



Republic of the Philippines
Department of Education

Region XII
Schools Division Office of Tacurong City

December 26, 2023

DIVISION MEMORANDUM
OSDS No. 147, s. 2023

**IMPLEMENTATION AND ADOPTION OF THE PROVIDENT LOAN MANAGEMENT
SYSTEM (PLMS) UNDER ENTERPRISE MANAGEMENT SYSTEM**

To: Assistant Schools Division Superintendent
Chiefs, CID & SGOD
School Heads
School Administrative Officers
School finance personnel
All Division Personnel
This Division

1. Pursuant to **Republic Act No. 9155**, otherwise known as the "*Governance of Basic Education Act of 2001*", the Schools Division Office shall plan and manage the effective and efficient use of all personnel, physical, and fiscal resources of the division. Moreover, **DepEd Order No. 012, s. 2004**, *Revised Implementing Guidelines for the DepEd Provident Fund*, provides that the fund aims to provide DepEd officials and employees with benefits and loans for emergency needs; for their education and that of their children; for their hospitalization and that of their immediate dependents; for minor but immediately needed repair of their houses; and for other similar purposes to be determined by the National Board of Trustees.
2. In line with this, the management of the Provident Loan Fund has been delegated to every Schools Division Office. However, monitoring and managing the loans of more than 500 active borrowers has posed challenges for the Accounting Unit. To address this concern, the Provident Loan Management System (PLMS) under the Enterprise Management System (EMS) has been developed.
3. The PLMS is a digital solution designed to streamline, automate, and enhance the management of provident loan transactions. By embedding the PLMS within the existing EMS platform, the system ensures efficiency, transparency in loan processing, monitoring, and reporting.
4. Borrowers may now access the status of their Provident Loan through their EMS account.
5. Please refer to Annex A for the detailed steps and features of the Provident Loan Management System (PLMS).



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6. Effective December 26, 2023, this online system shall be fully implemented and utilized in the Schools Division of Tacurong City.
7. Immediate dissemination of and compliance to this Memorandum is desired.


GILDO G. MOSQUEDA, CEO VI
Schools Division Superintendent



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Annex A

PROVIDENT LOAN MANAGEMENT

Posting and Updating of Provident Loan Payment

Step 1: Receive the Disbursement Voucher, Remittance List, and LDDAP-ADA stamped "Received" by the bank from the Cash Section.

- For SDOs: Receive the documents every **25th day of the month.**
- For IUs: Receive the documents every **10th day of the following month.**

Step 2: Log in to the Enterprise Management System (EMS). Click the "Provident Loans" icon, then select and click "Manage Monthly Provident Loans Payment."





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Cems
JE
Welcome **Jeraldin!**
jeraldin.legada@deped.gov.ph

Home
Daily Time Record
Profile
Provident Loans
Records & Requests
Logout

Cems
enterprise management system

to **CSDT Enterprise**
ment System

me in Manila: September 17, 2025 at 2:20:27 PM

<https://ems.depedtacurong.org/home#providentLoanMenu>

Cems
JE
Welcome **Jeraldin!**
jeraldin.legada@deped.gov.ph

Home
Daily Time Record
Profile
Provident Loans
Manage Provident Loans
Manage Monthly Loan Payme
Delinquent Payments

Cems
enterprise management system

to **CSDT Enterprise**
ment System

me in Manila: September 17, 2025 at 2:21:28 PM

Step 3: Post the individual payments of borrowers based on the Remittance List. Once paid, tick the box beside the name of the borrower.

