

# CITIZEN'S CHARTER

For Lending Operations



**LANDBANK**  
WE HELP YOU GROW.

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## OUR VISION

By 2023, LANDBANK shall be the leading universal bank that promotes inclusive growth, especially in the unbanked and underserved areas, through the delivery of innovative financial products and services powered by digital banking platforms.

## OUR MISSION

### ***To Our Clients and Publics:***

We provide accessible and best technology solutions to deliver timely and responsive financial and support services to meet the needs of our clients, especially Small Farmers and Fishers (SFFs), Micro, Small and Medium Enterprises (MSMEs), Countryside Financial Institutions (CFIs), Local Government Units (LGUs) and government agencies, while promoting sustainable development anchored on good governance.

### ***To Our Employees:***

We are the employer of choice.  
We develop and nurture talents who exemplify the highest standards of ethics, social responsibility and service excellence. We support diversity and cultivate a healthy work environment with equal opportunity for professional growth and advancement.

# CORE VALUES

## SOCIAL RESPONSIBILITY

patriotism, love of country,  
service to community,  
concern for environment,  
customer satisfaction,  
man for others, caring

## TRUST

equity, openness, fairness

## EXCELLENCE

leadership, quality, initiative,  
innovative, competence

## PROFESSIONALISM

integrity, mutual respect, teamwork,  
dedication, commitment, loyalty

## PERFORMANCE PLEDGE

We, the officers and employees of the  
LAND BANK OF THE PHILIPPINES,  
pledge to:

- Provide timely, competent and courteous service to you, our clients from Mondays to Fridays, without interruption, from 8:00 a.m. to 5:00 p.m. or beyond, when necessary;
- Strictly comply with Bank service standards, and provide written explanation or personal visitation (if necessary), for any delay or impediment in the delivery of frontline services;
- Recognize your comments, suggestions and needs; and thus immediately act and take corrective measures on your complaints upon receipt thereof, through our complaints handling system;
- Always make available access to information on LANDBANK's policies, programs, activities and services through our website at **[www.landbank.com](http://www.landbank.com)**

We assure you the best customer service because you are very important to us.

## FEEDBACK AND REDRESS MECHANISM

We value your comments, suggestions and needs. Please:

Accomplish the feedback form and drop it in the suggestion boxes located at the lobby of the LANDBANK Plaza at 1598 M. H. del Pilar cor. Dr. J. Quintos Sts., Malate, Manila or our branches/offices nationwide.

Talk to our 24/7 customer service representatives at telephone numbers (02) 405-7000 or (02) 405-7170; 1-800-10-4057000 (Domestic Toll Free).

Call our Employee Relations Department via Hotline number 405-7660 during office hours

Send your feedback through our website at [www.landbank.com](http://www.landbank.com), or e-mail at [customercare@mail.landbank.com](mailto:customercare@mail.landbank.com) or through fax number (02) 528-8408

THANK YOU for assisting us to continuously improve our service.

## LOANS

<b>Frontline Service</b>	:	Loan Counseling and Processing
<b>Clients</b>	:	Small Farmers and Fishers (SFFs) Cooperatives Overseas Filipino Workers (OFWs) Small and Medium Enterprises (SMEs) Large Corporations Local Government Units (LGUs) Water Districts Banks Non-Bank Financial Institutions Government-Owned and -Controlled Corporations (GOCCs) Government Agencies (GAs) State Colleges and Universities (SUCs) Consumer Clients
<b>Requirements</b>	:	Depending upon the type of client, duly discussed in the succeeding pages of the Citizen's Charter
<b>Schedule of Availability of Service</b>	:	Monday to Friday (except holidays) from 8:00 a.m. to 5:00 p.m.
<b>Loan Processing Timeframe</b>	:	15 to 45 banking days (depending on the type of loan)

## How to avail of the service

Step	Activity		Unit/ Person Responsible	Duration	Fees	Form/s Used
	Applicant/ Client	Frontline Service Unit				
1	Go to the nearest Lending Unit to inquire how to apply for a loan fit for your financing needs (may also inquire through telephone call, mail or e-mail).	<ul style="list-style-type: none"> <li>Interview the client about his/her financing needs.</li> <li>Orient the client about LANDBANK's loan requirements and applicable lending policies.</li> <li>Provide the client with the Loan Application Form and Checklist of Requirements.</li> <li>Advise the client where to submit his loan application and loan requirements (may also respond through telephone call, mail or e-mail).</li> </ul>	Head Office Lending Unit or Provincial Lending Center  Account Officer (AO)/ Account Assistant (AA)	20 minutes to 1 hour	None	Loan Application Form and Check-list of Requirements
2	Accomplish the Loan Application Form and complete the required documents and payment of fees for submission to the concerned Lending Unit.	<ul style="list-style-type: none"> <li>Review the completeness of the filled-out Loan Application form.</li> <li>Verify if all the required documents submitted are complete.</li> <li>Accepts the properly filled-out application form and complete documents.</li> </ul>	Head Office Lending Unit or Provincial Lending Center  Account Officer (AO)/ Account Assistant (AA)	30 minutes to 1 hour	For commercial loan account (except OFW) payment of application and appraisal fees will be collected in advance upon filing of loan application: Application Fee for <ul style="list-style-type: none"> <li>New Customer - P2,000.00</li> <li>Renewal - P1,000.00</li> </ul> Appraisal fee of P1,000.00 per title/property to be appraised, but not to exceed P5,000.00. Contiguous lots with various titles shall be charged P1,000.00 appraisal fee.	

Step	Activity		Unit/ Person Responsible	Duration	Fees	Form/s Used
	Applicant/ Client	Frontline Service Unit				
3	Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved) from the Bank	<ul style="list-style-type: none"> <li>Request from other Units procedures/ reports (e.g., CI/BI, appraisal) necessary for evaluation.</li> <li>Upon receipt of reports, evaluate the loan application.</li> <li>If the applicant passed the evaluation criteria, recommend the application for approval through Credit Facilities Proposal (CFP).</li> <li>Send notice of approval to the client and prepare the loan documents for signing. If not approved, notify the client of the disapproval.</li> </ul>	Head Office Lending Unit or Provincial Lending Center  Account Officer (AO)/ Account Assistant (AA)	15 to 40 banking days from date of submission of complete documents	None	Notice of Approval or Notice of Denial
4	Go back to the Lending Unit to sign loan documents.	Facilitate the signing of loan documents and request for legal sufficiency in preparation for the loan release.	Head Office Lending Unit or Provincial Lending Center  Account Officer (AO)/ Account Assistant (AA)	3 banking days	None	Loan Documents
5	Verify your LANDBANK deposit account if loan proceeds net of other fees such as handling fees, inspection fees and commitment fees have been credited	<ul style="list-style-type: none"> <li>Process loan release (after compliance of pre-release requirements, if any)</li> <li>Provide the client with loan amortization schedule and copies of the loan documents (e.g., Loan Agreement, Promissory Note, Disclosure Statement, REM)</li> </ul>		1-3 banking days	Depending on the type of loan (e.g., housing loans, mortgage loans, rediscounting)	<ul style="list-style-type: none"> <li>Promissory Note</li> <li>Disclosure Statement</li> <li>Other documents</li> </ul>
6	Pay your loan amortization when due preferably via authority to debit from your deposit account with LANDBANK	Effect payment		1 banking day	None	IOA, Memo, Debit Advice, Payment Acceptance Order (PAO), OR

