



Republic of the Philippines  
**Department of Education**  
REGION XI  
SCHOOLS DIVISION OF DAVAO DEL NORTE

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**Office of the Schools Division Superintendent**

DIVISION MEMORANDUM  
No. 0388, s. 2023

October 11, 2023

**CALAMITY LOAN OFFER BY EAST WEST RURAL BANK, INC.**

To: Assistant Schools Division Superintendent  
Chief Schools Governance and Operations Division, SGOD  
Chief, Curriculum Implementation Division, CID  
All Head of Units  
All School Heads

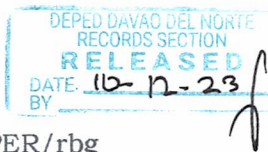
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1. Enclosed herewith is the Regional Memorandum No. AD-2023-211 dated October 4, 2023, from the Office of the Regional Director Allan G. Farnazo, relative to the above-mentioned subject. Please see attached the enclosure.
2. For dissemination and guidance.

**REYNALDO B. MELLORIDA, CESO V**  
Schools Division Superintendent

For the Schools Division Superintendent:

**REBECCA C. SAGOT, CESO VI**  
Schools Division Superintendent



PER/rbg



Address: Mankilam, Tagum City, Davao del Norte  
Telephone Number: (084) 216 0188  
Website: [www.depeddavnor.ph](http://www.depeddavnor.ph) | Facebook: DepEd Davao del Norte





Republic of the Philippines  
**Department of Education**  
DAVAO REGION

**Office of the Regional Director**

**REGIONAL MEMORANDUM**

AD-2023-211

To : Schools Division Superintendents  
Chiefs of Functional Divisions

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

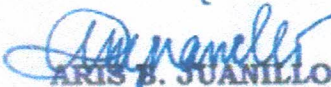
Date : October 4, 2023

Herewith is the letter dated September 08, 2023, 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.

Teachers are hereby reminded to apply in this loan only when deemed very necessary.

For immediate dissemination.

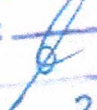
By the Authority of the Regional Director:

  
**ARIS B. JUANILLO, PhD**  
Chief Education Supervisor  
Officer-In-Charge

Enclosed: As stated.

ROA3/PS/ljij

DEPARTMENT OF EDUCATION  
RECORDS SECTION  
**RELEASED**

By:  Date: Oct. 04, 2023  
24307

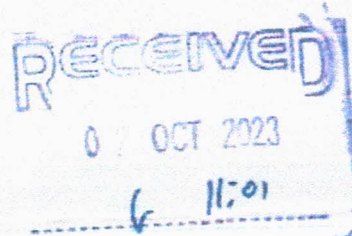






Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

September 8, 2023



**SHEILA MARASIGAN BAJADO**  
President  
East West Rural Bank, Inc. (EWRBI)  
360 Dr. Sixto Antonio Ave.  
Brgy. Caniogan, Pasig City

Dear **Ms. Bajado**:

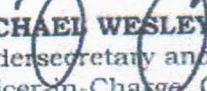
This pertains to the letter of Mr. Gyrastr T. Marasigan, Vice President, Sales and Collection of EWRBI, requesting approval for EWRBI to offer and grant calamity loans to DepEd personnel whose residences were declared under state of calamity due to Typhoons Egay and Falcon.

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 herein request is hereby approved, subject to the following conditions:

1. Additional loan shall only be granted to the affected DepEd regular employees whose school/office assignments or residences were declared under state of calamity.
2. The granting of the said loan shall only be within the provinces listed below where your entity is allowed to utilize the Automatic Payroll Deduction System (APDS) facility.
3. The granting of 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). Copy of the declaration of state of calamity must be attached to the loan application.
5. All other conditions stipulated in the TCAA, especially the Interest Rate and Other Charges (which could be reduced by EWRBI) shall remain enforced and effective.

Please be guided accordingly. Thank you.

Sincerely yours,

  
**MICHAEL WESLEY T. POA**  
Undersecretary and Chief of Staff  
Officer-in-Charge, Office of the Undersecretary  
for Finance

Copy Furnished:

**11788**

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