

Republic of the Philippines
Department of Education
REGION X
DIVISION OF CAGAYAN DE ORO CITY

Office of the Schools Division Superintendent

21 JUL 2026

DIVISION MEMORANDUM
No. 658 s.2026

**REGULATION OF PRIVATE LENDING INSTITUTIONS (PLI)/BANK AGENTS'
TRANSACTIONS WITH DEPED PERSONNEL WITHIN SCHOOL
PREMISES DURING CLASS HOURS**

TO: Assistant Schools Division Superintendent
Chiefs, CID and SGOD
Public Schools District Supervisors
All Public Elementary and Secondary School Heads
All Teaching and Non-Teaching Personnel
All Others Concerned
This Division

1. To safeguard instructional time, ensure the uninterrupted delivery of quality education, and maintain order within school premises, this Office directs all school heads to regulate the conduct of financial transactions by PLI/bank agents inside school campuses during class hours.

2. This Memorandum is issued pursuant to:

a. **DepEd Order No. 9, s. 2005** (Instituting Measures to Increase Engaged Time-on-Task and Ensuring Compliance Therewith), which mandates all schools to maximize instructional time and prevent unnecessary interruptions to classroom instruction;

b. **DepEd Order No. 34, s. 2022**, and subsequent issuances on the School Calendar and Activities, which emphasize the protection of teaching and learning time and the avoidance of activities that unnecessarily disrupt classes; and

c. The authority of School Heads to ensure the orderly operation, safety, and security of schools and to regulate activities conducted within school premises.

3. To uphold the integrity of instructional time, all school heads shall ensure the following:

a. PLI/Bank agents, financial institution representatives, and similar service providers shall not conduct loan processing, collection, account servicing, or other financial transactions that interrupt teachers during their teaching loads or learners during class hours.



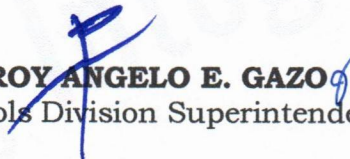
Address: Fr. William F. Masterson Ave., Upper Balulang, Cagayan de Oro City
Telephone: (088) 855-0044, (088) 855-0047, (088) 328-2142
Email Address: cagayandeoro.city@depd.gov.ph
Website: <https://depdcdo.net/>

Doc. Ref. Code	SDO-OSDS-F004	Rev	00
Effectivity	11.03.25	Page	1 of 2



Republic of the Philippines
Department of Education
REGION X
DIVISION OF CAGAYAN DE ORO CITY

- b. Teachers and school personnel are encouraged to transact official or personal banking matters outside their class schedules and in a manner that will not compromise the delivery of instruction.
 - c. School Heads shall establish appropriate visitor management procedures and ensure that all external visitors comply with school security and administrative protocols.
 - d. School Heads shall strictly monitor compliance with this Memorandum and take appropriate administrative measures to prevent activities that unnecessarily interfere with the conduct of classes and school operations.
4. This Memorandum shall take effect immediately upon issuance and shall remain in force unless sooner amended or repealed.
5. In adherence to Equal Opportunity Policy (EOP), inclusive and fair treatment are accorded to all participants regardless of age, gender, sexual orientation, disability, religion and ethnicity.
6. This office directs immediate dissemination and compliance to this memorandum.


ROY ANGELO E. GAZO
Schools Division Superintendent

Reference: DepEd Memorandum
To be indicated in the Perpetual Index
under the following subjects:

COMMUNICATION

DM-130-SGOD- Regulation of Private Lending Institutions (PLI)/Bank Agents' Transactions with DepEd Personnel Within School Premises During Class Hours
July 21, 2026



Address: Fr. William F. Masterson Ave., Upper Balulang, Cagayan de Oro City
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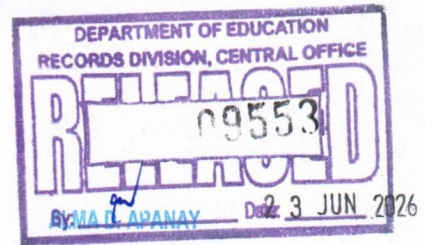
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Republika ng Pilipinas
Department of Education

OFFICE OF THE UNDERSECRETARY

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT, AND INFRASTRUCTURE



MEMORANDUM
DM-OUHRODI-2026-2053

TO : **ROY ANGELO E. GAZO**
Schools Division Superintendent
SDO Cagayan de Oro City

FROM : **WILFREDO E. CABRAL**
Undersecretary
Human Resource and Organizational Development, and Infrastructure

SUBJECT : **TRANSMITTAL OF THE COMMUNICATION FROM MS. JESSILYN D. SERINO REQUESTING ASSISTANCE IN ADDRESSING CONCERNS ON THE RECURRING PRESENCE OF BANK AGENTS WITHIN PUBLIC SCHOOL PREMISES**

DATE : 11 June 2026

This is in reference to the communication received by this Office from Ms. Jessilyn D. Serino, through the Office of Secretary Sonny Angara, requesting assistance in addressing concerns on the recurring presence of bank agents within public school premises during class hours. Ms. Serino mentioned instances wherein bank representatives visit schools and directly approach teachers while classes are ongoing.