**SMALL FARMERS AND FISHERS  
DA Sikat Saka Program**

ELIGIBLE BORROWERS	Small palay and corn farmers in 45 provinces
ELIGIBLE PROJECT(S)	<ul style="list-style-type: none"> <li>Palay and Corn Production</li> </ul>
LOANABLE AMOUNT	Up to 80% of the total project cost based on the farm plan and budget but not to exceed the following amount: <ul style="list-style-type: none"> <li>For Palay production - up to P250,000 per borrower</li> <li>For Corn production - P200,000 per borrower</li> </ul>
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>Must be endorsed and certified by: <ul style="list-style-type: none"> <li>For Palay, an eligible Irrigator's Association (IA), Small Water Impounding System Associations (SWISA) or Municipal Agriculture Office (MAO)</li> <li>For Corn, an eligible Farmers Organization (FO)</li> </ul> </li> <li>Member of an IA, SWISA or FO</li> <li>Must own or till at least 1/2 hectare of irrigated rice land or corn land but not exceed 5 Ha</li> <li>Attended the creditworthiness training</li> <li>Without outstanding loan for palay or corn production from any financing institutions as certified by the endorsing service conduit</li> <li>For Corn, must have an identified market preferably through Purchase Order (PO)</li> </ul>
INTEREST RATE (S)	15% p.a. for the first 2 crop cycles, followed by 1% reduction for succeeding crop cycle up to the 8th crop cycle subject to prompt payment of loan
TENOR AND AVAILABILITY	<ul style="list-style-type: none"> <li>Up to 2 years via maximum 180-day PN</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>Assignment of produce and receivables</li> <li>Assignment of Proceeds of AGFP/DA guarantee and PCIC insurance claims</li> <li>Owner's copy of clean Original/Transfer Certificate of Titles (OCT/TCT) or Certificate of Land Ownership Award (CLOA)</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>Original copy of the following documents from Service Conduits, BSWM*, NIA* and ATI: <ol style="list-style-type: none"> <li>Designated authorized signatories indicating the name, scope of authority and contact details; and</li> <li>Three (3) specimen signatures of the designated signatories</li> </ol> <p>* For Palay only</p> </li> <li>Certified list of farmers from ATI that have completed the Creditworthiness Training, including the date of actual conduct of training</li> <li>Endorsement and certification that: <ol style="list-style-type: none"> <li>For Palay - the endorsing IA or SWISA is in good standing to be issued by NIA or BSWM, respectively; and</li> <li>For Corn - the endorsing FA is in good standing to be issued by PHILMAIZE, LGU/MAO or DA RFO</li> </ol> </li> <li>Endorsement of farmers by participating Service conduits together with the following: <ol style="list-style-type: none"> <li>Certification from the service conduit that the farmer applicant is the actual tiller of the land and has no existing loan for palay or corn production, as the case may be; and</li> <li>Summary of the Farmer Availing of the Loan containing the following information: name of farmer, address, location of the farm, hectarage, amount of loan being applied.</li> </ol> </li> <li>Original land title or any proof of ownership for other properties/assets acceptable to LANDBANK such as certificate of registration, certificate of large cattle, etc.</li> <li>Farm plan and budget</li> <li>Copy of purchase order or marketing contract with: <ol style="list-style-type: none"> <li>For Palay - NFA or other reliable buyers, if applicable</li> <li>For Corn - Reliable Buyers as endorsed by the Corn Board</li> </ol> </li> <li>Certificate of trainings attended on the Program or similar extension and training services on the subject, conducted by ATI, other DA concerned agencies and/or the LGUs; and</li> <li>Copy of the duly signed Management Agreement between the Service Conduit and farmer</li> </ul>

**SMALL FARMERS AND FISHERS  
Agricultural and Fisheries Financing Program**

ELIGIBLE BORROWERS	Small farmers and small fishers who are non ARBs and registered in the (RSBSA) in selected provinces
ELIGIBLE PROJECT(S)	<ul style="list-style-type: none"> <li>Agricultural production</li> <li>Trading and processing of agricultural commodities</li> </ul>
LOANABLE AMOUNT	80% of the total project cost or loan ceiling but not to exceed P300,000 which can finance up to 3 projects, simultaneously
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>Registered in the RSBSA</li> <li>Non-Agrarian Reform Beneficiary (ARB)</li> <li>Member of, or known to, a service conduit</li> <li>Have no outstanding loan for same projects being applied for</li> <li>With viable projects</li> </ul>
INTEREST RATE (S)	15% per annum
TENOR AND AVAILABILITY	<ul style="list-style-type: none"> <li>For production loan – based on crop cycle</li> <li>For working capital – 1 year</li> <li>For fixed asset – based on economic useful life of equipment but not more than 5 years</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>Deed of assignment of PNs</li> <li>Deed of assignment of crop insurance proceeds</li> <li>Negative pledge on project assets</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>Endorsement letter from DA/Bureau of Fisheries and Aquatic Resources (BFAR) or agencies concerned of eligible service conduits with the list of eligible NASFSF</li> <li>Endorsement letter from Service Conduit of its members with certification that its members: <ul style="list-style-type: none"> <li>are members or known to the Service Conduit (if not yet a member) <ul style="list-style-type: none"> <li>non-ARB</li> <li>have no outstanding loan with any financing institutions for the same project</li> </ul> </li> </ul> </li> <li>Copy of Purchase Order/Marketing Agreement (if applicable)</li> <li>Farm Plan and Budget (if applicable)</li> <li>Business Plan (if applicable)</li> </ul>

## SMALL FARMERS AND FISHERS

### Empowering Barangays in Remote Areas through Credit and Enterprises

ELIGIBLE BORROWERS	Small farmers and small fishers in unserved areas including micro and small enterprises
ELIGIBLE PROJECT(S)	<ul style="list-style-type: none"> <li>• Agricultural crop, livestock and fishery production</li> <li>• Agri-Enterprise and other livelihood projects</li> </ul>
LOANABLE AMOUNT	<p>For all types of projects:</p> <ul style="list-style-type: none"> <li>• Up to 80% of the total project cost</li> <li>• Maximum loan = P500,000 per borrower</li> </ul> <p>For crop, livestock and fishery production only:</p> <ul style="list-style-type: none"> <li>• Minimum Loan = P25,000</li> </ul>
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>• For farmers, fishers and unregistered micro enterprises (MEs): <ul style="list-style-type: none"> <li>- Have no existing credit with any formal lending institutions</li> <li>- With, at least, 1 year track record as farmer, fisher or micro enterprise, and with good moral character</li> <li>- With viable project</li> <li>- With marketable surplus of the project or other confirmed sources of repayment</li> </ul> </li> <li>• For micro and small enterprises (MSEs) registered with the DTI* - the standard RAAC for MSMEs shall apply per CPI 2013-002: <ul style="list-style-type: none"> <li>- No adverse findings on character</li> <li>- No adverse findings on the principals (key officers)</li> <li>- With well-defined source of repayment</li> <li>- With at least, 3 year profitable track record (except for start-up)</li> <li>- Familiarity in the proposed project can be established (for start-up)</li> </ul> </li> </ul>
INTEREST RATE(S)	15% p.a. for the first 2 crop/loan cycles, followed by 1% reduction for succeeding crop/loan cycle up to the 8th crop/loan cycle subject to prompt payment of loan
TENOR AND AVAILABILITY	<ul style="list-style-type: none"> <li>• Up to 1 year</li> <li>• Via maximum of 180-day PN</li> </ul>
COLLATERAL	Any acceptable collateral to the Bank
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>• <b>For all types of borrowers</b> <ul style="list-style-type: none"> <li>- Duly accomplished Loan Application</li> <li>- At least, one (1) valid ID acceptable to the bank</li> <li>- List of landholdings indicating address, location of farm, hectarage, number of heads, etc. (for crop/livestock/ fishery production only)</li> <li>- Marketing Contract or any equivalent document</li> <li>- Other requirements which may be required by the LC depending on the type of project</li> </ul> </li> <li>• <b>For SFF and unregistered MEs only:</b> <ul style="list-style-type: none"> <li>- Simplified Farm Plan and Budget with financial data and cash flow (for crop and fishery production only)</li> <li>- Simplified business plan (for Agri-enterprise and livelihood projects only)</li> <li>- Certification from Barangay, MAO or Religious Leader in the area that the borrower has, at least, 1 year track record and of good moral character</li> <li>- Sworn affidavit of no previous and outstanding loans from any lending institutions/no crimes committed.</li> </ul> </li> <li>• <b>For registered MSEs only:</b> <ul style="list-style-type: none"> <li>- Copy of DTI Registration</li> <li>- List of Officers</li> <li>- Bio-data of borrowers</li> <li>- Copy of Business Permit</li> <li>- Copy of ITR (if applicable)</li> <li>- Copy of BIR-received Audited FS (if applicable)</li> <li>- Copy of ITR (if applicable)</li> <li>- Copy of Interim FS (if applicable)</li> <li>- Simplified Business Plan</li> </ul> </li> </ul>

