



PHILIPPINE GUARANTEE CORPORATION

CITIZEN'S CHARTER
2023 (5th Edition)

I. Mandate

The Philippine Guarantee Corporation (PHILGUARANTEE) is a government owned and controlled corporation resulting from the merger and consolidation of five (5) Philippine Guarantee Programs and Agencies (PGPAs) pursuant to Executive Order No. 58, Series of 2018. PHILGUARANTEE is the former Philippine Export-Import Credit Agency (PhilEXIM), the surviving entity in the amalgamation of the PGPAs.

Being the ***Principal Agency for State Guarantee Finance of the Philippines***, the primary objective of PHILGUARANTEE is to perform its development financing role through the provision of credit guarantees in support of trade and investments, exports, infrastructure, energy, tourism, agricultural business/modernization, housing, MSMEs and other priority sectors of the economy, with the end in view of facilitating and promoting socio-economic and regional development.

II. Vision

By 2025, **PHILGUARANTEE** shall be a strong and **trusted** State-Owned Enterprise, the reliable and responsive partner in championing inclusive growth and catalyzing regional development of economic sectors, and a key regional player for guarantee finance in the ASEAN Community.

III. Mission

As the *Principal Agency for State Guarantee Finance of the Philippines*, we provide **accessible, reliable and efficient guarantee systems to enable credit for stakeholders** in trade and investments, infrastructure, housing, agriculture, MSMEs and other priority sectors of the government.

IV. Service Pledge

I am a public servant bound by duty to God, family and country. I believe the good of the majority is over and above my personal aspiration. I believe that in PHILGUARANTEE, competence and excellence are rewarded and equal opportunity given to all. I believe that every PHILGUARANTEE working man and woman's commitment to professionalism and good governance will sustain institutional integrity. I believe that collective efforts of a dynamic, dedicated, productive and honest workforce guided by an innovative and visionary management will bring about the realization of corporate goals towards the pursuit of economic and social development.

V. Core Values:

1. **Adaptability to Innovation**
2. **Reliability**
3. **Integrity**
4. **Service Commitment**
5. **Empowerment**

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AGRICULTURE GUARANTEE GROUP

External Service

1. Establishment of Guarantee Line

To avail of the Agricultural Guarantee Fund Pool (AGFP) guarantee, eligible lending institutions must apply for a guarantee line. Once approved, a Guarantee Agreement is executed between the Philippine Guarantee Corporation (Administrator of the AGFP) and the Partner Lending Institutions (PLI).

Office/Division:	Agriculture Guarantee Group/Agriculture Business Development Department/Business Revenue Division/Marketing & Product Development Division (AGG/ABDD/BRD/MPDD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Banks, Cooperatives, Non-Government Organizations-Microfinance Institutions, Farmers'/People's Organizations/Associations, Corporations that lend to small farmers and fishers;	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Request for Guarantee Line* (1 original Copy)		To be provided by the requesting party
2. Board Resolution indicating the requested amount of guarantee line and authorized signatory(ies)* (1 original Copy)		To be provided by the requesting party
3. Three-year Audited Financial Statements (1 photocopy)		To be provided by the requesting party
4. Latest Interim Financial Statement, if applicable (1 photocopy)		To be provided by the requesting party
5. Schedule 11a1, for Banks (1 photocopy)		To be provided by the requesting party
6. Declaration of Loan Portfolio for the past three years and interim period* (1 photocopy)		To be provided by the requesting party
7. Basic Business Information* (Business Profile) and/or General Information Sheet (1 original/photocopy)		To be provided by the requesting party
8. Registration with appropriate authority (i.e. SEC, CDA, etc.) (1 photocopy)		To be provided by the requesting party
9. Certification of No Derogatory Record from SEC, for Corporation		To be provided by the requesting party
10. Certification of No Ownership and/or labor dispute for the last three years, for Corporation (1 original/photocopy)		To be provided by the requesting party
11. Certification of Authority to Engage in Lending Activity issued by SEC, for Corporation (1 original/photocopy)		To be provided by the requesting party
12. Notarized Certification of CAMELS/SAFr's Rating signed by the President and Compliance Officer*, for Banks (1 original copy)		To be provided by the requesting party
13. Authorization for AGG to secure relevant information from creditor/s or supervising		To be provided by the requesting party

government agencies, for Farmers'/People's Organizations other than Cooperatives* (1 original copy)				
14. Complete report on the Computation of Risk-based Capital Adequacy Ratio, for Banks (1 photocopy)		To be provided by the requesting party		
15. Projected Loan Releases* (1 original copy)		To be provided by the requesting party		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the required documents for processing of the guarantee application to the receiving counter.	1.1. Receive the application and complete documents from the PLI and transmit to AGG.	None	-	<i>Administrative Aide VI (AA VI), Facilities and General Services Department (FGSD)</i>
	1.2. Receive the application and complete documents from FGSD.	None	-	<i>Account/Marketing Officer, BRD/MPDD</i>
	1.3. Forward the Audited and, if applicable, the Interim/Unaudited FS to Credit Analysis Division for preparation of financial evaluation report (financial spreadsheet).	None	3 days	<i>Account/Marketing Officer, BRD/MPDD</i>
	1.4. Upon receipt of the financial spreadsheet, evaluate PLI's compliance with eligibility criteria, financial conditions, credit dealings and AGFP experience (for those applying for renewal of lines).	None	10 days	<i>Account/Marketing Officer, BRD/MPDD</i>

	1.5. Prepare Guarantee Line Application Proposal (GLAP) for review/approval /signature of the BRD/MPDD and ABDD Heads, and AGG Head, if applicable.	None	10 days	<i>Account/ Marketing Officer, BRD/MPDD</i>
	1.6. Review/ Approve and sign the GLAP.	None	10 days	<i>Head, MPDD/ BRD Head, ABDD Head, AGG</i>
	1.7. Forward the GLAP to final approving authorities.	None	1 hour	<i>Account/ Marketing Officer, BRD/MPDD</i>
	1.8. Approve/ Disapprove the GLAP.	None	1 day (depending on the availability)	<i>President and CEO/ Management Credit Guarantee Committee (ECGC)/ Board (as applicable)</i>
	1.9. Prepare Guarantee Line Confirmation (GLC) for approved lines or Notice of Disapproval (ND) for disapproved lines, for review/ approval /initial or signature of the BRD/MPDD, ABDD and AGG Heads.	None	5 days	<i>Account/ Marketing Officer, BRD/MPDD</i>
	1.10. Review/ approve/initial or sign the GLC or ND.	None	5 days	<i>Head, MPDD/ BRD Head, ABDD Head, AGG</i>

2. Receive and sign the conforme portion of the GLC and forward to AGG.	2.1. Forward the GLC or ND to the PLI	None	1 hour	<i>Account/Marketing Officer, BRD/MPDD</i>
	2.2. Upon receipt of the duly conformed GLC, prepare Guarantee Agreement (GA) for review/approval of the BRD/MPDDD, ABDD and AGG Heads.	None	3 days	<i>Account / Marketing Officer, BRD/MPDD</i>
	2.3. Review/ Approve the GA.	None	5 days	<i>Head, MPDD/ BRD Head, ABDD Head, AGG</i>
3. Receive, sign/execute and cause the notarization of the GA and forward to AGG.	3.1. Send the GA to PLI for execution.	None	1 hour	<i>Account / Marketing Officer, BRD/MPDD</i>
	3.2. Upon receipt of the GA, sign/execute and cause the notarization of the document.	None	5 days	<i>Head, MPDD/BRD Head, ABDD Head, AGG</i>
4. Receive copy of the duly executed GA.	4.1. Send copy of the duly executed GA to the PLI.	None	4 hours	<i>Account / Marketing Officer, BRD/MPDD</i>
	TOTAL	None	57 days and 7 hours	

**Pro-forma is available at AGG/ABDD/BRD/MPDD*

2. Enrollment for Coverage

All Partner Lending Institutions (PLIs) with approved and unexpired guarantee lines may enroll eligible borrowers for guarantee coverage.

Office/Division:	Agriculture Guarantee Group/Agriculture Business Development Department/Business Revenue Division/Marketing & Product Development Division/Agriculture Accounts Services Department (AGG/ABDD/BRD/MPDD/AASD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Business Entity (G2B)			
Who may avail:	Banks, Cooperatives Non-Government Organizations, Farmers'/People's Organizations/Associations other than Cooperatives, Corporations that lend to small farmers and fishers;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. Standard Requirements for Processing of Enrollments for Coverage				
1. Masterlist of Borrowers, signed by authorized signatory(ies) (1 scanned copy of the original and 1 excel file; 1 original copy to be sent within 15 days from date of deposit)			To be provided by the requesting party	
2. Duly validated proof of guarantee fee payment (i.e., deposit slip, credit advice) (1 scanned copy of the original; 1 photocopy to be sent within 15 days from date of deposit)			To be provided by the requesting party	
3. Certificate of Insurance Coverage with List of Borrowers issued by the Philippine Crop Insurance Corporation (PCIC); Municipal Agrarian Reform Office (MARO) or Provincial Agrarian Reform Office (PARO) Certification for Agrarian Reform Beneficiaries (ARBs), if applicable (1 photocopy)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the Enrollment documents to the receiving counter.	1.1. Receive the Enrollment documents and transmit to AGG through ASDD.	Guarantee Fee (See table below)	-	Administrative Aide VI (AA VI), Facilities and General Services Department (FGSD)
	1.2. Receive the documents and encode the details thereof in the Oncoll and Enrollment Monitoring Schedule. After which, assign		3 days	Account Officer, AASD

	Request for Guarantee Coverage (RGC) number and forward the same to the concerned BRD/MPDD Account/Marketing Officer.			
	1.3. Receive the documents and evaluate as to eligibility, sufficiency/ correctness of guarantee fees paid and timeliness of submission.	None	7 days	<i>Account/ Marketing Officer, BRD/MPDD</i>
	1.3. Prepare Guarantee Coverage Confirmation (GCC) or Letter of Ineligibility (LOI) if enrollments are ineligible, for review/approval /signature of the BRD/MPDD and ABDD Heads.	None	5 days	<i>Account/ Marketing Officer, BRD/MPDD</i>
	1.4. Review/ approve/initial or sign the GCC or LOI.	None	9 days	<i>Head, BRD Head, MPDD Head, ABDD</i>
	1.5. Forward the GCC or LOI together with the excel copy of the evaluated masterlist and batch monitoring sheet to AASD for posting,	None	1 day	<i>Account/ Marketing Officer, BRD/MPDD</i>

	uploading and sending to the PLI.			
	1.6. Receive and check the GCC or LOI together with excel copy of the evaluated masterlist and batch monitoring sheet as to completeness and consistency. After which, post it on the uploading template and forward to the MIS Specialist for uploading to the database.	None	3 days	<i>Account Officer, AASD</i>
	1.7. Receive the duly posted enrollments, review the details as to the correctness of format and totals per batch and upload to the database.	None	3 days	<i>MIS Specialist/ Account Officer, AASD</i>
2. Receive the GCC and/or LOI.	2.1. Upon notification by the MIS Specialist /Account officer that the enrollments have been uploaded, send the GCC or LOI to the PLI.	None	2 days	<i>Account Officer, AASD</i>
	TOTAL	See Table	33 days	

Guarantee Period and Corresponding Guarantee Fee Rate shall be as follows effective July 1, 2018, pursuant to AGFP Governing Board (GB) Resolution No. 2018-103 dated June 4, 2018:

Activity		Guarantee Period	Guarantee Fee
Palay Production		6 months	1.00%
Pineapple (Plant)		23 months	3.85%
Pineapple (Ratoon)		20 months	3.35%
Sugarcane (Plant)		14 months	2.35%
Sugarcane (Ratoon)		12 months	2.00%
Corn		6 months	1.00%
Cassava		14 months	2.35%
Black Pepper		12 months	2.00%
Fishpond/ fishcage operations	Bangus	8 months	1.35%
	Tilapia	7 months	1.20%
	Prawn	8 months	1.35%
	Crab	8 months	1.35%
	Catfish	8 months	1.35%
Poultry	Layer	20 months	3.35%
	Broiler	3 months	0.50%
Livestock	Goat (breeding)	12 months	2.00%
	Goat (fattening)	7 months	1.20%
	Hog (breeding)	14 months	2.35%
	Hog (fattening)	6 months	1.00%
	Cattle (fattening)	8 months	1.35%
	Cattle (breeding)	11 months	1.85%
	Carabao (breeding)	15 months	2.50%
	Carabao (dairy)*	11 months	1.85%
	Goat (dairy)*	6 months	1.00%
	Cattle (dairy)*	11 months	1.85%
Note: *Milk Production			
Other short term crops/ commodities (e.g. garlic, onion, sayote, tomato, etc.)		7 months	1.20%
Cacao ¹		1 year	2.00%
Coffee ¹		1 year	2.00%
Mango ¹			
Per hectare*		6 months	1.00%
Per tree		6 months	1.00%
*100 trees per hectare			
Banana ¹		1 year	2.00%
Coconut ¹		1 year	2.00%
Oil Palm ¹		1 year	2.00%

¹ Enrolment for guarantee coverage of short-term loans extended for long gestating crops production such as coconut, banana, coffee, cocoa, mango and oil palm shall be allowed provided that:

- The object/s of financing are existing and mature (fruit-bearing trees/plants); and
- Loan maturity is not more than one (1) year.

BUSINESS OPERATIONS GROUP

External Service

CASH MANAGEMENT DEPARTMENT

1. Collection – Receipt and Deposit of Collections

Receiving and deposit of collections received from internal/external clients.

Department/Division:	Business Operation Group/Cash Management Department (BOG/CMD)			
Classification:	Simple			
Type of Transaction:	Government-to-Client (G2C) Government-to Business Entity (G2B) Government-to-Government (G2G)			
Who may avail:	Payer or its authorized representative;			
Checklist of Requirements			Where to Secure	
1. Payment Acceptance Order (PAO) (1 original copy)			To be provided by the requesting Groups and Operating Units (GAOUs)	
2. Cash or Check Payment, Machine Validated Deposit Slip (1 photocopy) or Online Payment Collection Report (1 photocopy)			To be provided by the Payer/Client	
3. BIR Form 2307 (Certificate of Taxes Withheld), as applicable (1 photocopy)			To be provided by the Payer/Client	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Issuance of Official Receipt *(per transaction)				
1. Present the required documents.	1.1. Receive the required documents and payment, as applicable.	None	5 minutes	Cashier, CMD Cash Management Officer (CMO), CMD
	1.2. <i>If cash payment:</i> Examine and count the cash received <i>If check payment:</i> Examine the documents presented; and review the payment details. <i>If online payment:</i> Verify the amount indicated in the online payment collection report	None	30 minutes	Cashier, CMD CMO, CMD

	against the bank passport/ screenshot.			
	1.3. Prepare and sign Official Receipt (OR) in triplicate copies.	None	30 minutes	Cashier, CMD CMO, CMD
2. Receive the OR from the Cashier.	2.1 Transmit the original copy of the OR to the client. Internal client to receive OR in the logbook.	None	20 minutes	Cashier, CMD CMO, CMD
	Total	None	1 hour & 25 minutes	
Note: Online payments consist of several accounts/buyers with a daily average of 55 ORs issued.				
B. Deposit of Payment <i>(only agency action is needed for the payments received on the previous transaction day)</i>				
	1.1. Prepare all collections received for deposit.	None	1 hour and 30 minutes	Cashier, CMD CMO, CMD
	1.2. Prepare bank deposit slips.	None	30 minutes	Cashier, CMD CMO, CMD
	1.3. Proceed to the bank and deposit payments. <i>(In case of check payment, If no Returned Check Advice received from the Depository Bank, payment is deemed cleared)</i>	None	3 hours (including travel and waiting time)	Cashier, CMD CMO, CMD
	1.4. Prepare Report of Collection and Deposits together with supporting documents.	None	1 hour and 30 minutes	Cashier, CMD CMO, CMD
	1.5. Check and sign the Report of Collection and Deposits.	None	45 minutes	Cashier, CMD CMO, CMD

	1.6. Forward the Report of Collection and Deposits to the CMD Head.	None	5 minutes	<i>Cashier, CMD CMO, CMD</i>
	1.7. Approve the Report of Collection and Deposits	None	30 minutes	<i>Head, CMD</i>
	1.8. Transmit to Financial Accounting Department Report of Collection and the Deposits.	None	10 minutes	<i>Cashier, CMD CMO, CMD</i>
		Total	7 hours and 30 minutes	

COLLECTION AND CLAIMS DEPARTMENT
Agriculture Guarantee Claims Division

1. Guarantee Claims Confirmation, Evaluation and Approval – AGFP Claims

The process where the partner lending institutions (PLIs) file guarantee claims covered under the Agricultural Guarantee Fund Pool (AGFP) for claims confirmation, evaluation/validation, and settlement by Philippine Guarantee Corporation (PHILGUARANTEE)

Office/Division:	Business Operations Group/Claims and Collection Department/ Agriculture Guarantee Claims Division (BOG/CCD/AGCD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Banks, Cooperatives and other Financial Institutions (FIs) that have existing guarantee enrollments;	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements for Call Processing		
1. Request for Guarantee Claim/s Payment with list of accounts being claimed for guarantee payment, signed by the duly authorized signatory (original copy)		To be provided by the guaranteed entity
2. Duly accomplished Promissory Note (original copy)		To be provided by the guaranteed entity
3. Disclosure Statement, for banks (original or certified true copy)		To be provided by the guaranteed entity
4. PLI's affidavit of non-payment (original copy)		To be provided by the guaranteed entity
5. Demand/collection letter issued by the PLI and duly acknowledged by the borrower/co-borrower or his/her relative within the 4th degree of consanguinity or affinity (original copy) If received by a relative, the following should be indicated: i. Full name ii. Signature iii. Relationship with the borrower/co-borrower		To be provided by the guaranteed entity
6. Latest statement of account of the borrower at the time of filing of claims (certified true copy);		To be provided by the guaranteed entity
7. Reason for default and proof thereof (certified true copy): i. For reason/s due to calamity/pest and/or diseases: • Certification from government agencies/council like DA, PAGASA, NDRRMC/PDRRMC, PHIVOLCS, LGUs, etc.; or		To be provided by the guaranteed entity

<ul style="list-style-type: none">Published reports downloadable online or newspaper clippings; <p>ii. For reason/s other than calamity/pest and/or diseases:</p> <ul style="list-style-type: none">Confirmation of the borrower on the reason for non-payment of loan				
8. Guarantee Coverage Confirmation (photocopy) or in the absence thereof, deposit slip with masterlist of borrowers enrolled (certified true copy)		To be provided by the guaranteed entity		
9. Borrower/s profile (certified true copy): i. Borrower/s personal information with photo; ii. Contact details (landline/mobile/viber number and/or email address)		To be provided by the guaranteed entity		
10. Other documents as may be required in the evaluation of the guaranty claim (1 Certified True Copy)		To be provided by the guaranteed entity		
B. Additional requirement in cases of: <ul style="list-style-type: none">Technical issues on the documents submittedDeviation on the claimed account as against the enrolled account				
1. Written explanation/clarificatory information signed by the PLI's authorized signatory (1 original copy)		To be provided by the requesting party		
2. Evidence/proof supporting the provided information, if applicable (1 photocopy)		To be provided by the requesting party		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the Request for Guarantee Claim/s Payment (RGCP) and complete documentary requirements to the receiving counter	1.1. Receive the RGCP and complete documentary requirements, and forward to AGCD	None	30 minutes	<i>Administrative Aide VI (AA VI), Facilities and General Services Department (FGSD)</i>
	1.2. Receive the RGCP and complete documentary requirements from FGSD	None	30 minutes	<i>Clerk, AGCD CCO I – IV, AGCD</i>
	1.3. Record the receipt of claims documents in the Document Tracking System (DTS)	None	1 day	<i>Clerk, AGCD CCO I – IV, AGCD</i>

	for proper monitoring; Attaches DTS action sheet to the claims documents and forwards the same to CCO V			
	1.4. Forward the documents to the handling CCO I-IV for appropriate action	None	4 hours	CCO V, AGCD
	1.5. Receive the claims documents for processing, recording, monitoring and consolidation of all claims received within a particular month (Claim Batch) ¹	None	4 hours	CCO I – IV, AGCD
	1.6. Check completeness of the documents submitted; Prepare and submit to CCO V a draft Confirmation of Guarantee Claim (CGC) with checklist of documents submitted per borrower ³	None	10 days ²	CCO I – IV, AGCD
	1.7. Review the CGC and endorse to CCD Head for signature	None	4 days	CCO V, AGCD
	1.8. Review and sign the CGC	None	2 days	Head, CCD

	1.9. Transmit the CGC to FGSD for delivery/ mailing to the AFI	None	1 day	CCO I – IV, AGCD
2. Accept the CGC	2.1. Deliver/ Mail the CGC to the PLI	None	-	AA VI, FGSD
	TOTAL	None	19 days and 1 hour	

Note:

¹Processing of claim is on a per batch basis. Claim batch refers to requests for guarantee claims received by the PHILGUARANTEE within a particular month. Step 5 starts on the first working day after the end of reference month.

² If the number of claims in a claim batch exceeds 100 borrowers, checking and preparation of checklist of documents shall be extended to another 20 working days. The AGCD shall inform the PLI about the extension

³ for claimed accounts with incomplete documentary requirement/s, the AFI may still submit the lacking documents provided it is still within the 75-day filing period

2. Payment of Guarantee Claims

The process where the partner lending institutions (PLIs) file guarantee claims covered under the Agricultural Guarantee Fund Pool (AGFP) for claims confirmation, evaluation/validation, and settlement by Philippine Guarantee Corporation (PHILGUARANTEE)

Office/Division:	Business Operations Group/Claims and Collection Department/ Agriculture Guarantee Claims Division (BOG/CCD/AGCD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Partner Lending Institutions (PLIs) – Banks, Cooperatives, Non-Government Organizations-Microfinance Institutions, Farmers’ Organizations/Associations, Corporations that lend to small farmers;	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements		
1. Request for Guarantee Claim/s Payment with list of accounts being claimed for guarantee payment, signed by the duly authorized signatory (original copy)		To be provided by the guaranteed entity
2. Duly accomplished Promissory Note (original copy)		To be provided by the guaranteed entity
3. Disclosure Statement, for banks (original or certified true copy)		To be provided by the guaranteed entity
4. PLI's affidavit of non-payment (original copy)		To be provided by the guaranteed entity
5. Demand/collection letter issued by the PLI and duly acknowledged by the borrower/co-borrower or his/her relative within the 4th degree of consanguinity or affinity (original copy) If received by a relative, the following should be indicated: i. Full name ii. Signature iii. Relationship with the borrower/co-borrower		To be provided by the guaranteed entity
6. Latest statement of account of the borrower at the time of filing of claims (certified true copy);		To be provided by the guaranteed entity
7. Reason for default and proof thereof (certified true copy): iii. For reason/s due to calamity/pest and/or diseases: • Certification from government agencies/council like DA, PAGASA,		To be provided by the guaranteed entity

NDRRC/PDRRC, PHIVOLCS, LGUs, etc.; or <ul style="list-style-type: none">Published reports downloadable online or newspaper clippings; iv. For reason/s other than calamity/pest and/or diseases: <ul style="list-style-type: none">Confirmation of the borrower on the reason for non-payment of loan				
8. Guarantee Coverage Confirmation (photocopy) or in the absence thereof, deposit slip with masterlist of borrowers enrolled (certified true copy)		To be provided by the guaranteed entity		
9. Borrower/s profile (certified true copy): <ul style="list-style-type: none">iii. Borrower/s personal information with photo;iv. Contact details (landline/mobile/viber number and/or email address)		To be provided by the guaranteed entity		
10. Other documents as may be required in the evaluation of the guaranty claim (1 Certified True Copy)		To be provided by the guaranteed entity		
B. Additional requirement in case of: <ul style="list-style-type: none">Technical issues on the documents submittedDeviation on the claimed account as against the enrolled account				
3. Written explanation/clarificatory information signed by the PLI's authorized signatory (1 original copy)		To be provided by the requesting party		
4. Evidence/proof supporting the provided information, if applicable (1 photocopy)		To be provided by the requesting party		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Payment in tranches for claims involving less than 300 borrowers:				
1. Submit additional documentary requirements within the reglementary period	80% Initial Payment			
	1.1 Request for a copy of the Confirmation of Coverage (COC) from the Agriculture Business Development Departments (ABDD)	None	1 hour	CCO I – IV, AGCD CCO V, AGCD
	1.2 Receive the request and forward the COC to AGCD	None	2 hours	AO/MO, AGG Head, ABDD
	1.3 Receive the COG from ABDD	None	30 minutes	CCO I – IV, AGCD CCO V, AGCD

