



Republic of the Philippines
Department of Education
NEGROS ISLAND REGION

NOV 17 2025

REGIONAL MEMORANDUM

No. 648, s. 2025

**AUTHORIZATION TO ACCREDITED PRIVATE LENDING INSTITUTIONS
(PLIs) UNDER THE AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) TO
EXTEND CALAMITY LOANS TO SUPPORT AFFECTED
TEACHING AND NON-TEACHING PERSONNEL**

TO: Schools Division Superintendents
All Other Concerned

1. Attached is the Advisory from EAMD DepEd Finance Service dated November 11, 2025 authorizing the Accredited Private Lending Institution under the Automatic Payroll Deduction System (APDS) to extend Calamity Loans to support affected Teaching and Non-Teaching Personnel, which is self-explanatory.
2. Immediate dissemination of and compliance with this Memorandum are desired.

RAMIR B. UYTICO EdD, CESO III
Regional Director

Encl.: As stated
Reference: As stated

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

BUREAUS AND OFFICES
POLICY
ACCREDITATION
CALAMITY

ASD/PS/AGSanchez/REGIONAL MEMO -Dessimation-Memorandum-Advisory-State of National Calamity-Calamity Loan-PLI



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MALACAÑAN PALACE
MANILA

BY THE PRESIDENT OF THE PHILIPPINES

PROCLAMATION NO. 1077

DECLARING A STATE OF NATIONAL CALAMITY DUE TO
TYPHOON "*TINO*"

WHEREAS, Section 2(p) of Republic Act (RA) No. 10121 or the "Philippine Disaster Risk Reduction and Management Act of 2010" declares it a policy of the State to provide maximum care, assistance, and services to individuals and families affected by disaster, implement emergency rehabilitation projects to lessen its impact, and facilitate the resumption of normal social and economic activities;

WHEREAS, Sections 16 and 6(c) of RA No. 10121 provide that the President, upon recommendation of the National Disaster Risk Reduction and Management Council (NDRRMC), may declare a cluster of barangays, municipalities, cities, provinces, or regions under a State of Calamity, and lift such declaration;

WHEREAS, according to NDRRMC, Typhoon *Tino* (international name: Kalmaegi) brought torrential rains, widespread flooding, and multiple landslide incidents over various regions in the country, resulting in the loss of lives of many and tremendous destruction of properties, including massive damage to agriculture and critical infrastructures and lifelines, and disrupted the means of livelihood and the normal way of life of the people in the affected areas;

WHEREAS, the NDRRMC, through NDRRMC Resolution No. 2 (s. 2025), recommends the declaration of a State of National Calamity for a period of one (1) year relative to the effects of Typhoon *Tino*; and

WHEREAS, consistent with RA No. 10121, the declaration of a State of National Calamity will, among others: (i) hasten the rescue, recovery, relief, and rehabilitation efforts of the government and the private sector, including the facilitation of international humanitarian assistance; (ii) immediately authorize the imposition of mandatory remedial measures pursuant to Section 17 of RA No. 10121, such as, but not limited to, price ceiling on basic necessities and prime commodities, grant of no-interest loans to the most affected section of the population, and prevent overpricing, profiteering or hoarding of prime commodities, medicines and petroleum products; and (iii) grant wide latitude to national and local governments in utilizing appropriate funds for rescue, recovery, relief, and rehabilitation efforts of, including provision for basic

THE PRESIDENT OF THE PHILIPPINES

services to, affected populations, in accordance with existing laws, rules, and regulations;

NOW, THEREFORE, I, FERDINAND R. MARCOS, JR., President of the Philippines, by virtue of the powers vested in me by the Constitution and existing laws, do hereby declare a State of National Calamity for a period of one (1) year.

All concerned agencies and instrumentalities of the National Government are hereby directed to continuously undertake urgent and critical disaster response to save lives, reduce health impacts, ensure public safety and meet the basic subsistence needs of the people affected, and to implement post-disaster recovery measures to restore normalcy, and improve facilities, livelihood and living conditions of disaster-stricken communities, in accordance with pertinent operational plans and directives.

All departments and other concerned government agencies are also hereby directed to coordinate with, and provide or augment the basic services and facilities of affected local government units, and facilitate private sector and international assistance, as may be necessary, in accordance with laws, rules and regulations.

