



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

January 20, 2026

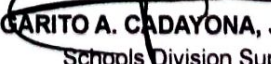
**DIVISION MEMORANDUM**  
No. 030, s. 2026

**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

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