



May 28, 2019



REGIONAL MEMORANDUM

No. 254, s. 2019

**SUBJECT: DISSEMINATION OF DEPED ORDER NO. 018, s. 2018, REVISED GUIDELINES ON
ACCREDITATION/RE-ACCREDITATION OF PRIVATE ENTITIES UNDER THE AUTOMATIC PAYROLL
DEDUCTION SYSTEM (APDS) PROGRAM**

TO: Assistant Regional Director
Schools Division Superintendents
Assistant Schools Division Superintendents
Chiefs of the Functional Divisions
All concerned
This Region

1. Annex "B" (Enclosure 2) of DepEd Order No. 018, s. 2018 provide procedures for the verification of the Net Take Home Pay (NTHP) by the DepEd Verifier under the APDS (for loans). It provides among others the steps in loan verification which this Office would like to reiterate to ensure smooth operation of DepEd Employees' loan verification.

Procedures for the Verification of the Net Take-Home Pay by DepEd Verifier under the APDS (for loans) as contained in the aforementioned DepEd Order is hereunto quoted in part, thus:

Step 1. The DepEd Borrower (hereinafter referred to as the "Borrower") shall present his/her latest available original pay slip to the APDS accredited lending entity (hereinafter referred to as the "Lender") as part of his/her loan application.

Step 2. The Lender shall evaluate the Borrower's loan application using its own criteria, including the Borrower's capacity to pay based on the presented original pay slip. The presence of "Undeducted Obligations" in the Borrower's pay slip indicates his/her lack of capacity to pay the loan through the APDS, hence, such borrower is ineligible to borrow under the APDS.

Step 3. If the loan application passes the Lender's evaluation, the Lender shall stamp the following on the face of the pay slip without obscuring the pertinent details therein:

- a. Corporate name of the Lender and APDS Code for lending;
- b. Principal amount of the loan;
- c. Term of the loan (first and final month of deduction);
- d. Amount of monthly amortization;
- e. Date of loan evaluation;
- f. Name and signature of Lender's loan officer.

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Step 4. The Lender shall email a scan of the stamped original pay slip to the Borrower using the e-mail subject, "Request for Confirmation of Evaluated APDS Loan-<Lender's APDS Code> - <Borrower's complete name>" and return the stamped original pay slip to the Borrower.

Step 5. The Borrower shall forward the e-mail received from the Lender to the official/designated DepEd e-mail address of the concerned DepEd Verifier (hereinafter referred to as "Verifier") using the Borrower's official DepEd e-mail.

Step 6. The Verifier shall record the details of the Borrower and the loan evaluated by the Lender that are pertinent to the assessment of the Borrower's capacity to pay.

Step 7. The Verifier shall determine if the stamped monthly amortization can be accommodated in the APDS, cognizant of the Borrower's eligibility to avail of loans under the APDS, the NTHP rule, and the Borrower's capacity to pay based on the presented pay slip and the Verifier's records. The Verifier, based on his/her records, shall also check if the Borrower has approved obligations that are not yet reflected in the latter's stamped pay slip.

First-in first- served rule shall be strictly observed in the verification of loan applications.

Step 8. The Verifier, using the official/designated DepEd e-mail, shall e-mail the Lender, copy furnished ("Cc") the Borrower, either of the following messages depending on the Verifier's assessment.

- a. If the monthly loan amortization can be accommodated in the APDS:

Please be informed that as validated in our records, the following loan/s you evaluated can be accommodated in the APDS:

Borrower's Name	Employee No.	Station Code	Principal Amount of Approved Loan	Amount of Monthly Amortization
1.				
2.				
3.				

Any misrepresentation in the Borrower's application verified by the Lender shall not be the liability of the Verifier.

<Name of Verifier>
<Office>

- b. If the monthly loan amortization cannot be accommodated in the APDS

Please be informed that as validated in our records, the following loan/s you evaluated cannot be accommodated in the APDS for reasons stated below:

Borrower's Name	Employee No.	Station Code	Principal Amount of Approved Loan	Amount of Monthly Amortization	Reason/s
1.					e.g. Insufficient NTHP
2.					
3.					

<Name of Verifier>
<Office>

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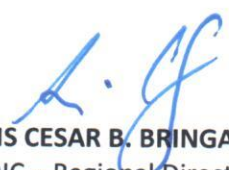


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Step 9. Depending on the Verifier's assessment, the Lender shall do either of the following upon receipt of the former's e-mail:

- a. If the monthly loan amortization can be accommodated in the APDS: Approve the loan and release the loan proceeds to the Borrower within seven (7) days from receipt of the Verifier's confirmation and notify the Verifier of the release of the loan proceeds through e-mail within 24 hours from the date of loan release.
 - b. If the monthly amortization cannot be accommodated in the APDS: Inform the Borrower that the loan cannot be granted under the APDS.
2. In view of Step 5 herein, all forwarded e-mails to the Verifier are considered on queue for evaluation, verification and approval of the Verifier based on the real time it was forwarded. Borrower's are discouraged to repeat the process of forwarding the same e-mail to the Verifier because the moment the process is repeated, the earlier forwarded e-mail will be queued last based on the latest e-mail sent. Any intent to follow-up the Verifier on the loan status may be made through a separate and usual e-mail message but not the same as that of the forwarded e-mail from the Lender to avoid delay in the loan verification.
 3. DepEd Borrower's are reminded to use only official DepEd e-mail when forwarding e-mail to the Verifier and for those who have no official DepEd e-mail, please coordinate with the Division or Regional ICT personnel.
 4. For information and guidance.


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OIC – Regional Director

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