	1.4 Evaluate guarantee call/claim based on the documents submitted and prepare/accomplish the AGCD evaluation forms, as follows: 1. Results of Document Review (RODR); 2. Compliance with the Claims Eligibility Criteria (CCEC) Guarantee Claims Payment Proposal (GCPP), <i>if there are eligible claims in a Claim Batch</i>	None	10 days	CCO I – IV, AGCD
	1.5 Review the RODR, CCEC, and GCPP and endorse the same to the CCD Head once finalized	None	10 days	CCO V, AGCD
	1.6 Review and recommend approval/denial of guarantee claim/s	None	2 days	Head, CCD
	1.7 Approve/ Deny Guarantee Claims based on approval limits and signing authorities	None	3 days	Head, BOG PCEO

	1.8 Prepare Notice of Approval/ Denial of guarantee claim	None	4 hours	CCO I – IV, AGCD
	1.9 Sign the Notice of Approval/ Denial of guarantee claim	None	3 hours	Head, CCD
	1.10 Transmit the Notice of Approval/ Denial of guarantee claim to FGSD for delivery/ mailing to the PLI	None	1 hour	CCO I – IV, AGCD
2. Receive the Notice of Approval/ Denial of Guarantee Call	2.1 Send the Notice of Approval/ Denial of guarantee claim to the PLI	None	-	AA VI, FGSD
	2.2 Prepare the following documents for signature: i. Weekly Fund Allocation Request (WFAR) ii. Accounts Payable Voucher (APV) iii. Budget Utilization Report (BUR) iv. Disbursement Voucher (DV)	None	4 hours	CCO I – IV, AGCD
	2.3 Affix signature in the Signature Boxes of the BUR, APV, and DV based on	None	5 days	Head, CCD Head, BOG Head, BMD Head, FAD Head, CG

	approved CASA			
	2.4 Prepare and facilitate the signing of LOI to Land Bank Trust Banking Group (LBP-TBG)	None	1 day	CMO, CMD
	2.5 Affix signature in the LOI	None	1 day	Signatories determined by CMD
	2.6 Send LOI to LBP-TBG	None	1 day	CMO, CMD
	2.7 Inform the AFI of the availability of the check payment	None	4 hours	CMO, CMD
3. Accept the Guarantee Claims Payment	3.1 Deposit the claims proceeds to the AFI's LBP Savings/ Current Account	None	-	LBP-TBG
	Sub-Total	None	35 days, 3 hours and 30 minutes	
	20% Final Payment			
	3.2 Select the 20% sample for validation and endorses to the Claims and Collection Processors (CCP) for validation	None	1 day	CCO I-V, AGCD
	3.3 Conduct validation of guarantee claims and prepare Validation Report	None	30 days	CCP, AGCD
	3.4 Evaluate the results of validation and prepare/ accomplish the	None	10 days	CCO I-IV, AGCD

	AGCD evaluation forms, as follows: 1. Status of Defaulted Loans After Validation (SDLAV); 2. Guarantee Claims Payment Proposal – Final Payment, <i>if results of validation show no fraud/ willful misrepresentation on the part of the AFI or incidents of fraud/ willful misrepresentation is not more than 10% of the claims validated</i>			
	3.5 Review the SDLAV and GCPP-Final Payment	None	5 days	CCO V, AGCD
	3.6 Review and recommend approval/denial of guarantee claim/s	None	2 days	Head, CCD
	3.7 Approve/ Deny Guarantee Claims based on approval limits and signing authorities	None	3 days	Head, BOG PCEO
	3.8 Prepare Notice of Approval/ Denial of guarantee claim	None	4 hours	CCO I – IV, AGCD

	3.9	Sign the Notice of Approval/ Denial of guarantee claim	None	3 hours	Head, CCD
4. Receive the Notice of Approval/ Denial of Guarantee Call	4.1	Send Notice of Approval/ Denial of guarantee claim	None	1 hour	CCO I – IV, AGCD
	4.2	Prepare the following documents for signature: i. Weekly Fund Allocation Request (WFAR) ii. Accounts Payable Voucher (APV) iii. Budget Utilization Report (BUR) iv. Disbursement Voucher (DV)	None	4 hours	CCO I – IV, AGCD
	4.3	Affix signature in the Signature Boxes of the BUR, APV, and DV based on approved CASA	None	5 days	Head, CCD Head, BOG Head, BMD Head, FAD Head, CG
	4.4	Prepare and facilitate the signing of LOI to Land Bank Trust Banking Group (LBP-TBG)	None	1 day	CMO, CMD
	4.5	Affix signature in the LOI	None	1 day	Signatories determined by CMD
	4.6	Send the LOI to LBP-TBG	None	1 day	CMO, CMD

	4.7	Inform the AFI of the availability of the check payment	None	4 hours	CMO, CMD
5. Receive the Guarantee Claims	5.1	Deposit the claims proceeds to the AFI's LBP Savings/ Current Account	None	-	LBP-TBG
		Sub-Total	None	61 days	
		TOTAL	None	96 days 3 hours and 30 minutes	

Notes:

- For guarantee claims which require PHILGUARANTEE Board approval, the AGCD shall inform the PLI on the schedule of Board meeting.
- If the number of claims in a claim batch exceeds 100 borrowers or timely conduct of field validation is prevented due to force majeure, the time and duration of claims processing shall be extended. The AGCD shall inform the PLI about the extension.

COLLECTION AND CLAIMS DEPARTMENT
Housing Guarantee Claims Division

1. Evaluation and Approval of Guarantee Claims – Housing Retail Guarantee Facility

This procedure defines the activities from receipt of the AFI's Notice of Call up to guarantee call approval or denial, as the case may be.

Office/Division:	Business Operations Group/Collection and Claims Department/Housing Guarantee Claims Division (BOG/CCD/HGCD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Banks, Developers and other Financial Institutions (FIs) that have existing guaranty enrollments;	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements for Call Processing		
1. Complete and detailed Statement of Account of the borrower certified by the Accredited Financial Institution (AFI) (1 photocopy)	To be provided by the guaranteed entity	
2. Statement of Application of Payment duly certified by the AFI (1 photocopy)	To be provided by the guaranteed entity	
3. AFI's Credit Approval/Evaluation Sheet with Proof of Income, if applicable (if the account is within the first three (3) years of guarantee coverage) (1 photocopy)	To be provided by the guaranteed entity	
4. Transfer Certificate of Title (TCT)/ Condominium Certificate of Title (CCT)/Original Certificate of Title (OCT) and copy of restrictions annotated in the title, if applicable (i.e., Deed of Sale executed between the developer and the borrower, Deed of Restriction, etc.) (1 photocopy)	To be provided by the guaranteed entity	
5. AFI's Appraisal Report at the time of loan release/ initial enrollment (appraisal values are acceptable/valid for a period of two (2) years from date of report) (1 photocopy)	To be provided by the guaranteed entity	
6. AFI's Latest Appraisal Report (1 photocopy)	To be provided by the guaranteed entity	
7. Notarized Special Power of Attorney executed by the Bank authorizing PHILGUARANTEE to take possession of the mortgaged property (1 original)	To be provided by the guaranteed entity	
8. Notice to Borrower that his account is covered by Guarantee of PHILGUARANTEE (1 photocopy)	To be provided by the guaranteed entity	
9. Demand letters to the borrower (1 photocopy)	To be provided by the guaranteed entity	
10. Tax Identification Number (TIN) Card or BIR Form 2316 or Income Tax Return or any BIR transactional forms evidencing the TIN of the	To be provided by the guaranteed entity	

mortgagor/registered owner of the collateral (1 photocopy)				
11. Tax Declaration for Lot/Building/Condo unit/ Parking slot, whichever is applicable (1 photocopy)		To be provided by the guaranteed entity		
12. Technical Plans/House Plans/Floor Plans, if purpose of loan is for house construction (1 photocopy)		To be provided by the guaranteed entity		
B. Additional Requirements; if Loan is for House Renovation				
1. Scope of Work (1 photocopy)		To be provided by the guaranteed entity		
2. Cost of Construction (1 photocopy)		To be provided by the guaranteed entity		
3. Certificate of Completion issued by the AFI (1 photocopy)		To be provided by the guaranteed entity		
C. Additional Requirements; if Real Estate Mortgage (REM)				
1. Real Estate Mortgage (REM) (1 photocopy)		To be provided by the guaranteed entity		
2. Promissory Note (PN) (1 photocopy)		To be provided by the guaranteed entity		
3. Loan Agreement (LA), if applicable (1 photocopy)		To be provided by the guaranteed entity		
4. Amortization Table for the term of the loan based on variable interest rates, if applicable (1 photocopy)		To be provided by the guaranteed entity		
5. Special Power of Attorney executed by the borrower/mortgagor/registered owner of the collateral, if applicable (1 photocopy)		To be provided by the guaranteed entity		
D. Additional Requirements; if Contract to Sell (CTS)				
1. Contract to Sell (1 photocopy)		To be provided by the guaranteed entity		
2. Developer's Credit Approval/Buyer's Information Sheet supported by payslip/proof of income (1 photocopy)		To be provided by the guaranteed entity		
3. Purchase Agreement or Deed of Assignment between Developer and Client Bank (1 photocopy)		To be provided by the guaranteed entity		
E. Other Requirements				
1. Other documents needed in the evaluation of the guarantee claim (1 photocopy)		To be provided by the guaranteed entity		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the Notice of Guarantee Claim/Call and supporting documents to	1.1. Receive the Notice of Guarantee Claim/Call and supporting document/s and	None	4 hours	Administrative Aide VI (AA VI), FGSD

the receiving counter	forward to HGCD			
	1.2. Receive the Notice of Guarantee Claim/Call and supporting documents from FGSD staff.	None	30 minutes	<i>Collection and Claims Officer (CCO I-IV), HGCD</i>
	1.3. Record the receipt of claims documents in the Document Routing Slip (DRS) for proper monitoring; Attaches DRS to the claims documents, and forwards the same to CCO V	None	30 minutes	<i>Collection and Claims Officer (CCO I-IV), HGCD</i>
	1.4. Forward the documents to the handling CCO I-IV for appropriate action and furnishes the CCD Head and BOG Head with a copy of the transmittal letter, for information.	None	30 minutes	CCO V, HGCD
	1.5. Receive the claim documents for processing, recording and monitoring.	None		<i>CCO I – IV, HGCD</i>
	1.6. Request for a copy of the Certificate of Guarantee (COG) and Guarantee	None	2 hours	<i>CCO I – IV, HGCD CCO V, HGCD</i>

	Coverage Verification of Called Account (GCVCA) from Housing Accounts Services Department-Housing Guarantee Group (HASD-HGG).			
	1.7. Receive the request from HGCD	None	1 day	Staff, HASD
	1.8. Prepare Certificate of Guarantee (COG) and GCVCA and forwards the same to HGCD	None		Staff, HASD
	1.9. Receive the COG and GCVCA from HASD staff	None	10 minutes	CCO I – IV, HGCD CCO V, HGCD
	1.10. Check the completeness of documents submitted: If complete, proceed to step 1.11 If incomplete, 1) Inform the AFI to submit lacking documents within the prescribed period; and 2) Proceed to step 1.11 upon receipt/non-receipt of lacking documents within the	None	1 day	CCO I – IV, HGCD

	prescribed period.			
	1.11. Conduct evaluation of guarantee call/claim based on the documents submitted and prepare/ accomplish the following: 1. Compliance with the Requirement s of Guarantee Call/Claim (CWTR-GC); 2. Compliance with the Terms & Conditions/ Warranties (CWTW)	None	1 day	CCO I – IV, HGCD
	1.12. Review the CWTR-GC and CWTW and endorses the same to the CCD Head	None	1 day	CCO V, HGCD
	1.13. Approve the CWTR-GC and CWTW.	None	2 days	<i>Department Head, CCD Department Head, BOG (in case of denial)</i>
	1.14. If the call is Ineligible based on initial evaluation, issue Notice of Denial. If the call is Eligible , inform the borrower thru phone/ email/	None	1 day	CCO I – IV, HGCD CCO V, HGCD <i>Department Head, HGCD</i> CCO I – IV, HGCD CCO V, HGCD

	formal notice that their account was forwarded to PHILGUARANTEE for guarantee claim.			
	<p>1.15. Conduct preparatory activities for the appraisal and site inspection of collateral property thru CAMD or a Third Party Appraiser:</p> <ol style="list-style-type: none"> 1. If the collateral/property subject of eligible claim is located within the CAMD's scope: <ol style="list-style-type: none"> i. Send Credit Appraisal Requisition Form (CARF) with supporting documents to CAMD; 2. If the collateral/property subject of eligible claim is located outside CAMD's scope: <ol style="list-style-type: none"> i. Prepare the following documents: 	None	3 days	<p>CCO I – IV, HGCD CCO V, HGCD <i>Department Head, CCD Department Head, BOG</i></p>

	<ul style="list-style-type: none"> • Terms of Reference (TOR) • Authority to Procure (ATP) • Request for Quotation (RFQ) • Request for Certification of Fund Availability (CFA) ii. Upon receipt of the CFA issued by the BMD, submit the same to BAC together with the TOR, ATP, and RFQ.			
	1.16. Conduct appraisal and inspection of the collateral property, if applicable.	None	14 days (if thru CAMD-14 days; if thru Procurement, BAC-9 days, 3 rd Party Appraisal- 5 days)	CAMD
	1.17. Undertake procurement process.	None		BAC
	1.18. Conduct appraisal and inspection of collateral property and submits the same within the period prescribed in the TOR	None		APPRAISER
	1.19. Receives appraisal report from CAMD or 3 rd	None	10 minutes	CCO I-V, HGCD

	Party Appraiser			
	1.20. Prepare/ Accomplish the following based on the results of the appraisal and inspection of collateral property: 1. Updated CWTW; 2. Call Evaluation and Approval Sheet (CEAS) and Information Memo, if the claim is valid.	None	2 days	CCO I-V, HGCD
	1.21. Recommend approval/ denial of Guarantee Call/Claim	None	3 days	Department Head, CCD
	1.22. Review the legality of the documents and affixes signature in the CEAS	None	-	LSG-OCD
	1.23. Approve/Deny Guarantee Calls/Claims based on approval limits and signing authorities. For P3 million and below, Department Head of BOG, for above P3 million,	None	3 days	Department Head, BOG PCEO

	President and Chief Executive Officer			
	1.24. Prepare/Initial Notice of Approval/Denial of Guarantee Call/Claim	None	-	CCO I-V, HGCD
	1.25. Sign the Notice of Approval/Denial of Guarantee Call/Claim to FGSD	None	-	Department Head, HGCD
	1.26. Transmit Notice of Approval/Denial of Guarantee Call/Claim to FGSD	None	10 minutes	CCO I-IV, HGCD
2. Receive the Notice of Approval/Denial of Guarantee Call	2.1. Deliver Notice of Approval/Denial of Guarantee Call	None		AA VI, FGSD
	TOTAL	None	33 days	

Note:

- The above indicated processing time involves only the activities being undertaken by the Collection and Claims Department in guarantee call evaluation. The processing time of Facilities and General Services Department (FGSD) receiving of Notice of Call and complete documentary requirements within the reglementary period, Housing Accounts Services Department (HASD) in providing copy of COG to HGCD-CCD, appraisal by CAMD/procurement of external appraiser up to receipt of appraisal report and Contract and Opinion Department (COD) review and verification of transaction are excluded.

2. Payment of Approved Guarantee Claim – Housing Retail Guarantee facility

This procedure defines the post-claim approval activities from receipt of the complete documentary requirements up to the release of the approved claims proceeds.

Office/Division:	Business Operations Group/Collection and Claims Department/Housing Guarantee Claims Division (BOG/CCD/HGCD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Banks, Developers and other Financial Institutions with existing guarantee enrollments;	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements for Call Payment Processing		
1. Registered Deed of Assignment and Conveyance (DOAC), transferring to the PHILGUARANTEE all the Bank's rights, title and interests over the loan documents and mortgage contract and in the mortgage property it has acquired through foreclosure or otherwise (1 original)		To be provided by the guaranteed entity
2. Owner's copy of Transfer Certificate of Title (TCT), Condominium Certificate of Title (CCT), Original Certificate of Title (OCT) with annotation of the DOAC (1 original)		To be provided by the guaranteed entity
3. Updated Real Estate Property Tax (RPT) Receipt and tax certificates (1 original or 1 original certified true copy)		To be provided by the guaranteed entity
4. Endorsement of Fire Insurance (FI) Policy to PHILGUARANTEE (1 original)		To be provided by the guaranteed entity
5. Endorsement Mortgage Redemption Insurance (MRI) Policy to PHILGUARANTEE (1 original)		To be provided by the guaranteed entity
6. Tax declaration for lot/building/Condo Unit/Parking slot, whichever is applicable (1 original or 1 original certified true copy)		To be provided by the guaranteed entity
7. Notice to borrower, duly received by the borrower/mortgagor, that his/her account has been assigned/conveyed to PHILGUARANTEE (1 original)		To be provided by the guaranteed entity
8. Updated, complete and detailed statement of account of the borrower/mortgagor duly certified by the AFI/Developers (1 original)		To be provided by the guaranteed entity
9. Updated Statement of Application of Payment duly certified by the AFI/Developers (1 photocopy)		To be provided by the guaranteed entity
B. Additional Requirements; if Real Estate Mortgage (REM)		
1. Real Estate Mortgage (REM) (1 original)		To be provided by the guaranteed entity

2. Promissory Note (PN) (1 original)			To be provided by the guaranteed entity	
3. Loan Agreement(LA), if applicable (1 original)			To be provided by the guaranteed entity	
C. Additional Requirements; if Contract to Sell (CTS)				
1. Deed of Cancellation of the CTS and the cancelled CTS (1 original)			To be provided by the guaranteed entity	
2. Certification by the Bank/Condominium Corporation or Homeowner’s Association that the payment of association dues are up to date, if applicable (1 original)			To be provided by the guaranteed entity	
3. Certification that the there are no pending claims from the buyers under the Maceda Law on the properties to be assigned to PHILGUARANTEE (1 original)			To be provided by the guaranteed entity	
4. Certification that the property subject of the CTS is vacated by the previous owner upon payment by the PHILGUARANTEE (1 original)			To be provided by the guaranteed entity	
5. Purchase Agreement or Deed of Assignment between the Developer and AFI (1 original)			To be provided by the guaranteed entity	
D. Other Requirements				
1. Other documents required upon approval of the guarantee claim (1 original)			To be provided by the guaranteed entity	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit all original and certified true copies of supporting documents for call payment within 180 days from receipt of Notice of Approval of Guarantee Call to the receiving counter.	1.1. Receive the Guarantee Call/Claims Payment documents submitted by the AFI and transmit to HGCD.	None	4 hours	<i>Administrative Aide VI (AA VI), FGSD</i>
	1.2. Receive the original and certified true copies of	None	1 hour	<i>Administrative Assistant (AA), HGCD</i>

	supporting documents for call payment from FGSD.			
	1.3. Record the receipt of claims documents in the Document Routing Sheet (DRS) for proper monitoring. Attaches DRS action sheet to the claims documents and forwards the same to CCO V	None	1 hour	AA, HGCD
	1.4. Forward the documents to the handling CCO I-IV for appropriate action and furnishes the CCD Head and BOG Head with a copy of the transmittal letter, for information	None	3 hours	<i>Claims and Collection Officer V (CCO V), HGCD</i>
	1.5. Receive the claims payment documents for processing, recording, and monitoring	None	4 hours	<i>Claims and Collection Officer I – IV (CCO I – IV), HGCD</i>
	1.6. Check completeness of documents submitted: If complete, proceed to next step. If incomplete, 1) Inform the AFI to submit lacking	None	2 days	CCO I – IV, HGCD

	documents within the prescribed period; and 2) Proceeds to next step upon receipt of complete documents. If incomplete and the 180-day period within which to submit already lapsed, issues Notice of Cancelled Approval to the AFI.			
	1.7. Photocopy 4 sets of the original/certified true copy of the supporting documents 1. As an attachment to the call payment documentation; 2. 1 for file; 3. 1 for LSG-COD and 4. 1 for SAMRG	None	1 day	CCO I – IV, HGCD
	1.8. Prepare/review/ sign transmittal memo and turns-over the original call documents to Records Custodianship and Management Department (RCMD) for safekeeping	None	1 day	CCO I-IV, HGCD CCO V, HGCD Department Head, HGCD

	Transmit original documents to RCMD for safekeeping			
	<p>1.9. Prepare the Computation of Guarantee Liability, Routing Sheet and other supporting documents for payment</p> <p><i>If Check Payment,</i> prepares APV, Disbursement Voucher (DV) and Budget Utilization Request (BUR).</p> <p><i>If Debenture Bond (DB) Payment,</i> prepares memo to Fund and Investments Department (FID) for the issuance of Debenture Bond (DB) with corresponding interest rate. The rate shall be set at the lowest of (a) Market Benchmark (PDST website) (b) Mortgage or CTS rate or (c) PHILGUARANT EE guaranteed rate</p>	None	2 days	CCO I – IV, HGCD
	1.10. Review/initial /sign	None	9 days	CCO V, HGCD Department Head, CCD

	Computation of Guarantee Liability; For check payment, sign appropriate boxes of DV and BUR; For DB payment, check correctness of DB and affixes initials/sign in the memo requesting issuance of DB			<i>Department Head, BOG</i>
	1.11. Review/ verify legality of the transaction	None	2 days	Legal Services Group – Contract and Opinions Department
	1.12. Review/ sign computation of Guarantee Liability	None	2 days	<i>FAO V, Department Head, FAD Group Head, CG</i>
If check payment				
	1.13. Review/sign APV & DV	None	4 days	<i>FAO V, Department Head, FAD Group Head, CG</i>
	1.14. Certify availability of Budget (BUR)	None	1 day	<i>Department Head, BMD</i>
	1.15. Prepare and facilitate signing of Check Payment	None	1 day	<i>Cashier, CMD</i>
	1.16. Sign check	None	2 days	Approved signatories determined by CMD
	1.17. Inform HGCD of the	None	-	<i>CMO, CMD</i>

	availability of the check payment			
2. Receive Notice of the availability of Call payment	2.1. Prepare/sign and send Notice to AFI/ Developer of the availability of the Call payment	None	1 day	CCO I-IV, HGCD CCO V, HGCD
	TOTAL	None	29 days and 5 hours	
If Debenture Bond (DB) Payment				
	1.13. Prepare/ Review/Initial/ Sign DB and route sheet	None	3 days	<i>Investment Officer (IO), Funds and Investments Department (FID) Head, FID</i>
	1.14. Sign DB and route sheet	None	3 days	<i>President & CEO, PHILGUARANTEE</i>
	1.15. Inform HGCD of the availability of the DB payment.	None	-	<i>IO, FID</i>
2. Receive Notice of the availability of Call payment	2.13. Prepare/sign and send Notice of AFI/ Developer of the availability of the Call payment.	None	1 day	CCO I-IV, HGCD
	TOTAL	None	36 days and 5 hours	

- After guarantee payment, HGCD will turn over the claimed account along with the supporting documents to LSG and SAMRG.

COLLECTION AND CLAIMS DEPARTMENT

Priority Sectors Guarantee Claims Division

1. Filing of Guarantee Claims – Retail Guarantee (MLE-CGF, SEGF and ECPCG)

This procedure defines the activities from receipt of the Bank's (Lender) Notice of Claim up to the payment of claims or issuance of claim denial, as the case may be.

