



Republic of the Philippines  
**Department of Education**  
NEGROS ISLAND REGION

FEB 05 2026

**REGIONAL MEMORANDUM**

No. \_\_\_\_\_ 119 \_\_\_\_\_, s. 2026

**APPROVED APPLICATIONS FOR ACCREDITATION UNDER THE NEW  
TERMS AND CONDITIONS OF THE AUTOMATIC PAYROLL  
DEDUCTION SYSTEM (APDS) ACCREDITATION – BATCH 2**

To: Schools Division Superintendents  
All Other Concerned

1. Attached is OASF Memorandum No. OASF-2026-209 with subject “Approved Applications for Accreditation under the New Terms and Conditions of the Automatic Payroll Deduction System (APDS) Accreditation – Batch 2,” issued by the Office of the Undersecretary for Finance, for information and appropriate action.
2. All concerned offices are directed to recognize only the approved entities and comply with the provisions of the new TCAA in processing payroll deduction transactions.
3. Immediate dissemination of and compliance with this Memorandum are desired.

**RAMIR B. UYTICO EdD, CESO III**  
Regional Director

Encl.: As stated  
Reference: As stated

To be indicated in the Perpetual Index  
under the following subjects:

LISTS ACCREDITATION

ASD/PS/LAS/RM-Dissemination-Approved APDS Accreditations under the New TCAA (Batch 2)



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Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

**MEMORANDUM**  
**OASF-2026- 209**  
February 02, 2026

**TO :** **DEPED REGIONAL DIRECTORS**

**ATTENTION :** **REGIONAL APDS TASK FORCE**

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

**SUBJECT :** **APPROVED APPLICATIONS FOR ACCREDITATION UNDER THE NEW TERMS AND CONDITIONS OF THE AUTOMATIC PAYROLL DEDUCTION SYSTEM ACCREDITATION - BATCH 2**

Pursuant to the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System (TCAA), please be informed that the Department of Education – Central Office has approved the applications for accreditation of the following thirty-one (31) entities:

1. 1st Valley Bank, Inc. (A Development Bank)
2. Beneficial Life Insurance Company, Inc.
3. Bohol Public School Teachers and Employees Multi-Purpose Cooperative
4. Cagsawa Rural Bank, Inc.
5. Century Rural Bank, Inc
6. DECS Sagay Employees Multi-Purpose Cooperative
7. Digos City National High School Teachers and Employees Multi-Purpose Cooperative
8. Eastern Peninsula Teachers Credit Cooperative
9. Enterprise Bank, Inc.
10. Etiqa Life and General Assurance Philippines, Inc.
11. First Consolidated Bank, A Private Development Bank
12. First Imperial Business Bank, Inc.
13. Gubat Saint Anthony Cooperative
14. Iloilo National High School Faculty and Employees Multi-Purpose Cooperative
15. Janiuay Rural Bank, Inc.
16. Malayan Savings Bank, Inc.
17. Marayo Bank, Inc. (A Rural Bank)
18. Mindanao Educators Mutual Benefit Association, Inc.
19. Negros Teachers' Multi-Purpose Cooperative

20. Philippine Business Bank, Inc., A Savings Bank
21. Philippine Life Financial Assurance Corporation
22. Philippine Public School Teachers Association, Inc. (PPSTAI)
23. Rang-Ay Bank (A Rural Bank), Inc.
24. Rural Bank of Angeles, Inc.
25. Rural Bank of Barili (Cebu), Inc.
26. Rural Bank of Manukan (Zamboanga del Norte), Inc.
27. Sun Savings Bank, Inc.
28. Tacurong Teachers, Employees and Multi-Purpose Cooperative (TTERMPC)
29. Tagum Cooperative
30. UCPB Savings Bank Inc.
31. Zamboanga City Rural Bank, Inc.

The above-listed entities constitute Batch 2 of those approved under the new TCAA. The Department of Education – Central Office is continuously reviewing and processing applications of other entities for accreditation/re-accreditation.

In accordance with the new TCAA, the approved entities are authorized to grant up to two (2) regular loans per borrower, in addition to a calamity loan, subject to existing rules and limitations.

In this regard, all concerned payroll and verification personnel in the Central, Regional, and Schools Division Offices, including implementing unit secondary schools, are hereby directed to process loan verification requests submitted by the aforementioned entities strictly in accordance with established guidelines and procedures.

For guidance and strict compliance.