## MICROFINANCE

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>• MFI Retailers</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>• Working Capital</li> <li>• Rediscounting</li> </ul>
LOANABLE AMOUNT	<ul style="list-style-type: none"> <li>• For Coops – up to 6 times of its networth</li> <li>• For CFIs – not to exceed its Net Borrowing Capacity (NBC)</li> <li>• For NGOs – should be equal to the requirement of borrowers but not to exceed twice its existing loanable funds (exclusive of borrowings)</li> </ul>
ELIGIBILITY CRITERIA	PESO rating / PAR ratio
INTEREST RATE(S)	Prevailing lending rate at the time of availment/release
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>• Short Term Loan <ul style="list-style-type: none"> <li>- Up to 360 days PN</li> </ul> </li> <li>• Term Loan <ul style="list-style-type: none"> <li>- Maximum of 3 tranches, but to be availed within one year from date of signing of loan agreement</li> </ul> </li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>• Short Term Loan (<i>For Rediscounting</i>) <ul style="list-style-type: none"> <li>- Assignment of sub-PNs and sub-borrowers' underlying collaterals, submission of Post Dated Checks and submission of guarantee cover, if there is any</li> </ul> </li> <li>• Short Term Loan (<i>For Working Capital</i>) <ul style="list-style-type: none"> <li>- Post Dated Checks shall be required as security for working capital loan of Coops and NGOs with PESO rating of at least 80, and CFIs with CAMELS rating of at least 4.</li> <li>- Loans of conduits that will not meet PESO rating of at least 80 for coops and NGOs, and CAMELS rating of at least 4 for CFIs will be secured by REM, Hold-out on Deposit and/or government securities.</li> </ul> </li> <li>• Term Loan</li> <li>• REM or Hold-out on deposit, and/or government securities</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>• Certified true copy of the Certificate of Registration with CDA, in case of coops; BSP and SEC, in case of CFIs; and SEC, in case of NGOs</li> <li>• Certified true copy of Articles of Cooperation (for Coops), and Articles of Incorporation (for CFIs and NGOs)</li> <li>• Information Sheet of the Board of Directors and Officers</li> <li>• Board Resolution authorizing the MFI to borrow, and designating at least two (2) officers to negotiate loan with LBP and sign loan documents with their specimen signature and pictures</li> <li>• Audited FS for the last 3 years plus latest Interim FS at the time of application</li> </ul>

## COOPERATIVES

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>Duly registered with the Cooperative Development Authority (CDA), and with valid certificate of Good Standing or its equivalent document issued by the CDA</li> <li>With Core Management Team (COMAT) composed of Manager, Treasurer/Cashier and Bookkeeper</li> <li>With paid up capital of at least P30,000.00</li> <li>At least 60 members</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>Agricultural Production Loan;</li> <li>Postharvest Facilities/Fixed Asset Acquisition;</li> <li>Working Capital/Commodity Loan;</li> <li>Livelihood Loan;</li> <li>Rediscounting Line;</li> <li>Socialized Housing Loan; etc.</li> </ul>
LOANABLE AMOUNT	<ul style="list-style-type: none"> <li>Depends on project needs or loan ceilings (for crop, poultry and livestock production) but not to exceed 80% of project cost</li> <li>For rediscounting, up to 85% of the face value of the sub-borrowers' PNs</li> </ul>
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>No adverse finding on the borrower/principals with well-defined source of repayment</li> <li>Profitable for the past three (3) years (except for start-up)</li> <li>Familiarity in the proposed project can be established (for start-up)</li> <li>Net past due ratio of not more than 25%</li> </ul>
INTEREST RATE(S)	Prevailing lending rate at the time of availment/release
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>Short Term Loan/Line – up to 1 year via maximum 180-day PN</li> <li>Term Loan – more than 1 year depending on the object of/purpose of financing</li> <li>Rediscounting Line – Available from 1 year up to maximum of 2 years depending on classification of the Coop</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>Real Estate Mortgage</li> <li>Chattel mortgage</li> <li>Assignment of insurance/guarantee/surety claims/proceeds</li> <li>Hold Out on Deposits</li> <li>Proceeds from marketing agreements/ contracts and other instruments</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>Audited Financial Statement (FS) for 3 years, or interim financial statement for new cooperatives</li> <li>Photocopy of registration with Articles of Cooperation and Bylaws;</li> <li>Certified list of Board of Directors and Core Management Team (COMAT) with bio-data and ID pictures as</li> <li>Certified by the Board Secretary and attested by the Cooperative's Chairperson and only the information about the</li> <li>BODs' and COMATs educational attainment and years in the cooperative will be included.</li> <li>Board resolution authorizing the cooperative to borrow (stating the amount and purpose of loan) and designating at least two (2) officers to negotiate and sign loan documents;</li> <li>Submission of the master list of members of the registered coop, duly certified by the Coop's Manager and Secretary;</li> <li>Audited financial statements for the last three (3) years and for interim financial statements (for new cooperatives);</li> <li>Copy of CDA registration;</li> <li>Other Requirements (as may be applicable i.e. as stipulated in special credit programs).</li> </ul>

## MICRO, SMALL AND MEDIUM ENTERPRISES

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>Sole Proprietorship</li> <li>Partnerships</li> <li>Corporations</li> <li>Non-Government Organizations or Associations (NGOs/NGAs)</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>Working Capital</li> <li>Fixed Asset Acquisition</li> <li>Permanent Working Capital</li> <li>Trade Financing</li> <li>Agricultural Production Loan (APL)</li> <li>Letters of Credit/Trust Receipts</li> <li>Export Packing Credit Line</li> <li>Export Bills Purchase Line</li> <li>Domestic Bills Purchase Line</li> <li>Domestic Stand-by LC Line</li> <li>Loans/Line against Hold Out on Deposit</li> </ul>
LOANABLE AMOUNT	Up to 80% of project cost
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>No adverse finding on the borrower/principals with well-defined source of repayment</li> <li>Profitable for the past three (3) years (except for start-up)</li> <li>Familiarity in the proposed project can be established (for start-up)</li> <li>At least 60% Filipino-owned, if partnership or corporation; and 100% Filipino-owned if sole proprietorship</li> </ul>
INTEREST RATE(S)	Prevailing lending rate at the time of availment/release
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>Working Capital/trade financing credit lines: Up to 1 year via maximum 180-day PN</li> <li>Permanent Working Capital: Maximum of 3 years without grace period on principal and interest</li> <li>Loans that are used for fixed assets acquisition-term is based on cash flow but not to exceed the economic useful life of the fixed asset; grace period on principal of up to 2 years may be allowed if the cash flow warrants.</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>Real Estate Mortgage (REM) on real properties and improvements</li> <li>Chattel Mortgage (CM) on machinery and equipment</li> <li>Hold out on deposits</li> <li>Deed of Assignment of Inventories, LCs, POs</li> <li>Standing crops, insurance and guarantees</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>Photocopy of Certificate of Registration with DTI, SEC or BOI</li> <li>CTC of Articles of Incorporation/Partnership and By-Laws</li> <li>Notarized Board Resolution authorizing the management to obtain loan from LBP and designating the authorized signatories</li> <li>Notarized list of the following: <ul style="list-style-type: none"> <li>Officers</li> <li>Partners (partnerships only)</li> <li>Board of Directors (corporations only)</li> <li>Principal Stockholders and their stockholding (corporations only)</li> </ul> </li> <li>Bio-data of borrowers/ proprietors, partners, key officers and BOD</li> <li>Sworn Statement of Assets and Liabilities of borrowers/ proprietors, partners, key officers, and Board of Directors</li> <li>Photocopy of ITR and audited (BIR-received) FS (last 3 years)</li> <li>Latest interim financial statements</li> <li>Projected income statement, balance sheet, and cash flow statement with basic assumptions</li> <li>Brief history of business</li> </ul>



## OVERSEAS FILIPINO WORKERS

### OFW Reintegration Program

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>OFWs certified on membership and capacity building program attended by the Overseas Workers Welfare Administration (OWWA)</li> </ul>
ELIGIBLE PROJECT(S)	<ul style="list-style-type: none"> <li>Viable projects belonging to the following fields: franchising, agri and non-agri-production and marketing, construction, rental, service, trading, transportation, etc.</li> <li>Contract tie-up with top 1000 corporations</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	Working Capital Loan Fixed Asset Acquisition
LOANABLE AMOUNT	Minimum of P100,000 with the following loan ceilings: <ul style="list-style-type: none"> <li>PhP2.0 million for single proprietorship</li> <li>PhP 5.0 million for Group of OFWs (<i>partnership, corporation, or cooperative</i>)</li> </ul>
INTEREST RATE(S)	7.5% per annum fixed for the duration of the loan (both for short term and term loan)
MATURITY AND AVAILABILITY	Short Term Loan: maximum of 1 year Term Loan: based on cash flow but not to exceed 7 years inclusive of maximum 2 years grace period on the principal
COLLATERAL/ SECURITY	<ul style="list-style-type: none"> <li>Object of financing and/or other collaterals/securities acceptable to the Bank such as: <ul style="list-style-type: none"> <li>Post Dated Checks</li> <li>Mortgageable assets of the borrower (any or combination of REM, Chattel, Deed of Assignment of Contract Agreement, Purchase Order, and PDC)</li> </ul> </li> </ul>
PRE-PROCESSING REQUIREMENTS	<ul style="list-style-type: none"> <li>OWWA certification that the borrower is a bonafide overseas worker</li> <li>Special Power of Attorney (SPA), <b>if applicable</b> (<i>For those not in the Philippines, SPA must be duly authenticated by the Consul</i>)</li> <li>Two valid IDs with signature</li> <li>Duly filled-out Application Form [with Statement of Assets and Liabilities (SAL)]</li> <li>Business Plan (<i>including Financial Projections, Source of Equity, List of Suppliers/Markets or Buyers and Contact Numbers</i>)</li> <li>Barangay Certification as to residency in relation to given address</li> <li>Proof of billing address (<i>Meralco, Water, Phone, Cable, Internet, etc.</i>)</li> <li>Sketch of place of residence</li> </ul>
LOAN REPAYMENT	Short Term Loan: maximum of 1 year Term Loan: based on cash flow but not to exceed 7 years inclusive of maximum 2 years grace period on the principal