Office/Division:	Business Operations Group/Collection and Claims Department/ Priority Sector Guarantee Claims Division (BOG/CCD/PSGCD)			
Classification:	Highly Technical			
Type of Transaction:	Government- to-Business Entity (G2B)			
Who may avail:	Banks that have existing guarantee lines;			
Checklist of Requirements			Where to Secure	
1. Notice of Claim (1 original copy)			To be provided by the Guaranteed Banks	
2. Complete set of documentary requirement as per Guarantee Agreement			To be provided by the Guaranteed Banks	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the required documents to BOG	1.1. Receive the submitted documents	None	30 minutes	<i>Administrative Assistant (AA), BOG</i>
	1.2. Refer the documents to the Head, CCD	None	30 minutes	<i>Head, BOG</i>
	1.3. Assign the transaction to Claims and Collection Officer	None	30 minutes	<i>Head, CCD</i>
	1.5 Validate the claim documents by undertaking the following:			
	a. Write the borrower requesting confirmation of the fact of default in the payment of its obligations	None	1 day	CCO, PSGCD
	b. Check if Notice of Claim is filed within the	None	1 day	CCO, PSGCD

	prescribed period.			
	<p>c. Check completeness of the documents submitted by the Bank i.e.:</p> <p>Demand letter the receipt of which is duly acknowledged by the BORROWER and the surety(ies), where applicable, by indicating the name, corresponding signature, designation, or relation of the person receiving the same to the BORROWER and/or surety(ies)</p> <p>If mailed, the fact of mailing and its receipt or non-receipt being proved by the corresponding registry</p>	None	1 day	CCO, PSGCD

	<p>receipt and return card.</p> <p>Certification that the amount/s claim or so requested to be paid had become due and unpaid.</p> <p>Failure to comply with the requirements mentioned above shall be a ground for DENIAL OF CLAIM.</p> <p>In addition, PHILGUARANTEE has the right to require such other documents and to inspect the books and records of the Bank in relation to the claim. The Bank's non-compliance with such request shall likewise be a ground for DENIAL OF CLAIM.</p>			
	1.6 If documents are incomplete,	None	1 day	CCO, PSGCD Head, PSGCD

	communicate with the Bank to submit the required documents.			<i>Head, CCD Head, BOG</i>
Note: PHILGUARANTEE shall not be liable under the Guarantee Agreement, unless a Notice of Claim is received by PHILGUARANTEE within the prescribed period as stated in the Guarantee Agreement				
2. Submit the lacking documents	2.1 Evaluate claim from receipt of complete valid claim documents	None	15 days	CCO, PSGCD
	2.2 Prepare recommendation with the supporting documents, i.e., Claim folder, Claim Eligibility Worksheet, Claim Decision Sheet and Document Checklist	None	1 day	CCO, PSGCD
	2.3 Review CCO recommendation. Revise if necessary or approve the recommended action for review of the BOG Head	None	1 day	<i>Head, CCD</i>
	2.4 Seek concurrence from the Legal Services Group (LSG) on the recommendation	None	1 day	<i>Head, BOG</i>
	2.5 Revise if necessary or approve the recommended action for submission to the approving authority	None	1 day	CCO, PSGCD <i>Head, PSGCD Head, CCD Head, BOG</i>

	2.6 Implement claim decision, a. If approved:			
	i. Request LSG to draft the Deed of Assignment (DA)	None	1 day	CCO, PSGCD Head, PSGCD Head, CCD Head, BOG
	ii. Prepare Account Payable Voucher/ Disbursement Voucher	None	1 day	CCO, PSGCD Head, PSGCD Head, CCD Head, BOG
	iii. Request fund allocation from Funds and Investment Dept. (FID)	None	1 day	CCO, PSGCD Head, PSGCD Head, CCD Head, BOG
3. Execute and notarise the DA	3.1. Transmit DA and check payment to the lender (no release of payment of claim should be done without the execution of the DA)	None	1 day	CCO, PSGCD Head, PSGCD Head, CCD Head, BOG
4. Issue Official Receipt (OR)	4.1. Secure OR for the claim payment and the duly executed & notarized DA.	None	1 day	CCO, PSGCD
	4.2. Safekeep the original copy of the OR and DA and in the Security Envelope	None	1 day	CCO, PSGCD Head, PSGCD Head, CCD Head, BOG
	b. If denied:			

	i. Prepare letter to the lender on the claim denial with the original claim documents	None	2 days	CCO, PSGCD Head, PSGCD Head, CCD Head, BOG
5. Receive the claim denial	ii. Transmit the letter of denial to Bank	None	1 day	CCO, PSGCD
	iii. Safekeep duly received copy of the denial letter/advice to the lender in the Security Envelope	None	1 day	CCO, PSGCD Head, PSGCD Head, CCD Head, BOG
	Total	None	29 days, 1 hour and 30 minutes (if approved); 27 working days, 1 hour and 30 minutes (if denied)	

Notes :

- The above indicated processing time involves only the activities being undertaken by the Priority Sector Guarantee Claims Division in guarantee claims evaluation. The processing time of Legal Services Group (2.4, 2.6.a.1), the Board of Directors in approving the recommended action (2.5) and the Comptrollership Group in case of claims payments (2.6.a.2) are excluded.
- The documentary requirements depend on the provisions of the Guarantee Agreement and its Special Conditions, as applicable.

2. Filing of Guarantee Claims – MSME Credit Guarantee Facility

This procedure defines the activities from the CCDs receipt of the AFI's Notice of Call up to guarantee call approval or denial, as the case may be.

Office/Division:	Business Operations Group/Collection and Claims Department/ Priority Sector Guarantee Claims Division (BOG/CCD/PSGCD)	
Classification:	Highly Technical	
Type of Transaction:	Government- to-Business Entity (G2B)	
Who may avail:	Banks that have existing guarantee enrollments;	
Checklist of Requirements		Where to Secure
1. Complete and detailed Statement of Account of the borrower certified by the Accredited Financial Institutions (AFI) (1 Certified True Copy		To be provided by the guaranteed entity.
2. Any of the following documents, as applicable (1 certified true copy): i. Notice of Approval; ii. Loan Agreement; iii. Lease Agreement for Leasing Company (should be assignable) In case of the Promissory Note incorporates the loan term and condition, it shall be considered as alternative document to the Loan Agreement		To be provided by the guaranteed entity.
3. Surety Agreement, if any (Certified True Copy)		To be provided by the guaranteed entity.
4. Promissory Notes (1 Certified True Copy)		To be provided by the guaranteed entity.
5. Disclosure Statement/s (1 Certified True Copy)		To be provided by the guaranteed entity.
6. Mortgage Documents (e.g., Real Estate Mortgage, Chattel Mortgage) OR Deed of Undertaking or any document executed by the Borrower in favor of the Lender to repay the loan in the event no collection in received, if any. (1 Certified True Copy)		To be provided by the guaranteed entity.
7. Documents as evidence to compliance of social condition/s, if any (1 Certified True Copy)		To be provided by the guaranteed entity.
8. Any one of the following documents to establish the existence of the business as follows (1 Certified True Copy): i. Business Registration ii. Mayor's/Business Permit iii. Barangay Business Permit/Clearance		To be provided by the guaranteed entity.

iv. Barangay Micro-Business Enterprise (BMBE Registration)				
9. In case where borrower is a Corporation, Secretary's Certificate/Board Resolution authorizing Management to avail of the loan with the list of authorized signatories of the borrower (1 Certified True Copy)		To be provided by the guaranteed entity.		
10. Demand letters the receipt of which is duly acknowledged by the Borrower and the Surety/(ies), where applicable, by indicating the name, corresponding signature, designation, or relation of the person receiving the same to the borrower and/or Surety/ies. If mailed, the fact of mailing and its receipt of non-receipt being proved by the corresponding registry receipt and return card (1 certified true copy)		To be provided by the guaranteed entity.		
11. Certification that the amounts of claim or so requested to be paid had become due and unpaid. The Certification issued by the AFI in the absence of manifest error, shall be conclusive and binding as to the amounts due under the guarantee facility (1 Certified True Copy)		To be provided by the guaranteed entity.		
12. Approved Account Reclassification Document (1 Certified True Copy)		To be provided by the guaranteed entity.		
13. Last three (3) call reports from the time the account was classified as "substandard" (1 Certified True Copy)		To be provided by the guaranteed entity.		
14. A detailed list of obligations for claim OR Statement Account (1 Certified True Copy)		To be provided by the guaranteed entity.		
15. Other documents as may be required in the evaluation of the guarantee claim (1 Certified True Copy)		To be provided by the guaranteed entity.		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit Notice of Claim/Call and completed documentary requirements to the	1.1. Receive the Notice of Claim/Call together with complete documentary requirements	None	30 minutes	<i>Administrative Aide VI (AA VI), FGSD</i>

receiving counter.	and forward to PSGG.			
	1.2. Endorse the guarantee claim/s to CCD and forwards the Notice of Guarantee Call/Claim with complete supporting documents	None	-	Marketing Officer / Account Officer, PSGG
	1.3. Receive the Notice of Guarantee Call/Claim and complete documentary requirements from PSGG	None	30 minutes	Administrative Assistant (AA), Claims and Collection Officer I-IV (CCO I-IV), PSGCD
	1.4. Records the receipt of claims documents in the Document Tracking System (DTS) for proper monitoring; Attaches DTS action sheet to the claims documents and forwards the same to CCO V	None	30 minutes	Administrative Assistant (AA), PSGCD CCO I-IV, PSGCD
	1.5. Forwards the documents to the handling CCO I-IV for appropriate action and furnishes the CCD Head and BOG	None	1 day	CCO V, PSGCD

	Head with a copy of the transmittal letter, for information			
	1.6. Receives the claims documents for processing, recording and monitoring	None		CCO I-IV, PSGCD
	1.7. Reviews the compliance with the documentary requirements and accomplishing the PSGCD evaluation form (CWTR-GC);	None	3 days	CCO I-IV, PSGCD
	1.8. Takes necessary actions based on the results of the review of the compliance with the documentary requirements a. If incomplete and the 60-day prescriptive period to file a claim is already exhausted - Recommends denial of the guarantee claim b. If incomplete and the prescriptive period to file a	None	1 day	CCO I-IV, PSGCD Head, CCD

	claim is not yet exhausted - Request for the submission of lacking documents thru PSGG - Request for lacking internal documents, if any.			
	1.9. Reviews the AFI's compliance with the terms and conditions/warranties of the guarantee commencing from receipt of lacking external/ internal documents	None	5 days	CCO I-IV, PSGCD
	1.10. Take necessary actions based on the results of the review of the AFI's compliance with the terms and conditions of the guarantee: a. If there are issues and concerns raised - Discuss with the concerned department of PSGG - Request for a formal clarificatory information/ explanation	None	-	CCO I-IV, PSGCD MO / AO, PSGG

	<p>from the concerned department, if any.</p> <p>b. Upon resolution of all issues and concerns -Prepares the following PSGCD evaluation/approval forms:</p> <p>i. Compliance with the Requirements for Guarantee Claim (CWTR-GC);</p> <p>ii. Compliance with the Terms and Conditions/Warranties;</p> <p>iii. Call Evaluation and Approval Sheet (CEAS), if the claim is valid</p>			
	1.11. Reviews the CWTR-GC, CWTW, and CEAS, if valid and endorses the same to the CCD Head	None	3 days	CCO V, PSGCD
	1.12. Recommend approval/denial of guarantee claim	None	3 days	<i>Department Head, CCD</i>
	1.13. Approve/Deny Guarantee Calls/Claims based on	None	3 days	<i>Group Head, BOG PCEO MCGC ECGC</i>

	approval limits and signing authorities			
	1.14. Prepare Notice of Approval/ Denial of guarantee call and transmittal memo to PSGG	None	1 day	CCO I-IV, PSGCD
	1.15. Sign the Notice of Approval/Denial of guarantee call and the memo to PSGG	None		Department Head, CCD
	1.16. Forward to PSGG the signed of Notice of Approval/Denial of guarantee call/claim	None		CCO I-IV, PSGCD
2. Receive the Notice of Approval/ Denial of Guarantee Call/Claim	2.1. Send the Notice of Approval/Denial of Guarantee call/claim	None	1 hour	AO / MO, PSGG
	2.2. Prepare the following documents for signature: i. i. Weekly Fund Allocation Request (WFAR) ii. ii. Accounts Payable Voucher	None	1 day	CCO I-IV, PSGCD

	ii. iii. Budget Utilization Request (BUR) v. iv. Disbursement Voucher (DV)			
	2.3. Affix signature in the WFAR	None		VP, CCD
	2.4. Forwards the signed WFAR to FID for fund application	None		CCO I-IV, PSGCD
	2.5. Affixes signature in the Signature boxes the BUR, APV, and DV based on approved CASA	None	5 days	VP, CCD SVP, BOG VP, BMD VP, FAD VP, CG
	2.6. Prepares and facilitate the signing of check payment	None	3 days	CMD
	2.7. Affixes signature in check	None		Signatories determined by CMD
	2.8. Inform PSGG on the availability of the check payments	None		CMD
3. Accept the guarantee payment	3.1. Inform the AFI of the availability of the check payment	None	1 day	AO / MO, PSGG
	Total	None	29 days, 3 hours and 30 minutes	

Notes :

- The documentary requirements depend on the provisions of the Guarantee Agreement and its Special Conditions, as applicable.

**COMPLIANCE MANAGEMENT AND
STANDARDS OFFICE**
External Service

1. Processing of Requests for Information (FOI) via Email/Walk-In

This service covers the process of handling request for information via Email or Walk-In. It covers the process from receipt of the request to issuance of information.

Office/Division:	Compliance Management & Standards Office/Compliance Division (CMSO/CD)			
Classification:	Simple			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B) Government-to-Government (G2G)			
Who may avail:	General Public;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Email (1 original copy/print out copy)			To be provided by the requesting party	
2. PHILGUARANTEE Access to Information Request Form (1 scanned accomplished/signed copy)			PHILGUARANTEE Website under the Transparency Seal page	
3. Government ID with photograph and signature (1 scanned)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Email the Compliance Management & Standards Office (CMSO) at foi@philguarantee.gov.ph and attached the scanned government ID and PHILGUARANTEE Access to Information Request Form	1.1. FRO log the date and time the request is received.	None	10 minutes	<i>FOI Receiving Officer (FRO)</i>
	1.2. FRO conducts initial evaluation of the request if fully compliant or non-compliant FOI request	None	1 hour	<i>FRO</i>
	1.3. If the request is non-compliant, the FRO informs the requesting party thru email	None	30 minutes	<i>FRO</i>
	1.4. If the request is compliant, the FRO shall acknowledge the receipt of the FOI requests thru	None	4 hours	<i>FRO</i>

	<p>email and makes further evaluation if for denial or referral to the FOI Evaluating Office (FEO)</p> <p>FRO may deny requests if :</p> <p>a. information is already available in the website, hence inform or provide link to the requesting party</p> <p>b. information not available in the agency, hence refer the requesting party to appropriate agency (if known)</p>			
	1.5. FRO records the date, time and name of the FEO who received the request	None	10 minutes	<i>FRO</i>
	1.6. FEO received the FOI request	None	10 minutes	<i>FEO</i>
	1.7. FEO evaluates the FOI requests if the information requested is in their custody	None	7 days	<i>FEO</i>

	and prepares information requested, for denial, or need more information/ research			
	1.8. FEO recommend to FOI Decision Maker (FDM) the denial or approval of the request (attached requested info)	None	2 days	<i>FEO</i>
	1.9. FDM approve or deny the request and inform the FRO	None	3 days	<i>FDM</i>
2. Receive information from FRO	2.1. FRO inform the requesting party if the request is denied or approved (provide information requested)	None	2 days	<i>FRO</i>
	TOTAL	None	14 days and 6 hours	

CORPORATE SERVICES GROUP

External Service

STRATEGY MANAGEMENT AND COMMUNICATIONS DEPARTMENT

1. Customer Satisfaction Survey

The Customer Satisfaction Survey is part of the Good Governance Conditions required by the Governance Commission for GOCCs (GCG). The survey provides a quantifiable method of measuring the quality of service the PHILGUARANTEE delivers. It also provides information on the perception of its customers as regards the delivery of the Corporation's products and services, and its capabilities in fulfilling its mandates, which can serve as a basis for the continual improvement of its services and competencies.

Office/Division:	Corporate Services Group/ Corporate Communications Department (CSG/CCD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Business Entity (G2B)			
Who may avail:	Service Provider for the Customer Satisfaction Survey;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Bidder's Proposal (1 original copy)			To be provided by the Bidder	
2. Mayor's/Business Permit (1 photocopy)			To be provided by the Bidder	
3. PhilGEPS Registration Number (1 photocopy)			To be provided by the Bidder	
4. Guidelines in the conduct of Customer Satisfaction Survey (1 photocopy)			To be provided by CSG/ CCD	
5. List and contact details of entities & individuals to be surveyed (1 photocopy)			To be provided by CSG/ CCD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Preparatory Activities				
	1.1. Determine the parameters and scope of the Customer Satisfaction Survey (CSS) in coordination with the concerned Groups/ Departments/ Divisions	None	3 days	Communication's Officer III (CO III), CCD Planning Officer IV (PO IV) Head, CCD
	1.2. Prepare the Terms of Reference (TOR)	None	2 days	CO III, CCD PO IV, CCD Head, CCD
	1.3. Secure PHILGUARANTEE President and CEO's approval of the procurement	None	1 day	PO IV, CCD Head, CCD Head, CSG

	1.4. File request for issuance of Certification of Fund's Availability to the Budget Management Department (BMD)	None	30 minutes	CO III, CCD PO IV, CCD Head, CCD
	1.5. Send Memo Request to BAC through the BAC Secretariat, along with Purchase Requisition, CFA, Technical Specification/ TOR	None	30 minutes	CO III, CCD
	Total	None	6 days and 1 hour	
B. Procurement Process to be Undertaken by the Bids and Awards Committee (BAC)				
A. Coordination with the Winning Service Provider				
2. Attend the inception meeting	2.1. Inception meeting and discussion of sampling design, methodology, protocols, and work plan	None	3 hours	CO III, CCD PO IV, CCD Head, CCD Head, CSG
3. Review, add questions specific for PHILGUARANTEE, format, and translate survey instrument	3.1. Review/ approve the final survey instrument	None	2 days	CO III, CCD PO IV, CCD Head, CCD Head, CSG
	3.2. Draft letter/ notice to the survey participants and send them a copy via email	None	1 day	CO III, CCD PO IV, CCD Head, CCD Head, CSG

4. Conduct the survey, collect data, validate, and compute descriptive statistics	4.1. Answer queries/ clarifications from the service provider	None	3 days	<i>PO IV, CCD Head, CCD</i>
5. Submit initial survey report	5.1. Review/ comment on the initial survey report	None	3 days	<i>PO IV, CCD Head, CCD Head, CSG</i>
6. Revise initial survey report	6.1. Answer queries/ clarifications from the service provider	None	2 days	<i>PO IV, CCD Head, CCD</i>
7. Submit final survey report and present to the Senior Management Committee (SMC) of PHILGUARANTEE	7.1. Accept the CSS final report	Based on GPPB-prescribed fees	30 minutes	<i>Head, CCD Head, CSG</i>
	TOTAL	Based on GPPB-prescribed fees	11 days, 3 hours, and 30 minutes	

2. Handling External Complaints (Via Email)

This service covers the process of handling external complaints against violations, misconduct or impropriety pursuant to the Corporate Compliance Program. It covers the process from receipt of the walk-in complaint to issuance of reference number for the filed complaint and the conduct details, for possible follow up.

Office/Division	Strategy Management and Communications Department (SMCD)			
Classification	Simple			
Type of Transaction	Government-to-Government (G2G) Government-to-Business Entity (G2B)			
Who may avail	Concerned Unit/s;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Email – Complaint (1 print out copy)			To be provided by the complainant	
2. PHILGUARANTEE Complaint Report Form (1 signed copy)			Form available on the PHILGUARANTEE website (Feedback), to be accomplished by the complainant	
OPERATIONAL PROCEDURE				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Send an email to the Corporation	1.1. Acknowledge the email not later than the next working day from the day of the receipt	None	1 day	IO/CO/PO, SMCD Department Head, SMCD
2. Provide details of the complainant	2.1. Request complainant to provide personal information and details of the complaint including incident report and evidences using PHILGUARANTEE Complaint Report Form and send it back to SMCD	None	25 minutes	IO/CO/PO, SMCD Department Head, SMCD
	2.2. Register/record the complaint in the PHILGUARANTEE Complaint Monitoring Report	None	-	

	and assign a reference number			
3. Wait for the Agency's action	3.1. Coordinate/refer the complaint received to concerned units for their proper handling and immediate resolution of the complaint.	None	35 minutes	<i>IO/CO/PO, SMCD Department Head, SMCD</i>
	3.2. Advise the complainant of PHILGUARANTEE's resolution process timeline;			
	3.3. Provide complainant with the complaints reference number and contact details of SMCD (detachable portion of the PHILGUARANTEE Complaint Report Form).			
	TOTAL		1 day and 1 hour	

Notes:

1. All issues and concerns are responded to in accordance with the Anti Red Tape Authority (ARTA) and PAC (8888 Hotline) requirements.
2. SMCD request updates/status of action taken by the concerned unit/s to resolve and close an issue as part of its monitoring and reporting of all complaints received.

3. Handling External Complaints (Walk-In)

This service covers the process of handling external complaints against violations, misconduct or impropriety pursuant to the Corporate Compliance Program. It covers the process from receipt of the walk-in complaint to issuance of reference number for the filed complaint and the contact details, for possible follow up.

Office/Division	Strategy Management and Communications Department (SMCD)			
Classification	Simple			
Type of Transaction	Government-to-Government (G2G) Government-to-Business Entity (G2B)			
Who may avail	Participating Financial Institutions, Clients, Government Agencies;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Email – Complaint (1 print out copy)			To be provided by the complainant	
2. PHILGUARANTEE Complaint Report Form (1 signed copy)			Form available on the PHILGUARANTEE website (Feedback), to be accomplished by the complainant	
OPERATIONAL PROCEDURE				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Proceed to PHILGUARANTEE lobby and inform SMCD that a complaint is to be filed.	2.1. Attend to a complainant	None	2 minutes	IO/CO/PO, SMCD
	2.2. Request complainant to accomplish the PHILGUARANTEE Complaint Report Form for use in lodging a complaint.	None	3 minutes	IO/CO/PO, SMCD Department Head, SMCD
2. Accomplish Complaint Form	2.3. Assist the complainant, if needed	None		IO/CO/PO, SMCD Department Head, SMCD
3. Submit Complaint Form	3.1. Check completeness of the details filled in the	None	5 minutes	IO/CO/PO, SMCD Department Head, SMCD

	accomplished form			
	3.2. Register/ record the complaint in the PHILGUARANTEE Complaint Monitoring Report and assign a reference number	None	5 minutes	<i>IO/CO/PO, SMCD Department Head, SMCD</i>
	3.3. Advise the complainant of PHILGUARANTEE's resolution process and the timeline of the process for resolution	None	5 minutes	<i>IO/CO/PO, SMCD Department Head, SMCD</i>
	3.4. Provide complaint with the complaint's reference number and contact details of SMCD (detachable portion of the PHILGUARANTEE Complaint Report Form);	None		
	3.5. Request the complainant to acknowledge receipt of any advice/update.	None		
	3.6. Coordinate/ refer the complaint received to concerned units for their proper handling and immediate resolution of the complaint	None	20 minutes	<i>IO/CO/PO, SMCD Department Head, SMCD</i>
	TOTAL		45 minutes	

Note:

1. All issues and concerns are responded to in accordance with the Anti Red Tape Authority (ARTA) and PAC (8888 Hotline) requirements.
2. Request concerned unit/s to update SMCD for the status or action undertaken to resolve/close the issue as part of its monitoring and reporting of all complaints received.

4. Preparation of Compliance Reports for Oversight Agencies

The Corporate Communications Department is responsible in the preparation and submission of various reports in compliance with the directive/request of oversight government agencies, legislators and other external stakeholders, in connection with the operational and financial performance of PHILGUARANTEE.

Office/Division:	Corporate Services Group/ Corporate Communications Department (CSG/CCD)			
Classification:	Complex			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Government Oversight Agencies (GCG, DOF, HUDCC, DBM, NEDA), Senate, House of Representatives;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
None			N/A	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Send directive/request	1.1. Receive the directive/request	None	15 minutes	Administrative Assistant (AA), CSG
	1.2. Endorse directive/request to CCD for compliance	None	4 hours	Head, CCD Head, CSG
	1.3. Research data inputs and request data from pertinent department/unit, if necessary	None	2 days	Planning Officer IV (PO IV), CCD PO V, CCD
	1.4. Draft report	None	4 hours	PO IV, CCD PO V, CCD
	1.5. Review/comment on draft report	None	4 hours 4 hours	Head, CCD Head, CSG
	1.6. Revise and finalize the report for signature by the President and/or authorized signatory/ies	None	2 hours	PO IV, CCD PO V, CCD
	1.7. Approve/Sign the report	None	1 hour 1 hour 1 day	Head, CCD Head, CSG President & CEO and/or other authorized signatory/ies

2. Receive the compliance report	2.1. Submit the compliance report to the concerned agency	None	4 hours	PO IV, CCD PO V, CCD
	TOTAL	None	6 days & 15 minutes	

5. Production of Annual Report

The PHILGUARANTEE's Annual Report is a comprehensive report on its activities throughout the preceding year. This is intended to give shareholders and other interested people information about the company's activities, and its operational and financial performance. The production of Annual Report is being outsourced to service providers through public bidding for efficiency and economy.

It is then made available to legislators, the executive department, oversight agencies, PHILGUARANTEE's clients, other stakeholders, and the general public.

