



DIVISION MEMORANDUM

No. 52 s. 2018

TO : Division Office Personnel
Cluster Heads
Elementary and Secondary School Heads
Teachers and Non-Teaching Personnel
This Division

FROM : **LEONARDO M. BALALA, CESE**
Schools Division Superintendent

SUBJECT : **DISSEMINATION OF THE PROCEDURES FOR THE VERIFICATION OF THE NET TAKE-HOME PAY (NTHP) BY THE DEPED VERIFIER UNDER THE APDS FOR LOANS, INSURANCE PREMIA AND MEMBERSHIP DUES/CONTRIBUTIONS**

DATE : May 25, 2018

1. For the information and guidance of all concerned, enclosed are copies of Annex "B" for Enclosure 2 – PROCEDURES FOR THE VERIFICATION OF THE NET TAKE-HOME PAY (NTHP) BY THE DEPED VERIFIER UNDER THE APDS (FOR LOANS) and Annex "C" for Enclosure 3 – PROCEDURES FOR THE VERIFICATION OF THE NET TAKE-HOME PAY (NTHP) BY THE DEPED VERIFIER UNDER THE APDS (FOR INSURANCE PREMIA AND MEMBERSHIP DUES/CONTRIBUTIONS) of DepEd Order No. 18, s. 2018, for the information and guidance of all concerned.

2. Immediate dissemination of this Memorandum is desired.

LEONARDO M. BALALA, CESE
Schools Division Superintendent

Annex "U"
(for Enclosure 2)

PROCEDURES FOR THE VERIFICATION OF THE NET TAKE-HOME PAY (NTHP) BY THE DEPTD VERIFIER UNDER THE APDS (FOR LOANS)

1. The **Deptd 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.
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.
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/signature of Lender's Loan Officer.
4. The **Lender** shall e-mail 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 Codes] - [Borrower's complete name]" and return the stamped original pay slip to the Borrower.
5. The **Borrower** shall *forward* the e-mail received from the Lender to the official/designated Deptd e-mail address of the concerned Deptd Verifier (hereinafter referred to as "Verifier") using the Borrower's official Deptd 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 Deptd e-mail, shall e-mail the Lender, copy furnished ("C") 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.

The Deptd Office concerned may prescribe its own e-mail subject through official communication with the Lender, copy furnished the Office of the Undersecretary for Finance - (U).

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 loans you evaluated cannot be accommodated in the APDS for reasons stated below.

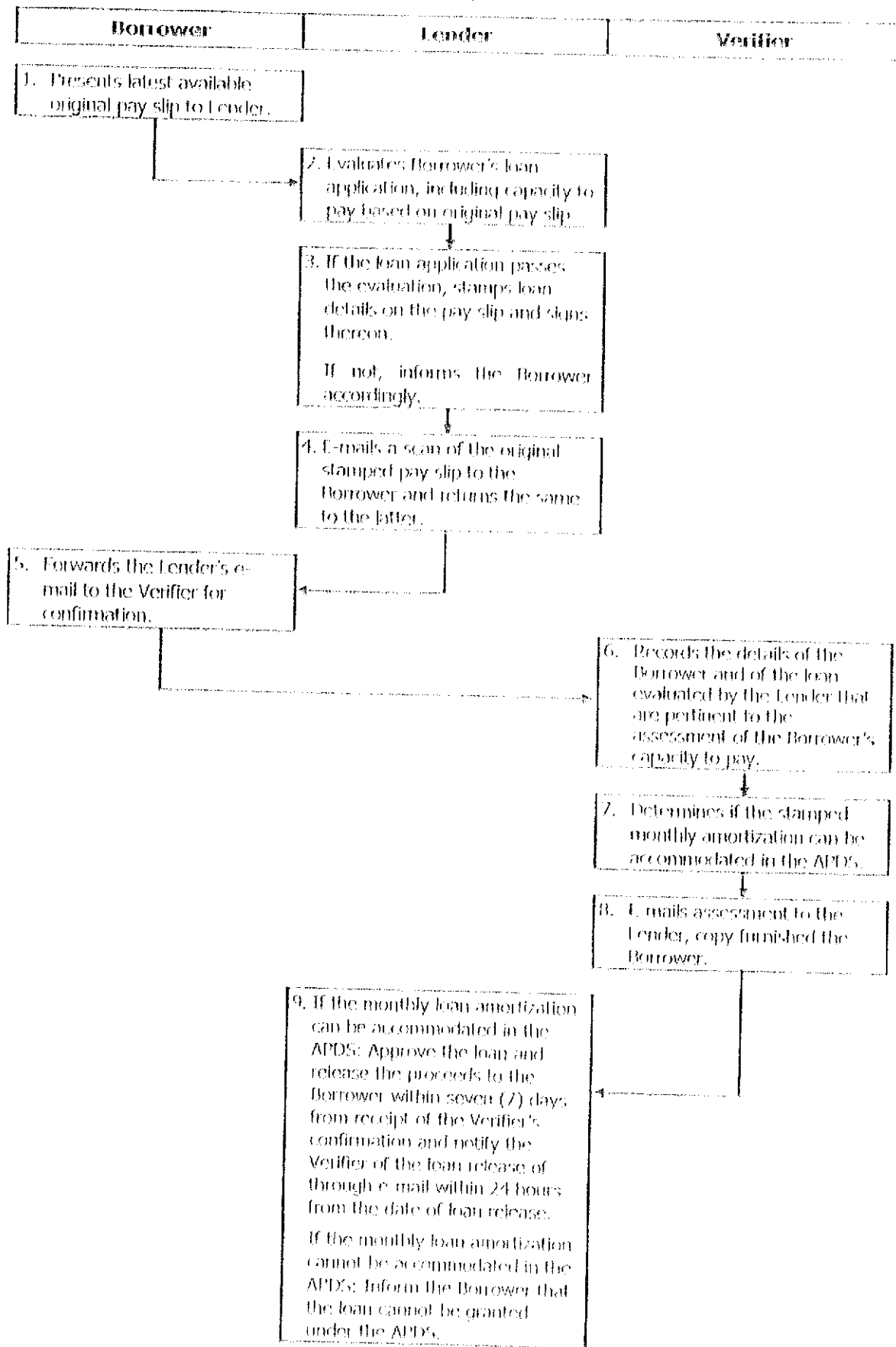
Borrower's Name	Employee No.	Station Code	Principal Amount of Approved Loan	Amount of Monthly Amortization	Reasons
1					e.g. insufficient NHIP
2					With approved obligations that are not yet reflected in the stamped pay slip
3					

