



Republic of the Philippines
Department of Education
REGION XI
SCHOOLS DIVISION OF DAVAO ORIENTAL

Office of the Schools Division Superintendent

FEB 24 2025

DIVISION MEMORANDUM

No. 019 s. 2025

**REITERATION ON THE GUIDELINES FOR THE VERIFICATION OF LOANS
UNDER THE PRIVATE LOAN INSTITUTIONS (PLI's)**

To : OIC - Assistant Schools Division Superintendent
Curriculum Implementation Division
Schools Governance and Operation Division
Public Schools District Supervisors
Public Elementary and Secondary School Principals/ School Heads
Public Elementary and Secondary Teachers
Non-Teaching Personnel
This Division

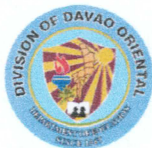
The Department of Education, as a government agency, is authorized by various laws, rules and regulations to deduct from salaries of its employees such amounts intended for the payment of contributions and other obligations due to specified private entities.

Such authorization, however, is concurrently limited by other laws, particularly Section 21 of RA 4670 or the Magna Carta for Public School Teachers, and Section 662, Title I(A), Book V of the Administrative Code of 1987.

In addition, Congress has imposed limitations on the extent of the amount that may be deducted, as well as on the order of preference of the deductions, through the General Provisions of the General Appropriations Act (GAA) on authorized deductions from salaries and other benefits accruing to any government employee, chargeable against the appropriations for Personnel Services.

The Schools Division of Davao Oriental designated employee who is responsible for checking if the loan or any financial obligation being applied for by a certain DepEd employee can be accommodated in his/her pay slip. He/she shall verify the resulting net take home pay of a DepEd employee after obtaining a loan or any financial obligation being applied for.

Attention is invited to the DepEd Order No. 20, s. 2021 "*Terms and Conditions of the APDS Accreditation (TCAA) for Loans*", No. 3 *Granting of Loans, Paragraph 5 (3.5)*, which stated that: "*The lender shall accept loan application only from DepEd officials and personnel who have served at least six (6) months in DepEd and are incorporated in the regular payroll with issued employee number, whether assigned at the national, regional, schools division, or school level (IU or Non IU).*"



Address: Government Center, Dahican, Mati City
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Email Address: davao.oriental@deped.gov.ph
Official Website: <https://depeddavor.com/>

"Where the Sunrise Beckons the Sweetest Smile"



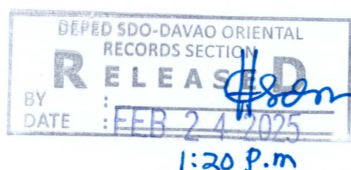
First-in first-served rule shall be strictly observed in the verification of loan applications.

A Verifier may only entertain DepEd personnel's requests for verification received in the official Verifier e-mail address and sent by the latter using their official DepEd e-mail address.

All DepEd Davao Oriental personnel are **NOT ALLOWED** to come in the office just to follow-up in their loan applications, all loan applications will be entertained and replied through e-mail whether it is accommodated or not.

Immediate dissemination and strict compliance of this memorandum to all concerned is enjoined.


DR. JOSEPHINE L. FADUL
Schools Division Superintendent



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OSDS/rww



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