Office/Division:	Corporate Communications Department (CCD)/ Corporate Services Group (CSG)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Business Entity (G2B)			
Who may avail:	Service Provider for the Production of Annual Report;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Bid Documents (1 original copy)			To be provided by Bids and Awards Committee (BAC)	
2. PHILGUARANTEE's Year-end Performance Report (1 certified true copy of the original)			To be provided by CSSG/ CCD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Preparatory Activities				
	1.1. Prepare the Terms of Reference (TOR)	None	3 days	Planning Officer IV (PO IV), CCD Planning Officer V (PO V), CCD
	1.2. Secure PHILGUARANTEE President and CEO's approval of the procurement.	None	1 day	PO V, CCD Head, CCD Head, CSG
	1.3. File request for issuance of Certification of Fund's Availability to the Budget Management Department.	None	30 minutes	PO IV, CCD PO V, CCD Head, CCD
	1.4. Send Memo Request to BAC through the BAC Secretariat, along with	None	30 minutes	PO IV, CCD

	Purchase Requisition, CFA, Technical Specification/ TOR			
	Total	None	4 days and 1 hour	
B. Procurement Process to be Undertaken by the Bids and Awards Committee (BAC)				
C. Coordination with the Winning Service Provider				
2. Attend meeting with PHILGUARANTEE	2.1. Meet the Service Provider, provide the brief, turn over the materials, and set the timetable	None	2 hours	PO IV, CCD PO V, CCD Head, CCD
3. Work on design, layout studies of the Annual Report (AR)	3.1. Answer any queries/ clarifications from the Service Provider	None	1 day	PO IV, CCD PO V, CCD
4. Present design, layout studies	4.1. Attend the design, layout studies presentation of the service provider	None	2 hours	PO IV, CCD PO V, CCD Head, CCD Head, CSG
	4.2. Evaluate the design and layout studies and present to the President and CEO for consideration	None	3 days	PO IV, CCD PO V, CCD Head, CCD Head, CSG
5. Revise AR design and layout if needed	5.1. Approve the AR design and layout	None	1 day	Head, CCD Head, CSG President & CEO
6. Conduct Photoshoot	6.1. Attend the Photoshoot	None	2 days	PO IV, CCD PO V, CCD
7. Work on the 1 st submission of the AR	7.1. Answer any queries/ clarifications from the Service Provider	None	2 days	PO IV, CCD PO V, CCD

	7.2. Review/Proofread the AR	None	3 days	<i>PO IV, CCD PO V, CCD Head, CCD</i>
8. Work on the revisions and prepare for the 2 nd submission	8.1. Review/Approve AR for printing	None	3 days	<i>PO V, CCD Head, CCD Head, CSG</i>
	8.2. Send the approved AR to Service Provider for printing/rendering the digital/electronic copy	None	30 minutes	<i>Head, CCD Head, CSG</i>
9. Deliver printed copies of AR	9.1. Accept the AR	Based on GPPB-prescribed fees	30 minutes	<i>Head, CCD Head, CSG</i>
	TOTAL		15 days and 5 hours	

HOUSING GUARANTEE GROUP

External Service

1. Evaluation of Application for Housing Guarantee Facility/ies

Processing of Guaranty Facility Application, interchangeably known as guarantee line, under R.A. No. 8763 involves the determination of the eligibility of a financial institution for the guarantee and incentives provided under the law.

The Guarantee Facility extended to the financial institution by PHILGUARANTEE, is a facility whereby the housing-related loans and financial transactions may be enrolled for guaranty coverage.

Office/Division:	Housing Guarantee Group/Housing Business Development Department/Marketing & Product Development Division (HGG/HBDD/MPDD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B) & Government-to-Government (G2G)	
Who may avail:	Banks, Real Estate Developers and Other Financial Institutions who want to be granted a housing guarantee facility or existing AFI's who are applying for additional facility;	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements for Application of Guarantee Facility		
1. Application letter (1 original copy)		To be provided by the applicant-entity
2. Application fee of P10,000.00		To be provided by the applicant-entity
3. Company Background (1 photocopy)		To be provided by the applicant-entity
4. SEC Registration and Articles of Incorporation and By-Laws (1 photocopy)		To be provided by the applicant-entity
5. Updated General Information Sheet		To be provided by the applicant-entity
Secretary's Certificate evidencing Board's approval for a housing guarantee facility application (1 original copy)		To be provided by the applicant-entity
Biodata of Principal Officers, indicating their birthday, TIN address, educational attainment and work experience among others (1 original copy)		To be provided by the applicant-entity
8. Organizational Structure (1 photocopy)		To be provided by the applicant-entity
9. Services offered (1 photocopy)		To be provided by the applicant-entity
10. Value of prospective enrollments (1 original copy)		To be provided by the applicant-entity

11. Authorization letter to verify CAMELS/SAFr rating, duly signed by an authorized signatory, if applicable (1 original copy)		To be provided by the applicant-entity		
12. Audited Financial Statements for the past three (3) years with Notes (1 original copy)		To be provided by the applicant-entity		
13. Non-Performing Loans for Housing and Overall (Gross / Net NPL) for the past three (3) years of collection efficiency, whichever is applicable (1 original copy)		To be provided by the applicant-entity		
14. Composition/Classification of Loans for Housing and Receivables (i.e. Housing, Corporate, Auto, SMEs, Personal, Credit Card, etc.) (1 original copy)		To be provided by the applicant-entity		
15. Credit Policies and Guidelines/Lending Parameters for Housing (1 photocopy)		To be provided by the applicant-entity		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit all documentary requirements to Facilities and General Services Department (FGSD).	1.1. Receive completed documentary requirements by the receiving counter. FGSD from the applicant-entity.		-	<i>Administrative Assistant (AA), FGSD</i>
	1.2. Forward the received documentary requirements to Housing Business Development Department (HBDD)	None	-	<i>Authorized FGSD Personnel</i>
	1.3. Upon receipt of application documents from FGSD, Head assigns the account to a particular Marketing Officer.	None	2 hours	<i>Department Head, HBDD</i>
	1.4. Check the completeness of the	None	4 hours	<i>Marketing Officer (MO), Marketing &</i>

	application requirements			Product Development Department (MPDD)
	1.5. If not complete, inform the applicant through email If complete, proceed to step 1.6	None		Marketing Officer (MO), Marketing & Product Development Department (MPDD)
	1.6. Preparation of Payment Acceptance Order (PAO)	None	30 minutes	Marketing Officer (MO), MPDD
	1.7. Receives payment and issues Official Receipt (OR)	P10,000.00 Application Fee		Cashier, CMD
	1.8. Prepare & send transmittal letter of Official Receipt and Disclaimer	None	2 hours	Marketing Officer (MO), MPDD Department Head, HBDD
	1.9. Upon receipt of official receipt, prepare and send transmittal letter of Official Receipt and Disclaimer	None	4 hours	Marketing Officer (MO), MPDD Department Head, HBDD
	1.10. Request for Credit Investigation from CAMD	None		Credit Investigation Officer, CAMD
	1.11. Verification of CAMEL/SAFr rating from the Bangko	None		Chief Compliance Officer, CMSO

	Sentral ng Pilipinas thru Compliance Officer (if applicable)			
	1.12. Verifies dealings with other guarantee group and collection and claims department	None		<i>Account Officer</i>
	1.13. Evaluation and Report Preparation 1. Conduct financial analysis 2. Evaluate credit parameters and approval process 3. Assess collection system/procedure and NPL level 4. Determine level of housing portfolio 5. Check the management capability in handling 6. Home lending operations 7. Prepare Credit Guarantee Approval Memorandum	None	6 days	<i>Marketing Officer (MO), MPDD</i>

	um (CGAM) for presentatio n to the Manageme nt Credit Guarantee Committee/ Executive Credit Guarantee Committee/ Board of Directors			
	1.14. Review the CGAM	None	6 days	<i>Department Head, HBDD Group Head, HGG</i>
	1.15. Present to the Management Credit Guarantee Committee	None	1 day	<i>Marketing Officer (MO), MPDD Department Head, HBDD</i>
	1.16. Presentation to the Management Executive Credit Guarantee Committee (if necessary)	None	1 day	<i>Marketing Officer (MO), MPDD Department Head, HBDD Group Head, HGG President & CEO</i>
	1.17. Present to PHILGUARAN TEE Board of Directors (if necessary)	None	1 day	<i>Marketing Officer (MO), MPDD Department Head, HBDD Group Head, HGG President & CEO</i>
	1.18. Prepare the Notice of Approval/Deni al/Deferral of	None	3 days	<i>Marketing Officer (MO), MPDD</i>

	the applicant-entity upon receipt of approval documents (minutes of meeting, signed CGAM, Secretary's Certificate) and forward to the President & CEO			<i>Department Head, HBDD</i> <i>Department Head, HCG</i> <i>President & CEO (PCEO)</i> PHILGUARANTEE
	1.19. Forward signed Notice of Approval/Denial/Deferral to FGSD	None	30 minutes	<i>Marketing Officer (MO), MPDD</i>
2. Receive signed Notice of Approval/Denial/Deferral from FGSD	2.1. Deliver Notice of Approval/ Denial/ Deferral to applicant-entity	None		<i>Personnel, FGSD</i>
	TOTAL	P10,000.00	19 days and 5 hours	

2. Enrollment for Guarantee Coverage and Issuance of the Certificate of Guarantee

The enrollment for guarantee coverage of housing loans and other housing-related loan accounts is made after a Contract of Guarantee is executed. This is evidenced by a Certificate of Guarantee (COG) with corresponding list of guaranteed housing loans and other housing-related loans.

The COG is necessary to a client to avail the benefits of a PHILGUARANTEE housing guarantee.

Office/Division:	Housing Guarantee Group/Housing Accounts Services Department/Business Revenue Division (HBG/HASD/BRD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Business Entity (G2B)			
Who may avail:	Banks, Developers and other Financial Institutions (FIs) that have existing guarantee lines			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. Standard Requirements - For Banks, Developers and other FIs Availing the Retail Guarantee				
1. Enrollment Letter (1 original)			To be provided by the Guaranteed Entity	
2. Batch List of Retail Accounts with Loan Details (1 original – sent thru messenger or thru email)			To be provided by the Guaranteed Entity	
3. Premium Payment including BIR Form 2307 for withholding tax of AFIs, if applicable			To be paid/provided by the Guaranteed Entity	
B. Other Requirements - For Banks, Developers and other FIs Availing the Guarantee on Issued Housing Notes, Bonds and other Securities				
1. Enrollment Letter (1 original)			To be provided by the Guaranteed Entity	
2. Premium Payment including BIR Form 2307 for withholding tax of AFIs, if applicable			To be paid/provided by the Guaranteed Entity	
3. Batch List of Collateral Properties or Receivables, Backing-up the issuance of Housing Related Securities (1 original – sent thru messenger or thru email)			To be provided by the Guaranteed entity	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the enrolment letter together with complete documentary requirements	1.1. Receive the documents and payment	<i>Please see below schedule of Premium Fees</i>	1 hour	<i>Administrative Assistant (AA), HASD</i>
	1.2. Prepare Payment Acceptance Order (PAO)	None	2 hours	<i>Account Officer (AO), BRD Head, BRD Head, HASD</i>

	1.3. Submit PAO and payment to Cash Management Department (CMD) together with BIR Form 2307 for withholding tax of AFIs	None	1 hour	AO, BRD/ HASD
	1.4. Receive PAO and payment and issue OR	None	3 hours	Cashier, CMD
	1.5. Transmit OR to client	None	1 day	AA, HASD Admin. Aide (AA), Office Services Division (OSD)
2. Receive OR and await issuance of Certificate of Guarantee	2.1. Review/ Evaluate and encode accounts for enrollment to Oracle System	None	3 days	AO, BRD/ HASD
	2.2. Print routing slip, COG and List of Guaranteed Accounts	None	1 day	AO, BRD/ HASD
	2.3. Review and sign documents	None	3 days	Head, BRD Head, HASD
	2.4. Review legal documents and sign COG Routing Slip and transmit to CMD	None	1 day	Head, Contract & Opinions Department (COD)
	2.5. Sign COG Routing Slip (after premium fee has been cleaned by drawee bank)	None	1 day	Cashier, CMD

	and transmit to HGG			
	2.6. Check/ Review documents and submit to HGG Head	None	2 days	<i>Executive Assistant (EA), HGG</i>
	2.7. Sign COG	None	1 day	<i>Head, HGG</i>
	2.8. Prepare transmittal letter of signed COG and List of Guaranteed Accounts and submit to OSD	None	1 hour	<i>AA, HASD</i>
3. Receive COG and List of Guaranteed Accounts	3.1. Deliver documents to client	None	1 day	<i>AA, FGSD</i>
	TOTAL	Please see table	15 Days	

Schedule of Premium Fees:

Type of Housing Package	Premium Rate (% to Outstanding Principal)		
	Standard	Bond	Cashflow
Socialized Housing (Up to P580,000 for House and Lot and P750,000 for condominium unit)	1.40	1.20	1.25
Low-Cost Housing (above Socialized Housing Package to P3.0 Million)	1.45	1.15	1.25
Medium Cost Housing (above P3.0 Million to P4.0 Million)	1.50	1.10	1.25
Open Housing (above P4.0 Million to P5.0 Million)	1.70	1.50	1.25

PRIORITY SECTORS GUARANTEE GROUP

External Service

1. Credit Initiation, Approval and Documentation

a. MSME Credit Guarantee Facility

The Philippine Guarantee Corporation (PHILGUARANTEE) issues its guarantee in favor of a Participating Financial Institution to cover loans granted to entities that are involved in export, import substitution and projects related to the Government's Investment Priorities Plan such as manufacturing, tourism, agri-modernization, telecommunications, infrastructure, power/energy generation or distribution, and all other infrastructure and development programs.

This procedure covers the activities from receipt of Letter of Intent up to delivery of duly executed legal documents to Financial Institutions (FIs).

Office/Division:	Priority Sectors Guarantee Group/Priority Sectors Department & SME Department/Marketing and Product Development Division & Business Revenue Division (PSGG/PSD & SMED/MPDD&BRD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business (G2B) Government-to-Government (G2G)	
Who May Avail:	Financial Institutions (FI)	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements		
1. Letter of Intent indicating the amount of Facility applied for	To be provided by the FI/NBFI	
2. Notarized certification by FIs of its Supervisory Assessment Framework (SAFr) rating.	To be provided by the FI/NBFI	
3. Corporate papers (Articles of Incorporation, By-Laws, SEC Certificate of Registration, Latest General Information Sheet)	To be provided by the FI/NBFI	
4. Audited Financial Statements (AFS) for the past three (3) years, Interim FS with Schedule 11a1 (or signed equivalent documents) for the current year in case the latest AFS is more than six (6) months together with the following information: <ul style="list-style-type: none"> - Total outstanding loans for the last three (3) years and interim - Average loan size - Minimum and maximum loan amounts granted - Number of borrower's assisted as of previous year and interim - Breakdown of loans in terms of security (in PhP amount and number of borrowers): <ul style="list-style-type: none"> o Secured o Unsecured - Shortest and longest tenor being granted - NPL ratio for the last three (3) years and interim 	To be provided by the FI/NBFI	

<ul style="list-style-type: none"> - Write-off history for the last three (3) years - Latest CAR 	
5. Board Resolution(s) authorizing FIs/NBFIs Management to apply for the guarantee facility and designating its corporate officers to sign guarantee documents	To be provided by the FI/NBFI
6. Authority to Conduct Checking on the FIs and its key officers	To be provided by the FI/NBFI
7. Business Information Sheet and Annexes signed by the FIs/NBFIs principals and key officers	To be provided by the FI/NBFI
8. A description of policies and procedures being observed by the Lender in its risk-taking-process to assure that projects financed are environmentally sound and comply with the rules and regulations of Bangko Sentral ng Pilipinas (BSP) as contained in the Manual of Regulations for Banks. This include the following: <ul style="list-style-type: none"> - Credit Policies: <ul style="list-style-type: none"> o Eligibility Criteria o Type of borrower's o Purpose of loan o Priority sector / market regional target/s, if any - Credit Approval Process - Credit risk management policies / practices - Credit scoring model - Remedial process 	To be provided by the FI/NBFI
9. Government-issued ID with pictures of authorized signatories	To be provided by the FI/NBFI
10. Other supporting documents	To be provided by PSGG
11. Transaction Media	To be provided by PSGG
12. Secretary's Certificate / Board Resolution <ul style="list-style-type: none"> ▪ PHILGUARANTEE's resolution for the approval of client / FI guarantee facility, if applicable ▪ Client's resolution authorizing management to borrow / apply for a guarantee and designating its authorized signatory/ies to sign on the guarantee documents ▪ FI's resolution authorizing its management to enter into a partnership with PHILGUARANTEE and designating its authorized signatory/ies to sign on the guarantee documents 	To be provided by Office of the Corporate Secretary / PSGG

<ul style="list-style-type: none"> FI's resolution on the approved terms and conditions of the client, if applicable (Retail Guarantee) 				
13. Notice of Approval conformed by the client / FI		To be provided by PSGG		
14. BIS and Annexes, and Government issued IDs of client / FI's authorized signatories		To be provided by PSGG		
15. BSP / Monetary Board Approval, if applicable		To be provided by PSGG		
16. Proof of Ownership of assets to be mortgage (e.g., OCT, TCT, CCT, Affidavit of Ownership)		To be provided by PSGG		
17. Specimen Signature Cards, if necessary		To be provided by PSGG		
18. Other documentary requirements to comply conditions		To be provided by PSGG		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Submission of Letter of Intent (LOI) and documentary requirements				
1. Submit LOI and complete requirements to the receiving counter	1.1. Receive the LOI and complete documentary requirements; transmit to PSGG	None		<i>Administrative Aide VI (AA VI), Facilities and General Services Department (FGSD)</i>
	1.2. Receive the LOI and complete documentary requirements; log and forward the same to the Office of the Group Head	None	1 hour	<i>Marketing Officer (MO) / Account Officer (AO), PSGG</i>
	1.3. Forward with instructions the LOI and submitted documents to the Department Head	None	1 hour	<i>Group Head (GH), PSGG</i>
	1.4. Forward with instructions and/or discuss with the MO/AO the LOI and submitted documents	None	1 hour	<i>Department Head (DH), PSGG</i>

	1.5.	Review the completeness of the submitted documents against documentary requirements	None	1 day	MO / AO, PSGG
	1.6.	Acknowledge the LOI and submitted Documents <i>Note: If documents are incomplete, include in the Acknowledgm ent Letter request for the submission of lacking documents</i>	None	2 hours	MO / AO, PSGG
	1.7.	Review and approve the Acknowledge ment Letter	None	1 hour	DH, PSGG
2. Receive acknowledgment letter and prepare additional documents, if requested	2.1.	Send to client thru email an advance copy of the acknowledgment letter	None	30 minutes	Account Assistant (AA), PSGG
	2.2.	Transmit to FGSD the acknowledgment letter for delivery / mailing to the prospective client	None		AA, PSGG
B. Pre-evaluation/ Due Diligence					
	2.3.	Fill-in the required information in the following forms:	None	4 hours	MO / AO, PSGG

	1. Credit Investigation Requisition Form (CIRF) 2. Credit Analysis Requisition Form (CARF)			
	2.4. Review and approve CIRF / CARF	None	1 hour	DH, PSGG
	2.5. Transmit the approved CIRF / CARF to the Credit and Appraisal Management Department (CAMD)	None	30 minutes	AA, PSGG
	2.6. Coordinate the meeting / site visit with the FI	None	1 hour	MO / AO, PSGG
	2.7. Prepare travel documents	None	2 hours	AA, PSGG
3. Meet with PSGG	3.1. Conduct meeting / site visit with the FI	None	1 day	MO / AO / DH / GH, PSGG
	3.2. Prepare the Call Report	None	2 days	MO / AO, PSGG
	3.3. Review the Call Report	None	1 day	DH, PSGG
	3.4. Gather relevant information related to the FI / industry Receive and review the reports of CAMD Discuss with the DH any identified area of concern	None	5 days	MO / AO / DH, PSGG

	<p>Discuss with the FI the initial findings/ results of the data/ report/ information gathered and further actions/ submissions needed</p> <p>Based on the information gathered, benchmark against the required eligibility criteria</p>			
C. Evaluation and preparation of Transaction Media				
	3.5. If FI is eligible, prepare the Transaction Media	None	10 days	MO / AO, PSGG
	3.6. Review the Transaction Media Confer with the MO / AO to discuss concerns, if any	None	3 days	DH / GH, PSGG
	3.7. Revise the Transaction Media to incorporate the inputs, if any	None	2 days	MO / AO, PSGG
	3.8. Review and endorse for approval the Transaction Media	None	2 days	DH, PSGG
	3.9. Submit the Transaction Media and	None	1 hour	MO / AO, PSGG

	supporting documents, if any, to the Management Credit Guarantee Committee (MCGC) Secretariat			
D. Presentation and Approval of Transaction Media				
	3.10. Prepare the presentation materials	None	4 hours	MO / AO, PSGG
	3.11. Review and approve the presentation materials	None	1 hour	DH, PSGG
	3.12. Incorporate inputs, if any	None	1 hour	MO / AO, PSGG
	3.13. Present the account to MCGC for approval / endorsement In case the facility/loan amount is beyond the authority of MCGC, the MCGC endorses the account either to the Executive Credit Guarantee Committee (ECGC) or Board of Directors (BOD) for approval	None	2 hours	MO / AO / DH, PSGG
	3.14. Revise the Transaction Media to incorporate	None	4 hours	MO / AO, PSGG

	comments of MCGC, if any			
	3.15. If endorsed to the higher level, notify the Office of the Corporate Secretary (CorSec) to include the account in the agenda and forward copy of CGAM for distribution	None	30 minutes	MO / AO, PSGG
	3.16. Submit to the CorSec the presentation Materials	None	30 minutes	MO / AO, PSGG
	3.17. Present account to ECGC or BOD	None	1 day	MO / AO / DH / GH, PSGG
	3.18. Receive the duly signed / approved Transaction Media and/or Secretary's Certificate / Board Resolution	None	30 minutes	AA, PSGG
	3.19. Prepare the Notice of Approval (NOA)	None	2 hours	MO / AO, PSGG
	3.20. Review and approve NOA	None	1 hour	DH / GH, PSGG
	3.21. Send to client thru email an advance copy of NOA	None	30 minutes	MO / AO / AA, PSGG
	3.22. Transmit to FGSD the NOA for delivery / mailing to the client	None	30 minutes	MO / AO / AA, PSGG

4. Receive the NOA and send conformed NOA to PSGG	4.1. Send the NOA	None		AA VI, FGSD
	4.2. Receive the conformed NOA	None	30 minutes	AA, PSGG
	TOTAL		32 days and 2 hours	

Note:

1. Approval Levels (Based on aggregate facility of client / FI)

	MCGF
MCGC	Up to P1 Billion
ECGC	Above P1 Billion up to P5 Billion
BOD	Above P5 Billion

1. Credit Initiation, Approval and Documentation

b. Retail Guarantee (MLE-CGF, SEGF, ECPCG)

The Philippine Guarantee Corporation (PHILGUARANTEE) issues its guarantee in favor of a Participating Financial Institution to cover loans granted to entities that are involved in export, import substitution and projects related to the Government's Investment Priorities Plan such as manufacturing, tourism, agri-modernization, telecommunications, infrastructure, power/energy generation or distribution, and all other infrastructure and development programs.

This procedure defines the activities from marketing of accounts to issuance of Notice of Approval/Denial/Deferment.