## OVERSEAS FILIPINO WORKERS

### Bahay para sa Bagong Bayani (3B) Program

ELIGIBLE BORROWERS	Overseas Filipino Workers (OFWs)
ELIGIBLE PROJECT(S)	<ul style="list-style-type: none"> <li>Purchase of townhouse, condominium unit, lot, house and lot, and other residential unit</li> <li>House Construction/Improvement/ Renovation owned by the OFW</li> <li>Refinancing of existing mortgage loan of the OFW</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	Term Loan
LOANABLE AMOUNT	Paying capacity of the OFW or 80% loan value of the collateral, whichever is lower
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>A Filipino citizen, at least 21 years old and not more than 65 years old upon maturity of the loan</li> <li>Holding a live contract from a reputable company</li> <li>No adverse finding</li> </ul>
INTEREST RATE(S)	Based on posted rates at the time of availment
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>Up to 20 years - for OFW with co-borrower</li> <li>Up to 15 years - for OFW without a co-borrower</li> </ul>
COLLATERAL/ SECURITY	<ul style="list-style-type: none"> <li>Real Estate Mortgage on object of financing, or other prime property, if warranted</li> <li>Other acceptable collateral, in addition to the object of financing, such as: <ul style="list-style-type: none"> <li>Hold out on deposit; and/or</li> <li>Agrarian Reform Bonds</li> </ul> </li> </ul>
PRE-PROCESSING REQUIREMENTS	<ul style="list-style-type: none"> <li>Duly accomplished Application Form</li> <li>Copy of Employment Contract (current)</li> <li>For Appraisal: <ul style="list-style-type: none"> <li>Copy of TCT/CCT</li> <li>Lot Plan with vicinity map certified by a Geodetic Engineer</li> <li>Tax Declaration of lot and/or improvements</li> <li>Contract to Sell (CTS)</li> <li>Real Estate Tax Receipt and Tax Clearance for the current year</li> <li>Additional for construction: <ul style="list-style-type: none"> <li>Building Plan/Bill of Materials/Cost Estimate/Specification</li> <li>Building Permit</li> </ul> </li> </ul> </li> </ul>

## CONSUMERS

### Easy Home Loan and End Buyers Financing Tie-up

ELIGIBLE BORROWERS	Individuals
ELIGIBLE PROJECT(S)	<ul style="list-style-type: none"> <li>• Purchase of townhouse, condominium unit, lot, house and lot, and other residential unit</li> <li>• House Construction/ Improvement/Renovation</li> <li>• Installation of home solar power generation system</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	Term Loan
LOANABLE AMOUNT	<p><b>EASY HOME LOAN:</b></p> <ul style="list-style-type: none"> <li>• <b>FOR PRIVATE APPLICANTS:</b> The Borrowing capacity of the individual borrower and his / her spouse (if applicable) shall be based on the 30% of the verified Gross Monthly Income for private applicant's gross monthly income.</li> <li>• <b>FOR GOVERNMENT EMPLOYEES:</b> The borrowing capacity shall be based on the borrower's monthly net take home pay (net of the amount required by GAA), after housing loan amortization.</li> </ul> <p><b>END-BUYER'S FINANCING TIE-UP:</b></p> <ul style="list-style-type: none"> <li>• Up to 90% of the contract price which includes selling price, titling and taxes, or outstanding balance whichever is lower for End Buyer's Tie-up</li> </ul>
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>• Individuals who are Filipino citizen</li> <li>• At least 21 years old and not more than 65 years old upon maturity of the loan</li> <li>• Borrowers who are either gainfully employed or with lawful and profitable business</li> </ul>
INTEREST RATE(S)	<ul style="list-style-type: none"> <li>• Based on posted rates at the time of availment</li> <li>• Rate for socialized housing shall be 1% below prevailing LBP interest rate on housing loan posted rate at the time of availment.</li> </ul>
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>• Maximum term of 20 years provided combined age of borrower and term loan shall not exceed 65 years.</li> <li>• For Socialized Housing: Maximum of 30 years provided the combined age of the borrower and the term loan shall not exceed 65 years.</li> </ul>
COLLATERAL/ SECURITY	<ul style="list-style-type: none"> <li>• Real Estate Mortgage on object of financing, or residential/commercial properties acceptable to LANDBANK</li> </ul>
PRE-PROCESSING REQUIREMENTS	<ul style="list-style-type: none"> <li>• Duly accomplished Application Form</li> <li>• Latest pay-slip indicating net take home pay</li> <li>• Marriage Contract, if applicable</li> <li>• Certificate of Employment indicating compensation (if employed)</li> <li>• 2 latest Billing Statements</li> <li>• If with business: <ul style="list-style-type: none"> <li>- Business Registration and Licenses</li> <li>- BIR stamped Financial Statements and Income Tax Return for the last 3 years</li> </ul> </li> <li>• For Appraisal: <ul style="list-style-type: none"> <li>- Copy of TCT/CCT</li> </ul> </li> <li>• Other documents that the bank may require</li> </ul>
LOAN REPAYMENT	<ul style="list-style-type: none"> <li>• For the purchase of townhouse, condominium unit, lot, house &amp; lot and other resident unit – monthly amortization to start 1 month after the loan release</li> <li>• Construction (with staggered releases) – monthly interest payment shall start 1 month after initial release; equal monthly amortization to start 6 months from initial release or 1 month after final release, whichever comes first</li> </ul>

## CONSUMERS

### Mortgage Loan

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>• Individuals</li> <li>• Sole proprietorships</li> <li>• Partnerships</li> <li>• Corporations</li> </ul>
ELIGIBLE PROJECT	<ul style="list-style-type: none"> <li>• Any project</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	Term Loan for any purpose
LOANABLE AMOUNT	<p>Maximum loanable amount whichever is the lowest of the following:</p> <ul style="list-style-type: none"> <li>• Loan value of offered collateral</li> <li>• Paying capacity</li> <li>• Amount applied for or actual need</li> </ul>
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>• Individuals who are Filipino citizens, at least 21 years old and not more than 65 years old upon maturity of the loan; borrower and spouse must have a stable source of income of at least P100,000 gross per month</li> <li>• Sole Proprietorship/Partnerships/ Corporations duly registered with appropriate registering agency (e.g., DTI, SEC, LGU) and existing business must be operating profitably for at least a year</li> <li>• Borrower must have a good track record with a creditor bank</li> <li>• Borrower must be a LANDBANK depositor for at least a month prior to application</li> </ul>
INTEREST RATE(S)	Based on mortgage loan posted rate subject to quarterly repricing
MATURITY AND AVAILABILITY	Maximum of 10 years
COLLATERAL/ SECURITY	Real Estate Mortgage on residential, commercial and industrial properties located in cities, 1st and 2nd class municipalities
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>• Duly accomplished Application Form</li> <li>• Latest Certificate/Contract of Income and Employment</li> <li>• Pay slips (last 2 pay periods)</li> <li>• Other proof of income (e.g. lease contracts)</li> <li>• Latest Income Tax Return</li> <li>• Marriage Contract, if applicable</li> <li>• POEA validated Exit Pass (for seaman)</li> <li>• SPA with Phil. Embassy (if applicant is abroad at the time of application)</li> <li>• If with business: <ul style="list-style-type: none"> <li>- BIR-stamped Audited Financial Statements (latest)</li> <li>- Business Permit</li> <li>- DTI Registration (if sole proprietorship)</li> <li>- Letter of Intent, SEC Registration/Articles of Incorporation &amp; By-Laws (if partnership or corporation)</li> <li>- Partnership/Corporate Board Resolution to borrow and authorized signatories</li> <li>- Business Profile</li> </ul> </li> <li>• For Appraisal: <ul style="list-style-type: none"> <li>- Copy of TCT/CCT</li> <li>- Lot Plan with vicinity map certified by a Geodetic Engineer</li> <li>- Tax Declaration of lot and/or improvements</li> <li>- Contract to Sell (CTS), if applicable</li> <li>- Real Estate Tax Receipt and Tax Clearance</li> <li>- Masters of Restrictions &amp; Diagrammatic Plan (for condominium only)</li> </ul> </li> </ul>

