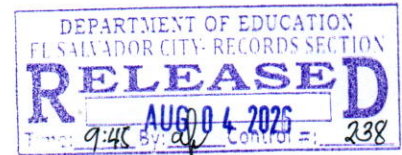




Republic of the Philippines
Department of Education
REGION X - NORTHERN MINDANAO
SCHOOLS DIVISION OF EL SALVADOR CITY



August 03, 2026

DIVISION MEMORANDUM
NO. 238, s. 2026

INFORMATION ON THE AVAILMENT OF THE PROVIDENT LOAN PROGRAM FOR
DEPED PERSONNEL

To: All Teaching and Non- Teaching Personnel
Schools Division of El Salvador City

1. In line with the Department's commitment to promoting the welfare of its personnel, this Office informs all qualified teaching and non-teaching personnel of the availability of the Provident Loan Program pursuant to Department of Education Order No. 37, s. 2018, entitled Guidelines on the Grant of Provident Fund.
2. All qualified personnel who wish to avail of the Provident Loan Program are required to submit their loan applications. Applications shall be accepted on a **first-come, first-served** basis, subject to the availability of Provident Fund resources. Priority shall be given to qualified personnel who have not previously availed of a Provident Loan.
3. Personnel with a net monthly take-home pay of at least **Five Thousand Pesos (P5,000.00)** after all mandatory deductions are eligible to apply for a Provident Loan.
4. Qualified applicants may avail themselves of a loan of up to **P100,000.00**, with an **interest rate of six percent (6%) per annum** and **no processing fee**.
5. Personnel with an existing Provident Loan may apply for loan renewal, provided that they have paid at least **thirty percent (30%)** of the principal loan amount and have complied with all other requirements prescribed under the existing guidelines.
4. This Office shall adhere to the Equal Opportunity Principle (EOP) in the steps undertaken for this purpose. Hence, all decisions and actions shall be based on guidelines set forth, with no discrimination on the account of age, gender, identity, sexual orientation, civil status, disability, religion, ethnicity, or political affiliation.
5. For information, guidance, and compliance.


RANDOLPH B. TORTOLA
Schools Division Superintendent

Reference: DepEd Order No. 37, s. 2018
To be indicated in the Perpetual Index
Under the following subjects:

AVAILMENT PROVIDENT LOAN DepEd Personnel
Acctng/mbj



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