



Republic of the Philippines  
**Department of Education**  
Region XII  
Schools Division Office of Tacurong City

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September 2, 2024

**DIVISION MEMORANDUM**

OSDS No. 094, s. 2024

**ADOPTION OF THE ENTERPRISE MANAGEMENT SYSTEM (EMS) IN  
ACCREDITED PRIVATE LENDING INSTITUTION (PLI) LOAN APPLICATIONS**

To: Assistant Schools Division Superintendent  
Chiefs, CID and SGOD  
Elementary and Secondary School Heads  
School Administrative Officers  
All Division Personnel  
This Division

1. To enhance the efficiency of our services, the Division is launching an online loans application system through the Enterprise Management System (EMS). This initiative is in strict compliance with DepEd Order No. 20, series of 2021: Enhanced Guidelines on Accreditation/Re-Accreditation of Private Entities Under the Automatic Payroll Deduction System (APDS) Program. The online loans application system will fully adhere to the mandated processes and guidelines outlined in said order.

2. The primary goal of this application is to provide a fast, accessible, and reliable service that is available to all division personnel.

3. Effective **September 5, 2024**, all PLI-accredited loans must be applied for through the EMS. This system will ensure transparency among the PLI, the borrower, and the payroll services, particularly regarding the recording of loan deductions in the Payroll System.

4. The loan application process is detailed in Annex A: Loans Application Process using EMS.

5. Immediate dissemination and compliance to this Memorandum is desired.

  
**GILDO G. MOSQUEDA, CEO VI**  
Schools Division Superintendent

Enclosure: Annex A. Loans Application Process using EMS



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Enclosure: Annex A. Loans Application Process using EMS

Reference: DepEd Order No. 20, series 2021: Enhanced Guidelines on Accreditation/Re-Accreditation of Private Entities Under the Automatic Payroll Deduction System (APDS) Program

Allotment: None

To be included in the Perpetual Index under the following Subjects:

CLIENT                      SERVICES                      SYSTEMS

*JML/OSDS/DM/ ADOPTION OF THE ENTERPRISE MANAGEMENT SYSTEM (EMS) IN  
ACCREDITED PRIVATE LENDING INSTITUTION (PLI) LOAN APPLICATIONS 2024/30/8*



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**Annex A. Loans Application Process using EMS.**


**a. New Loans Application Process**

**Step 1. Loan Application (Borrower)**

Open EMS in any browser

▶

Enter Log-in Credentials

<p>▶ Navigate to <b>Records and Requests</b> &gt; then click <b>Apply Loans</b> button.</p>							
<p>▶ Click the <span style="background-color: #4CAF50; color: white; padding: 2px 5px; border-radius: 3px;">Apply Loan</span> button and input the desired loan amount and select the desired PLI in the list.</p>							
<div style="border: 1px solid #ccc; padding: 10px;"> <p>Loan Application</p> <p>Loan Details</p> <p>Loan Amount Requested *</p> <p>Private Lending Institution *</p> <p><small>(Click to select)</small></p> <p>*Loan application is subject to approval.</p> <div style="display: flex; justify-content: center; gap: 10px;"> <span style="background-color: #4CAF50; color: white; padding: 5px 10px; border-radius: 3px;">Submit Application</span> <span style="background-color: #F44336; color: white; padding: 5px 10px; border-radius: 3px;">Cancel</span> </div> <div style="border: 1px solid #ccc; height: 100px; margin-top: 10px; display: flex; align-items: center; justify-content: center;"> <p>PLIs</p> </div> </div>							
<p>▶ Once the Loan details are complete, the borrower may click the <span style="background-color: #4CAF50; color: white; padding: 2px 5px; border-radius: 3px;">Submit Application</span> button.</p> <p>Otherwise, click the <span style="background-color: #F44336; color: white; padding: 2px 5px; border-radius: 3px;">Cancel</span> button to cancel the application.</p>							
<p>▶ The loan application is now recorded with the following details:</p> <ul style="list-style-type: none"> <li>- Loan ID, PLI, Applied Loan amount, Date of Application and Loan Status, in this stage it is still in “Pending” and a Delete button to cancel your application.</li> </ul> <p><b>*Once the PLI approved the loan, it cannot be deleted anymore. In case the borrower wants it deleted, he/she may contact ICTU or the Payroll Services Unit.</b></p> <p>The borrower may now proceed in person to the desired PLI to submit his/her loan requirements.</p> <table style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 15%;">3155</td> <td style="width: 15%;">PLI</td> <td style="width: 15%;">10,000.00</td> <td style="width: 15%;">August 29, 2024</td> <td style="width: 15%; text-align: center;"><span style="background-color: #FFC107; padding: 2px 5px; border-radius: 3px;">Pending</span></td> <td style="width: 15%; text-align: right;"><span style="background-color: #F44336; color: white; padding: 2px 5px; border-radius: 3px;">Delete</span></td> </tr> </table>		3155	PLI	10,000.00	August 29, 2024	<span style="background-color: #FFC107; padding: 2px 5px; border-radius: 3px;">Pending</span>	<span style="background-color: #F44336; color: white; padding: 2px 5px; border-radius: 3px;">Delete</span>
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**Step 2.** Borrower submits Loan Application and necessary documents to the desired PLI in person for review.

**Step 3.** Once the loan application has been approved by the PLI, it will be forwarded to the **Division Loans Verifier** for verification.

*\*\* PLIs will have several verification processes in EMS to check the integrity of the submitted documents\*\**

▶ The loan status will be updated to <b>“For Verifier Approval”</b>				
3155	PLI	10,000.00	August 29, 2024	For Verifier Approval
▶ The loan status will be updated to <b>Loan Application Denied by PLI</b> if denied by the PLI.				

PLI will stamp the submitted pay slip with the approved loan amount, monthly amortization, and effective & termination dates of the loan. The PLI will email the scanned copy to the borrower.

**Step 4.** The borrower will forward via email the scanned copy of the loan documents to the loan verifier for approval.

**Step 5.** The **Division Loans Verifier** will evaluate any pending loans from different agencies and PLIs and calculate the **Net Take Home Pay (NTP)** in accordance with the existing rules and regulations per DO No. 20 s, 2021.

If cleared, the **Division Loans Verifier** will approve the Loan Application of the borrower.

▶ The loan status will be updated to <b>“For Release”</b>				
3155	PLI	10,000.00	August 29, 2024	For Release
▶ The loan status will be updated to <b>Loan Application Denied by Verifier. Please visit CSDT for more information.</b> if denied by the <b>Division Loans Verifier.</b>				

**Step 6.** PLIs can now release the loan proceeds by updating the status. Only then the loan will be automatically integrated into the Payroll System.

▶ The loan status will be updated to <b>“Approved”</b>				
3155	PLI	10,000.00	August 29, 2024	Approved



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**b. Loans Cancellation/Buy-Out Process for Existing Loans Process**

**Step 1.** The borrower must personally appear to the PLI for the remaining balance settlement.

**Step 2.** PLI will process the loan cancellation via EMS.

**Step 3.** The borrower will be notified of the Paid/Bought-out Loan via EMS with a status of Cancelled.

▶ The loan status will be updated to **Cancelled**.

3156

PLI

1.00

August 29.

Cancelled