**GOVERNMENT SECTOR**  
**Local Government Units (LGUs)**

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>Provinces</li> <li>Cities</li> <li>Municipalities</li> <li>Barangays</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>Term Loan</li> <li>Loans/Lines Against Hold-Out</li> <li>Letter of Credit/Trust Receipt (TR) Line</li> <li>Foreign/Domestic Stand-By LC Line</li> <li>Short Term Loan (STL)</li> <li>Livelihood Loan</li> </ul>
ELIGIBLE PROJECTS	<ul style="list-style-type: none"> <li>Construction, installation, improvement, expansion, operation or maintenance of the following infrastructure projects, among others: <ul style="list-style-type: none"> <li>Market/Slaughter Houses/ Abattoir</li> <li>Ports/Wharfs/Seaports</li> <li>Street Lights</li> <li>Roads and Bridges</li> <li>Commercial Buildings</li> <li>Sports Complex/Gymnasium</li> <li>Hospitals/Health Services</li> <li>Schools</li> <li>Bus and Jeepney terminals</li> <li>Housing Projects</li> <li>Hydro-power Projects</li> <li>Telecommunication Facilities</li> <li>Water System Projects</li> <li>Computerization</li> <li>Irrigation Projects</li> <li>Forestry Projects</li> <li>Reclamation Projects</li> <li>Flood Control, Sanitation, and Drainage Projects</li> <li>Solid Waste Management Projects</li> <li>Renewable Energy Projects</li> </ul> </li> <li>Other revenue and non-revenue generating projects that are not specifically mentioned in the list but are in the approved medium or long term local development plan and/or investment program of the LGU</li> </ul>
LOANABLE AMOUNT	Based on the requirement of the project, but should not be more than the Net Borrowing Capacity (NBC) of the LGU per Bureau of Local Government and Finance (BLGF) Certification
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>No adverse finding on the LGU</li> <li>With well-defined source of repayment</li> <li>Within Net Borrowing Capacity per Bureau of Local Government and Finance (BLGF) Certification</li> </ul>
INTEREST RATE(S)	<ul style="list-style-type: none"> <li>LBP prevailing rate at the time of availment, subject to repricing if applicable</li> <li>If under Special Funds, the prescribed interest rate allowed under such program shall be used.</li> </ul>
MATURITY AND AVAILABILITY	Based on LGU's cash flow considering the other projects that will affect the NBC, with maximum of 2 years and 3 quarters grace period only on principal, depending on the nature of the project.
COLLATERAL	<ul style="list-style-type: none"> <li>Deed of Assignment of 20% Internal Revenue Allotment or Deed of Assignment of Special Educational Fund (SEF)</li> <li>Real Estate Mortgage (REM)/ Chattel Mortgage (CM)</li> <li>Hold-out on deposits</li> </ul> <p><i>Note: Barangays are not eligible for loans against SEF.</i></p>
BASIC REQUIREMENTS	<p><b>Pre-Processing Requirements:</b></p> <ul style="list-style-type: none"> <li>Sanggunian Resolution <ul style="list-style-type: none"> <li>Authorizing the local Chief Executive (LCE) to borrow funds, negotiate and enter into a loan agreement with LBP;</li> <li>Authorizing the LCE to sign, endorse loan documents, mortgages, deed of assignments, agreements, notes, and other documents pertaining to the loan obtained from LBP; and</li> <li>Approving the projects to be financed and these are in accordance with the approved local development plan and public investment program or approved annual procurement/investment program;</li> </ul> </li> <li>COA Audited Financial Statements preferably for the past 3 years and latest interim FS;</li> <li>Approved budget for the current year;</li> <li>Ordinance approving the Local Development Plan/ Annual Investment Program;</li> <li>List of elected officials and key officers;</li> <li>Feasibility Study (whenever applicable);</li> <li>Schedule of LGU's IRA for the past 2 years;</li> <li>For projects involving construction: Cost Estimates, Plans and Specifications, Bill of Materials and Work Program/ Schedule duly approved by the LCE;</li> <li>For acquisition of machinery and equipment, quotation from supplier/s; and</li> <li>Certification on the local school board budget for the current year in cases where SEF is to be assigned for construction, improvement or repair of public schools</li> </ul> <p><b>Pre-release Requirements:</b></p> <p>The following documents shall be required prior to any loan release:</p> <ul style="list-style-type: none"> <li>Ordinance passed by the applicable "Sanggunian"</li> <li>Seal of Good Local Governance: Good Financial Housekeeping (SGLG:GFH) (except for Barangays);</li> <li>BLGF Certificate of Net Borrowing Capacity;</li> <li>Monetary Board Opinion;</li> <li>Provincial validation of the municipality/city ordinance or municipality/city validation of the barangay ordinance, if applicable;</li> <li>Certification of the Budget Officer, Accountant and Treasurer noted by the LCE on the appropriation and availability of funds for loan repayment, and booking of the contractual obligation;</li> <li>Joint Certification by the BAC Chair and by the LCE that the LGU has compiled with R.A. 9184 as well as COA rules and regulations;</li> <li>Certification from concerned agencies (e.g., DPWH, DA, DepEd, etc.) that the object of financing is not included in their budget;</li> <li>Promissory Note with Deed of Assignment of the IRA;</li> <li>In case where the SEF is assigned as collateral, a Resolution passed by the local school board; and</li> <li>Deed of Assignment of SEF in favor of LBP indicating that the said assignment shall be irrevocable until the loan, including the interests and other charges thereon is fully paid;</li> <li>In case of financing of waste disposal projects, clearance or certification of acceptance from the barangay/s where the projects will be located; and</li> <li>For acquisition of machineries and equipment, guarantee from the dealer/ supplier as to the availability of spare parts in local market.</li> </ul>

**GOVERNMENT SECTOR**  
**Government-Owned and Controlled Corporations**

ELIGIBLE BORROWERS	Government-Owned and Controlled Corporations (corporations which the government, directly or indirectly, has ownership of the majority of the capital or voting stock)
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	Acquisition of fixed assets, working capital (WC), or permanent WC for the following industries/sectors: <ul style="list-style-type: none"> <li>Manufacturing;</li> <li>Agri-business/processing;</li> <li>Services;</li> <li>Trading;</li> <li>Public Utilities; and</li> <li>Others</li> </ul>
ELIGIBLE PROJECT(S)	Agribusiness, agri-infrastructure, other agri-related activities, renewable energy and/or environmental projects
LOANABLE AMOUNT	Based on project needs but up to 70% of project cost
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>No adverse finding on the GOCC</li> <li>With well-defined source of repayment</li> </ul>
INTEREST RATE(S)	Prevailing rate for GOCCs at the time of availment
MATURITY AND AVAILABILITY	STLL – up to 1 year TL – up to 10 years but not to exceed economic useful life of fixed asset
COLLATERAL	<ul style="list-style-type: none"> <li>Real Estate Mortgage (REM) on real properties and improvements</li> <li>Chattel Mortgage (CM) on machinery and equipment</li> <li>Hold out on deposits</li> <li>Assignment of Inventories, receivables, LCs, POs, guarantee cover</li> <li>Other acceptable collaterals</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>Office of the President approval/clearance to apply for a loan</li> <li>MB Opinion</li> <li>No adverse finding</li> <li>Profitability track record of at least 3 years</li> <li>Maximum D:E ratio 75:25</li> <li>APR of 3%</li> </ul> <p><i>Note: Accounts with APR of less than 3% should be automatically exempted provided an ARE of P2.5M is attained.</i></p>

**GOVERNMENT SECTOR**  
**State Universities and Colleges (SUCs)**

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>State Colleges</li> <li>State Universities</li> </ul>
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>Fixed Asset Acquisition (for stand-alone projects and facility expansion)</li> <li>Permanent Working Capital (for acquisition of school equipment and education materials)</li> </ul> <p>Working Capital (for stand-alone projects only)</p>
ELIGIBLE PROJECT(S)	<ul style="list-style-type: none"> <li>Agri-related stand-alone projects; and</li> <li>Expansion of SUC facilities</li> </ul> <p><i>(to include construction of buildings, acquisition of farm implements, and school equipment)</i></p>
LOANABLE AMOUNT	Up to 80% of the project cost
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>Operating profitably for the last 3 years</li> <li>Engaged in agri-related programs/projects</li> <li>DBM-CHED-PASUC level II, III and IV</li> <li>For SUCs rated as level II, the SUC, in the operation of the project, will take active partnership with a private entity who is knowledgeable on the proposed project and has a positive track record in the proposed agri-related project.</li> <li>LANDBANK as its sole depository bank</li> <li>APR of at least 3%</li> </ul>
INTEREST RATE(S)	Prevailing lending rate for SUCs at the time of availment
MATURITY AND AVAILABILITY	Short Term Loan (Working Capital)-via up to 180-day PN Term Loan (e.g.,Fixed Asset)-based on cash flow but not to exceed 5 years
COLLATERAL	Any or combination of the following: <ul style="list-style-type: none"> <li>Real Estate Mortgage</li> <li>Chattel Mortgage</li> <li>Hold-out on Deposits</li> <li>Assignment of SUC income and Income of the project/s to be financed</li> <li>Object of financing</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>Monetary Board Opinion</li> <li>Audited FS for the last 3 years</li> <li>Board Resolution to borrow</li> <li>Approved budget for the current year</li> <li>List of Officials</li> <li>Copy of SUC's strategic plan</li> <li>Setting-up of Project Implementation Structure (for stand-alone projects)</li> </ul>

