

PROCEDURE IN PROCESSING APPLICATION FOR LANDBANK LOAN

STEP	TASK	DETAILS	EMPLOYEE CONCERNED	FORMS NEEDED
1	SUBMISSION OF APPLICATION FOR LOAN	Employee must submit a complete and correctly filled out loan form to HRMS (printed copy or e-copy) <i>Employee may request for the Landbank Electronic Loan Form, which will be sent via email or get the form at the HRMS message center</i>	Loan Applicant	Landbank Electronic Loan Form
2	CLEARANCE FROM FMS AND IAS	HRMS will request clearance from concerned Offices. If cleared, applicant is eligible to apply for Landbank loan. <i>Qualifications:</i> <i>1. No pending Administrative/Criminal Case</i> <i>2. Personnel must have P7,000 Net Take Home Pay if monthly amortization is deducted</i>	VIC	HRMS Clearance form for Landbank Loan
3	ENCODING OF APPLICANTS INFORMATION	Once cleared (by FMS and IAS), the applicant's information will be encoded to a masterfile along with other qualified applicants for loan.	VIC	
4	TRANSMITTAL OF CONSOLIDATED LOAN APPLICATIONS	Loan applications are being submitted to the Landbank of the Philippines (LBP) - Camp Crame Branch by batch (<i>printed signed by authorized signatories and e-copy saved in a CD</i>)	FMS	

5	REVIEW AND APPROVAL	<p>PDEA Loan facilitator in LBP Camp Crame Branch will check and review if the information submitted by each applicant matches the information recorded upon opening of payroll account</p> <p>If information matches, application will be approved;</p> <p>If information does not match (the application, along with other applicants included in the batch) will be sent back to HRMS for appropriate action.</p> <p><i>(For typo errors, loan application (HRMS) will have to repeat Steps 3 and 4. For information mismatch (eg. different TIN number, Civil Status, Name), the applicant may be required to coordinate and/or visit LBP to update his/her information in record)</i></p>	LBP Camp Crame Branch	
6	APPROVAL OF LOAN APPLICATION	LBP will send a text message and electronic mail to the mobile number and email address written in the submitted loan form	LBP Camp Crame Branch	
		<p>Employee must follow the instruction sent by LBP via sms and/or email and complete the application (may be advised to log in via iAccess or LBP online banking via link)</p> <p><i>Loan information such as loanable amount, terms and conditions, electronic SOA, estimated computation of monthly amortization and other related data will be available for applicant's eyes only upon completion of the process online</i></p>	Loan Applicant	
7	CONFIRMATION OF LOAN PROCEEDS	Employee will receive a text message from LBP to the mobile number recorded on his loan form confirming the loan proceeds forwarded to his/her LBP payroll account	LBP Camp Crame Branch	

HRMS Direct Line : 8920-3760

HRMS Local : 128, 140

PDEA Trunkline : 8927-9702

Email Address: ahrs@pdea.gov.ph