- Timeline: Within **one (1) day** from the receipt of documents from the Cash Section



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Manage Provident Loan Monthly Payments

Home | Provident Loans | Manage Provident Loan Monthly Payments

Filter
Batch: All
School Name: All
Date: September 2025

Show: 10 entries

Payee *	#	Principal	Interest	Total	Status	Remarks	Updated By	Actions
☒ Abenoja, Adelpa A.	31	3,329.22	537.34	3,866.57	Unpaid			Update
☐ Abid, Elsa L.	21	4,750.87	1,048.97	5,799.84	Unpaid			Update
☐ Abucan, Emily A.	5	5,186.84	897.55	6,084.39	Unpaid			Update
☐ Abutazil, Ma. Dolores L.	31	332.93	53.73	386.66	Unpaid			Update
☐ Acido, Cris S.	31	332.93	53.73	386.66	Unpaid			Update
☐ Acosta, Lolita L.	23	1,599.50	333.78	1,933.28	Unpaid			Update

[Update Selected](#)

Step 4: Click “Update Selected”, then click OK.

Manage Provident Loan Monthly Payments

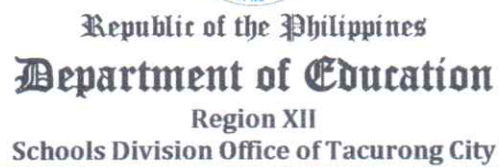
Home | Provident Loans | Manage Provident Loan Monthly Payments

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[Update Selected](#)



-
- The screenshot displays the Oems web application interface. On the left, a green sidebar contains a user profile for 'JE' (Jeraldan Legada) and a menu with options: Home, Daily Time Record, Profile, Provident Loans (highlighted), and Manage Provident Loans (indicated by a red arrow). The main content area shows a 'Manage Provident Loans' section with a table of loan data. The table has columns: Payee, Loan Amount, Terms of Loan, Monthly Amortization, School Name, Effective Date of Billing, Status of Deduction, Loan Deletion Status, and Actions. The first row shows a loan for 'All' with a status of 'Show Deleted Loans'. A search bar on the right contains the text 'ibengja'.



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- Search the name of the borrower and click the **Manage (green icon)**.

Manage Provident Loans

Home > Provident Loans > Manage Provident Loans

Create New Provident Loan

Filter: Batch: All School Name: All Show Deleted Loans

Show 10 entries Search: apenaja

ID	Batch	Payee	Loan Amount	Terms of Loan	Monthly Amortization	School Name	Effective Date of Billing	Status of Deduction	Loan Deletion Status	Actions
37	Batch 1	Apenaja, Aderica A.	200,000.00	60	3,866.56	Upper Katungall National High School	2023-03			  Manage

- Scroll down and check the **Monthly Amortization**. If the status is "Paid," the payment has been successfully posted.

Monthly Amortization

Show 10 entries Search:

#	Due	Principal	Interest	Total	Status	Remarks	Updated By	Actions
31	September 2025	3,329.22	537.34	3,866.56			Jeralden Legada Paladin	



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- To view the amortization schedule of payments, click the **“Download PDF”** icon. This serves as the borrower’s Statement of Account.



Reports that can be generated through the system:

1. Individual Provident Loan Ledger
2. Loan Summary per Station

Note:

All borrowers can access their individual Provident Loan Ledger through their respective EMS accounts.



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SAMPLE FROM THE SYSTEM:

PROVIDENT LOAN
Amortization Schedule

Borrower: Abenoja, Adelpa A.
Station: Insular Batch: Batch 1 Terms: 60 mos.

