

**NPC - PROVIDENT FUND**

FORM No. 007 Rev. 3 022018 (STL)

**Important:** Please read rules and regulations at the back before filing out this form.

Forms not completely filled out and lack of requirements shall not be accepted and processed.

 New Renewal**SHORT TERM LOAN (STL)**

|  |                      |              |                                       |  |
|--|----------------------|--------------|---------------------------------------|--|
| <b>Application No.</b>                 | <b>Interest rate</b> | <b>Terms</b> | <b>Amount Applied</b>                 | <b>Loan Payment Preference</b>             |
| <b>503 -</b>                           | <b>10%</b>           | <b>12 Mo</b> | <input type="text"/>                  | <input type="checkbox"/> Through Check     |
|  |                      | <b>24 Mo</b> | <input type="text"/>                  | <input type="checkbox"/> Through Cash Card |
| Cash Card No.: (Attach Cash Card copy) |                      |              | <b>60-3131 - 0230 - _____ - _____</b> |  |

**TO BE FILLED UP BY THE MEMBER / APPLICANT**

|          |               |                          |                       |                         |                       |
|----------|---------------|--------------------------|-----------------------|-------------------------|-----------------------|
| DCE No.  | Last Name     | First Name               | Middle Name           | Entrance To duty(mmddy) | Nature of Appointment |
| Position | CC No. / Name | Contact No. (Cel#/Local) | Date of Birth (mmddy) | Civil Status            | Salary Rate           |

Region (Please specify Other Regions)
 HO
 Spug Luzon
 Spug Visayas
 SPUG Mindanao
 Plants \_\_\_\_\_

|            |          |                           |                          |               |
|------------|----------|---------------------------|--------------------------|---------------|
| Co-Maker 1 | DCE No.  | Last Name, First Name, MI |                          | CC No. / Name |
|            | Position | Basic pay                 | Contact No. (Cel#/Local) |               |
| Co-Maker 2 | DCE No.  | Last Name, First Name, MI |                          | CC No. / Name |
|            | Position | Basic pay                 | Contact No. (Cel#/Local) |               |

**PROMISSORY NOTE**

In consideration of the amount that may be granted to me by virtue of this application, I promise to pay the amount of \_\_\_\_\_ (P \_\_\_\_\_) plus interest and other charges thereon in accordance with the terms and conditions of the NPC-Provident Fund which I have read and understood clearly and to which I hereby bind myself. It is understood that in case the amount of the approved loan is lower than what is hereby applied for, I am ( ) willing ( ) unwilling to accept such reduced amount. I also hereby authorize the Treasurer/Disbursing or Collecting Officer to deduct from my salary the monthly installments on this loan and arrearages/surcharges, if any. As co-makers,\* we hereby promise to be jointly and severally liable in case of non-payment or default of the borrower.

\_\_\_\_\_  
Signature Over Printed Name  
Applicant\_\_\_\_\_  
Signature Over Printed Name  
Co-Maker 1\_\_\_\_\_  
Signature Over Printed Name  
Co-Maker 2**SWORN STATEMENT**

I also certify that; a) I am ( ) permanent ( ) non-permanent employee of the Corporation; b) ( ) I am not on leave of absence without pay; c) ( ) I am not under preventive suspension involving withholding of salary; d) ( ) there is no pending administrative and/or criminal charge against me; e) I am ( ) not ( ) a co-maker to \_\_\_\_\_ (No.) employees of the Corporation in the total amount of Php \_\_\_\_\_; f) ( ) I have no past-due accounts with the Fund; g) my spouse is ( ) not ( ) gainfully employed; h) ( ) all the information I have reported in this application are true and correct.

\_\_\_\_\_  
Signature Over Printed Name  
Applicant

**FURTHER, I / WE HEREBY AGREE**

1. That we shall fulfill all loan requirements and execute all supporting papers necessary;
2. That we shall comply with the post audit requirements after the loan approval;
3. That we shall conform to any changes, modifications or amendments of policies, rules and regulations including the interest rates, terms and conditions of the loan;
4. That any misrepresentation of material facts is a ground for disapproval of the application, cancellation of the loan.

