



Republic of the Philippines
Department of Education
 Region X
SCHOOLS DIVISION OF TANGUB CITY



2410-1779

October 18, 2024

DIVISION MEMORANDUM

No. 749, s. 2024

DISSEMINATION OF THE PROCEDURES FOR THE MANUAL PROCESSING OF LOAN APPLICATIONS OF DEPED BORROWERS UNDER THE DEPARTMENT'S PROGRAM ON AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS)

To: Assistant Schools Division Superintendent
 Chief Education Supervisors (CID & SGOD)
 Education Program Supervisors
 Public Schools District Supervisors
 Elementary and Secondary School Heads
 All Others Concerned
 This Division

1. Pursuant to DepEd Order No. 20, s. 2021, dated May 27, 2021 re: "Enhanced Guidelines on Accreditation/ Re-accreditation of Private Entities Under the Automatic Payroll Deduction System Program", this office issues the implementation on the guidelines on the Procedures for the Manual Processing of Loan Applications of DepEd Borrowers under the Department's program on Automatic Payroll Deduction System (APDS).
2. This Office strictly informs the field to follow the Process Flow on Loan Applications via Application to the Lender's Physical Office.
3. Attached is the **Annex "B-1"** of the said DepEd Order for your reference.
4. Immediate dissemination and compliance with this Memorandum are Desired.

SHAMBAEH A. ABANTAS-USMAN, PhD, CESO VI
 Schools Division Superintendent

Reference: DepEd Order No. 20, s. 2021
 DepEd Order No. 18, s. 2018

SAAU/LMCB/10-18-2024
 To be indicated in the Perpetual Index
 Under the following subjects:

- Accreditation
- Change
- Deductions
- Employees
- Officials
- Payments
- Salary
- Teachers



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ANNEX "B-1"

PROCEDURES FOR THE MANUAL PROCESSING OF LOAN APPLICATIONS OF DEPED BORROWERS UNDER THE DEPARTMENT'S PROGRAM ON AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS)

1. The **DepEd Borrower** (hereinafter referred to as the "**Borrower**") shall present his/her latest available pay slip to the APDS accredited lending entity (hereinafter referred to as the "**Lender**") as part of his/her loan application.
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 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.
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 months of deduction);
 - d. Amount of monthly amortization;
 - e. Date of loan evaluation; and
 - f. Name and signature of Lender's Loan Officer.
4. The **Lender** shall e-mail a scan of the stamped 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>"² and return the stamped pay slip to the Borrower.
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.
6. The **Verifier** shall record the details of the Borrower and of the loan evaluated by the Lender that are pertinent to the assessment of the Borrower's capacity to pay.
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.

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:

²The DepEd Office concerned may prescribe its own e-mail subject through official communications with the Lenders, copy furnished the Office of the Undersecretary for Finance.

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

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

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

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 loan 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	<i>e.g. Insufficient NTHP; With approved obligations that are not yet reflected in the stamped pay slip</i>

<Name of Verifier>
<Office>

9. Depending on the Verifier's assessment, the **Lender** shall do either of the following upon receipt of the former's e-mail:
- If the monthly loan amortization can be accommodated in the APDS: Approve the loan and release the loan proceeds to the Borrower within **thirty (30) 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.
 - If the monthly loan amortization cannot be accommodated in the APDS: Inform the Borrower that the loan cannot be granted under the APDS.

-- End --

PROCESS FLOW ON LOAN APPLICATIONS OF DEPED BORROWERS UNDER THE DEPARTMENT'S PROGRAM ON AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) – VIA APPLICATION TO THE LENDER'S PHYSICAL OFFICE