**GOVERNMENT SECTOR**  
**Water Districts**

ELIGIBLE BORROWERS	Water districts classified as creditworthy and semi-creditworthy and pre-creditworthy by LWUA
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>Project Development (e.g. Feasibility Studies, Test Well Drilling and Source Development)</li> <li>Start-up/New Water System Projects</li> <li>Systems Expansion/ Development such as expansion of service connections; building construction needed for the operation of the WDs; construction of reservoirs; pipelaying; and construction and acquisition of machine &amp; equipment, genset, water treatment facilities which are directly needed/to be used for the water system project.</li> <li>Capacity/Efficiency Building Enhancement Projects</li> <li>Repair / Rehabilitation Projects</li> <li>Emergency Financing Projects for water systems that are damaged by natural calamities such as mobile water filtration systems, among others</li> <li>Water Sanitation Projects, like septage and sewerage treatment plants</li> <li>Working Capital Requirement</li> <li>Refinancing qualified water utilities' existing loans with LWUA or from any other financing institution, subject to the approval by their existing creditors and to the availability funds</li> <li>Watershed Management Projects</li> <li>Water Desalination Projects, Water Recycling Projects, and Rain Water Collection System Project</li> <li>Financing of counterpart/equity requirements of foreign assisted WD projects</li> </ul>
LOANABLE AMOUNT	Based on the project cost or repayment capacity of the water utility, whichever is lower
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>For start-up/new facility, the proponent shall manifest established financial capability to repay the loan from his other sources of income, on top of the condition that, the proposed project shall be viable and profitable</li> <li>The capacities and sustainability of the identified source(s) of water had been established and validated</li> <li>Operating profitably for the last 3 years</li> <li>Proposed project is viable and resulting water rates have been approved through a public hearing or market consultation</li> <li>No past due loan with LWUA or any financial institution</li> <li>Debt Equity ratio must not exceed the 75:25 ratio</li> <li>The loan that is clean (unsecured by any other hard collateral such as REM, CM or Hold-out on Deposits), shall at least be covered by postdated checks for the loan amortizations in order to assure loan repayment</li> </ul>
INTEREST RATE(S)	<ul style="list-style-type: none"> <li>LBP prevailing rate at the time of availment, subject to repricing if applicable</li> <li>If under Special Funds, the prescribed interest rate allowed under such program shall be used</li> </ul>
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>For Term Loan Based on the projected cash flow of the proposed project but not to exceed 20 years, with up to a maximum 3 years grace period on principal repayment</li> <li>For Short Term Loan Line Via 180 to 360 day PNs</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>Real Estate Mortgage/Chattel Mortgage</li> <li>Deed of Assignment on Hold-out of Deposits</li> <li>Deed of Assignments from Receivables</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>Conditional Certificate of Conformance issued by LWUA</li> <li>COA audited financial statements for the past three years</li> <li>Board Resolution authorizing an officer of the water district to negotiate, borrow, mortgage, sign, and enter into a loan agreement with LBP</li> <li>Feasibility Study, WD Development Plan and Program of Work approved by LWUA or reviewed and approved by LBP</li> <li>Monetary Board Opinion (MBO) issued by BSP's Monetary Board on the monetary and balance of payments implications of proposed domestic borrowings by LGUs and Government Entities as per provisions of Section 123 of R.A. No. 7653</li> <li>Clearance from LWUA allowing the water district to secure a loan from LANDBANK</li> </ul>

**GOVERNMENT SECTOR**  
**Other Government Agencies (GAs)**

ELIGIBLE BORROWERS	Government Agencies
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	Acquisition of fixed assets, construction of income generating/self-liquidating projects, renovation of existing building, financing while awaiting release of budget from DBM, among others
ELIGIBLE PROJECTS	Agribusiness, agri-infrastructure, other agri-related activities, renewable energy and/or environmental projects
LOANABLE AMOUNT	Based on project needs but not to exceed 70% of the project cost
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>No adverse finding on the GOCC</li> <li>With well-defined source of repayment</li> </ul>
INTEREST RATE(S)	Prevailing lending rate for GOCCs at the time of availment
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>STLL- up to 1 year</li> <li>TL- up to 10 years but not to exceed economic useful life of fixed asset</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>Real Estate Mortgage (REM) on real properties and improvements</li> <li>Chattel Mortgage (CM) on machinery and equipment</li> <li>Hold out on deposits</li> <li>Assignment of Inventories, receivables, LCs, POs, guarantee cover</li> <li>Other acceptable collaterals</li> </ul>

**FINANCIAL INSTITUTIONS**  
**Banks**

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>Universal Banks (EKBs)</li> <li>Commercial Banks (KBs)</li> <li>Off-shore banks</li> <li>Foreign Correspondent Banks</li> <li>Thrift Banks ( i.e., private development banks, savings and mortgage banks, stock savings and loan associations)</li> </ul>
LOAN PURPOSE(S)	<ul style="list-style-type: none"> <li>Direct loans for working capital, liquidity, standby clearing line and domestic bills purchase;</li> <li>Rediscounting loan for agricultural activities, livelihood projects, salaried personnel, and other business/economic activities of its borrowers</li> <li>Microfinance loans; and</li> <li>CLF loan may be used for agriculture and agri-related activity, Food/agro-processing venture, countryside based manufacturing activity, service-oriented enterprise, environmental protection projects, countryside- based tourism-related projects, trading, home loans and countryside property development</li> </ul>
CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>Short Term Loan Line</li> <li>Rediscounting Line</li> <li>Term Loan Rediscounting</li> <li>Loans Against Hold-out on Deposit</li> <li>Stand-by Clearing Line</li> <li>Domestic Bills Purchase Line</li> <li>Correspondent Bank Line</li> <li>Conditional Cash Transfer Line</li> <li>CLF Line</li> <li>LC Confirmation/Bank Guarantee Line</li> <li>Money Market Line</li> <li>Standby Clearing Line</li> <li>Foreign Currency Line</li> </ul>
LOANABLE AMOUNT	Rediscounting Line – up to 85% of the current outstanding balance of the sub-borrower's PNs (in case of rediscounting) but not to exceed the Single Borrower's Limit (SBL), actual project requirement; and allowable loan ceiling for crop production, if applicable
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>At least three (3)-year profitable operation</li> <li>CAMELS rating of at least "3"</li> <li>Net Past Due Ratio of not more than 15 %</li> <li>Risk-based CAR of not less than 10%</li> <li>No adverse findings on the borrower</li> <li>Minimum capital as required by BSP</li> </ul> <p>At the time of assignment of receivables, the PNs, the obligation under them are valid, bona fide, outstanding, and absolutely owned by the FI without any existing liens, encumbrances, offsets, defenses and counterclaims of whatever kind of nature.</p>
INTEREST RATE(S)	Prevailing lending interest rate for banks at the time of availment
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>Short Term Loan-up to 1 year</li> <li>Term Loan-Maximum of 10 years</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>Real Estate Mortgage</li> <li>Chattel Mortgage</li> <li>Hold-out on Deposits</li> <li>Assignment of Produce and Receivables</li> <li>Other acceptable collaterals</li> </ul>

