



REPUBLIKA NG PILIPINAS  
REPUBLIC OF THE PHILIPPINES  
KAGAWARAN NG EDUKASYON, KULTURA AT ISPORTS  
DEPARTMENT OF EDUCATION, CULTURE AND SPORTS  
DECS Complex, Merizal Avenue  
Pasig City, Philippines



Caro Somo  
as DECS

Tanggapan ng Kalihim  
Office of the Secretary

January 25, 1999

**DECS ORDER**  
No. 3, s. 1999

**AMENDMENTS TO DECS ORDER NO. 97, S. 1992**  
**(Establishment of the DECS Provident Fund)**

To: Undersecretaries  
Assistant Secretaries  
Bureau Directors  
Regional Directors  
Directors of Services/Centers and Heads of Units  
Schools Superintendents

1. The following provisions are being issued to amend Section X, paragraphs 6 and 8, respectively, of the implementing guidelines of the DECS Provident Fund (Inclosure to DECS Order No. 97, s. 1992):

- a. Applicants with less than Two Thousand Pesos (P2,000.00) take home pay from his monthly basic salary are not eligible to borrow from the Fund; and
- b. Loan applicants shall be required to have a co-maker who is a permanent employee of the Department.

2. Immediate and wide dissemination of this Order is enjoined.

*Andrew B. Gomez*  
ANDREW B. GOMEZ, FSC  
Secretary

Reference: DECS Order: (No. 97, s. 1992)

Allotment: 1—(D.O. 50-97)

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

AMENDMENTS  
FUND  
POLICY