

Department of Education

Region XII Schools Division Office of Tacurong City

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 Superintenden

Enclosure: A

Annex A. Loans Application Process using EMS





Address: Alunan Highway, Poblacion, Tacurong City 9800 **Telephone Numbers:** (064)-562-4880; 0919-065-6425



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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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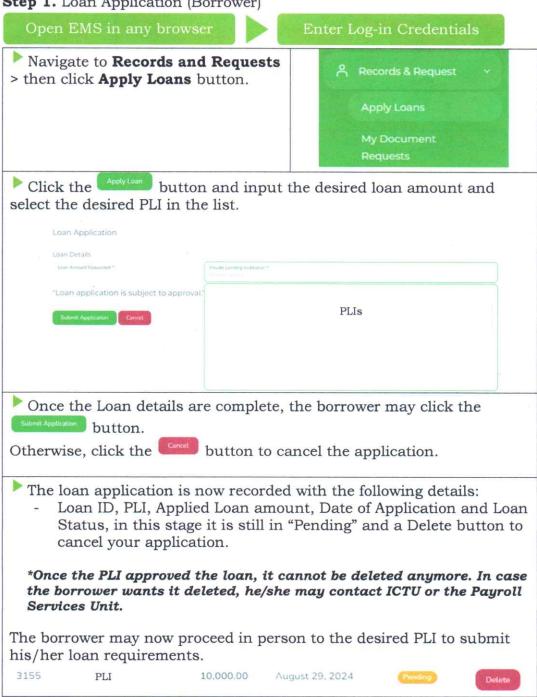
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Annex A. Loans Application Process using EMS.

a. New Loans Application Process

Step 1. Loan Application (Borrower)







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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**



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.



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.







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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





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