



FEB 04 2011

DepEd O R D E R  
No. **10**, s. 2011

**IMPLEMENTATION OF THE DEPED PROVIDENT RESOLUTION NO. 09, S. 2006  
(Resolution Authorizing the Regional Board of Trustees to Grant Calamity  
Loans to Teaching and non-Teaching Staff in Areas/Provinces  
Declared Under the State of Calamity)**

To: Regional Directors  
Regional Provident Fund Secretariat  
All Others Concerned

1. In the wake of the destructive effects and devastation to life and property brought about by weather disturbances due to climate change such as continuous heavy rain, massive flashflood, drought and the like, which subsequently lead to the declaration of a state of calamity in provinces within regions, this Department shall reiterate the implementation of the provisions as contained in Resolution No. 09, s. 2006 of the National Board of Trustees, DepEd Provident Fund, subsequently regarding the grant of calamity loans to teachers and non-teaching employees directly affected by natural or man-made calamities.

2. This Resolution provides that the grant of calamity loans shall be subject to the availability of funds and to the following terms and conditions:

a. The maximum amount of calamity loan that may be availed of is Twenty Thousand Pesos (PhP20,000.00) with an interest rate of six percent (6%) per annum and payable in twenty-four (24) equal monthly installments for two years (2) through automatic payroll deduction; provided that the employee/teacher-borrower may opt for a shorter repayment period of twelve (12) equal monthly installments.

b. A DepEd employee may avail of the different types of loans, regular and calamity, simultaneously, provided that the limitation set forth in Section X, par. 9 of the Revised Implementing Guidelines (Enclosure to DepED Order No. 12, s. 2004) on the monthly net take home pay is complied with.

c. The requirements for the calamity loan are: (1) accomplished application form; (2) latest payslip/payroll indicating monthly salary deduction; (3) certification from the *barangay* that the borrower is a bona fide resident of the *barangay*/area/province declared under the state of calamity; and (4) a copy of the casual employee borrowers' latest appointment.

d. Applications for calamity loan must be received by the concerned Secretariat within two (2) months after the date when the area/province has been declared under the state of calamity.

3. In grant of calamity loans, priority shall be given to employee-borrowers directly affected by said catastrophe.

4. Immediate dissemination of and compliance with this Order is directed.

**BR. ARMIN A. LUISTRO FSC**  
Secretary



References:

DepEd Order (No. 12, s. 2004);

DepED Order : Nos. 50, s. 2001; 47, s. 1992; 3, s. 1998 and 3, s. 1999

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

CALAMITY  
EMPLOYEES  
POLICY  
TEACHERS

JDV/MCR, Unno. Memorandum-Regional Provident Fund Secretariat  
January 17, 2011/Jan.19, 2011