

DRN: III-FO-HRMDD-PAS-A-COMM-24-05-33326-S

ADVISORY

TO : ALL DSWD FIELD OFFICE III EMPLOYEES CONCERNED

FROM : THE OIC – DIVISION CHIEF
Human Resource Management and Development Division

**SUBJECT : ADVISORY ON ELECTRONIC SALARY LOAN (ESL)
APPLICATIONS**

DATE : 17 MAY 2024

It has come to the attention of the Personnel Administration Section (PAS) that numerous inquiries and follow-ups have been received regarding the processing of Electronic Salary Loan (ESL) applications through the Land Bank of the Philippines (LBP).

Following a meeting held on May 17, 2024, with representatives from the LBP West Branch, the cause of the delay in processing loan applications has been identified. The LBP West Branch has informed us that the delay is due to the implementation of a new system. Consequently, all previously submitted applications have been reverted and must be regenerated and resubmitted using the new system.

Additionally, the voluminous number of loan applications and the limited daily processing capacity (only 10 applications per day) contribute to the delays. The tedious process, especially for those holding contractual positions, involves thorough checks on both the borrower and the co-maker, further extending the processing time.

Another critical reason for the delay is the discrepancy between the loan amounts reflected on the mobile application and the actual maximum loanable amounts. For contractual employees with a tenure of 5 years and below, the maximum loanable amount is Php100,000.00, while for those with a tenure of more than 5 years, the maximum is Php200,000.00. Employees are advised to disregard higher amounts shown on the mobile application and adhere to these limits.

For employees holding permanent positions, the general loan term is three (3) years. However, requests for an extended loan term of five (5) years must be addressed to the LBP West Branch Manager and are subject to approval by the appropriate group authorities, which may also contribute to delays.

We kindly request your patience and understanding during this period. Please rest assured that PAS is diligently working to re-process your loan applications as swiftly as possible.

Thank you for your cooperation.



JENNIFER CAMPANG-MORALES