

Republic of the Philippines
Department of Education
NEGROS ISLAND REGION

Regional Advisory No. 049, s. 2025

August 26, 2025

In compliance with DepEd Order (DO) No. 8, s. 2013
this advisory is issued not for endorsement per DO 28, s. 2001,
but only for the information of DepEd NIR officials,
personnel/staff, as well as the concerned public.

**APPROVED REQUEST OF CEBUANA LHUILLIER RURAL BANK, INC.
(CLRBI) FOR AUTHORITY TO UTILIZE THE AUTOMATIC
PAYROLL DEDUCTION SYSTEM (APDS) FACILITY**

Attached is the letter of Atty. Edson Byron K. Sy, Assistant Secretary for Finance, Office of the Undersecretary for Finance, approving the request of Cebuana Lhuillier Rural Bank, Inc. (CLRBI) for authority to utilize the Automatic Payroll Deduction System (APDS) facility for its lending business to DepEd personnel under APDS Code 1260 in the Province of Negros Oriental, Negros Island Region.

For inquiries, contact:

ELMER M. SUGABO
Business Manager
Cebuana Lhuillier Rural Bank, Inc.
A.D.L. Building, Rizal Street, Poblacion 05
Tanjay City, Negros Oriental
Contact Number: (035) 402 1600
Email Address: flcapa@pjlhuillier.com

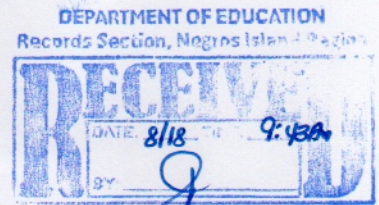


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Republic of the Philippines
Department of Education

OFFICE OF THE UNDERSECRETARY FOR FINANCE



August 6, 2025

DENNIS O. VALDES

President

Cebuana Lhuillier Rural Bank, Inc. (CLRBI)

160 Zapote Road, Zapote 1

Bacoar City, Cavite

Dear **Mr. Valdes**:

This refers to your request for CLRBI's authority to utilize the Automatic Payroll Deduction System (APDS) facility for its lending business to DepEd personnel under **APDS Code 1260**, in the **Province of Negros Oriental, Negros Island Region (NIR)**, in view of CLRBI's office, based on the following information:

| Address | Contact Persons | Contact Number and E-mail Address |
|---|---|---|
| A.D.L. Building, Rizal Street, Poblacion 05, Tanjay City, Negros Oriental | <ul style="list-style-type: none">• Elmer M. Sugabo, Business Manager• Frances Joy L. Capa, Area Operations Control Officer• Rosemare B. Canja, Branch operations Head• Ronil Nino R. Romano, Teacher's Loan Account Officer | <ul style="list-style-type: none">• (035) 402-1600• flcapa@pjlhuillier.com |

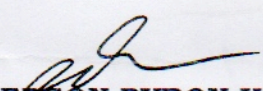
Item 9.2 of the Terms and Conditions of the APDS Accreditation (TCAA) for loans which you have executed on behalf of CLRBI states that ***"The Lender shall limit its operation to provinces/regions where it has office/s and affiliate companies. The office shall employ a full-time manager or authorized personnel, and staff who shall maintain the complete records/loan documents, accept payments, issue SOA, OR, and CFPL, and attend to other loan transactions and any queries/complaints of DepEd personnel. Annex "G", which forms an integral part of this TCAA, contains the provinces/regions, including the location of its offices (main and branches) and affiliate companies, if any, per province/region, where the Lender is authorized to operate."*** In addition, Item 10.1.7 of the TCAA requires that the offices per province listed in Annex G thereof, wherein the address, official contact numbers, and the names of the managers and contact persons per office are listed, must be validated by DepEd.

Considering that CLRBI has met the requirements for the existence of an office in the **Province of Negros Oriental**, based on the Validation Report submitted by the DepEd NIR APDS Task Force, the request is hereby **approved**. It is understood that the said office shall also abide by all the provisions in the TCAA. This approval shall be an addendum to **Annex G** of CLRBI's TCAA.

In accordance with DepEd Order No. 20, s. 2021, the DepEd verifier should assess the amount of loans to be incorporated into the payroll prior to the approval of the accredited lender. In relation to this, the list of e-mail addresses of the corresponding DepEd verifiers in the **Province of Negros Oriental** is hereto attached for your reference. For implementing unit secondary schools within the said province, your entity may only begin offering loans thereat upon the designation of DepEd verifiers and the creation of their corresponding e-mail addresses.

Thank you.

Sincerely yours,


ATTY. EDSON BYRON K. SY
Assistant Secretary for Finance
Officer-in-Charge
Office of the Undersecretary for Finance

OASF-2025-337

Copy Furnished:

1. APDS Task Force, Central Office
2. Regional Director, Chiefs of Administrative and Finance Division and Head of Personnel Services Units, NIR

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