## FINANCIAL INSTITUTIONS

### Non-Banks

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>Investment houses</li> <li>Finance and leasing companies</li> <li>Microfinance Institutions (MFIs)</li> </ul>
LOAN PURPOSE(S)	<ul style="list-style-type: none"> <li>Direct loans for working capital, liquidity, standby clearing line and domestic bills purchase</li> <li>CLF loan may be used for agriculture and agri-related activity, Food/agro-processing venture, countryside based manufacturing activity, service-oriented enterprise, environmental protection projects, countryside-based tourism-related projects, trading, and countryside property development</li> <li>Microfinance loans</li> <li>For countryside financial institutions-Rediscounting Loan be used for crop production, poultry, livestock and aquaculture, quedan/other agricultural production loan, livelihood projects of rural entrepreneur/employee-borrowers, deployment/ placement fees of OFWs, SMEs, livelihood projects of OFWs and/or their dependents, women folks, NGOs that cater to women beneficiaries, salaried personnel and PVAO veterans and pensioners</li> <li>For NCR-based financial institutions-Short Term Loan Line may be used to augment working capital of the financial institutions and to augment working funds for the release of insurance claims</li> </ul>
LOANABLE AMOUNT	Up to 85% of the project cost or rediscounted sub-borrower's PNs (in case of rediscounting) but not to exceed the Single Borrower's Limit (SBL), actual project requirement; and allowable loan ceiling for crop production, if applicable
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>At least three (3)-year profitable operation</li> <li>Net Past Due Ratio of not more than 15 %</li> <li>Current Ratio At least 1:1</li> <li>No material adverse finding on ownership and management</li> <li>Capital to Risk Assets Ratio of at least 10% (for finance and leasing companies and investment houses)</li> <li>Paid Up Capital At least P10 Million for finance and leasing companies; at least P300 Million (for investment houses)</li> <li>D-E Ratio not more than 75:25 (investment houses)</li> <li>D-E Ratio not more than 80:20 (finance &amp; leasing companies)</li> </ul>
INTEREST RATE(S)	Prevailing lending rate at the time availment
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>Short Term Loan -up to 1 year</li> <li>Term Loan-Maximum of 10 years</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>Real Estate Mortgage</li> <li>Chattel Mortgage</li> <li>Hold-out on Deposits</li> <li>Assignment of Produce and Receivables</li> <li>Other acceptable collaterals</li> </ul>

## FINANCIAL INSTITUTIONS

### Countryside Financial Institutions

ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>Rural Banks</li> <li>Cooperative Banks</li> <li>Thrift Banks</li> </ul>
LOAN PURPOSE(S)	<ul style="list-style-type: none"> <li>Working Capital to augment the CFI's fund for relending to its SFFs, MSMEs and other borrowers to finance their livelihood projects finance the lending operations of CFIs for agriculture and agrarian reform credit and other business/ economic activities of its borrowers</li> <li>Others - Rediscounting of Salary-Based General-Purpose (SB-GP) Consumption loans</li> </ul> <p>SB-GP Consumption Loans may include credit accommodation for (i) education, (ii) hospitalization, (iii) emergency, (iv) ravel, (v) household and other personal consumption needs. Excluded are credit cards, motor vehicles and other personal loans which are covered by other existing applicable regulations</p>
CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>Rediscounting Line (Short-term and Term Loan Rediscounting)</li> <li>Short-Term Loan Line</li> <li>Loans/Lines Against Hold-Out</li> <li>Standby Clearing Line</li> <li>Domestic Bills Purchase Line</li> <li>Correspondent Banking Line</li> <li>Conditional Cash Transfer Line</li> </ul>
LOANABLE AMOUNT	The total amount of credit line/loan that can be granted by the Bank to the borrowing CFI shall be determined based on the amount of its net worth and credit rating
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>No adverse findings on the borrower and on principals</li> <li>With well-defined source of repayment</li> <li>Net Past Due Ratio of not more than 15 %</li> <li>At least three (3)-year profitable operation</li> <li>At least six (6) months profitable operation for newly-consolidated or merged CFIs with no credit dealings with the Bank provided they meet the Bank's other Risk Asset Acceptance Criteria for CFIs</li> <li>Minimum capital as required by BSP (provided that a capital build up plan approved by BSP or certification is submitted in case the CFI is still unable to meet the capital requirement pursuant to BSP Circular 854 s2014)</li> <li>Risk-based CAR of not less than 10%</li> <li>With "Tier I" risk-based ratio of 6% or better</li> <li>Additional Criteria for those with microfinance operations as approved by BSP: <ul style="list-style-type: none"> <li>For those with Portfolio-at-Risk (PAR) of not more than 10% as of the month-end preceding the date of application;</li> <li>PESO rating of at least "3" (Satisfactory) or passed the rating conducted by the Independent Rating Company, whichever is applicable.</li> </ul> </li> </ul>
INTEREST RATE(S)	<ul style="list-style-type: none"> <li>LBP prevailing rate at the time of availment, subject to repricing if applicable</li> <li>If under Special Funds, the prescribed interest rate allowed under such program shall be used.</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>Real Estate Mortgage</li> <li>Chattel Mortgage</li> <li>Hold-out on Deposits</li> <li>Assignment of Produce and Receivables</li> <li>Other acceptable collaterals</li> </ul>
BASIC REQUIREMENTS	<p>Pre-processing requirements:</p> <ul style="list-style-type: none"> <li>Letter of Application indicating the type of credit facility/ loan and amount of loan being applied for (and where possible, the application form shall be prepared in the CFI's stationery);</li> <li>Board Resolution duly signed by the Board of Directors (BOD) authorizing the CFI to borrow funds, negotiate and enter into agreement with the Bank and designating at least two (2) officers authorized to sign all papers</li> <li>List of Incumbent Members of the BOD and principal officers indicating therein their respective educational attainment and work experience as of recent date;</li> <li>List of existing principal shareholders and their stockholdings (with 10%) or more of total shares;</li> <li>Audited Financial Statements (Balance and Income Statements) for the past three (3) years and latest interim FS, which should not be more than six (6) months old</li> </ul> <ul style="list-style-type: none"> <li>Brief Company Profile</li> <li>Articles of Incorporation/Corporation and By-laws including amendments thereto, if any; and</li> <li>Certificate of Registration (with SEC) and Certificate of Authority to Operate from the BSP (for new applicant only);</li> <li>For projects involving constructions: Cost Estimates, Plans and Specifications, Bill of Materials and Work Program/Schedule</li> <li>Copy of year-end and latest quarterly RBCAR Report as submitted to BSP (to determine its compliance to certain RAAC, such as capital, RBCAR and Tier-1 Based Ratio)</li> <li>Copy of Updated Income Tax Return (ITR), duly stamped as received by the Bureau of Internal Revenue, together with the supporting financial statements, as applicable per BSP Circular No.855, s. of 2014</li> </ul>

## LARGE CORPORATIONS

ELIGIBLE BORROWERS	Corporations with asset size of more than P100 Million (excluding the land and building used in the ordinary course of business)
LOAN PURPOSE(S)/ CREDIT FACILITY(IES)	<ul style="list-style-type: none"> <li>• Working Capital</li> <li>• Fixed Asset Acquisition</li> <li>• Permanent Working Capital</li> <li>• Trade Financing</li> <li>• Rediscounting</li> <li>• Letters of Credit/Trust Receipts</li> <li>• Export Packing Credit Line</li> <li>• Export Bills Purchase Line</li> <li>• Domestic Bills Purchase Line</li> <li>• Domestic Stand-by LC Line</li> <li>• Loans/Line against Hold Out on Deposit</li> </ul>
LOANABLE AMOUNT	Up to 80% of project cost
ELIGIBILITY CRITERIA	<ul style="list-style-type: none"> <li>• No adverse finding on the borrower/principals with well-defined source of repayment</li> <li>• Profitable for the past three (3) years (except for start-up)</li> <li>• Familiarity in the proposed project can be established (for start-up)</li> <li>• At least 60% Filipino-owned</li> </ul>
INTEREST RATE(S)	Prevailing lending rate at the time of availment/release
MATURITY AND AVAILABILITY	<ul style="list-style-type: none"> <li>• Working Capital/trade financing credit lines : Up to 1 year via maximum 180-day PN</li> <li>• Permanent Working Capital : Maximum of 3 years without grace period on principal and interest</li> <li>• Loans for fixed assets acquisition-term is based on cash flow but not to exceed the economic useful life of the fixed asset; grace period on principal of up to 2 years may be allowed if the cash flow warrants</li> </ul>
COLLATERAL	<ul style="list-style-type: none"> <li>• Real Estate Mortgage (REM) on real properties and improvements</li> <li>• Chattel Mortgage (CM) on machinery and equipment</li> <li>• Hold out on deposits</li> <li>• Deed of Assignment of Inventories, LCs, POs</li> <li>• Other acceptable collaterals</li> </ul>
BASIC REQUIREMENTS	<ul style="list-style-type: none"> <li>• Three (3) years track record</li> <li>• Profitable operations for the past three (3) years</li> <li>• No ownership dispute for the past three (3) years</li> <li>• No labor dispute for the past three (3) years</li> <li>• Credit facilities of multinational companies may be packaged provided they are labor intensive and/or export-oriented, as well as business ventures and projects with evident socio-economic impact that is highly beneficial to the company</li> <li>• Company and stockholders/officers of good credit standing (i.e., no adverse finding)</li> <li>• D:E ratio is within the 75:25 benchmark</li> <li>• APR of 3%</li> </ul>

