



Republic of the Philippines
 Bangsamoro Autonomous Region in Muslim Mindanao
 Ministry of Basic, Higher and Technical Education
 Cotabato City



Office of the Minister

MEMORANDUM

Order No. 048

Bangsamoro Autonomous Region in Muslim Mindanao
 Ministry of Basic, Higher and Technical Education
 OFFICE OF THE MINISTER

RELEASED

BY: Hajir
 DATE: 01-25-2021
 TIME: 8:35 A.M
 Ctrl. No. 2021-01-112

TO : ALL CONCERNED

FROM : 
MOHAGHER M. IQBAL
 Minister

SUBJECT : **RATIFICATION OF THE TERMS AND CONDITIONS OF THE APDS ACCREDITATION (TCAA) FOR LOANS BETWEEN DEPED AND BDO NETWORK BANK (ONE NETWORK, A RURAL BANK OF BDO)**

DATE : 15 January 2021 | 24 Jumada I 1442 AH

1. This pertains to the representation made by the Authorized Personnel of the BDO Network Bank before this Office requesting the continuation of the authorization by DepEd for the Automatic Payroll Deduction System (APDS) of the affected employees covered by the turnover of the schools within the Special Geographic Area of BARMM composed of the sixty-three (63) Barangays of North Cotabato and the Cotabato City Schools to the MBHTE-BARMM pursuant to the relevant provisions of Republic Act No. 11054 otherwise known as the *Bangsamoro Organic Law*.
2. A perusal of the TCAA (enclosure "A") for Loans acceded to by the lender-bank reveals that the authority is only up to 31 December 2020. Such authorization has been extended up to 31 March 2021 as per letter of DepEd Undersecretary Analyn M. Sevilla to the President of the Bank, Mr. Alberto O. Quigoge.

In view of the foregoing, the subject TCAA is hereby **ratified** in so far as deductions for the payment of existing loans is concerned. However, granting of new loans under the APDS arrangement shall not be covered by this ratification. The latter may be subject for a new agreement with the lender-bank and the Ministry.

Thus, the RPSU is hereby directed to cause the incorporation of the verified loan accounts of the concerned borrower-employees in the payrolls of the Ministry. The Finance Division shall ensure that the withheld amount is remitted to the concerned lender-bank.

5. For information and compliance.

Bangsamoro Autonomous Region in Muslim Mindanao
 Ministry of Basic, Higher and Technical Education
 RECORDS SECTION

RELEASED

BY: [Signature]
 DATE: 01/25/2021
 TIME: 11:40

Bangsamoro Autonomous Region in Muslim Mindanao
 Ministry of Basic, Higher and Technical Education

Legal Section
 RELEASED

BY: Nahid
 DATE: 1-25-2021
 TIME: 11:40 AM
 Ctrl. No. 2021-01-112