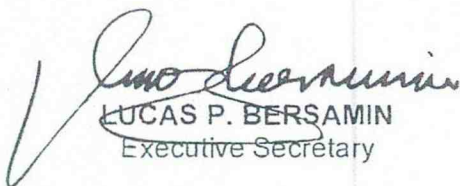
Law enforcement agencies, with support from the Armed Forces of the Philippines, are directed to undertake all necessary measures to ensure peace and order in affected areas, as may be necessary.

The State of National Calamity shall remain in force and effect unless earlier lifted by the President.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of the Republic of the Philippines to be affixed.

DONE in the City of Manila, this 5th day of November, in the year of Our Lord, Two Thousand and Twenty-Five.

By the President:


LUCAS P. BERSAMIN
Executive Secretary







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

November 11, 2025

ADVISORY

**TO: APDS-ACCREDITED PRIVATE LENDING INSTITUTIONS,
PAYROLL PROCESSORS, AND VERIFIERS**

Pursuant to declaration by President Ferdinand R. Marcos, Jr. of a State of National Calamity under Proclamation No. 1077, s. 2025 due to the devastation caused by Typhoon Tino that battered significant parts of the Visayas and other regions, the Department of Education recognizes the severe impact of the calamity on its teaching and non-teaching personnel.

In support of the recovery efforts in the declared calamity areas, this Department hereby authorizes all Private Lending Institutions (PLIs) accredited under the Automatic Payroll Deduction System (APDS) to extend Calamity Loans to eligible DepEd personnel.

The following guidelines shall govern the implementation of the Calamity Loan facility:

1. **Eligibility** – All DepEd teaching and non-teaching personnel residing in, or officially assigned to, areas declared under a state of calamity shall be eligible to apply.
2. **Loan Amount** – The loanable amount shall be determined based on the personnel's capacity to pay. In all cases, the employee's Net Take Home Pay (NTHP) after all authorized deductions shall not fall below the minimum threshold of Five Thousand Pesos (P5,000.00).
3. **Interest Rates and Other Charges** – In consideration of the financial hardship experienced by affected employees, PLIs are **encouraged to offer calamity loan with lower than the existing ceiling rate**, preferably not exceeding **seven percent (7%)** per annum and the other charges at a maximum of **three percent (3%)** of the loan amount, computed on a declining balance method to ensure accessibility and affordability for all qualified borrowers.
4. **Repayment Term** – PLIs are also encouraged to limit the repayment period of Calamity Loans to thirty-six (36) months, whenever practicable.
5. **Notification to DepEd** – All PLIs intending to offer Calamity Loans pursuant to this advisory shall formally notify the Department, through the APDS Secretariat, prior to implementation. Such notice shall include the interest rates, other charges, and repayment terms to be imposed. This is to ensure



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proper documentation, transparency, and monitoring of all calamity loan offerings extended to DepEd personnel.

6. **Deduction Code and Renewal of Calamity Loans** – For payroll and monitoring purposes, all Calamity Loans shall be encoded under the APDS using the PLI's deduction code for lending, with a sub-code in the format "0000" to "**0000 C**", to properly distinguish these loans from regular loan deductions.

Borrowers with an existing Calamity Loan shall not be allowed to avail of another; however, the existing loan may be renewed in accordance with prevailing APDS guidelines.

7. **Verification** - All loan applications shall be subject to verification by DepEd verifiers to properly assess the borrower's capacity to pay.
8. **Effectivity** – This authority shall take effect immediately upon issuance of this Advisory. This authority shall likewise apply to any subsequent declarations made within the year, unless amended or revoked. The availment of Calamity Loans shall be allowed **within three (3) months from the date of each declaration of a state of calamity**, consistent with existing DepEd guidelines. This Advisory shall remain in force **until December 31, 2025**.

The Department expresses its solidarity, compassion, and continuing support for all DepEd personnel affected by the recent calamities. All accredited PLLs are urged to act with urgency and empathy in extending financial assistance, thereby contributing to the recovery and well-being of DepEd personnel.

For information, guidance, and strict compliance.



ATTY. EDSON BYRON K. SY
Assistant Secretary for Finance
Officer-In-Charge
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