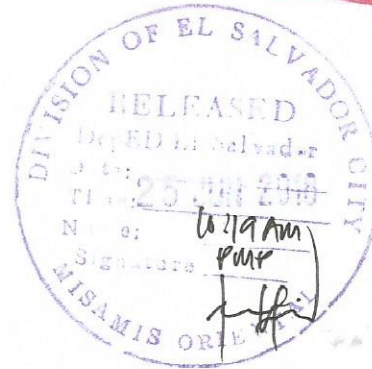




DIVISION MEMORANDUM

No. 178, s. 2018



To: PERSONS CONCERNED

From: **AGUSTINES E. CEPE, Ph.D., CESO VI**  
Schools Division Superintendent

Subject: Verification and Approval of Loan in pursuant to the guidelines of DepED Order 18, s. 2018 (Revised Guidelines on Accreditation/Re-accreditation of Private Entities under the Automatic Payroll Deduction System (APDS))

Date: June 22, 2018

1. This is to inform all employees that per new guidelines of DepED Order 18, s. 2018 (Revised Guidelines on Accreditation/Re-accreditation of Private Entities under the Automatic Payroll Deduction System (APDS)), the attached Process Flow for loan application with the Private Lending Institutions shall be followed.
2. The deadline for the verification of loan is every 19<sup>th</sup> of the month. Hence, from the 20<sup>th</sup> until the availability of the latest payslip, no Verification of loans shall be done.
3. To facilitate prompt action on such requests, all employees are hereby requested to follow the enclosed Process Flow with the timeline as provided
4. For information, guidance and strict compliance.

Copies Furnished:  
Person Concerned  
Records Section-Notice/Personnel/HR matters

OSDS/ama

**PROCESS FLOW FOR THE VERIFICATION OF THE NTHP BY THE DEPED VERIFIER UNDER THE APDS (FOR INSURANCE PREMIA AND MEMBERSHIP DUES/CONTRIBUTIONS)**

Employee	Accredited Entity	Verifier
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1. Presents latest available original pay slip to Accredited Entity.

2. Evaluates Employee's Application, including capacity to pay based on original pay slip

3. If the Application passes the evaluation, stamps details on the pay slip and signs thereon. If not, informs the Employee accordingly.

4. E-mails a scan of the original stamped pay slip to the Employee and returns the same to the latter.

5. Forwards the Accredited Entity's e-mail to the Verifier for confirmation.

6. Records the details of the Employee and of the Application evaluated by the Accredited Entity that are pertinent to the assessment of the Employee's capacity to pay.

7. Determines if the stamped monthly amortization can be accommodated in the APDS.

8. E-mails assessment to the Accredited Entity, copy furnished the Employee.

9. If the monthly deduction can be accommodated in the APDS: Approve the Application and execute the next steps necessary to complete the transaction/contract within seven (7) days from receipt of the Verifier's confirmation and notify the Verifier of such action/s through e-mail within 24 hours.  
  
If the monthly deduction cannot be accommodated in the APDS: Inform the Employee that the Application cannot be granted under the APDS.

Start Date is upon date of availability of Pay Slip

Cut-off date & time is every 19<sup>th</sup> day, 4:00 PM of the month; Any request received via email beyond the cut-off date & time will be disapproved.

**Illustration:**

Verifier received request via email on the June 20, 2018. Request will be disapproved. Employee must apply on or before July 19, 2018 using the Pay Slip for June 2018

Employee must meet the following requirements to facilitate approval by verifier.

- 1) In the service for at least 1 year
- 2) Included in the regional payroll
- 3) Has no undeducted obligations
- 4) Net take home pay is in the amount of at least Php 5,000.00
- 5) Is not currently under GSIS Financial Assistance Loan (GFAL) program
- 6) Has no pending admin case