Office/Division:	Priority Sectors Guarantee Group/Priority Sectors Department & SME Department/Marketing and Product Development Division & Business Revenue Division (PSGG/PSD & SMED/MPDD&BRD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business (G2B) Government-to-Government (G2G)	
Who May Avail:	Prospective Clients	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements		
1. Letter of Intent (LOI) indicating the amount of Facility applied for	To be provided by the FI	
2. Business Information Sheet (BIS) and Annex A signed by the major stockholders/key officers/principals	From – to be provided by PSGG Accomplished Form to be provided by the client/FI	
3. Government-issued ID with pictures of authorized signatories / key officers	To be provided by the client/FI	
4. Company Profile	To be provided by the client/FI	
5. Corporate papers (e.g., Articles of Incorporation, By-Laws, SEC Certificate of Registration, Latest General Information Sheet	To be provided by the client/FI	
6. Board Resolution/Secretary’s Certificate authorizing Applicant’s Management to secure PHILGUARANTEE’s guarantee and designating the person/s authorized to file and /or sign any document pertaining to the guarantee	To be provided by the client/FI	
7. Audited Financial Statements (AFS) for the past three (3) years with latest Income Tax Return (ITR), and Interim FS for the current year in case the latest AFS is more than six (6) months prior to the date of application. The statement should be supported by Notes to FS	To be provided by the client/FI	
8. Certificate of Complete Borrowings with corresponding authorization for each bank to	To be provided by the client/FI	

conduct bank checking OR No borrowings, as the case may be	
9. List of closest competitors (at most 4)	To be provided by the client/FI
10. Updated List of the following, as certified under oath by the Corporate Secretary: a. Stockholders of the company, as of date of application to include name, nationality, number of shares subscribed and amount paid on subscription. b. Executive Officers and Directors of the company, indicate if full – or part – time with the company	To be provided by the client/FI
11. Authority to conduct checking on the Applicant's key officers / stockholders	To be provided by the client/FI
12. Non-Disclosure Agreement, If necessary	Form – to be provided by PSGG To be executed by and between FI and PHILGUARANTEE
13. Data Privacy Consent	Form – To be provided by PSGG Accomplished Form to be provided by client/FI
14. Certificate / Affidavit of No Default	Form – To be provided by PSGG Accomplished Form to be provided by client/FI
15. List of assets offered as security / collateral with complete specification/description, acquisition cost, date of acquisition, net book value, documentary requirements for appraisal/validation	To be provided by the client/FI
16. Bank approval in principle or commitment to extend loan and the indicative terms & conditions of the loan	To be provided by the client/FI
17. BSP Approval/authority for PHILGUARANTEE to issue the required guarantee in foreign currency (if applicable)	To be provided by the client/FI
18. Environment Compliance Certificate covering the project (if un-issued, its status and copy of application with the DENR), if applicable	To be provided by the client/FI
B. Additional Requirements: Working Capital	
19. Projected Sales for one (1) year	To be provided by the client/FI
20. List of Buyers and their corresponding address, contact number	To be provided by the client/FI
21. List of Suppliers and their corresponding address, contact number	To be provided by the applicant (PFI/Borrower)

C. Additional Requirements: Project Finance/Term Loan	
22. Project Proposal / Business Plan / Information Memorandum / Feasibility Study with the following: <ol style="list-style-type: none"> Development Plan Technician Specification Architectural and Engineering Plan Detailed Cost Estimate of the Project / Canvass of proposed capital expenditures to be acquired Market Data to support the project demand and assumptions Projected balance sheet, income statement and cash flow over the repayment period of the loan to be guaranteed to be supported by schedules, assumptions, break-even analysis and sensitivity analysis b. 	To be provided by the client/FI
23. Status of different projects of the company, if applicable	To be provided by the client/FI
Electronic Cooperative Partial Credit Guarantee (ECPCG)	
1. Guarantee Application Form	Form – To be provided by PSGG Accomplished Form to be provided by client/FI
2. Business Information Sheet (BIS) and Annex A to BIS or Bio-Data of the major stockholders / key officers / principals	Form – To be provided by PSGG Accomplished Form to be provided by client/FI
3. Government-issued ID with pictures of authorized signatories / major stockholders / key officers / principals	To be provided by the client/FI
4. Copy of SEC Registration, CDA or NEA Certificate of Registration, Articles of Incorporation and By-Laws (For cooperatives) including latest SEC-filed GIS	To be provided by the client/FI
5. Latest available 3 year Audited Financial Reports and Income Tax Returns with stamped received by the BIR	To be provided by the client/FI
6. Latest interim financial statements with supporting schedules and Notes to FS	To be provided by the client/FI
7. Board Resolution (for partnerships, corporations and Electric Cooperatives) <ol style="list-style-type: none"> Approving the Borrowing and detailing the terms and conditions of the loan availment including the assignment/mortgage of other assets and applying/securing guarantee from PHILGUARANTEE Authorizing Board-appointed representatives to sign, negotiate and deliver agreements 	To be provided by the client/FI

8. Constituent documents of the client Board Resolution (for Partnerships, Corporations and Electric Cooperatives) a. Company Profile b. List of Board of Directors c. List of Key Officers / Management Profile d. Integrated Computerized Planning Model (ICPM) Manual/Investment Plan of the client	To be provided by the client/FI			
9. Feasibility Study/Business Plan including financial projections (for Term Loan)	To be provided by the client/FI			
10.Regulatory approval/Clearances (e.g., NEA Clearance, Environmental Clearance Certificate or ECC)	To be provided by the client/FI			
11.Certificate of Indebtedness with debt service schedules of all outstanding debts	To be provided by the client/FI			
12.FIs indicative terms and conditions	To be provided by the client/FI			
13.FIs Transaction Media (e.g., Offering Sheet, Credit Memorandum)	To be provided by the client/FI			
14.Technical Evaluation Report	To be provided by the client/FI			
15.Data Privacy Consent	To be provided by the client/FI			
16.Non-Disclosure Agreement	Form – To be provided by PSGG Accomplished Form to be provided by client/FI			
Note: PHILGUARANTEE reserves the right to secure additional documents / information from the bank to comply with due diligence and sound credit risk management practices.				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Submission of Letter of Intent (LOI) and documentary requirements				
1. Submit LOI and complete requirements to the receiving counter	1.1. Receive the LOI and complete documentary requirements; transmit to PSGG	None		Administrative Aide VI (AA VI), Facilities and General Services Department (FGSD)
	1.2. Receive the Letter of Intent (LOI) and documentary requirements; log and forward the same to the	None	1 hour	Marketing Officer (MO) / Account Officer (AO), PSGG

	Office of the Group Head			
	1.3. Forward with instructions the LOI and submitted documents to the Department Head	None	1 hour	<i>Group Head (GH), PSGG</i>
	1.4. Forward with instructions and/or discuss with the Marketing Officer the LOI and submitted documents	None	1 hour	<i>Department Head (DH), PSGG</i>
	1.5. Review the completeness of the submitted documents against documentary requirements	None	1 day	<i>MO / AO, PSGG</i>
	1.6. Acknowledge the LOI and submitted documents Note: If documents are incomplete, include in the Acknowledgment Letter request for the submission of lacking documents	None	2 hours	<i>MO / AO, PSGG</i>
	1.7. Review and approve the Acknowledgment Letter	None	1 hour	<i>DH, PSGG</i>

2. Receive acknowledge ment letter and prepare additional documents, if requested	2.1. Send to client thru email an advance copy of the acknowledge ment letter	None	30 minutes	Account Assistant (AA), PSGG
	2.2. Transmit to FGSD the acknowledge ment letter for delivery / mailing to the prospective client	None		AA, PSGG
B. Pre-evaluation/ Due Diligence				
	2.3. Request Credit and Appraisal Management Department for the ff.: • Credit Investigation • Credit Analysis (for existing companies) • Credit Scoring (as applicable) • Appraisal (as applicable) • Cost validation (as applicable)	None	1 day	MO / AO, PSGG
	2.4. Review and approve the CIRF/CARF	None	1 hour	DH, PSGG
	2.5. Transmit the approved CIRF / CARF to the Credit and Appraisal Management Department (CAMD)	None	30 minutes	AA, PSGG
	2.6. Coordinate the meeting /	None	1 hour	MO / AO, PSGG

	site visit with the FI			
	2.7. Prepare travel documents	None	2 hours	AA, PSGG
3. Meet with PSGG	3.1. Conduct meeting / site visit with the FI	None	1 day	MO / AO / DH / GH, PSGG
	3.2. Prepare the Call Report	None	2 days	MO / AO, PSGG
	3.3. Review the Call Report	None	1 day	DH, PSGG
	3.4. Gather relevant information prospective client / industry Receive and review CAMD's reports Discuss with the Department Head of any detected area of concern Confer with the FI/ prospective client of the initial findings/ results of the data/report/ information gathered if further actions/ submissions are required to address any detected area of concern	None	5 days	MO / AO / DH, PSGG

	Based on the information gathered, benchmark against the required eligibility criteria			
C. Evaluation and preparation of Transaction Media				
	3.5. If prospective client is eligible, prepare the Transaction Media	None	10 days	MO / AO, PSGG
	3.6. Review the Transaction Media Confer with the MO / AO to discuss concerns, if any	None	3 days	DH / GH, PSGG
	3.7. Revise the Transaction Media to incorporate the inputs, if any	None	2 days	MO / AO, PSGG
	3.8. Review and endorse for approval the Transaction Media	None	2 days	DH, PSGG
	3.9. Submit the Transaction Media and supporting documents, if any, to the Management Credit Guarantee Committee (MCGC) Secretariat	None	1 hour	MO / AO, PSGG
D. Presentation and Approval of Transaction Media				

	3.10. Prepare the presentation materials	None	4 hours	MO / AO, PSGG
	3.11. Review and approve the presentation materials	None	1 hour	DH, PSGG
	3.12. Incorporate inputs, if any	None	1 hour	MO / AO, PSGG
	3.13. Present the prospective client to MCGC for approval / endorsement* In case the facility/loan amount is beyond the authority of MCGC, the MCGC endorses the account either to the Executive Credit Guarantee Committee (ECGC) or Board of Directors (BOD) for approval	None	4 hours	MO / AO / DH, PSGG
	3.14. Revise the Transaction Media to incorporate comments of MCGC, if any	None	4 hours	MO / AO, PSGG
	3.15. If endorsed to the higher level, notify the Office of the Corporate Secretary (CorSec) to include the	None	30 minutes	MO / AO, PSGG

	account in the agenda and forward copy of CGAM for distribution			
	3.16. Submit to the CorSec the presentation Materials	None	30 minutes	MO / AO, PSGG
	3.17. Present account to ECGC or BOD	None	1 day	MO / AO / DH / GH, PSGG
	3.18. Prepare the Notice of Approval (NOA) and Statement of Account (SOA) for processing fee	None	2 hours	MO / AO, PSGG
	3.19. Review and approve NOA	None	1 hour	DH / GH, PSGG
4. Receive the NOA and send the conformed NOA to PSGG	4.1. Send to client thru email an advance copy of NOA	None	30 minutes	MO / AO / AA, PSGG
	4.2. Transmit to FGSD the NOA for delivery / mailing to the client	None	30 minutes	MO / AO / AA, PSGG
	4.3. Send the NOA	None		AA VI, FGSD
	4.4. Receive the conformed NOA	None	30 minutes	AA, PSGG
	TOTAL		33 days 6 hours and 30 minutes	

2. Target Marketing

This includes the activities from account prospecting up to determination of the client's eligibility.

Office/Division:	Priority Sectors Guarantee Group (PSGG) a. Priority Sectors Department b. SME Department c. Program Management Department			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Business (G2B) Government-to-Government (G2G)			
Who May Avail:	Prospective Clients			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. DPCR/IPCR			To be provided by PSGG/ PSD & SMED	
2. Database of Prospective Clients			To be provided by PSGG/ PSD & SMED	
3. Marketing Kit			To be provided by PSGG/ PSD & SMED	
4. Prospective Client's Company Profile and Project Description			To be provided by the Applicant (PFI /Borrower)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
Market Approach				
1. Receive the marketing letter through email	0.1 Prepare marketing letter to prospective client	None	2 hours	Marketing Officer (MO) / Account Officer (AO), PSGG
	0.2 Review and approve the marketing letter	None	1 hour	Department Head, PSGG
	1.1 Send to client thru email an advance copy of the marketing letter	None	30 minutes	MO / AO / Account Assistant (AA), PSGG
	1.2 Transmit to Facilities and General Services Department (FGSD) the marketing letter for delivery / mailing to prospective client	None	30 minutes	MO / AO / AA, PSGG

2. Receive the marketing letter	2.1 Send the marketing letter to prospective client	None	1 day	<i>Administrative Aide VI, FGSD</i>
	2.2 Attend to follow-through activities	None	1 hour	<i>MO / AO, PSGG</i>
	2.3 Coordinate and set the meeting with prospective client (date, time and venue) for PHILGUARANTEE program presentation	None	1 hour	<i>MO / AO, PSGG</i>
	2.4 Prepare applicable materials for the meeting with prospective client such as but not limited to marketing kit, camera, recorder, certificate of appearance, request for use of vehicle, official business slip, etc.	None	1 hour	<i>AA, PSGG</i>
3. Meet with PSGG	3.1 Meet with the prospective client to determine their requirements and key contact person. Present.	None	4 hours	<i>MO / AO / Department Head / Group Head, PSGG</i>
	3.2 Prepare a call report	None	2 days	<i>MO / AO, PSGG</i>
	3.3 Prepare a marketing plan (projected)	None	2 days	<i>MO / AO, PSGG</i>

	volume, income and expenses)			
	TOTAL	None	6 days and 3 hours	

**SPECIAL ASSET MANAGEMENT &
RECOVERY GROUP**
External Service

ASSET SALES AND DISPOSITION DEPARTMENT

1. How to Participate in the Bidding of Non-Retail/Bulk Assets

This procedure defines, for purposes of transparency, the Philippine Guarantee Corporation conducts public bidding for the disposition of its acquired assets for non-retail/bulk.

Acceptance of bid proposal/s shall commence upon publication of the Invitation to Bid/ Notice of Sale

Evaluation of Bid proposal/s shall commence on the next working day of the opening of bid.

Office/Division:	Special Asset Management & Recovery Group/Asset Sales and Disposition Department/ (SAMRG/ASDD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Client (G2C)			
Who may avail:	General Public. Any natural or juridical person doing business under the laws of the Republic, a joint venture, corporations, consortium of companies and partnerships;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. Standard Requirements				
1. General Information Sheet / Terms of References (TOR)			To be provided by the Asset Sales Disposition Department upon purchase of Bid Documents	
2. Letter Authorizing PHILGUARANTEE’s authorized representative to verify any and all documents submitted by the bidder.				
3. Secretary’s Certificate				
B. Additional Requirements;				
1. Income Tax Return for the last three (3) years (1 original copy or certified true copy)			To be provided by the participating bidder/s	
2. Audited Financial Statements (FS) for the last three (3) years (1 original copy or certified true copy)			To be provided by the participating bidder/s	
3. At least two (2) testimonial letters from the bidder’s bank that they have satisfactory dealings with the bidder as a depositor and/or borrower (1 original copy)			To be provided by the participating bidder/s	
4. Company Profile (1 original copy)			To be provided by the participating bidder/s	
C. Additional Requirements; If Brokered Sale				
1. Endorsement letter from PHILGUARANTEE Accredited Broker			To be provided by the Broker.	
D. Other Requirements; For Bidder/s				
1. Other documents needed/required in the evaluation of the bid proposal			To be provided by the participating bidder/s.	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible

1. Inform ASDD office for the Purchase.	1.1. Prepare and fill-up FIS enrollment form then submit the form to Financial Accounting Department (FAD) and Information Technology Department (ITD). Note: ASDD process stops until confirmation of enrollment to FIS by FAD & ITD.	None	5 minutes	Asset Management Officer (AMO), ASDD
	1.2. Upon confirmation of enrollment to the FIS from FAD & ITD, the AMO will issue PAO to the bidders or duly authorized representative	Php 5,000.00	5 minutes	Asset Management Officer (AMO), ASDD
	1.3. Signed PAO. Note: AMO will then submit to client the approved PAO. The bidder will Pay the amount indicated in the PAO (Cash or Manager's Check) to the cashier, Cash Management Department (CMD) for issuance of Official Receipt (OR) ASDD process stop until payment has been made		5 minutes	Department Head, ASDD
2. Bidder/s or duly authorized	2.1 The AMO will secure a copy of proof of payment.	None	5 minutes	AMO,

representative will submit proof of payment to the AMO.				ASDD or duly authorized representative
	2.2. Issue Bid Documents <i>Note: The participating bidder/s must observe the deadline for the submission of bid proposal.</i> <i>The participating bidder has the option to attend the scheduled Pre-Bid Conference</i>	None	5 minutes	AMO, ASDD
	SUB-TOTAL	Php 5,000.00	25 minutes	
B. SUBMISSION OF BID PROPOSAL/S				
1. Inform the AMO to submit bid documents	1.1. Prepare and fill-up FIS enrollment then submit the form to the Financial Accounting Department (FAD) and Information Technology Department (ITD). Note: ASDD process stop until confirmation of enrollment to FIS by the FAD & ITD	None	5 minutes	AMO, ASDD
	1.2. Upon confirmation of enrolment to the FIS from FAD & ITD, the AMO will issue PAO to the bidders or duly		5 minutes	AMO, ASDD

	authorized representative indicating the 10% Bid Security from Bid Price			
	1.3. Signed PAO <i>Note: AMO will then submit to client the approved PAO The bidder will Pay the amount indicated in the PAO (Cash or Manager's Check) to the cashier, Cash Management Department (CMD) for issuance of Official Receipt (OR) ASDD process stop until payment has been made</i>	None	5 minutes	Department Head, ASDD or authorized signatory
2. Bidder/s or duly authorized representative will submit issued OR as proof of payment to the AMO.	2.1. The AMO will secure a copy of the proof of payment.	None	5 minutes	AMO, ASDD
3. Submit all required bid documents in a sealed envelope and drop it at the bid box. <i>Note: The participatin</i>	3.1. Opening of bid proposals/offers one week after the deadline of submission of purchased of bid proposal. <i>Note: Bidder has the option to</i>	None		AMO, ASDD

<i>g bidder/s must observe the deadline of submission.</i>	<i>attend the Opening of the Bid/s</i>			
	TOTAL ITEM FOR B	Amount indicated in PAO	20 minutes	
C. OPENING FOR BID				
	1.1. ASDD designated officer and staff will act as presiding officer and secretariat. Otherwise as witnesses	None	None	ASDD Staff from other department COA representative
	1.2. Open one at a time the sealed envelope/s and announce the documents contained/found inside the envelope. After checking the completeness of the requirement, the bid/offer price shall be announced.	None		ASDD
	1.3. Review the checklist of requirements and sign each and every page of the document submitted by the bidder/s	None		Staff from other department COA representative
	1.4. Record the bid details	None	None	AMO, ASDD

Processes 1.2 to 1.4 will continue until the last sealed envelope is opened.				
	1.5. Upon verification of completeness of data, sign the abstract of bids			AMO, ASDD Witnesses from other department
	1.6. Receive the lacking document/s from participating bidder with lacking documents. <i>Note: Usually deadline is the day after opening the bid</i>	None	1 day	AMO, ASDD
	SUB-TOTAL		1 day	
D. EVALUATION OF BID PROPOSAL				
	1.1. Monitor the routing of the abstract of bid	None		Administrative Assistant (AA), ASDD
	1.2. Review then sign the abstract of bid	None	1 day	AMO V, ASDD
	1.3. Review and recommend by signing the abstract of bid	None	1 day	Department Head, ASDD
	1.4. Review then approve by signing the abstract of bid	None	1 day	Group Head, SAMRG
	1.5. Request clearance from the RMD if the bidder has existing account or not, if with existing account, its status and its impact in terms of capacity to pay for the new account being applied for. <i>Note: Process stops until the issuance</i>	None	1 day	AMO, ASDD

	<i>of the clearance from the RMD</i>			
	1.6. Validation of submitted documents as provided in the no. 5 of the standard requirements ("Letter Authorizing PHILGUARANTEE")			AMO, ASDD
	1.7. Collate and review all documentary requirements	None	1 day	AMO, ASDD
	1.8. Evaluate the bid proposal of the bidder/s and sign the evaluation sheet (regardless of the result if pass or fail)	None	3 days	AMO, ASDD
	1.9. Review and sign the evaluation sheet	None	3 days	AMO V, ASDD
	1.10. Review and sign the evaluation sheet	None	3 days	Department Head, ASDD
	1.11. Review and recommend by signing the evaluation sheet	None	3 days	Group Head, SAMRG
	1.12. Review and approve the evaluation sheet	None	3 days	Group Head, SAMRG
	1.13. Prepare memorandum letter to the approving authority a. Asset Disposal Committee – for	None	1 day (depending on the scheduled meeting of ADC or Board)	AMO, ASDD

	above Php 10 mn to Php 20 mn b. PHILGUARANTEE Board – for above Php 20 mn <i>ASDD Process stops and continue upon receipt of recommendation (approval or disapproval) of the approving authority</i>			
	1.13. AMO will request proof of approval/disapproval to the approving authority	None	1 day	AMO, ASDD
	Total for Item D		22 days	
E. ISSUANCE OF NOTICE OF AWARD (NOA) / NOTICE OF DISAPPROVAL (NOD) NOTE: NOA/NOD will commence upon issuance of Approval/Disapproval of Sale				
	1.1. Upon receipt of approval/disapproval of sale, AMO will prepare NOA/NOD	None	4 hours	AMO, ASDD
	1.2. Review and initial the NOA/NOD	None	4 hours	AMO V, ASDD
	1.3. Review and sign the NOA/NOD	None	4 hours	Department Head, ASDD
	1.4. Issue the NOA/NOD thru LBC, Note: There are instances the AMO will email or will give a telephone call for advance	None	1 day	AMO, ASDD

	information to bidder			
	1.5. Proceed to Sales Documentation: - Cash Transaction - Installment, Takeout of Rent to Own			AMO, ASDD
	Total for Item E		2 days and 4 hours	
	Total for Item A to E		25 days 4 hours and 45 minutes	

Note:

1. *Timetable for the above stated activities is applicable for one transaction/property only per account officer.*
2. *All stages of the above process start upon complete submission of documentary requirements from concern department and/or responsible person*

2. How to Participate in the Bidding of Retail Assets

This procedure defines, for purposes of transparency, the Philippine Guarantee Corporation's conduct of "public bidding" for the disposition of its acquired assets to recover corporate exposure.

Submission of bid proposals/offers shall commence upon publication of the Invitation to Bid / Notice of Sale until the specified "cut-off" time within which to accept bid proposals/offers.

Evaluation of Bid proposals/offers shall commence on the next working day of the opening of bid.

Office/Division:	Special Asset Management & Recovery Group/Asset Sales and Disposition Department/F (SAMRG/ASDD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Clients (G2C)	
Who may avail:	General Public (Any natural or juridical person doing business under the laws of the Republic, a joint venture, corporations, consortium of companies and partnership.);	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements		
1. Buyers Information Sheet (BIS) <ul style="list-style-type: none">For Corporation – BIS for CorporationFor Individual – BIS for Individual		To be provided by the Asset Sales and Disposition Department or downloadable at PHILGUARANTEE website
2. Offer to Purchase Form (OPF) <ul style="list-style-type: none">For Direct Buyer – OPF for direct buyerFor Brokered – OPF for brokered		To be provided by the Asset Sales and Disposition Department or downloadable at PHILGUARANTEE website
3. Tax Identification Number		To be provided by the participating party/ies.
4. Official Receipt (OR) – minimum 10% Bid Security from the Bid Price		To be provided by the Cash Management Department
B. Additional Requirements; if Corporation		
1. Articles of Incorporation (photocopy)		To be provided by the participating party/ies.
2. Business Permit (photocopy)		To be provided by the participating party/ies
3. Latest Income Tax Return duly received by BIR (photocopy)		To be provided by the participating party/ies

4. Audited Financial Statements (FS) for the past two years of the latest FS			To be provided by the participating party/ies	
5. Board Resolution & Secretary's Certificate designating the authorized representative to bid for and in behalf of the company			To be provided by the participating party/ies	
6. Photo copy of two (2) government issued IDs of the authorized representative.			To be provided by the participating party/ies	
C. Additional Requirements; if Individual Entity				
1. Photocopy of two (2) valid IDs (company ID and/or any 2 government issued IDs)			To be provided by the participating party/ies	
2. If Married, Marriage Contract			To be provided by the participating party/ies	
3. Photocopy of Proof of Income (any 2 of the following): <ul style="list-style-type: none">• Latest 3 months pay slip signed/certified by an authorized personnel• Certificate of Employment & Compensation• Latest Income Tax Return duly received by BIR• Other supporting documents, if any (e.g. Affidavit of Support, Special Power of Attorney, etc.)			To be provided by the participating party/ies	
D. Additional Requirements; if Brokered Sale				
4. Endorsement letter from PHILGUARANTEE Accredited Broker			To be provided by the broker	
E. Other Requirements; For Bidder/s				
1. Other documents needed/required in the evaluation of the bid proposal.			To be provided by the participating party/ies	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. SUBMISSION OF BID PROPOSALS				
1. Secure Documents either in ASDD office or download from the PHILGUARANTEE website Fill-up required Forms.	1.1. Prepare and fill-up FIS enrollment form for submission to Financial Accounting Department (FAD) and Information Technology Department (ITD).	None	5 minutes	Asset Management Officer (AMO), ASDD
	1.2. Upon confirmation of enrollment to the FIS from	None	5 minutes	Asset Management Officer (AMO), ASDD

	FAD & ITD, the AMO will prepare PAO indicating the 10% Bid Security of the Bid Price.			
	1.3. Signed PAO <i>Note: AMO will then submit to client the approved PAO. The Bidder will pay the amount indicated in the PAO (Cash or Manager's Check) to the cashier, Cash Management Department (CMD) for issuance of Official Receipt.</i>	None	5 minutes	<i>Department Head, ASDD or authorized signatory – AMO Bidder</i>
2. Bidder/s or duly authorized representatives will submit proof of payment to the AMO.	2.1. The AMO will secure a copy of the proof of payment.	None	5 minutes	AMO, ASDD
3. Submit all required bid documents in a sealed envelope and drop it at the bid box. <i>Note: The participating bidder/s or duly authorized</i>	3.1. Opening of bid proposals/offers is undertaken 1 hour after the closing/deadline of the acceptance/submission of the proposals/offers. <i>Note: Bidder has the option to</i>	None		

<i>representative must observe the deadline of submission.</i>	<i>attend the Opening of BID/s</i>			
		10% of Bid Price	20 minutes	
B. OPENING OF BID				
	1.1. ASDD designated officer and staff will act as presiding officer and secretariat Others as witnesses	None		ASDD Staff from other department COA representative Bidder/s or duly authorized representative (discussion to attend)
	1.2. Open one at a time the sealed envelope/s and announce the documents contained/found inside the sealed envelope. After checking the completeness of the requirements, the bid/offer price shall be announced	None		ASDD
	1.3. Review the checklist of requirements and sign each and every page of the documents submitted by the bidder/s	None		Staff from other department COA representative
	1.4. Record the bid details	None		AMO, ASDD
Processes of 1.2 to 1.4 under of Opening of Bid will continue until the last Sealed envelope is opened				

	1.5. Upon verification of the completeness of data, sign the abstract of bids			AMO, ASDD Witnesses (from other department)
C. EVALUATION OF BID PROPOSAL				
	1.1. Monitor the routing of the abstract of bid.	None		AMO, ASDD
	1.2. Review then sign the abstract of bid	None	1 day	AMO V, ASDD
	1.3. Review then recommend signing the abstract of bid	None	1 day	Department Head, ASDD
	1.4 Review then approved by signing the abstract of bid	None	1 day	Group Head, SAMRG
	1.5. Request clearance from the RMD if the bidder has existing account or not, if with existing account, its status and its impact in terms of capacity to pay for the new account being applied for. Note: a. Process stops until the issuance of the clearance from the RMD b. Process continues upon receipt of the clearance	None	4 hours	AMO, ASDD

	1.6. Collate and review all documentary requirements.	None	1 day	AMO, ASDD
	1.7. Evaluate the bid proposal of the bidder/s and sign the evaluation sheet (regardless of the result if pass or fail)	None	3 days	AMO, ASDD
	1.8. Monitor the evaluation sheet	None		AMO, ASDD
	1.9. Review and sign the evaluation sheet	None	3 days	AMO V, ASDD
	1.10. Review and recommend by signing the evaluation sheet	None	2 days	Department Head, ASDD
	1.11. Review and recommend by signing the evaluation sheet	None	2 days	Group Head, SAMRG
	1.12. Review and approved by signing the evaluation sheet	None	2 days	Approving Authority
	1.13. Upon receipt of the approval, prepare NOA/NOD	None	4 hours	AMO, ASDD
	1.14. Monitor the NOA/NOD	None		AMO, ASDD
	1.15. Review and initial the NOA/NOD	None	4 hours	AMO V, ASDD
	1.15. Review and sign the NOA/NOD	None	4 hours	Department Head, ASDD

	Note: NOD is up to Department Head only proceed to issuance of NOA/NOD			
	1.16. Review and sign the NOA	None	4 hours	Group Head, SAMRG
	1.17. Issue the NOA/NOD thru LBC or email or telephone call in advance	None	1 day	AMO, ASSD
	SUB-TOTAL		19 days and 30 minutes	
	1.1. Prepare Sales Documentation: - Cash Transaction - Installment, Takeout or Rent to Own			AMO, ASSD
	TOTAL		20 days and 4 hours (excluding inter-department transaction)	

Note:

1. Timetable for the above-stated activities except for the issuance of abstract of bids, is applicable for an average of 4 purchase proposals per account officer, altogether received in one bidding. For more than 4 purchase proposals, the timetable shall be adjusted accordingly.
2. All stages of the above process start upon complete submission of documentary requirement/s from concerned department and/or responsible person.

