

PRESCRIBED GUIDELINES FOR THE IMPLEMENTATION OF THE EDUCATIONAL LOAN FOR MARINE RADIO OFFICERS (MROs) AS A REGULAR PROGRAM

OWWA MEMORANDUM OF INSTRUCTION NO. 008, August 19, 1999

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In the interest of the service and to facilitate the immediate delivery and processing of loan applications of marine radio officers at the National Capital Region and in other Regional OWWA Units where there is an on-going special course for MROs in the area accredited by the Commission on Higher Education (CHED), the following guidelines and procedures are prescribed in conjunction with MOI No. 003, Series of 1999:

I. Nature and Purpose

The Educational Loan for Displaced Marine Radio Officers (MROs) is a monetary assistance extended to displaced Radio Operators who wish to take up a course leading to Bachelor of Science in Marine Transportation (BSMT). The program aims to re-tool and upgrade the skills of the MROs in order to continue their career and employment as seafarers.

II.

I. General Policies

A. Coverage

This program shall cover only displaced Marine Radio Operators (MROs).

B. Requirements of OWWA to extend the Educational Loan Project

- a. At least (1) OWWA contribution
- b. Annual income of co-maker must at least be P60,000.00.
- c. One Availment Policy — MROs who have availed of the special livelihood loan shall not be allowed to avail of the EDL for MROs or vice versa.

C. Documentary Requirements (original and 2 photocopies)

- a. Seaman's Service Record Book
- b. Proof that the applicant was a Marine Radio Officer (Seaman's Book/Contract of Employment/Certificate of Employment)
- d. School Registration Card duly signed by the school registrar
- e. 2 pcs. Picture (1" x 1")
- f. Clearance re-outstanding loan
- g. Co-maker's payment guarantee, income tax return and withholding tax certificate duly processed by the BIR or Certificate of Employment and office ID.

The Certificate of Employment must include the position of the co-maker, salary and length of service. Co-makers income per annum must be P60,000.00 or more; and

- h. Accomplished application form
- i. Notarized Promissory Note

III. Application Procedure

A.) NCR

1. The Manpower Development Division (MDD) evaluates the applicant's credentials.
2. MDD requires applicant to proceed to Accounting Division to secure clearance.
3. Once cleared, applicant proceeds to the Regular Loan Programs Division.
4. Receiving officer of RLPD issue application form and evaluates the same.
5. Supervising Officer reviews application and recommends approval of loan.
6. The division head of the RLPD shall then approve/disapprove application of loan.

B. ROU

The ROU shall process EDL applications in accordance with existing procedures in processing benefits for OFWs and their dependents provided that the MRO applicant has no outstanding loan with OWWA.

IV. Loan Amount/Charges/Penalties

A special educational loan window with a maximum amount of P22,000.00 per beneficiary will be opened to assist the MROs in completing a degree in Bachelor of Science in Maritime Transportation (BSMT).

An administrative handling charge of 4% of the loanable amount shall be deducted from the principal amount of the loan. A penalty charge of 1% per month shall be imposed on monthly installments not paid on time.

V. Terms of Payment

The loan shall be payable in ten (10) equal monthly installments starting on the fifth month after completion of the course with a grace period of four (4) months. Failure to pay two (2) consecutive monthly installments shall render the entire obligation due and demandable.

VI. Other Conditions

The loan grantee must submit his registration card for each module enrolled in one week after the start of the module.

In case the loan grantee stops or is unable to finish the course, for whatever reason, the loan repayment shall commence two (2) months after he stopped attending school. No deferment shall be allowed.

The grantee is required to submit Certificate of Completion two (2) weeks after his graduation.

VII. Loan Releases

The loan check shall be in the name of the school where the grantee is enrolled. The terms of payment shall be in accordance with the Memorandum of Agreement with the CHED-accredited school.

VIII. Loan Payments

Loan payments shall be made directly to OWWA through the Collections Division or the concerned ROUs in accordance with the existing procedures in loan collections.

The following documents shall be attached in the processing of payment of tuition fee:

- A. Approved application form (for first release only)
- B. Statement of Account from the School
- C. Enrollment List from the school

IX. Program Implementation

The Regular Loan Programs Division at the NCR and the ROUs where there is an on-going special course for MROs shall implement the program.

X. Voucher/Check Signatories

The voucher and check signatories shall be in accordance with existing regulations.

XI. Effectivity

This Memorandum of Instruction shall take effect immediately.

Adopted: 19 August 1999

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