



Republic of the Philippines  
**Department of Education**  
REGION XI  
SCHOOLS DIVISION OF PANABO CITY

11839

Office of the Schools Division Superintendent

**DIVISION MEMORANDUM**

OSDS-2024-0120

**TO :** Assistant Schools Division Superintendent  
Chief Curriculum Implementation Division  
Chief Schools Governance and Operations Division  
Public Elementary and Secondary School Heads  
Division Section Heads  
All Concerned Personnel

**SUBJECT:** **DISSEMINATION OF THE MEMORANDUM ON THE CALAMITY  
LOAN OFFER BY EAST WEST RURAL BANK, INC.**

**DATE :** **August 28, 2024**

Attached is the Memorandum dated August 20 2024, from the DepED Regional Office, Davao City, Region XI, and a letter from the Office of the Undersecretary for Finance, relative to the approval on the request of East West Rural Bank, Inc. (EWRBI) to grant short-term Calamity Loan to DepEd Personnel, subject to the conditions that are stipulated in the letter. Please see the enclosure for important details.

For dissemination and compliance.

  
**JINKY B. FIRMAN, CESO VI**  
Schools Division Superintendent

Enclosed: As stated

OSDS/RS/reg/nnp

**RELEASED**

**AUG 29 2024**

RECORDS SECTION SDO PANABO CITY  
BY 



Schools Division of Panabo City  
City Hall Compound, Panabo City  
Tel. No. (084) 823-1469  
Email: [panabocity.division@deped.gov.ph](mailto:panabocity.division@deped.gov.ph)

DepEd Panabo:  
Empowering Champions in Education  
through Journeying, Blending and Pioneering commitment in  
providing quality education, MATATAG for all.





11630

Republic of the Philippines  
Department of Education  
DAVAO REGION

Office of the Regional Director

**REGIONAL MEMORANDUM**

AD-2024-166

To : Schools Division Superintendents

Subject: CALAMITY LOAN OFFER BY EAST WEST RURAL BANK, INC.

Date : August 20, 2024

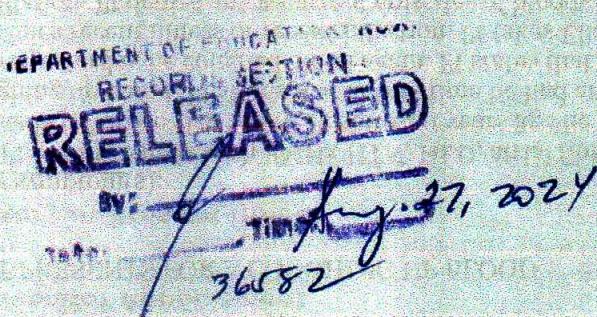
Herewith is the letter dated August 08, 2024 from the Office of the Undersecretary for Finance, relative to the approval on the request of **East West Rural Bank, Inc. (EWRBI)** to grant short-term Calamity Loan to DepEd personnel, subject to the conditions that are stipulated in the letter.

For immediate dissemination.

ALLAN G. FARNAZO  
Director IV

Enclosed: As stated.

ROA10/PS/jja





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

August 8, 2024

**LORENZO T. OCAMPO**

President and Chief Executive Officer  
City Savings Bank, Inc. (CSBI)  
Ground, 29<sup>th</sup> and 35<sup>th</sup> Floors, UnionBank Plaza  
Meralco Avenue Corner Sapphire and Onyx Streets  
Ortigas Center, Pasig City

✓  
8/8/24 3642  
2/8

Dear Mr. Ocampo:

This pertains to the letter of Ms. Linda Flor P.D. Hortezano, CSBI Relationship Management Executive, requesting approval to offer and grant calamity loans to DepEd personnel for the areas declared in a state of calamity due to Super Typhoon Carina.

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. The additional loan shall only be granted to the affected DepEd regular employees whose residences were declared under a 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 additional loan shall only be available 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). 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 CSBI) shall remain enforced and effective.

Please be guided accordingly. Thank you.

Sincerely yours,

**ANNALYN M. SEVILLA**  
Undersecretary

Copy Furnished:

17-043  
Regional Directors, All Chiefs of Administrative and Finance Division  
and Head of Personnel Services Units, Regions I to XIII, CAR and MCR



Address: 2F Rizal Bldg., DepEd Complex Meralco Avenue, Pasig City  
Telephone Nos.: (02) 8633-9342 TeleFax No: (02) 8638-3703  
Email Address: [usec.finance@bpm.deped.gov.ph](mailto:usec.finance@bpm.deped.gov.ph)