3. Sales Documentation Process

a. Cash Transaction

This procedure defines the documentation of PHILGUARANTEE acquired assets sold through “public bidding” via cash transaction, shall commence upon full settlement/full payment of purchase offer.

Copy of signed and notarized Deed of Absolute sales (DOAS) shall be forwarded to Financial Accounting Department for audit and recording purposes.

Office/Division:			Special Asset Management & Recovery Group/Asset Sales and Disposition Department/F (SAMRG/ASDD)	
Classification:			Highly Technical	
Type of Transaction:			Government-to-Client (G2C)	
Who may avail:			Winning Bidder. Any natural or juridical person doing business under the laws of the Republic, a joint venture, corporations, consortium of companies and partnerships;	
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. Standard Requirements				
1. Notice of Award of Sale (1 photocopy)			To be provided by the winning bidder	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. PREPARATION OF DEED OF ABSOLUTE SALE (DOAS)				
1. Present the Notice of Award of Sale (NOAS) to the Asset Management Officer (AMO), Asset Sales and Disposition Department Note: Client must observed the prescribed period from receipt of NOAS for settlement of payment	1.1. Check validity of NOAS if it is within the prescribed period.	None	5 minutes	AMO, ASDD
	1.2. Prepare and fill-up FIS		5 minutes	AMO, ASDD

	enrollment from then submit the form to Financial Accounting Department (FAD) and Information Technology (ITD) Note: Process stop until the client was enrolled to FIS			
	1.3. Upon confirmation of enrolment to the FIS from FAD & ITD, prepare and sign the PAO for the balance of the cash offer net of the "bid security" paid.	Amount stated in the NOAS	5 minutes	AMO, ASDD
	1.4. Signed PAO	None	5 minutes	Department Head, ASDD or authorized regulatory
2. Pay the amount indicated in the PAO (Cash or Manager's Check) to the cashier, Cash Management Department (CMD) Bidder/s will submit a proof of payment to the AMO.	2.1. Receive and verify the payment made to CMD. After verification, return the original OR and PAO to the winning bidder or duly authorized representative	None	5 minutes	AMO, ASDD
	2.2. Prepare the DOAS and client sign the DOAS.	None	4 hours	AMO V, ASDD

	Note: DOAS is standard format but subject to review by Legal Services Department			
	2.3. Prepare and sign MDCS	None	3 days	AMO, ASDD
	2.4. Review and sign the MDCS & DOAS Note: DOAS is standard format but subject to review by Legal Services Department	None	3 days	AMO V, ASDD
	2.5. Transmit MDCS to FAD & CMD for clearance to be signed by authorized signatories. Note: Process stops and continues upon receipt of the MDCS.	None	1 day	Account Assistance (AA), ASDD
	2.6. Upon receipt of signed MDCS from FAD & CMD, transmit MDCS to Department Head	None	4 hours	Account Assistance (AA), ASDD
	2.7. Review and sign MDCS Review and initial DOAS	None	3 days	Department Head, ASDD

	Note: DOAS is standard format but subject to review by Legal Services Department			
	2.8. Submit DOAS to LSG for clearance Note: Process stops and continues upon receipt of the DOAS		4 hours	AMO or AA, ASDD
	2.9. Upon receipt of DOAS, AMO will make necessary correction, if any Note: a. If there are correction proceed to next steps (2.10 to 2.11) b. If no correction, proceed to step (2.12)		1 day	AMO, ASDD
	2.10. Review and sign DOAS	None	1 day	AMO V, ASDD
	2.11. Review and initial DOAS	None	1 day	Department Head, ASDD
	2.12. Review and sign MDCS & DOAS		1 day	Group Head, SAMRG
	2.13. Notify Buyer that DOAS ready for Notarization Note: Notification thru email,	None	1 day	AMO, ASDD

	phone call or courier			
3. Notarize the DOAS. <i>Note: If there are correction in the DOAS, client will sign again the DOAS. Winning bidder has the option to have the DOAS notarized in-house or through an external provider. Processing time stops and continues upon the return of the DOAS by the client.</i>	3.1. Check the Notarized DOAS, e.g. date, notarial seal, if properly signed, etc.			AMO, ASDD
	SUB-TOTAL		16 days, 4 hours and 25 minutes	
B. PREPARATION OF TRANSMITTAL FORMS (FAD for audit and recording purposes and RCMD Request for release of TCT/CCT)				
	1.1. Prepare and Sign Forms	None	1 day	AMO, ASDD
	1.2. Review and Sign Forms	None	1 day	AMO V, ASDD
	1.3. Review and Sign Forms	None	1 day	Department Head, ASDD
	1.4. Submit signed forms	None	1 day	AMO, ASDD
	1.5. Notify the winning bidder for the release of TCT/CCT Note: Notification thru email, phone call or courier and AMO to confirm	None	4 hours	AMO, ASDD

	availability of the client. Release of TCT/CCT is every Thursday per RCMD policy			
	1.6. Release of TCT/CCT Note: AMO will accompany the winning bidder to the RCMD for the release of title.	None	1 day	AMO, ASDD, RCMD
	SUB-TOTAL		5 days and 4 hours	
	TOTAL		22 days and 25 minutes (excluding inter- department transaction)	

3. Sales Documentation Process

b. Installment, Rent-to-Own (RTO) and Take-Out Transaction

This procedure defines the documentation of PHILGUARANTEE acquired assets sold via installment sale, take-out and rent to own (RTO).

Sale transactions shall commence upon payment of the required down payment (at least 10% of purchase proposal) for installment sale and take-out; and payment of 1-month advance and 1-month deposit for RTO.

Signed and notarized sales documents shall be forwarded to the Recovery Management Department (RMD) for collection of amortization payments and to the Financial Accounting Department (FAD) for recording/posting of payments.

Office/Division:			Special Asset Management & Recovery Group/Asset Sales and Disposition Department/F (SAMRG/ASDD)	
Classification:			Highly Technical	
Type of Transaction:			Government-to-Client (G2C)	
Who may avail:			Winning Bidder. Any natural or juridical person doing business under the laws of the Republic, a joint venture, corporations, consortium of companies and partnerships;	
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. Standard Requirements				
1. Notice of Award of Sale (1 photocopy)			To be provided by the winning bidder	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. PREPARATION OF DEED OF ABSOLUTE SALE (DOAS)				
1. Present NOAS to the Asset Management Officer (AMO), Asset Sales and Disposition Department (ASDD) Note: Client must observe the prescribed period from receipt of NOAS for settlement of payment	1.1. Upon receipt of NOAS from the winning bidder, check the validity of NOAS if within the prescribed period.	None	5 minutes	AMO, ASDD
	1.2. Prepare and fill-up FIS		5 minutes	AMO, ASDD

	enrollment form then submit the form to Financial Accounting Department (FAD) and Information Technology Department (ITD) Note: Process stop until the client is enrolled to FIS			
	1.3. Upon confirmation of enrollment to the FIS from FAD & ITD, prepare and sign the PAO for the first monthly amortization payment.	Amount stated in the NOAS	5 minutes	AMO, ASDD
	1.4. Sign PAO		5 minutes	<i>Department Head, ASDD or authorized signatory</i> AMO, ASDD
2. Pay the amount indicated in the PAO (Cash or Manager's Check) to the Cashier, Cash Management Department (CMD) Submit proof of payment (original and photocopy)	2.1. Receive and verify proof of payment. After verification, return the original OR and PAO to the winning bidder or duly authorized representative	None	5 minutes	AMO, ASDD
	2.2. Prepare the CTS and client sign the CTS	None	4 hours	AMO, ASDD

	Note: CTS is standard format but subject to review by the Legal Services Department			
	2.3. Prepare and sign MDCS	None	3 days	AMO, ASDD
	2.4. Review and sign MDCS & CTS Note: CTS is standard format subject to review by the Legal Services Department	None	3 days	AMO V, ASDD
	2.5. Transmit MDCS to CMD for clearance. MDCS will be signed by authorized signatory. Note: Process stop and will continue upon the receipt of the MDCS	None	1 day	Account Assistance (AA), ASDD
	2.6. Upon receipt of signed MDCS from FAD & CMD, transmit MDCS to Department Head		4 hours	Account Assistance (AA), ASDD
	2.7. Review and sign MDCS. Review and sign CTS Note: CTS is a standard format but subject to review by the Legal Services Department.		3 days	Department Head, ASDD

	2.8. Submit CTS to LSG for clearance Note: Process stops and will continue upon receipt of the CTS	None	4 hours	AMO or AA, ASDD
	2.9. Upon receipt of CTS, AMO will make necessary correction/ If any Note: a. If there are correction proceed to next steps (2.10 to 2.11) b. If no correction proceed to step (2.12)		1 day	AMO, ASDD
	2.10. Review and sign CTS	None	1 day	AMO V, ASDD
	2.11. Review and initial CTS	None	1 day	Department Head, ASDD
	2.12. Notify buyer that CTS is ready for Notarization Note: Notification thru email, phone call or courier	None	1 day	AMO, ASDD
3. Notarize the CTS Note: If there are correction in the CTS, client will sign again the CTS Winning bidder has the option to have the DOAS notarized in-house or through	3.1. Check the Notarized CTS, e.g. date, notarial seal, if properly signed, etc.			AMO, ASDD

an external provider. Processing time stops and continues upon the return of the CTS by the client.				
	SUB-TOTAL		15 days, 4 hours and 25 minutes	
B. PREPARATION OF FORMS (Transmittal to RMD for collection of amortization payment and FAD for recording/posting of payment)				
	1.1. Prepare and sign forms	None	1 day	AMO, ASDD
	1.2. Review and sign forms	None	1 day	AMO V, ASDD
	1.3. Review and sign forms	None	1 day	Department Head, ASDD
	1.4. Submit signed forms	None	1 day	AMO, ASDD
	SUB-TOTAL		4 days	
	TOTAL PROCESSING TIME		15 days, 4 hours and 20 minutes (excluding inter-department transaction)	

RECOVERY MANAGEMENT DEPARTMENT

1. Collection Management of Receivables

Collection of receivables upon receipt of payment.

Office/Division:	Special Asset Management & Recovery Group/ Recovery Management Department (SAMRG/RMD)			
Classification:	Simple/Complex			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B) Government to Government (G2G)			
Who may avail:	1. Buyers/Lessees of PHILGUARANTEE acquired assets on installment / thru short and long term leases.; 2. Borrowers/Guaranteed Defaulted Accounts under PHILGUARANTEE credit facilities; <i>(hereinafter referred to as "client")</i>			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. Over the Counter Payment				
a.1. Any of the following: a.1.1 Passbook (1 original copy); or a.1.2 Previous Official Receipt (1 original copy or photocopy)			To be provided by Client	
B. Post-Dated Checks (PDCs) payment			To be provided by client	
C. Transaction Report for payments thru bank/digital payment platform.			To be provided by collection services partners.	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Over the Counter Payment				
1. Present any of the following: a. Passbook or b. Previous Official Receipt (OR).	1.1. Verify information from records.	None	30 minutes	Remedial Officer (RO), RMD
	1.2. Prepare and issue two copies of approved Payment Acceptance Order (PAO) to client.	None	30 minutes	Remedial Officer (RO), RMD

2. Present the copies of approved PAO to the Cash Management Department (CMD) for the issuance of Official Receipt (OR)	2.1 Receive the PAO and payment and issue OR.	None		Cashier, CMD
3. Present the OR to the RMD RO.	3.1 Receive and post the OR date and number in the passbook, if any and in the client's ledger.	None	14 minutes	Remedial Officer (RO), RMD
4. Return one (1) copy of PAO to RO with the OR.	4.1. Return the original copy of OR to client and file the PAO	None	1 minute	Remedial Officer (RO), RMD
	TOTAL	None	1 hour and 15 minutes	
B. Acceptance of Post-Dated Checks (PDCs)				
1. Present the PDCs together with any of the following document: a. Passbook or b. Previous Official Receipt (OR)	1.1. Verify information from records.	None	5 minutes	Remedial Officer (RO), RMD
	1.2. Verify the correctness of the PDCs issued.	None	1 hour	Remedial Officer (RO), RMD
	1.3. Prepare two (2) copies of Acknowledgement Receipt of the PDCs and issue one (1) copy to the client	None	30 minutes	Remedial Officer (RO), RMD

	1.4. Transmit the PDCs to CMD for safekeeping.	None	30 minutes	<i>Remedial Officer (RO), RMD</i>
	1.5. Indicate in the client's ledger to PDCs issued.	None	5 minutes	<i>Remedial Officer (RO), RMD</i>
When the amortization covered by PDC becomes due?				
	1.6. Receive the PAO and the PDC and issue OR on the date indicated in the check.	None		<i>Cashier, CMD</i>
	1.7. Receive the PDCs from CMD and prepare two (2) copies of PAO for approval of the Department Head	None	8 days	<i>Remedial Officer (RO), RMD</i>
	1.8. Transmit two (2) copies of approved PAO to CMD for issuance of OR	None		
	1.9. Receive OR and one (1) copy of PAO with OR details from CMD	None	2 days	<i>Remedial Officer (RO), RMD</i>
2. Pick-up the Official Receipt (OR) and PAO.	2.1. Post details of OR in the client's ledger and file OR and PAO	None		<i>Remedial Officer (RO), RMD</i>
	Total	None	10 days 2 hours and 10 minutes	
C. Posting of Payments Thru Bank/Digital Payment Platform				
	1.1. Download and print the transaction report sent by bank/collection	None	10 minutes	<i>Remedial Officer (RO), RMD</i>

	partner via electronic mail.			
	1.2. Prepare two (2) copies of PAO and submit the same for approval of the Department Head.	None	8 days	<i>Remedial Officer (RO), RMD</i>
	1.3. Transmit two (2) copies of approved PAO to CMD for issuance of OR.	None		<i>Remedial Officer (RO), RMD</i>
	1.4. Receive the PAO and the schedule of on-line payment and issue OR.	None		<i>Cashier, CMD</i>
	1.5. Receive the OR and one (1) copy of PAO with OR details from CMD.	None	2 days	<i>Remedial Officer (RO), RMD</i>
2. Pick-up the Official Receipt (OR) and PAO.	Post details of OR in the client's ledger and file OR and PAO			<i>Remedial Officer (RO), RMD</i>
	TOTAL	None	10 days 1 hour and 10 minutes	

Note:

The above indicated processing time involves only the activities being undertaken by the SAMRG/RMD in processing the Collection Management Receivables. The processing time of CMD are not considered.

2. Processing of Payment of Real Estate Property Tax of Acquired Assets

This service covers the processing of the annual payment of Real Estate Property Tax (RPT) of PHILGUARANTEE's acquired assets targeted for disposition for the year.

Office/Division:	Special Asset Management and Recovery Group/ Recovery Management Department (SAMRG/RMD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	City/Municipal Assessor's Office City/Municipal Treasurer's Office			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Previous disbursement voucher with supporting documents (1 photocopy)			To be provided by SAMRG / RMD	
2. Updated Statements of Account (1 original copy)			To be provided by City/ Municipality Assessor's Office	
3. Transfer Certificate of Title and/or Tax Declaration (if available) (1 photocopy)			To be provided by SAMRG / RMD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Assessor's Office receives documents for assessment	1.1. Secure Statements of Account (SOA) from the Assessor's Office where the properties are located	None	1 day	<i>Remedial Officer (RO), RMD</i>
2. Assessor's Office *	2.1. Prepare SOA	None		Assessor's Office
	2.2. Schedule trip and obtain SOA from the respective Assessor's Office	None	1 day	RO, RMD
	2.3. Check on the details of the properties assessed and if found correct proceed with the processing of payment	None	7 days	RO, RMD/ Head, RMD/ Head, SAMRG

	2.4. Endorse the Disbursement Voucher (DV) to the following department:	None	1 hour	RO, RMD
	2.5. Receive and process the DV by Financial Accounting Department (FAD)	None		FAD
	2.6. Receive and process the DV by Budget Department (BD)	None		BD
	2.7. Receive and process the DV by Cash Management Department (CMD)	None		CMD
	2.8. Schedule trip and pay the RPT to the respective Treasurer's Office	None	1 day	RO, RMD/ Head, RMD/ Head, SAMRG
3. Treasurer's Office receives RPT payment *	3.1. Issue Official Receipt/s (OR/s)	None		Treasurer's Office
	3.2. Claim the OR/s from the Treasurer's Office	None	1 day	RO, RMD
	3.3. Photocopy SOA and O.R.s for filing	None	1 day	RO, RMD
	TOTAL	None	12 days and 1 hour	

Note:

The above indicated processing time involves only the activities being undertaken by the SAMRG/RMD in processing of the Payment of Real Estate Property Tax of Acquired Assets. The processing time of other Departments involved, Assessor's Office, Treasurer's Office are not considered.

3. Settlement of Obligations by Defaulted Clients

Defaulted clients may propose for the settlement of their loans (e.g., loan restructuring, dacion en pago, compromise settlement, etc.). Recovery Management Department (RMD) shall then evaluate borrower's settlement proposal and present before the appropriate approving authorities of the PHILGUARANTEE for consideration.

Office/Division:	Special Asset Management and Recovery Group/Recovery Management Department (SAMRG/RMD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B)			
Who may avail:	Borrowers whose loans are being managed by the RMD			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Written settlement proposal (1 original copy)			To be provided by the Client	
2. Source of repayment (financial statements, ITR, purchase order, business contracts, permits, etc.) (1 original copy)			To be provided by the Client	
3. Documents evidencing absolute ownership for properties offered for dacion or as collateral (TCT, CCT, OCT, stock certificates, etc.) (1 original and/or certified true copy), as applicable			To be provided by the Client	
4. For properties owned by person/s other than the client and offered for dacion or collateral, documents evidencing consent and/or authority given to client for the said purpose (SPA, secretary's certificate, board resolution, etc.) (1 original copy), as applicable			To be provided by the Property Owner	
5. For person/s authorized by client to transact in his/her/its behalf, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original copy)			To be provided by the Client	
6. KYC documents of borrower, his/her/its authorized representative and third party owner of properties offered for dacion or collateral (valid ID, articles of incorporation, etc.) (1 original copy)			To be provided by the Persons mentioned	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit proposal to RMD	1.1. Inform client of the documents for submission depending on client's proposal and advise borrower of the PHILGUARAN	None	1 day	Remedial Officer (RO), RMD/ Head, RMD

	TEE's policies and procedures			
2. Submit the required documents	2.1. Evaluate ¹ client's proposal based on the documents submitted	None	5 days	RO, RMD
	2.2. Prepare updated Statement of Account	None	1 day	RO, RMD/ Head, RMD
	2.3. Request for credit investigation, appraisal, and asset verification, as applicable, from Credit and Appraisal Management Department (CAMD)	None	1 day	RO, RMD/ Head, RMD
	2.4. Conduct separate or joint site inspection ² with CAMD at client's place of business and properties offered for dacion or collateral	None	5 days	RO, RMD
	2.5. Evaluate the CAMD's reports upon receipt and discuss with client issues noted on documents/ reports	None	1 day	RO, RMD/ Head, RMD

¹ RMD may require additional documents/information if, in the course of its evaluation, it needs other supporting documents or information to complete the validation of borrower's repayment proposal. Such requirements shall be conveyed to borrower in writing.

² May take up 1-5 days depending on the location and quantity/volume/size of collateral

3. Wait for indicative terms and conditions of the loan restructuring/settlement	3.1. Prepare indicative terms of the loan restructuring/settlement and send the same to client for his/her conformity	None	10 days	RO, RMD/ Head, RMD/ Head, SAMRG
4. Signify conformity to the indicative terms and wait for the action of the approving authority	4.1. Prepare the transaction media for the approving authority, upon receipt of the duly conformed indicative terms and conditions from the client.	None	10 days	RO, RMD/ Head, RMD/ Head, SAMRG
	4.2. Send Notice of Approval(NOA) /Denial, as the case may be to client	None	2 days	RO, RMD/ Head, RMD/ Head, SAMRG
5. Signify conformity to the NOA	5.1. Upon receipt of duly conformed NOA, request Legal Services Group (LSG) the drafting of the necessary agreement/s, <i>i.e.</i> , Restructuring, Settlement, dacion en pago, etc., as applicable	None	1 day	RO, RMD/ Head, RMD/ Head, SAMRG
6. Execute and notarize the agreement/s	6.1. Upon receipt of the execution copy of the agreement/s from LSG, transmit the same to the client for review and/or execution	None	1 day	RO, RMD/ Head, RMD

	6.2. Once client submits the executed and notarized agreement/s, forward the agreement/s to authorized signatories and thereafter transmit the same to LSG for notarization	None	2 days	RO, RMD/ Head, RMD/ Head, SAMRG
7. Receive copy of the duly executed and notarized agreement/s	7.1. Transmit to client copy of the duly executed and notarized agreement/s.	None	1 day	RO, RMD/ Head, RMD
	Total	None	41 days	

Note:

The above indicated processing time involves only the activities being undertaken by the SAMRG/RMD in processing the settlement of loan of defaulted accounts, handling of defaulted accounts. The processing time of LSG, CCD and CAMD and the approving authority in approving the recommended action are not considered.

Upon transfer of the account to RMD, RMD will request CAMD to conduct comprehensive asset hunt/property checkings on the firms and its sureties, as the case may be. Should asset hunt yielded positive result and if there is possibility or existing restructuring, RMD will take hold of the property (dacion en pago, collateral to the restructuring, etc.). However, if restructuring/settlement negotiation fails, RMD will endorse the account to LSG if there is property for foreclosure or attachment.