We hereby transmit the abovementioned communication and its pertinent attachments to your office for your consideration and appropriate action. Please note that this should not, in any way, be misconstrued as interceding in favor of the sender.

Kindly communicate and provide updates on any action taken directly to the party concerned, copy furnished this Office, citing the tracking code indicated in this memorandum.

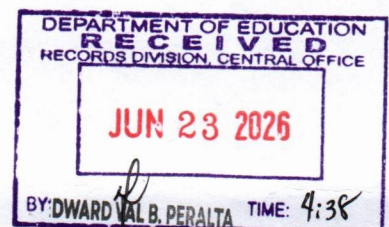
Thank you very much.

Copy furnished:
OFFICE OF THE SECRETARY
osec@depd.gov.ph

OFFICE OF SECRETARY SONNY ANGARA
secsonnyangara@gmail.com

RUTH L. FUENTES
Regional Director of DepEd Region X
region10@depd.gov.ph

JESSILYN D. SERINO
Sender
jesrino1988@gmail.com



[OUHROD/ Buiza]



Office of Undersecretary for HROD (OUHROD) <usec.hrod@deped.gov.ph>

Fwd: Teacher complaint about the bank agents

5 messages

Office of Secretary Sonny Angara <secsonnyangara@gmail.com>

Tue, Jun 2, 2026 at 2:36 PM

To: "Office of the Undersecretary for Human Resource and Organizational Development (OUHROD)"

<usec.hrod@deped.gov.ph>, Office of the Secretary <osec@deped.gov.ph>, Office of the Undersecretary for Operations <ouops@deped.gov.ph>

Greetings!

Please see the forwarded email below for your review and appropriate action, subject to existing rules, regulations, and requirements. We would appreciate it if you could kindly copy us in your response to the original sender.

Thank you very much for your kind attention.

----- Forwarded message -----

From: **Jessilyn Serino** <jesrino1988@gmail.com>

Date: Tue, May 26, 2026 at 8:58 PM

Subject: Teacher complaint about the bank agents

To: <secsonnyangara@gmail.com>

--

Sincerely yours,

Office of Secretary Sonny M. Angara
Department of Education
Rizal Building, DepEd Complex, Meralco Avenue
Pasig City, 1605 Metro Manila
www.deped.gov.ph

**FOR DEPED (Teacher report to bank agent).pdf**

71K

Office of the Undersecretary for Human Resource and Organizational Development (OUHROD) <usec.hrod@deped.gov.ph>

Tue, Jun 2, 2026 at 2:50 PM

To: Office of Secretary Sonny Angara <secsonnyangara@gmail.com>

Cc: Office of the Secretary <osec@deped.gov.ph>, Office of the Undersecretary for Operations <ouops@deped.gov.ph>, jesrino1988@gmail.com

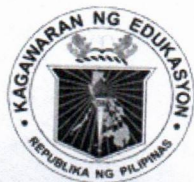
Dear **Ms. Serino**,

Good day! This is relative to your communication to the Office of Secretary Sonny Angara on the interruption of classes by bank agents within school premises.

We would like to inquire as to which school and Division you are currently stationed in. This additional information shall help us in our appropriate action on the matter.

Thank you very much.

Sincerely,



Office of the Undersecretary for Human Resource
and Organizational Development (OUHROD)
Tel. No.: (02)8633-7206 | Telefax No.: (02) 8631-8494
DEPARTMENT OF EDUCATION
DepEd Complex, Meralco Ave., Pasig City 1600
www.deped.gov.ph

Please help us in improving our service by answering our survey form: <https://forms.office.com/r/0S5c5wG5sQ>

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FOR DEPED (Teacher report to bank agent).pdf
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Jessilyn Serino <jesrino1988@gmail.com>

To: "Office of the Undersecretary for Human Resource and Organizational Development (OUHROD)"
<usec.hrod@deped.gov.ph> Mon, Jun 8, 2026 at 10:08 PM

Good day. I am currently employed in the School division of Cagayan de Oro City. City High School. Thank you for your kind response to this matter. Thank you.