Loan Amount: 200,000.00 Monthly Amortization: 3,866.56

No.	Payment Status	Principal	Interest	Monthly Amort.	Payment Date
1	Paid	2,866.56	1,000.00	3,866.56	March 2023
2	Paid	2,880.89	985.67	3,866.56	April 2023
3	Paid	2,895.30	971.26	3,866.56	May 2023
4	Paid	2,909.77	956.79	3,866.56	June 2023
5	Paid	2,924.32	942.24	3,866.56	July 2023
6	Paid	2,938.94	927.62	3,866.56	August 2023
7	Paid	2,953.64	912.92	3,866.56	September 2023
8	Paid	2,968.41	898.15	3,866.56	October 2023
9	Paid	2,983.25	883.31	3,866.56	November 2023
10	Paid	2,998.17	868.39	3,866.56	December 2023
11	Paid	3,013.16	853.40	3,866.56	January 2024
12	Paid	3,028.22	838.34	3,866.56	February 2024
13	Paid	3,043.36	823.20	3,866.56	March 2024
14	Paid	3,058.58	807.98	3,866.56	April 2024
15	Paid	3,073.87	792.69	3,866.56	May 2024
16	Paid	3,089.24	777.32	3,866.56	June 2024
17	Paid	3,104.69	761.87	3,866.56	July 2024
18	Paid	3,120.21	746.35	3,866.56	August 2024
19	Paid	3,135.81	730.75	3,866.56	September 2024
20	Paid	3,151.49	715.07	3,866.56	October 2024
21	Paid	3,167.25	699.31	3,866.56	November 2024
22	Paid	3,183.09	683.47	3,866.56	December 2024
23	Unpaid	3,199.00	667.56	3,866.56	March 2025
24	Paid	3,215.00	651.56	3,866.56	February 2025
25	Paid	3,231.07	635.49	3,866.56	March 2025
26	Paid	3,247.23	619.33	3,866.56	April 2025
27	Paid	3,263.46	603.10	3,866.56	May 2025
28	Paid	3,279.78	586.78	3,866.56	June 2025
29	Paid	3,296.18	570.38	3,866.56	July 2025
30	Paid	3,312.66	553.90	3,866.56	August 2025
31	Paid	3,329.22	537.34	3,866.56	September 2025
32	Unpaid	3,345.87	520.69	3,866.56	October 2025
33	Unpaid	3,362.60	503.96	3,866.56	November 2025
34	Unpaid	3,379.41	487.15	3,866.56	December 2025
35	Unpaid	3,396.31	470.25	3,866.56	January 2026
36	Unpaid	3,413.29	453.27	3,866.56	February 2026
37	Unpaid	3,430.36	436.20	3,866.56	March 2026



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No.	Payment Status	Principal	Interest	Monthly Amort.	Payment Date
38	Unpaid	3,447.51	419.05	3,866.56	April 2026
39	Unpaid	3,464.75	401.81	3,866.56	May 2026
40	Unpaid	3,482.07	384.49	3,866.56	June 2026
41	Unpaid	3,499.48	367.08	3,866.56	July 2026
42	Unpaid	3,516.98	349.58	3,866.56	August 2026
43	Unpaid	3,534.56	332.00	3,866.56	September 2026
44	Unpaid	3,552.24	314.32	3,866.56	October 2026
45	Unpaid	3,570.00	296.56	3,866.56	November 2026
46	Unpaid	3,587.85	278.71	3,866.56	December 2026
47	Unpaid	3,605.79	260.77	3,866.56	January 2027
48	Unpaid	3,623.81	242.75	3,866.56	February 2027
49	Unpaid	3,641.93	224.63	3,866.56	March 2027
50	Unpaid	3,660.14	206.42	3,866.56	April 2027
51	Unpaid	3,678.44	188.12	3,866.56	May 2027
52	Unpaid	3,696.84	169.72	3,866.56	June 2027
53	Unpaid	3,715.32	151.24	3,866.56	July 2027
54	Unpaid	3,733.90	132.66	3,866.56	August 2027
55	Unpaid	3,752.57	113.99	3,866.56	September 2027
56	Unpaid	3,771.33	95.23	3,866.56	October 2027
57	Unpaid	3,790.19	76.37	3,866.56	November 2027
58	Unpaid	3,809.14	57.42	3,866.56	December 2027
59	Unpaid	3,828.18	38.38	3,866.56	January 2028
60	Unpaid	3,847.32	19.24	3,866.56	February 2028

Summary

Category	Count	Principal	Interest	Amortization
Paid	30	92,662.82	23,333.98	115,996.80
Unpaid	30	107,337.18	8,659.62	115,996.80
Total	60	200,000.00	31,993.60	231,993.60