BUSINESS OPERATIONS GROUP
Internal Service

**FACILITIES & GENERAL SERVICES
DEPARTMENT
Facilities & Maintenance Division**

1. Use and Dispatch of Motor Vehicles

The Facilities and General Services Department/Facilities and Maintenance Division (FGSD/FMD) has established a procedure to provide efficient service in the use and dispatch of PGC motor vehicles to the Groups and other Operating Units (GAOUs).

Office/Division:	Corporate Services Group/Facilities and General Services Department/ Facilities and Maintenance Division (CSG/ FGSD/FMD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
Properly Accomplished/Approved Use of Vehicle Authorization Slip (UVAS) (1 original copy)			To be provided by the requesting GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person/s Responsible
1. Submits the signed and approved Use of Vehicle Authorization Slip (UVAS) to FGSD one (1) day prior to scheduled trip.	1.1. Receive and check the completeness of the UVAS.	None	3 hours upon receipt of UVAS	<i>Motorpool Supervisor (MS), FMD</i>
	1.2. Prepare the corresponding Trip Ticket, verify available drivers/vehicles, and forward to FMD Administrative Officer V (AO V) or authorized signatory for approval.	None	5 hours	<i>MS, FMD</i>
	1.3. Approve trip ticket and return to MS for dispatching.	None	4 hours	<i>AO V, FMD/ Head, FGSD/ Authorized Signatory</i>
	1.4. Inform the driver of his assignment and give approved trip ticket.	None	4 hours	<i>MS, FMD</i>

	TOTAL	None	2 days	
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**FACILITIES & GENERAL SERVICES
DEPARTMENT
Office Services Division**

1. Handling of Incoming Mails/Communications/Documents

The Messengerial Unit of the Facilities and General Services Department-Office Services Division (FGSD-OSD) is the central unit for receiving mails/communications/documents for and in behalf of the Philippine Guarantee Corporation (PHILGUARANTEE).

Office/Division:		Corporate Services Group/Facilities & General Services Department/Office Services Division (CSG/FGSD/OSD)		
Classification:		Simple		
Type of Transaction:		Government-to-Citizen (G2C) Government-to-Business Entity (G2B) Government-to-Government (G2G)		
Who may avail:		All Concerned Units, All PHILGUARANTEE Stakeholders;		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Document Transmitted – Receiving Copy (1 photocopy)			To be provided by the Client	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submits Documents for receiving in the FGSD-Receiving Window.	1.1. Receives mails/communications/documents from source. (Discussions with messenger/clients in case of special instructions.)	None	30 minutes	<i>Administrative Aide VI (AA VI), OSD</i>
	1.2. Opens mails to check the contents, enclosures and attachments, <i>except</i> when these are marked personal and/or confidential.	None	1 hour	<i>Administrative Aide VI (AA VI), OSD</i>
	1.3. Stamps on the mails/communications the date and time of receipt and signs the same.	None	1 hour	<i>Administrative Aide VI (AA VI), OSD</i>

	1.4. Generates Document Tracking System (DTS) Number and enters important details of the document.	None	1 hour and 15 minutes	<i>Administrative Aide VI (AA VI), OSD</i>
	1.5. Records the details of the documents in the logbook	None	1 hour	<i>Administrative Aide VI (AA VI), OSD</i>
	1.6. Transmits the mails/ communications with DTS Routing Slip to the concerned unit/s.	None	1 hour	<i>Administrative Aide VI (AA VI), OSD</i>
	1.7. Transmits mails/communications that are marked "Personal and/or confidential" directly to the employee concerned	None	1 hour	<i>Administrative Aide VI (AA VI), OSD</i>
	1.8. Prepares summary Report of incoming mails/ communications for information and monitoring purposes for FGSD Head and CSG Head.	None	1 hour and 15 minutes	<i>Administrative Aide VI (AA VI), OSD</i>
	TOTAL	None	1 day	

2. Handling of Outgoing Mails/Communications

The Messengerial Unit of the Facilities and General Services Department-Office Services Division (FGSD-OSD) is the central unit for receiving mails/communications/documents for and in behalf of the Philippine Guarantee Corporation (PHILGUARANTEE).

Office/Division:		Corporate Services Group/Facilities & General Services Department/Office Services Division (CSG/FGSD/OSD)		
Classification:		Simple		
Type of Transaction:		Government-to-Citizen (G2C) Government-to-Business Entity (G2B) Government-to-Government (G2G)		
Who may avail:		All Concerned Groups and Operating Units (GAOUs) ALL PHILGUARANTEE Stakeholders;		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
Document Transmitted – Receiving Copy (1 photocopy)			To be provided by the Client	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submits documents for Mailing/Delivery.	1.1. Receives documents for mailing/personal delivery from GAOUs on or before 8:30 a.m.	None	30 minutes	<i>Administrative Aide VI (AA VI), OSD</i>
	1.2. Records all documents received in the ledger	None	1 hour	<i>Administrative Aide VI (AA VI), OSD</i>
	1.3. Classifies and sorts documents	None	1 hour	<i>Administrative Aide VI (AA VI), OSD</i>
	1.4. Forwards documents to the messengers/couriers for mailing/delivery	None	45 minutes	<i>Administrative Aide VI (AA VI), OSD</i>
	1.5. Mails/ personally delivers the documents	None	2 hours and 15 minutes	<i>Administrative Aide VI (AA VI), OSD</i>

	1.6. Upon return, submits to the OSD's AA VI, the receiving copy, receipt of registered and ordinary mails and/or undelivered copy	None	45 minutes	<i>Administrative Aide VI (AA VI), OSD</i>
	1.7. Forwards to the concerned unit/s the receiving copy of personally delivered and/or returned document. If messenger/ courier returned to office after business hours, the receiving copy/returned document shall be forwarded to the GAOU concerned on the next business day.	None	45 minutes	<i>Administrative Aide VI (AA VI), OSD</i>
	1.8. Prepares summary report of outgoing documents for information and monitoring purposes for FGSD Head and CSG Head.	None	1 hour	<i>Administrative Aide VI (AA VI), OSD</i>
	Total	None	1 day	

3. Requisition and Issuance of Ordinary Office Supplies and/or Regular Office Equipment

The Facilities and General Services Department/Office Services Division (FGSD/OSD) is the unit in-charge of the issuance of the ordinary/regular office supplies and equipment to the various Groups and Operating Units (GAOUs) of the PHILGUARANTEE. Regular issuance of office supplies and/or equipment is necessary to support daily activities of the GAOUs.

Office/Division:		Corporate Services Group/Facilities and General Services Department/Office Services Division (CSG/FGSD/OSD)		
Classification:		Complex		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		All Concerned Groups and Operating Units (GAOUs)		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
Requisition and Issue Slip (RIS) (3 original copy)			To be provided by the requesting GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person/s Responsible
1. Submit properly accomplished RIS to FGSD.	1.1. Receive RIS and assign control number and forward the same to the OSD Administrative Officer III (AO III.	None	1 day	<i>Administrative Assistant (AA), CSG</i>
	1.2. Verify RIS and check if there are still stocks of the requested items and forward to the FGSD Head for approval.	None	5 hours upon receipt of RIS	<i>AO III, OSD</i>
	1.3. Return the approved RIS to OSD AO III for releasing	None	3 hours upon receipt of verified RIS	<i>Head, FGSD</i>
2. Receive the supplies/equipment requested and sign the "Received by" portion of the RIS.	2.1. Issue requested items	None	1 day (on the scheduled date)	<i>AO III, OSD</i>

3. Forward two (2) copies of the RIS to the FGSD upon receipt of the items.	3.1. Retain one (1) copy of the RIS to the FGSD for file and one (1) copy to be attached in numerical order for the preparation of Monthly Report of Supplies and Materials Issued (RSMI), which is forwarded to the Financial Accounting Department (FAD)	None	1 day (after the receipt of the supplies)	AA, OSD
	TOTAL	None	4 days	

COMPTROLLERSHIP GROUP

Internal Service

BUDGET MANAGEMENT DEPARTMENT

1. Processing of Approval of Budget Utilization Request

Processing of Budget Utilization Request (BUR) approval, shall commence upon submission by the client of Disbursement Voucher (DV), BUR and Journal Entry Voucher (JEV) properly signed.

Office/Division:		Comptrollership Group/Budget Management Department (CG/BMD)		
Classification:		Simple		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		All Concerned Unit/s;		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Disbursement Voucher (DV) (1 original copy/1 duplicate copy)			To be provided by the concerned unit/s	
2. Budget Utilization Request (BUR) (1 original copy/1 duplicate copy)			To be provided by the concerned unit/s	
3. Journal Entry Voucher (JEV) (1 original copy/1 duplicate copy) or Accounts Payable Voucher (APV) (1 original copy/1 duplicate copy)			To be provided by the GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit DV with corresponding BUR and JEV/ APV to BMD	1.1. Receives BUR and its supporting documents. Checks if the Box A & B of APV, Box A of DV and BUR are duly signed. If incomplete, return the documents to the concerned unit/s. If complete proceed to step 1.2.	None	25 minutes	<i>Administrative Assistant (AA)</i> or any staff of BMD
	1.2. Forward the documents to BMD Budget Officer II/III (BO II/III).	None	5 minutes	<i>Administrative Assistant (AA)</i> or any staff of BMD
	1.3. Encode the BUR details in	None	2 hours	<i>Budget Officer II/III (BO II/III), BMD</i>

	<p>the monitoring sheet.</p> <p>Check the charging of account codes and mathematical computation.</p> <p>If not in order, inform FAD for proper corrections in the APV.</p> <p>If in order, proceed to step 1.4.</p>			
	<p>1.4. Check if the expenditure is included and within the amount in the approved Corporate Operating Budget (COB).</p> <p>If not in order, indicate reasons in the Document Tracking Slip (DTS) and forward to AA for return to concerned unit/s for appropriate action.</p> <p>If in order, affix initial in Box B and forward to BMD Head.</p>	None	2 hours	<i>Budget Officer III/IV/V (BO III/IV/V), BMD</i>
	<p>1.5. Review and approval of the BUR.</p>	None	4 hours	<i>Department Head or authorized next in rank signatory, BMD</i>

	<p>If not in order, return to BO III/IV/V.</p> <p>If in order, sign the Box B for transactions up to 1 million and forward to AA.</p> <p>or</p> <p>Initial Box B for transactions above P1 million and forward to AA.</p>			
	1.5. Forward to Executive Assistant (EA) of Comptrollership Group (CG) for disbursements above P1 million	None	10 minutes	<i>Administrative Assistant (AA), BMD</i>
	1.6. Receives the BUR and supporting documents and forward to CG Head.	None	5 minutes	<i>Executive Assistant (EA), CG</i>
	1.7. Sign Box B for transactions above P1Million If not in order, return to EA If in order, sign Box B and forward to EA	None	7 hours	<i>Group Head, CG</i>
2. Receive the documents from BMD.	2.1. Forward the documents to Administrative Assistant, BMD	None	5 minutes	<i>Executive Assistant (EA), CG</i>
	Total	None	2 days	

Note:

Processing time of two (2) working days shall commence upon submission of properly accomplished BUR form and pertinent documentary requirements

FINANCIAL ACCOUNTING DEPARTMENT

1. Filing and Payment of Taxes

This procedure covers the activities from the preparation of tax reports to the submission and remittance of taxes to the Bureau of Internal Revenue (BIR).

Office/Division:	Comptrollership Group/Financial Accounting Department (CG/FAD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	CG/FAD			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. National Internal Revenue Code of the Philippines (NIRC) (online file)			Issued by BIR	
2. Revenue Regulations (RR) (online file)			Issued by BIR	
3. Revenue Memorandum Circulars (RMC) (online file)			Issued by BIR	
4. Revenue Memorandum Orders (RMO) (online file)			Issued by BIR	
5. Other applicable tax rules and regulations (online file)			Issued by BIR	
6. Account Subsidiary Ledger (2 original copies)			To be provided by FAD generated from FIS	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Determination of Amount Due for Remittance				
	1.1. Determine amount due for remittance by extracting data from the FIS and prepare and working papers to validate/substantiate the amount	None	2 days	<i>Financial Accounting Officer (FAO), FAD</i>
	1.2. Prepare applicable BIR Form	None	1 day	<i>FAO, FAD</i>
	1.3. Forward to the FAD Head for review	None	1 day	<i>FAO, FAD</i>
	1.4. Review computation and compliance with related regulations	None	1 day	<i>Head, FAD</i>

	1.5. Forward to the CG Head for review	None	1 day	Head, FAD
	1.6. Review the reports; If in order, sign and return to FAO for preparation of APV/DV, filing and payment	None	1 day	Head, CG
B. Filing and Payment of Returns thru EFPS				
	2.1. File and pay the returns using the EFPS	None	1 day	FAO, FAD
	2.2. Prepare Summary of Alphalist of Withholding Taxes (SAWT), if applicable	None	1 day	FAO, FAD
	2.3. Email SAWT to eBIR submissions	None	4 hours	FAO, FAD
	2.4. File Returns	None	4 hours	FAO, FAD
	TOTAL	None	10 days	

2. Processing of Disbursement Voucher

This procedure covers the activities from the receipt of Accounts Payable Voucher (APV) from the originating unit to the submission of Disbursement Voucher (DV) to the approver, to verify the validity of claims, adequacy of documentary evidences, accuracy of computations and accounting entries, and availability of funds for timely payments to suppliers, contractors, clients and employees.

Office/Division:	Comptrollership Group/Financial Accounting Department (CG/FAD)			
Classification:	Complex			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Unit/s;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. Standard Requirements				
1. Printed and signed Accounts Payable Voucher (APV) (2 original copies)			To be provided by the Client/Concerned Unit/s	
2. Printed and signed Budget Utilization Request (BUR) (2 original copies)			To be provided by the Client/ Budget Department (BD)/ Concerned Unit/s	
3. Printed with Signed Box A Disbursement Voucher (2 original copies)			To be provided by the Client/Concerned Unit/s	
4. Mandatory supporting documents per COA Circular No.2012-001(1 original and 1 photocopy)			To be provided by the Client/Concerned Unit/s	
B. Additional Requirements; If Settlement of Claims				
1. Printed and completely signed Guarantee Claims Payment Proposal (GCPP) (2 copies)			To be provided by the Client/Concerned Unit/s	
2. Printed and completely signed Document Review Report (DRR) (2 copies)			To be provided by the Client/Concerned Unit/s	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit Accounts Payable Voucher (APV) with complete required supporting documents to FAD	1.1. Receive APV and supporting documents, log into the APV monitoring list.	None	4 hours	<i>Administrative Assistant (AA), FAD</i>
	1.2. Analyze the transaction, check completeness and propriety of the supporting documents	None	6 hours	<i>Financial Accounting Officer (FAO), FAD</i>

	1.3. Review computation of amount for payment, net of withholding taxes and other deductions, as applicable	None	4 hoursd	<i>Financial Accounting Officer (FAO), FAD</i>
	1.4. Print withholding tax certificate (BIR Form 2306 and 2307), if applicable	None	2 hours	<i>Financial Accounting Officer (FAO), FAD</i>
	1.5. Review appropriate accounts and post journal entries in the FIS	None	2 hours	<i>Financial Accounting Officer (FAO), FAD</i>
	1.6. Return to Originating Department for preparation of DV	None	4 hours	<i>Administrative Assistant (AA), FAD</i>
2. Submit Disbursement Voucher (DV) with complete required supporting documents to FAD	1.1. Receive DV and supporting documents, log into the DV monitoring list. Attach withholding tax certificate, if applicable.	None	4 hours	<i>Administrative Assistant (AA), FAD</i>
	1.2. Review APV/DV entries and supporting documents, affix signature in the "Certified with Available Funds" field on the DV.	None	8 hours	<i>Department Head, FAD</i>
	1.3. Forward the DV and supporting documents to Head of Comptrollership Group (CG).	None	2 hours	<i>Administrative Assistant (AA), FAD</i>

	1.4. Review and affix signature in the withholding tax certificate.	None	8 hours	<i>Group Head, CG</i>
	1.5. Forward the DV and attached documents to DV "Box C" approver.	None	4 hours	<i>Administrative Assistant (AA), FAD</i>
	TOTAL	None	6 days	

FUNDS & INVESTMENTS DEPARTMENT

1. Daily Cash Balances and Projected Funding Requirement Report

This process aims to determine the amount of excess funds per bank account for possible investment to maximize income from deposits and investments.

This procedure covers the validation and consolidation of corporate cash inflows and outflows to ensure amounts in excess of projected funding requirements are reported and invested.

Office/Division:		Investment and Operations Group/ Funds and Investments Department (IOG/FID)		
Classification:		Highly Technical		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		Management		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
None			None	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
	1.1. Receive emailed Statements of Accounts (SOA) from Bank and snapshot from Cash Management Department (CMD)	None	5 minutes	Investment Officer (IO), FID
	1.2. Input collections in the Operating Expense (OPEX) Report per SOA and snapshot received	None	10 minutes	IO, FID
	1.3. Input in the OPEX Report the projected disbursements including the Weekly Fund Allocation Requests (WFARs) received a. Guarantee Calls	None	45 minutes	IO, FID

	b. Remittances of statutory deductions c. Tax Remittances to BIR d. Payment of utilities e. Rental of office space/ parking slots f. Payment of condo dues g. Payment to suppliers h. Payment of insurance premiums i. Other non-recurring expenses			
	1.4. Input in the OPEX Report disbursements made as generated from the Financial Information System (FIS)	None	15 minutes	IO, FID
	1.5. Input in the OPEX Report the Accounts Payable Vouchers (APVs) due for payment as generated from the FIS	None	20 minutes	IO, FID
	1.6. Establish the required balances for each PGPAs and recommend Fund Transfer, if necessary	None	20 minutes	IO, FID
	1.7. Forward the Opex Report to IO for inputting	None	5 minutes	IO, FID

	in the Investment Plan			
	TOTAL	None	2 hours	

2. Debt Servicing – Debenture Bond

This process covers the activities in the efficient management of the obligations of the Corporation in order to maximize funds and to ensure liquidity with the timely settlement of obligations.

Department/Division:		Comptrollership Group/Funds and Investment Department		
Classification:		Simple		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		Concerned Unit/s;		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
None			None	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. PREPARATION AND ISSUANCE OF DEBENTURE BONDS				
1. Submit Memo for preparation of Debenture Bonds (DB) together with the supporting documents.	1.1. Receive Memo from the Collections and Claims Dept. (CCD) requesting for preparation of Debenture Bonds (DB) together with supporting documents	None	5 minutes	Clerk, FID
	1.2. Log-in receipt of Memorandum and forward to FID's Investment Officer (IO)	None	10 minutes	Clerk, FID
	1.3. Verify and validate request and prepare the Debenture Bond certificates	None	30 minutes	IO, FID
	1.4. Record DB certificates and forward to FID Head for review	None	10 minutes	IO, FID
	1.5. Review the correctness of	None	20 minutes	Department Head, FID

	the bond certificate			
	1.6. Forward the bond certificate to FID Clerk in case no revision is needed. Otherwise, return to the Investment Officer (IO)	None	10 minutes	<i>Department Head, FID</i>
	1.7. Forward the bond certificate to approving authorities for signing	None	2 hours	<i>Clerk, FID</i>
	1.8. Transmit the duly executed bond certificates to CCD for release to Payee	None	10 minutes	<i>Clerk, FID</i>
	1.9. Request photocopy of the duly executed bond certificates from CCD including the complete attachments.	None	20 minutes	<i>Clerk, FID</i>
	1.10. Maintain file copies of bond certificate and its supporting documents, and update the DB amortization schedule and monitoring report	None	15 minutes	<i>IO, FID</i>
B. Facilitated Debt Servicing of Debenture Bonds				
	1.1 Prepare Accounts Payable	None	20 minutes	<i>IO, FID</i>

	Voucher (APV) and Budget Utilization Request (BUR) and forward to FID Head for approval			
	1.2. Review the correctness of the APV and BUR and the completeness of supporting documents	None	20 minutes	<i>Department Head, FID</i>
	1.3. Forward signed APV, BUR, and supporting documents to Financial Accounting Department (FAD) for review and approval	None	10 minutes	<i>Clerk, FID</i>
	1.4. Upon receipt of APV and BUR from FAD, prepare the Disbursement Voucher (DV) and forward to FID head for review.	None	20 minutes	<i>IO, FID</i>
	1.5. Review the correctness of the DV and sign Box A, if in order	None	10 minutes	<i>Department Head, FID</i>
	1.6. Forward DV and supporting documents to authorized signatories for Box B and C	None	10 minutes	<i>Clerk, FID</i>

	1.7. Upon receipt of the approved DV, forward the DV and its supporting documents to Cash Management Department (CMD) for preparation of check payment	None	5 minutes	<i>Clerk, FID</i>
	1.8. Coordinate with the Bank/Lender on the receipt of payment	None	20 minutes	<i>IO, FID</i>
	TOTAL	None	6 hours and 5 minutes	

3. Investment Management

This process covers the activities in the efficient management of fund. Through proper coordination with the different departments on their respective operating expenses, funds are maximized in such a way that there is no idle fund at any given point of time.

Likewise, through the established good business relationships with the bank, it is always possible to negotiate better rates for our investments.

Office/Division:		Investment and Operations Group/ Funds and Investments Department (IOG/FID)		
Classification:		Highly Technical		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		Management		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
None			None	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Preparation of Investment Plan				
	1.1. Plug in banks' cash balances in the Investment Plan	None	10 minutes	Investment Officer (IO), FID
	1.2. Plug in maturities of investment and coupon payments in the Investment Plan	None	10 minutes	IO, FID
	1.3. Input projected disbursements per updated Operating Expense (OPEX) Report in the Investment Plan	None	30 minutes	IO, FID
B. Investment of Available Funds				
	1.4. Determine the amount of available funds	None	10 minutes	IO, FID
	1.5. Determine the available tenor to invest	None	10 minutes	IO, FID
	1.6. Collate banks' offered rates	None	20 minutes	IO, FID
	1.7. Negotiate and determine	None	20 minutes	IO, FID Head, FID

	acceptable rates for the chosen tenor			
	1.8. Secure approval for placement, from authorized signatories per CASA	None	10 minutes	Head, FID
	1.9. Inform bank of the done investment transaction	None	5 minutes	IO, FID
	1.10. Prepare necessary investment documents	None	20 minutes	IO, FID
	1.11. Forward investment documents prepared to FID Head for review.	None	5 minutes	IO, FID
	1.12. Review forwarded investment documents	None	10 minutes	Head, FID
	1.13. Forward reviewed investment documents to FID Clerk in case there is no revision needed. Otherwise, return to Investment Officer.	None	5 minutes	Head, FID
	1.14. Submit investment documents to Cash Management Dept. (CMD) to facilitate settlement of done transaction	None	5 minutes	Clerk, FID

C. Monitoring of Investment and Preparation of Schedule				
	1.15. Prepare Schedule of Investment	None	15 minutes	IO, FID
	1.16. Update schedule immediately after placement has been done	None	10 minutes	IO, FID
	1.17. Monitor maturity dates of all investments and coupon payments for possible reinvestment.	None	5 minutes	IO, FID
	TOTAL	None	3 hours and 20 minutes	

4. Process on Fund Sourcing

This process covers the activities in the efficient formulation and implementation of credit facilities with Banks in meeting corporate obligations in periods of liquidity crisis and which the corporation avails mostly to service guarantee calls.

Likewise, through the established good business relationships with the banks and with the compensating businesses provided to them, better terms and conditions that are beneficial to the Corporation are negotiated.