<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 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.
 - 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 FOR THE VERIFICATION OF THE NTHP BY THE DEPED VERIFIER UNDER THE APDS (FOR LOANS)



Annex "C"
(for Enclosure 3)

PROCEDURES FOR THE VERIFICATION OF THE NET TAKE-HOME PAY (NTHP) BY THE DEPED VERIFIER UNDER THE APDS (FOR INSURANCE PREMIA AND MEMBERSHIP DUES/CONTRIBUTIONS)

1. The **DepEd Employee** (hereinafter referred to as the "**Employee**") shall present his/her latest available original pay slip to the APDS accredited entity (hereinafter referred to as the "**Accredited Entity**") as part of his/her application for insurance policy/membership/other allowed obligation (hereinafter referred to as "Application").
2. The **Accredited Entity** shall evaluate the Employee's Application using its own criteria, including the Employee's capacity to pay based on the presented original pay slip. The presence of "Undeducted Obligations" in the Employee's pay slip indicates his/her lack of capacity to pay through the APDS, hence, the Application of such employee shall not be approved by the Accredited Entity under the APDS.
3. If the Application passes the **Accredited Entity's** evaluation, the **Accredited Entity** shall stamp the following on the face of the pay slip without obscuring the pertinent details therein:
 - a. Corporate name of the Accredited Entity and APDS Code/sub Code for insurance premia and/or membership dues/contributions;
 - b. Amount of monthly salary deduction;
 - c. Date of evaluation; and
 - d. Name of Accredited Entity's Officer, who shall sign on the stamp to signify evaluation.
4. The **Accredited Entity** shall e-mail a scan of the stamped original pay slip to the Employee using the e-mail subject, "Request for Confirmation of Evaluated APDS Application- <Accredited Entity's APDS Code> - <Employee's complete name>"¹ and return the stamped original pay slip to the Employee.
5. The **Employee** shall *forward* the e-mail received from the Accredited Entity to the official/designated DepEd e-mail address of the concerned DepEd Verifier (hereinafter referred to as "Verifier") using the Employee's official DepEd e-mail.
6. The **Verifier** shall record 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. The **Verifier** shall determine if the stamped monthly deduction can be accommodated in the APDS, cognizant of the Employee's eligibility to avail of insurance policy/membership/other allowed obligation under the APDS, the NTHP rule, and the Employee'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 Employee 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 Applications.

8. The **Verifier**, using the official/designated DepEd e-mail, shall e-mail the Accredited Entity, copy furnished ("Cc") the Employee, either of the following messages depending on the Verifier's assessment:

¹The DepEd Office concerned may prescribe its own e-mail subject through official communications with the Accredited Entities, copy furnished the Office of the Undersecretary for Finance - DA.

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

Please be informed that as validated in our records, the following applications you evaluated can be accommodated in the APDS.

Employee's Name	Employee No.	Station Code	Amount of Monthly Amortization
1.			
2.			
3.			

Any misrepresentation in the Employee's Application verified by the Accredited Entity shall not be the liability of the Verifier.

<Name of Verifier>
<Office>

- b. If the monthly deduction cannot be accommodated in the APDS:

Please be informed that as validated in our records, the following applications you evaluated cannot be accommodated in the APDS for reasons stated below.

Employee's Name	Employee No.	Station Code	Amount of Monthly Amortization	Reasons
1.				<i>eg. insufficient RTHW With approved obligations that are not yet reflected in the stamped pay slip.</i>
2.				
3.				

<Name of Verifier>
<Office>

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

- a. 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.
- b. If the monthly deduction cannot be accommodated in the APDS: Inform the Employee that the Application cannot be granted under the APDS.

End

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