The foregoing statements and information made for the purpose of obtaining credit are true, correct and complete to the best of my/our knowledge and belief.

**CREDIT REPORT**

To be accomplished by the Applicant

Gross Salary \_\_\_\_\_ Php \_\_\_\_\_  
 (as of the Month of Application)  
 Less: Total Deductions \_\_\_\_\_  
 NET Salary \_\_\_\_\_ Php \_\_\_\_\_  
 LESS: (per Section 33 of General Appropriation Act) \_\_\_\_\_  
 Net Monthly Paying Capacity \_\_\_\_\_ Php \_\_\_\_\_

To be accomplished by SLA, COOP and HR / Regional Counterpart and Other Regional Lending institutions:

| Concerned Group                   | Type of Loan | Amount of Amortization | Amount Approved | Authorized Signatory |
|-----------------------------------|--------------|------------------------|-----------------|----------------------|
| NPCSLA                            |              |                        |                 |                      |
| NPC COOP                          |              |                        |                 |                      |
| HR / Regional / Plant Counterpart |              |                        |                 |                      |
| Others (For Regions)              |              |                        |                 |                      |

**TO BE ACCOMPLISHED BY NPC - PF LOAN ANALYST**

**LOAN COMPUTATION**

Approved Amount of Loan \_\_\_\_\_ Php \_\_\_\_\_  
 Less: LRI \_\_\_\_\_  
 Filing Fee / Processing Fee \_\_\_\_\_  
 Accrued Interest \_\_\_\_\_  
 Others \_\_\_\_\_  
 Total Deductions \_\_\_\_\_  
 Net Amount \_\_\_\_\_ Php \_\_\_\_\_

Amount of Loan Approved : \_\_\_\_\_

Check No. \_\_\_\_\_ Check Date: \_\_\_\_\_

| Repayment Period | Interest Rate | Monthly Amortization | Date of 1st Monthly Amortization |
|------------------|---------------|----------------------|----------------------------------|
| mos.             | %             | <b>P</b> _____       |                                  |

Processed by: \_\_\_\_\_ Audited by: \_\_\_\_\_ Reviewed by: \_\_\_\_\_ Approved by: \_\_\_\_\_  
**J.S.BALLESTEROS**      **F.B. DAYAO**      **T.G.CABILA**      **R. M. MANANSALA**  
 Loan Analyst      Financial Analyst      Section Chief      NPC - PF Administrator

**CHECKLIST OF REQUIREMENTS**

Duly accomplished application form supported by the following documents  
 \* Latest Payslip (Borrower and Co-Maker)  
 \* Company ID (Borrower and Co-Maker)

**VIOLATIONS**

- \* Misrepresentation of facts and falsification of public documents
- \* Failure to pay monthly amortization

**RULES AND REGULATIONS**

All provisions stipulated under NPC - PF STL / EDL / EML / APL / EQL / SAL / FAL / CAL guidelines shall be strictly enforced.

**SANCTIONS**

- \* All loan privileges including payment of equity dividend are suspended to commence one (1) year after full payment of the one and demandable loan.
- \* Penalty of 2% per month to any unpaid intentional or unintentionally shall be collected from the borrower from the day it becomes due and demandable until fully paid.
- \* Equity dividend bonus/es and other claims shall be applied to fully pay arrearages & surcharges.
- \* Loan privileges are suspended until full payment of arrearages and surcharges.

**Note:** All documents should be presented in original and photocopy. For Plants, HR should certify all the documents prior to submission to the NPC PF Office.

\_\_\_\_\_  
 Signature Over Printed Name  
 Applicant

\_\_\_\_\_  
 Signature Over Printed Name  
 Co-Maker 1

\_\_\_\_\_  
 Signature Over Printed Name  
 Co-Maker 2