


Republic of the Philippines
Department of Education
Region VIII
SCHOOLS DIVISION OF CALBAYOG CITY

January 20, 2026

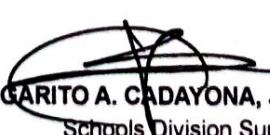
DIVISION MEMORANDUM
No. 030, s. 2026

ADDITIONAL POLICIES ON LOAN VERIFICATION AND GRANT OF COMPENSATORY OVERTIME CREDIT

TO : Assistant Schools Division Superintendent
Chief Education Supervisors
Education Program Supervisors
Public Schools District Supervisors
School Heads (Elementary & Secondary)
Division/Unit Heads
Teaching & Non-Teaching Staff
All Others Concerned

1. This Memorandum is issued to establish clear policies and procedures in the verification of loans in order to promote transparency, fairness, and efficiency in service delivery, and to ensure that all loan applicants are treated equitably at all times.
2. A strict **no-contact policy** shall be observed in the processing of loan verifications. Loan verifiers are prohibited from entertaining or responding to personal requests, follow-ups, or endorsements made through phone calls, text messages, social media platforms, or other informal communication channels, to avoid undue influence and preferential treatment.
3. All loan verifications shall be processed strictly on a first-come, first-served basis, using official records and schedules. No applicant shall be given priority and any attempt to bypass established procedures shall not be entertained.
4. To address the needs of personnel who are only available to transact on non-working days, loan verification activities may be conducted on Saturdays, Sundays, and holidays, subject to the exigency of service and proper authorization by the concerned office.
5. Loan verifiers who render verification services during said non-working days shall be entitled to Compensatory Overtime Credit (COC), in accordance with existing Civil Service Commission rules and regulations, provided that such services are actually and satisfactorily rendered.
6. The grant of Compensatory Overtime Credit shall apply to verifiers who complete at least twelve (12) to fifteen (15) loan verifications during Saturdays, Sundays, or holidays, subject to the submission of required accomplishment reports and certification by the authorized supervising office.
7. All concerned are enjoined to strictly comply with this Memorandum, and any violation or circumvention of these policies shall be dealt with in accordance with existing rules and regulations.
8. Immediate dissemination and strict compliance with this Memorandum are directed.




MARGARITO A. CADAYONA, JR. PhD, CESO VI
Schools Division Superintendent

Address: P2 Brgy. Hamorawon, Calbayog City, Samar
Email Address: calbayogcity@deped.gov.ph
Website: <https://calbayogcity.deped.gov.ph/>