## DIRECTORY

UNITS	DIRECT LINES	FAX NO.
<b>ADLS – Agricultural and Development Lending Sector</b>	405-7318	528-8540
	405-7152	
	405-7143	
	405-7484	
<b>LRD – Loan Recovery Department</b>	405-7336	528-8425
	405-7631	
	405-7462	
	405-7190	
	405-7241	
<b>LSD – Lending Support Department</b>	405-7307	528-8431
	405-7642	
<b>SPAD – Special Assets Department</b>	405-7366	528-8564
	405-7156	
	405-7645	
	405-7695	
	405-7405	
	405-7797	
	405-7247-48	
405-7658		
<b>CBG – Corporate Banking Group</b>	405-7347	528-8563
<b>CBD 1 – Corporate Banking Department 1</b>	405-7346	528-8563
	405-7215-16	
	405-7217-18	
<b>CBD 2 – Corporate Banking Department 2</b>	405-7345	528-8544
	405-7214	
	405-7245	
	405-7773	
<b>PSD – Public Sector Department</b>	405-7343	528-8513
	405-7245-46	
<b>FID – Financial Institution Department</b>	405-7342	528-8515
	405-7227	
	405-7344	
	405-7239	

UNITS	DIRECT LINES	FAX NO.
<b>LPMG – Lending Program Management Group</b>	4405-7309	528-8542
<b>PMD 1</b> – Program Management Department 1	405-7450	528-8542
<b>PMD 2</b> – Program Management Department 2	405-7110	528-8543
<b>DAD</b> – Development Assistance Department	405-7316 405-7620	528-8530
<i>AGFP</i>	loc. 2907, 2479	
<b>EPMD</b> – Environmental Program and Management Department	405-7339 405-7238 405-7615 405-7417 405-7735-36 405-7433 405-7646	528-8484
<b>FSD</b> – Fund Sourcing Department	405-7407	528-8523
<b>NCLLG – Northern and Central Luzon Lending Group</b>	405-7314 405-7161	528-8577
<b>SLLG – Southern Luzon Lending Group</b>	405-7352	528-8594
<b>VLG – Visayas Lending Group</b>	405-7315 405-7176	528-8581
<b>MLG – Mindanao Lending Group</b>	405-7308	528-8595
<b>RMLG – Retail and Mid-market Lending Group</b>	405-7393	528-8599
<b>MBD 1</b> – Mortgage Banking Department 1	405-7492	528-8548
<b>MBD 2</b> – Mortgage Banking Department 2	405-7231	528-8429
<b>SME-MLD 1</b> – Small and Medium Enterprises and Mid-market Lending Department 1	405-7340	528-8503
<b>SME-MLD 2</b> – Small and Medium Enterprises and Mid-market Lending Department 2	405-7431 405- 7148 405-7409-10 405-7611-12 405-7146	528-8599

LENDING CENTERS	DIRECT LINES	FAX NOS.
<b>Northern and Central Luzon Provincial Lending Centers</b>		
Bataan Lending Center	(047) 633-2790	(047) 636-1268; (047) 633-2790
Bulacan Lending Center	(044) 796-1301; (044) 662-4126	(044) 662-7499; (044) 796-0412
CAR Lending Center	Globe 0917 115 1368 Smart 0918 947 3742	
Cagayan Lending Center	(078) 846-4534; (078) 846-2910	(078) 846-2910
Ilocos Sur Lending Center	(077) 722-2621; (077) 604-0455	(077) 604-0442
Isabela Lending Center	(078) 305-2605; (078) 305-3199	(078) 682-5933
La Union Lending Center	(072) 607-2576; (072) 607-2584	(072) 607-2576
Nueva Ecija Lending Center	(044) 600-1835; (044) 940-1718	(044) 940-8573; (044) 940-1691
Nueva Vizcaya Lending Center	(078) 392-0581	(078) 392-0581
Pampanga Lending Center	(045) 963-6678; (045) 961-2186	(045) 963-9876
Pangasinan Lending Center	(075) 656-2013	(075) 656-2019
Tarlac Lending Center	(045) 923-1407; (045) 923-1406	(045) 923-1407
<b>Southern Luzon Provincial Lending Centers</b>		
Albay Lending Center	(052) 480-6888	(052) 480-6887
Batangas Lending Center	(043) 756-0909 (043) 981-0141	(043) 756-0909
Camarines Lending Center	(054) 473-3264; (054) 473-2047	(054) 473-7924
Cavite Lending Center	(046) 416-5048; (046) 416-1241 (046) 416-1249; (046) 416-5237	(046) 416-1146
Laguna Lending Center	(049) 536-6349; (049) 827-4328	(049) 536-6459; (049) 536-6359
Occidental Mindoro Lending Center	(043) 491-4306; (043) 457-0934	(043) 491-4306
Oriental Mindoro Lending Center	(043) 288-2472	(043) 288-2327
Palawan Lending Center	(048) 433-8092	(048) 433-2573
Quezon Lending Center	(042) 797-2744; (042) 797-2373 (042) 799-0990; (042) 797-2442	(042) 797-2744
Rizal Lending Center	655-4449; 656-9535 240-5001; 240-5202	655-4449



LENDING CENTERS	DIRECT LINES	FAX NOS.
<b>Visayas Provincial Lending Centers</b>		
Bohol Lending Center	(038) 411-5235; (038) 235-3129	(038) 501-9968
Capiz Lending Center	(036) 621-0012	(033) 522-5225
Cebu Lending Center	(032) 416-8011; (032) 253-2273 (032) 255-3720; (032) 416-7698 (032) 254-3842; (032) 416-5098 (032) 416-8008	(032) 255-4962; (032) 255-3720 (032) 416-7698
Iloilo Lending Center	(033) 336-0391; (033) 300-0507 (033) 337-6368; (033) 509-8913	(033) 336-9870
Leyte Lending Center	(053) 832-0962; (053) 321-6795 (053) 832-7754; (053) 561-3923	(053) 321-6794; (053) 321-3245
Negros Occidental Lending Center	(034) 435-0144; (034) 435-0145 (034) 707-6896; (034) 435-0149 (034) 707-0017	(034) 435-1107
Negros Oriental Lending Center	(035) 225-0969; (035) 422-9548	(035) 422-5623
Samar Lending Center	(055) 533-8455	
<b>Mindanao Provincial Lending Centers</b>		
Agusan del Norte Lending Center	(085) 341-4583; (085) 815-6181 (085) 225-2050; (085) 341-5427	(085) 341-5427
Bukidnon Lending Center	(088) 813-4500; (088) 813-3225 (088) 813-4500; (088) 813-4724	(088) 813-4500
Cagayan de Oro Lending Center	(088) 856-5417	(088) 856-4968
Davao Lending Center	(082) 224-5843; (082) 225-0005 (082) 221-7080	(082) 221-5351
General Santos Lending Center	(083) 250-1093; (083) 302-2040	(083) 302-2040
North Cotabato Lending Center	(064) 577-4341; (064) 577-3415	(064) 577-4341
South Cotabato Lending Center	(083) 228-9103; (083) 228-8155 (083) 228-2663; (083) 228-3760	(083) 228-9103
Zamboanga City Lending Center	(062) 991-3321; (062) 990-2365 (062) 991-0494; (062) 992-6702	(062) 992-6702
Zamboanga del Norte Lending Center	(065) 212-3233; (065) 212-8068	(065) 212-8067
Zamboanga del Sur Lending Center	(062) 214-1590	



# LANDBANK

## FEEDBACK FORM

### Pananaw o Puna

Please let us know how we have served you. You may use this form for compliments, complaints or suggestions. Simply check the corresponding box.

*Ipaalam po ninyo sa amin kung paano namin kayo napaglingkuran. Maaaaring gamitin ito para sa papuri, reklamo, o mungkahi. Mangyaring i-tsek lamang ang kahong naaayon.*

<input type="checkbox"/>	<b>COMPLIMENT</b> <i>Papuri</i>	<input type="checkbox"/>	<b>COMPLAINT</b> <i>Reklamo</i>	<input type="checkbox"/>	<b>SUGGESTION</b> <i>Mungkahi</i>
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### Person(s)/Unit/Office Concerned or Involved

*(Mga) tao/pangkat/tanggapan na may kinalaman sa papuri, reklamo o mungkahi*

### Facts of Details Surrounding the Incident:

*Kaganapan o detalye ng pangyayari*

*Please use the back portion if necessary. (Mangyaring gamitin ang likod na bahagi ng papel kung kinakailangan)*

### Recommendation(s)/Suggestion(s)/Desired Action from the Office

*Rekomendasyon/Mungkahi/Nais na aksyon sa aming tanggapan*

*Please use the back portion if necessary. (Mangyaring gamitin ang likod na bahagi ng papel kung kinakailangan)*

**Name Optional:** \_\_\_\_\_ **Office/Agency:** \_\_\_\_\_

*(Pangalan)*

*(Tanggapan/Ahensiya)*

**Address:** \_\_\_\_\_

*(Tirahan)*

**Contact Number(s) if any** \_\_\_\_\_

*(Telepono)*

**Email Address(if any)** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*(Lagda)*

*(Petsa)*