[Quoted text hidden]

[Quoted text hidden]

This communication may contain confidential or privileged information, and is intended solely for the individual or entity to whom it is originally addressed. Any disclosure, copying, dissemination, or any action taken in reliance to it by others, other than the intended recipient, is strictly prohibited. The opinions, conclusions, and statements expressed in this message are those of the sender and may not necessarily reflect the views of the Department of Education.

Office of the Undersecretary for Human Resource and Organizational Development (OUHROD) <usec.hrod@deped.gov.ph>

Tue, Jun 9, 2026 at 10:11 AM

To: Rizza Buiza <rizza.buiza@deped.gov.ph>, MOHAMMAD KHALID GUNTING <mohammadkhalid.gunting@deped.gov.ph>, Janzen Alarcio <janzen.alarcio@deped.gov.ph>, Sharon Ayala <sharon.ayala@deped.gov.ph>, Andrea Lim <andrea.lim002@deped.gov.ph>, Leona Victoria Teves <leona.teves@deped.gov.ph>, Myrben Paul Baclig <myrben.baclig@deped.gov.ph>, Marck Eric Jhon Esoles <marck.esoles@deped.gov.ph>, Adrian Conti <adrian.conti@deped.gov.ph>

Dear @Rizza Buiza,

Good day! For endorsement.

Thank you very much.

Sincerely,



Office of the Undersecretary for Human Resource
and Organizational Development (OUHROD)
Tel. No.: (02)8633-7206 | Telefax No.: (02) 8631-8494
DEPARTMENT OF EDUCATION
DepEd Complex, Meralco Ave., Pasig City 1600
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Please help us in improving our service by answering our survey form: <https://forms.office.com/r/0S5c5wG5sQ>

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**FOR DEPED (Teacher report to bank agent) (1).pdf**

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Office of the Undersecretary for Human Resource and Organizational Development (OUHROD) <usec.hrod@deped.gov.ph>

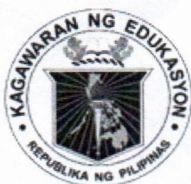
To: Jessilyn Serino <jesrino1988@gmail.com>

Tue, Jun 9, 2026 at
10:12 AMDear **Ms. Serino**,

Good day! This is to confirm receipt of your email. Please be informed that the matter is referred to the concerned office/division for appropriate action.

Thank you very much.

Sincerely,



**Office of the Undersecretary for Human Resource
and Organizational Development (OUHROD)**

Tel. No.: (02)8633-7206 | Telefax No.: (02) 8631-8494

DEPARTMENT OF EDUCATION

DepEd Complex, Meralco Ave., Pasig City 1600

www.deped.gov.ph

Please help us in improving our service by answering our survey form: <https://forms.office.com/r/0S5c5wG5sQ>

[Quoted text hidden]

May 26, 2026

HON. SONNY M. ANGARA

Secretary, Department of
Education DepEd Complex,
Meralco Avenue, Pasig
City, Metro Philippines

Subject: Formal Complaint Regarding the Interruption of Classes by Bank Agents Within School Premises

Dear Secretary,

Greetings of peace and respect.

We respectfully write to formally raise our concern regarding the recurring presence of bank agents inside public school premises during class hours. There have been instances wherein bank representatives visit schools and directly approach teachers while classes are ongoing, causing unnecessary interruptions and distractions in the teaching and learning process.

As public school teachers and personnel, we are committed to prioritizing our learners and fulfilling our duties with professionalism and focus. However, repeated visits, follow-ups, and unsolicited interactions from some bank agents during instructional time affect classroom concentration, disrupt the learning environment, and place undue pressure on teachers inside the school premises.

While we understand that financial institutions may coordinate with employees regarding loans or other concerns, we respectfully believe that such activities should not interfere with classroom instruction and official school operations. Schools should remain protected spaces dedicated primarily to education, discipline, and the welfare of learners.

In this regard, we humbly appeal to your good office to address this concern and consider issuing clearer and stricter policies regulating the entry and conduct of external agents, particularly bank representatives, during school hours inside public schools nationwide.

We sincerely hope for your attention and appropriate action on this matter for the protection of both teachers and students and to preserve the integrity of the learning environment.

Thank you very much for your understanding and continued service to the education sector.

Sincerely yours,



Jessilyn D. Serino
DEPED Teacher