF)
 - Authorization to Deduct
 - Copy of the latest pay slip
 - Copy of DepEd Identification Card (ID)
 - Certification that he/she has no pending administrative, civil nor criminal records filed at DepEd.

III. Assessment/ Evaluation of Forms

- EAMD Loan processor will perform the following:

- 1.1 Check legitimacy of the loan being applied by conducting video call with the borrower, proof of which shall be secured by taking screen capture;
 - 1.2 Check the completeness and veracity of the submitted requirements. If incomplete, return the forms to the borrower for rectification/completion;
 - 1.3 Email the co-maker to confirm his/her designation as such by the borrower. An email response from the co-maker is needed in order to proceed with the processing of the loan;
 - 1.4 Check in the Subsidiary Ledgers if the borrower has existing loans, and compute for the loanable amount and monthly amortization, depending on the terms of loan or length of payment opted by the borrower; and
 - 1.5 Once the submitted requirements are complete and in order, sign the *Secretariat's Assessment/Evaluation* portion of the LAF and e-mail to designated DepEd Verifier from the Personnel Division.
2. Designated DepEd Verifier from Personnel Division will assess the borrower's PF loan amortization of the borrower, if can be accommodated in the payroll, and then e-mail back to EAMD loan processor the result of his/her verification.
 3. EAMD Loan Processor shall then:
 - 3.1 Inform the borrower, if the loan cannot be accommodated in the payroll; or
 - 3.2 Affix e-signature on the Evaluation Portion of the LAF, if can be accommodated in the payroll, and forward the same to the Administrative Officer V, for review and e-signature;
 - 3.3 E-mail the processed LAF and supporting documents to the Chief Administrative Officer (CAO) of EAMD, for further review being the Head of PF NBT Secretariat, and affix her e-signature in the "*Recommending Approval*" portion of the accomplished LAF; and
 - 3.4 Send these documents to the Office of the DepEd PF NBT Chairperson via Viber.

IV. Approval of the LAF

The Chairperson will affix her e-sign on the *Action Taken* portion of the LAF and returns the approved/disapproved LAF to EAMD, for appropriate action.

V. Preparation of Disbursement Voucher (DV)

DVs shall be prepared by EAMD for approved loan applications, and then print the same for onward transmittal to Accounting.

VI. Pre-Audit and Certification of Fund's Availability

Accounting Division shall pre-audit the submitted documents and certify availability of funds on the payroll. The same shall be forwarded to Cash Division for appropriate action.

VII. Check Preparation and Signing

Cash Division shall prepare and sign the check for onward endorsement to the Office of the Director for Finance for countersigning.

VIII. Cash Deposit

Upon receiving the countersigned check, Cash Division shall deposit the net proceeds to the borrower's account. The former shall notify the latter that s/he may already withdraw the loan proceeds from her/his repository bank.

IX. Submission of All Documents to Accounting Division with the Necessary Wet Signatures

1. The borrower shall submit to EAMD all the documents and requirements (e.g. duly accomplished LAF under old template, certifications from Legal Division, etc.) with the necessary wet signatures within seven (7) days from submission of online application.
2. EAMD shall ensure the borrower's compliance with the foregoing. Upon receipt of the documents and requirements from the borrower, designated staff must then submit the same to Cash Division for filing and onward transmittal to Accounting Division.