Office/Division:	Investment and Operations Group/ Funds and Investments Department (IOG/FID)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Management			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Monetary Board Concurrence			To be provided by the Bangko Sentral ng Pilipinas (BSP)	
2. Endorsement Letter to the President			To be provided by Department of Finance (DOF)	
3. Special Authority to Borrow			To be provided by the Office of the President (OP)	
4. Draft Credit Line Agreement			To be provided by the Lender/Bank	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Review of Draft Credit Line Agreement				
	1.1. Review Draft Credit Line Agreement (CLA) received from the Bank as to the initially agreed terms and conditions	None	4 hours	Investment Officer (IO), FID
	1.2. Forward the Draft CLA to Legal Services Group (LSG) for review	None	10 minutes	IO, FID
	1.3. Upon receipt from the LSG, transmit the Draft CLA to the bank	None	1 hour	IO, FID
	1.4. Coordinate with the Bank on the	None	5 days	IO, FID

	incorporation of the revisions and/or deletions as recommended by the LSG			
B. Review of Revised Credit Line Agreement with the Bank/s				
	1.5. Review the CLA, if in accordance to agreed revised terms and conditions.	None	4 hours	IO, FID
	1.6. Transmit five (5) copies of the CLA to the authorized signatories for execution/ signing	None	2 hours	IO, FID
	1.7. Have the signed Agreement notarized as a legal requirement	None	1 hour	IO, FID
	1.8. Transmit the duly executed and notarized CLA to the bank	None	1 hour	IO, FID
	1.9. Submit one (1) copy of the CLA to the Bureau of Treasury (BTr)	None	2 hours	IO, FID
C. Drawdown from the Credit Line				
	1.10. Prepare seven (7) copies of the Promissory Note (PN) for signing of the authorized signatories	None	2 hours	IO, FID
	1.11. Collate all the necessary documents as required by the Bank for the drawdown	None	1 hour	IO, FID

	1.12. Transmit the signed PNs and all the documentary requirements to the Bank to facilitate the drawdown	None	1 hour	IO, FID
	1.13. Submit a copy of the Pledges to the Bank for approval	None	1 hour	IO, FID
D. File/Safekeeping of Credit Line Facility Agreement & other Fund Sourcing Documents including duly executed PN				
	1.14. Prepare and maintain proper filing of all documents relative to the availed credit facility and ensure its proper safekeeping.	None	1 hour	IO, FID
	1.15. Prepare Summary of Amortization per PN to properly monitor payments made.	None	1 hour	IO, FID
	1.16. Closely monitor schedule of principal repayments and payment of interest, taxes and other related charges.	None	20 minutes	IO, FID
	TOTAL	None	7 days, 6 hours and 30 minutes	

NOTE:

The processing time does not include the following:

1. Simultaneous securing of endorsement from DOF and the MB concurrence from BSP – 1 month

2. Securing of Authority to Borrow from the OP – 1 month to 3 months
3. Review of the Draft Credit Line Agreement by the LSG – 2 weeks

CORPORATE SERVICES GROUP

Internal Service

**HUMAN RESOURCE & ORGANIZATIONAL
DEVELOPMENT DEPARTMENT
Employee Relations & Benefits Division**

1. Request for 201 File Documents (Owner)

Processing of requests for copy/ies of readily-available documents from their respective 201 Files.

Office/Division:	Corporate Services Group/Human Resource and Organizational Development Department/Employee Relations and Benefits Division (CSG/HRODD/ERBD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	PHILGUARANTEE Officers and Employees			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
HR Request Form (HRRF) (1 original copy)			To be provided by CSG/HRODD/ERBD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Fill-out and submit the HRRF to HRODD	1.1. Receive the duly accomplished HRRF	None	30 minutes	<i>Administrative Assistant (AA), CSG</i>
	1.2. Endorse the HRRF to the concerned ERBD Human Resource Officer (HRO).	None	30 minutes	AA, CSG
	1.3. Retrieve, photocopy certify, if necessary, and endorse the requested document, if available to the ERBD Head. Otherwise, make the proper notation to the HRRF and endorse the same to the ERBD Head.	None	7 hours	HRO, ERBD
	1.4. Review and endorse the release of the requested document/ HRRF with	None	3 hours and 30 minutes	Head, ERBD

	notation to the HRODD Head.			
	1.5. Approve the release of the requested document/ HRRF with notation.	None	4 hours	<i>Head, HRODD</i>
2. Receive the requested document/ HRRF with notation.	2.1. File the HRRF.	None	30 minutes	<i>HRO, ERBD</i>
	Total	None	2 days	

2. Request for Readily Available HR Documents

Processing of requests for copy/ies of readily-available documents (Plantilla and 201 File documents of employee/s other than the client) which are necessary for PHILGUARANTEE's official transactions.

Office/Division:	Corporate Services Group/Human Resource and Organizational Development Department/Employee Relations and Benefits Division & Organizational Planning and Staffing Division (CSG/HRODD/ ERBD/OPSD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	PHILGUARANTEE Officers and Employees			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. HR Request Form (HRRF) (1 original copy)			To be provided by CSG/ HRODD/ ERBD/OPSD (for Plantilla)	
2. Basis of the request as attachment (1 original copy)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Fill-out and submit the HRRF signed by the Department/ Group Heads and its attachment to HRODD	1.1. Receive the duly accomplished HRRF and its attachment.	None	30 minutes	<i>Administrative Assistant (AA), CSG</i>
	1.2. Endorse the HRRF to the concerned ERBD/OPSD Human Resource Officer (HRO).	None	30 minutes	AA, CSG
	1.3. Retrieve, photocopy certify, if necessary, and endorse the requested document, if available to the ERBD/OPSD Heads. Otherwise, make the	None	5 hours	HRO, ERBD/OPSD

	proper notation to the HRRF and endorse the same to the ERBD/OPSD Head.			
	1.4. Review and endorse the release of the requested document/ HRRF with notation to the HRODD Head.	None	2 hours	Head, ERBD/ OPSD
	1.5. Approve the release of the requested document/ HRRF with notation.	None	6 hours	Head, HRODD
2. Receive the requested document/ HRRF with notation.	2.1. File the HRRF.	None	2 hours	HRO, ERBD/ OPSD
	Total	None	2 days	

3. Request for Processing of HR Records

Request for processing of HR Records such as Service Records, Certificate of Employment or Certificate of Employment with Compensation.

Office/Division:	Corporate Services Group/Human Resource and Organizational Development Department/Organizational Planning and Staffing Division/Employee Relations and Benefits Division (CSG/HRODD/OPSD/ERBD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	PHILGUARANTEE Officers and Employees			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
HR Request Form (HRRF) (1 original copy)			To be provided by CSG/ HRODD/OPSD (Service Record and Certificate of Employment)/ERBD (Certificate of Employment with Compensation)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Fill-out and submit the HRRF to HRODD	1.1. Receive the duly accomplished HRRF.	None	30 minutes	<i>Administrative Assistant (AA), CSG</i>
	1.2. Endorse the HRRF to the concerned OPSD/ERBD Human Resource Officer (HRO).	None	30 minutes	AA, CSG
	1.3. Retrieve the necessary documents, prepare the Service Record/ Certificate and submit the same to the OPSD/ERBD Head	None	7 hours	<i>HRO, OPSD/ ERBD</i>
	1.4. Review and endorse or approve the Service Record/ Certificate.	None	1 day	<i>Head, OPSD/ ERBD</i>

	1.5. Approve the Service Record Certificate to be submitted to GSIS.	None	7 hours	Head, HRODD
2. Receive the requested Service Record/ Certificate.	2.1. File the HRRF and forward copy of the Service Record/ Certificate to the 201 File Custodian.	None	30 minutes	HRO, OPSD/ ERBD
	2.2. File the Service Record/ Certificate.	None	30 minutes	201 File Custodian, HRODD
	Total	None	3 days	

**INFORMATION TECHNOLOGY DEPARTMENT
IT Support Services Division**

1. ICT Technical Assistance

Hardware, Network, Software, MS Dynamics AX and other ICT related request for assistance not requiring procurement or external services

Office/Division:	Controllership Group/Information Technology Department/IT Support Services Division (CG/ITD/ITSSD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Groups and Operating Units (GAOUs)/ PHILGUARANTEE Officers and Employees			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
ITD Request for Technical Assistance Form 2 (ITD RTA Form 2) (2 original copies)			To be provided by the requesting GAOUs/officer/employee. (ITD RTA Form 2 can be secured at ITD and available online)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Request for ICT Technical Assistance (hardware, software, network, application) and fill up ITD RTA Form 2 duly signed by immediate supervisor	1.1. Receive ITD RTA Form and checks if properly filled-up.	None	5 minutes	Service Desk Administrator
	1.2. Determine nature of technical assistance required and priority level.	None	3 minutes	Service Desk Administrator
	1.3. Review and forward documents for action.	None	3 minutes	Service Desk Administrator
	1.4. Analyze and review document based on content and request.	None	4 minutes	Service Desk Administrator

	1.5. Determine required expertise for the job, assess availability and work assignment of staff & other resources).	None	4 minutes	<i>Service Desk Administrator</i>
	1.6. Log Request into Service Desk Issue Management Log.	None	3 minutes	<i>Service Desk Administrator</i>
	1.7. Forward the form to the appropriate Process Owner (Network Admin, Systems Admin, Website Admin or ITD Manager)	None	3 minutes	<i>Service Desk Administrator</i>
	1.8. Based on priority level, assign technical staff to perform solution.	None	10 minutes	<i>Process Owner</i>
	1.9. May temporarily hold current tasks to give way to requests/tasks with higher priority level.	None	5 minutes	<i>Process Owner</i>
	1.10. Queue technical assistance requests on list of tasks.	None	5 minutes	<i>Technical Support Personnel</i>
	1.11. Perform on-site check of ICT resource (if necessary)	None	15 minutes	<i>Technical Support Personnel</i>

	for trouble-shooting and recommend solution. If needed, may escalate issues to the process owner.			
	1.12. Review the recommended solution and approve support/service procedure or action.	None	20 minutes	<i>Process owner</i>
	1.13. Perform actual service/ solution.	None	Varies depending on type of request. (Pls. refer to the ITD TAT below)	<i>Technical Support Personnel</i>
	1.14. Inform client of nature of trouble-shooting/ service performed and action taken. (If supplier support is needed, escalates it to ITD Manager)	None	5 minutes	<i>Technical Support Personnel</i>
2. May opt to give feedback, sign and receive copy of RTA Form	2.1. Give Client's copy of the RTA Form.	None	5 minutes	<i>Technical Support Personnel</i>
	2.2. Submit ITD copy of the form to Service Administrator for tracking and to Admin Assistant for Filing.	None	5 minutes	<i>Technical Support Personnel</i>

	Total	None	2 hours to 1 week	
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ITD Technical Support Turn Around Times (TAT)

Type of Technical Support	Expected TAT
AX :	
Installation of AX	1 hour
Access Rights	1 hour
Open Sequence Number	1 hour
Back-Up AX Live	1 hour
Add New User	1 hour
Cancellation of DV	1 day
Adjustment / Correction of Transaction Records (simple transactions)	1 week (Provided that all data requirements are available)
Adjustment / Correction of Transaction Records (complex transactions)	2 weeks (Provided that all data requirements are available)
Adjustment / Correction of Master Lists	2 weeks (Provided that all data requirements are available)
DISBURSMENT VOUCHERS:	
Change AMOUNT	30 minutes
Change PAYEES NAME	30 minutes
Edit ACCOUNT	30 minutes
Edit DATE	30 minutes
Edit CHECK NO.	30 minutes
Edit CHECK DATE	30 minutes
Edit CLAIMANT NAME	30 minutes
Edit PARTICULARS, ATTACHMENT & DETAILS	30 minutes
Correction of Accounting Entries	30 minutes
Add New Payee	
Delete PAYEES NAME	30 minutes
PAYMENT ORDER:	
Change PAO DATE	30 minutes
Change PAO AMOUNT	30 minutes
Change PAO OR Number	30 minutes
Change Payers ID	
Change Client Information	30 minutes
MOTOR POOL:	
Delete Data in Vehicle Repairs Table	1 hour
Reset Number Sequence	30 minutes
Add Caption	1 hour
ACCOUNTING DIMENSION:	
Encode BUYERS CODE/ACCOUNT	1 hour
Encode PROPERTY CODE	1 hour
Encode NEW EMPLOYEES	1 hour

Change BUYERS NAME	1 hour
Change AMOUNT	1 hour
Change DEPARTMENT CODE	1 hour
Update BUYERS CODE/ACCOUNT	1 hour

Type of Technical Support	Expected TAT
ORACLE/SCO UNIX:	
Installation of XVISION	1 hour
Access Rights	1 hour
Open Sequence Number	1 hour
Back-Up	1 hour
Add New User	1 hour
Data Correction	3 hours
Database Programming	Depends on functional specifications
Complex:	1 week
Simple:	3 days

Type of Technical Support	Expected TAT
G-SUITE/MS OUTLOOK:	
Installation	1 hour
Access Rights	1 hour
Back-Up	1 hour
Add New User	1 hour
Activation/Deactivation	1 hour

Type of Technical Support	Expected TAT
HARDWARE	
CPU Reformat	3 Days
Printer Malfunction	3 Days
Request for a Computer Set	5 Days
AVR Malfunction	3 Days
Network Switch Malfunction	3 Days
Monitor Malfunction	3 Days
Ax Dynamics Connectivity Issues (LAN)	3 Hours
External Network Connectivity Issues	3 Hours (Depending on the Service Provider)
Internal Network Connectivity Issues	3 Hours
Printer Connectivity Issues	3 Hours
Desktop Hardware Issues	3 Days
Operating System for Repair	2 Days
Corrupted Windows	3 Days
Desktop Peripheral Issues (Mouse, Keyboard, etc.)	1 Day (Depending on the Availability of the Hardware)
X Vision Connectivity Issues	3 hours
Disconnected LAN Network	1 Hour
LAN installation	5 Days
OS Repair	3 Days
Repair of disconnected LAN	4 hours
Wifi connection	3 hours/device

Type of Technical Support	Expected TAT
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HGC WEBSITE:	
Request for Quotation	1 day
Invitation to bid	1 day
Notice of Award	1 day
Notice to Proceed & Contract	1 day
Page Layout Editing (images & code)	5 Days
Articles Posting with Image editing	2 Days
Articles & PDFs updates	1 Day
BBB+B PROGRAM WEBSITE:	
Page Layout Editing (images & code)	5 Days
Articles Posting with Image editing	2 Days
Articles & PDFs updates	1 Day
Content/s updates	2 Days
PHILGEPS POSTINGS:	
Invitation to Bid	1 day
Request for Quotation	1 day
Notice of Award	1 day
Notice to Proceed & Contract	1 day

Type of Technical Support	Expected TAT
TECHNICAL SUPPORT DURING EVENTS	
Audio-video Tech Assistance Training Seminars	3 days notice
Computer Hardware Operation Assistance	3 days notice
Technical Training ICT	3 days notice
Transfer of equipment	2 days notice

Note: 1 day is equivalent to 1 working day or 24 hours

2. Uploading/Posting of Information through PHILGUARANTEE Managed Websites and Webpages

Uploading, posting, managing, editing and updating of PHILGUARANTEE official and related documents and information to the Corporation's official website, and to various government compliance websites (PhilGEPS, GPPB Online portal, etc.)

Office/Division:	Controllership Group/Information Technology Department/IT Support Services Division (CG/ITD/ITSSD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. G-EPS/Website Posting Request Form 2 (1 signed copy)			To be provided by the requesting GAOUs (G-EPS/Website Posting Request Form 2 can be secured at ITD available online)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Request for Uploading/ Posting of information and fill up G-EPS/Website Posting Request Form 2 duly signed by Supervisor.	1.1. Receive G-EPS/Website Posting Request Form 2 and check if properly filled-up.	None	5 minutes	<i>Service Desk Administrator</i>
	1.2. Determine required expertise for the job, assess availability and work assignment of staff & other resources).	None	5 minutes	<i>Service Desk Administrator</i>
	1.3. May temporarily hold current tasks to give way to requests/tasks with higher priority level.	None	15 minutes	<i>Service Desk Administrator</i>
	1.4. Log Request Reviews and forwards	None	5 minutes	<i>Service Desk Administrator</i>

	documents for action.			
	1.5. Analyze and reviews information and required file format for posting.	None	15 minutes	<i>Website Administrator</i>
	1.6. Queue requests on list of tasks based on priority level.	None	2 minutes	<i>Website Administrator</i>
	1.7. May delegate programming or section uploading to technical staff	None	5 minutes	<i>Website Administrator</i>
	1.8. Review and approve posting procedure or action.	None	10 minutes	<i>Head, ITD</i>
	1.9. Perform editing and updating of files, and uploading process via FTP or Portal access.	None	30 minutes	<i>Website Administrator</i>
2. May opt to give feedback, signs and receive copy of RTA Form	2.1. Give Client's copy of the G-EPS/Website Posting Request Form 2.	None	5 minutes	<i>Technical Support Personnel</i>
	2.2. Submit ITD copy of the form to Service Administrator for tracking and to Admin Assistant for Filing.	None	3 minutes	<i>Technical Support Personnel</i>
	Total	None	1 hour and 40 minutes	

STRATEGY MANAGEMENT & COMMUNICATIONS DEPARTMENT

1. Annual Performance Assessment and Planning

Corporate performance assessment and planning activities are being undertaken by the Management for the preparation of strategic framework, plans and programs to attain the Agency's mandate and monitoring of business plan implementation.

It involves the following processes and activities:

- Determination of the corporate objectives/directions for PHILGUARANTEE and for each of the Groups and other Operating Units (GAOUs);
- Formulation of strategies for the attainment of these objectives/directions that were set;
- Conversion of strategies into operational/business plans (which includes financial, manpower and other logistics requirements); and
- Execution of operational plans, and review of its implementation.

Requirements:

- Senior Management's statement of corporate direction and the instruction to conduct Planning Activities;
- Evaluation of the preceding period's Accomplishment Reports; and
- Formulation of the targets, strategies, and financial, manpower and logistical requirements of the succeeding period.

Office/Division:	Corporate Services Group/ Corporate Communications Department (CSG/CCD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Corporate Direction for the succeeding year (1 photocopy for each Group/Office Head)			To be provided by the Senior Management	
2. Terms of Reference (TOR) for Bidding of service providers for the venue (1 original copy and 1 photocopy)			To be provided by the CCD	
3. Current Year's Accomplishment Reports viz-a-vis Targets, citing the reasons for realizing /not reaching the targets (1 original copy and 1 photocopy)			Report format may be provided by the CCD; GAOUs may also opt to use their own templates	
4. Targets, strategies, and financial, manpower and logistical requirements for the succeeding period (1 original copy and 1 photocopy)			To be provided by GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Pre-Planning Activities				
	1.1. Proposes the conduct of a Planning Session with the Terms of Reference	None	1 day and 4 hours	Planning Officer IV (PO IV), CCD PO V, CCD Head, CCD Head, CSG

	(TOR) and budget thereof			
2. Senior Management approve the conduct and budget of the Planning Session	2.1. Approves the conduct and budget of the Planning Session	None	1 day	Head, CCD Head, CSG SMC President & CEO
	2.2. Issue Memorandum to GAOUs disseminating the schedule of the pre-planning and planning sessions and the submission of planning requirements	None	4 hours	Comms. Officer III (CO III), CCD PO IV, CCD PO V, CCD Head, CCD Head, CSG
	2.3. Submits to the BAC the request for the procurement of service providers for venue and logistical requirements for the planning session	None	4 hours	CO III, CCD PO IV, CCD PO V, CCD Head, CCD Head, CSG
3. The GAOUs submit to CCD reports on current year's accomplishments viz-a vis targets, and succeeding year's targets, budget and strategic plans.	3.1. Receives the documents, and CCD provides inputs to the GAOUs. Receives the documents, consolidates and provides analysis	None	5 days	CO III, CCD PO IV, CCD PO V, CCD
4. BAC endorses to CCD the proposals of prospective bidders/ service	4.1. Evaluates bidders' proposals and recommends the award to the most responsive	None	1 day and 4 hours	PO IV, CCD PO V, CCD Head, CCD Head, CSG

providers for evaluation	bid for the conduct of the Planning Session			
	4.2. Facilitates and documents the Pre-Planning Session	None	1 day	CO III, CCD PO IV, CCD PO V, CCD Head, CCD Head, CSG
5. GAOUs adjust and/ or revise plans as agreed in the Pre-Planning session and submit output to CCD	5.1. Receives and consolidates the adjusted targets, strategies, and budgetary and logistical requirements of GAOUs	None	2 day	CO III, CCD PO IV, CCD PO V, CCD
B. Planning Session Proper				
6. Officers and selected support staff attends the Planning Session	6.1. Acts as Moderator and Secretariat;	None	1 day	CO III, CCD PO IV, CCD PO V, CCD Head, CCD Head, CSG
	6.2. Synthesizes and comes out with the Planning Output	None	1 day	CO III, CCD PO IV, CCD PO V, CCD Head, CCD Head, CSSG
	TOTAL	None	15 days	

2. Preparation of Press Releases and Media Statements

The Corporate Communications Department (CCD) is the public relations arm of PHILGUARANTEE. As such, it monitors the environment and the various issues and concerns affecting the Agency and its business. It promotes the Corporation's image and initiates communication interventions to move public impression in its favor. It also assists other Groups of the Corporation for their media and public relations requirements.

The most common and immediate public relations intervention are press releases and media statements. The CCD either comes up with media/public statements or assist other Groups on their request.

Office/Division:	Corporate Services Group/ Corporate Communications Department (CSG/CCD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
Request Form (1 original copy)			To be provided by the CCD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Requests for press release/ media statement	1.1. Researches / gathers materials for the press release/ media statement.	None	6 hours	Planning Officer IV (PO IV), CCD PO V, CCD Comms. Officer III (CO III), CCD
	1.2. Drafts press release / media statement	None	6 hours	CO III, CCD PO IV, CCD PO V, CCD Head, CCD Head, CSG
2. GAOUs comments on the draft press release/media statement	2.1. Revises the press release/ media statement and secures the PCEO's clearance to finalize and publish the statement	None	6 hours	CO III, CCD PO IV, CCD PO V, CCD Head, CCD Head, CSG
	2.2. Releases the press release/ media statement to media for publication	None	4 hours	CO III, CCD PO IV, CCD PO V, CCD Head, CCD Head, CSG

	TOTAL	None	2 days and 6 hours	
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LEGAL SERVICES GROUP
Internal Service

CONTRACTS AND OPINIONS DEPARTMENT

1. Clearance and Evaluation

This process involves the needed legal clearance and evaluation based on the requirements on the Contract of Housing Guaranty on the processing of Contract of Guaranty and certificate of guaranty (application for housing guarantee line and enrolment for housing guarantee coverage) and call on the guaranty from the Business Operations Group (BOG).

Office		Legal Services Group/Contracts & Opinions Department (LSG/COD)		
Classification		Simple		
Type of Transaction		Government-to-Government (G2G)		
Who may avail		Housing Guarantee Group (HGG), Business Operations Group (BOG);		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Certificate of Guarantee or accomplished Call Evaluation (1 original copy originating from the concerned department of group)		To be provided by the HBG or BOG		
2. Contract on Housing Guarantee				
3. Board Resolution approving the housing guaranty line				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for clearance and evaluation for the processing of Contract of Guaranty, Certificate of Guaranty (for enrollment) or Call Evaluation & Approval Sheet (for housing guarantee call)	1.1. Receive the request and check if all documents needed are attached and complete.	None	30 minutes	<i>Administrative Assistant, COD</i>
	1.2. Assign to COD Corporate Attorney (CA).	None	1 hour	<i>Department Head, COD</i>
	1.3. Evaluate and recommend to the Department Head for clearance or return of the document to the requesting unit	None	2 days	<i>Corporate Attorney IV, COD</i>

	for clarification and/or compliance with other requirements.			
	1.4. Validate the findings as recommended by the CA IV	None	1 day	<i>Department Head, COD</i>
	1.5. Forward the documents to Cash Management Department (CMD) Cashier for housing guarantee enrollment or forward the documents to the Division Head of the Housing Guarantee Claims Division under the Collection and Claims Department for the call on housing guarantee	None	30 minutes	<i>Administrative Assistant, COD</i>
	TOTAL	None	3 days and 2 hours	

2. Process in Rendering Legal Opinion

This process involves the preparation and release of legal opinion on matters affecting the transactions, processes and dealings of the Corporation. Each legal opinion to be prepared is based on the specific requirement and queries of the requesting unit of the Corporation.

Office	Legal Services Group/Contracts & Opinions Department (LSG/COD)			
Classification	Highly-Technical			
Type of Transaction	Government-to-Government (G2G)			
Who may avail	Concerned Units and the Corporation;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Memorandum requesting for legal opinion endorsed by the Group Head of the requesting unit/department, stating the following among others: a. Background of the concern/issue being raised for legal opinion; b. Material dates relevant to the issue; c. Status of the account, if applicable (1 original copy)			To be provided by the requesting unit/department	
2. Relevant documents, such as but not limited to: a. Contract, if the concern or issue arises from contract (photocopy) b. Issuances by regulatory government agencies that gave rise to the issue which is the subject of the legal opinion (photocopy) c. Records that contain facts and circumstances (photocopy)				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for Legal Opinion to COD	1.1. Receive the request and check if all documents needed are attached and complete.	None	30 minutes	Administrative Assistant (AA), COD
	1.2. Assign to Corporate Attorney (CA), COD.	None	6 hours	Vice President (VP), COD
	1.3. Research relevant jurisprudence, laws, rules and regulation and prepare the	None	7 days	Corporate Attorney (CA), COD

	draft legal opinion			
	1.4. Review, initial and sign the recommendation	None	4 days	<i>Vice President (VP), COD</i>
	1.5. Forward to the SVP for Legal Services Group	None	30 minutes	<i>Administrative Assistant (AA), COD</i>
	1.6. Review, initial and sign the approval	None	3 days	<i>Senior Vice President (SVP), LSG</i>
2. Receive the signed memorandum containing the legal opinion.	2.1. Forward the signed legal opinion to the requesting unit/department	None	1 hour	<i>Administrative Assistant (AA), OVP-LSG</i>
	TOTAL	None	15 days	

3. Review of Ordinary Contracts

This process involves the needed legal review on contracts where the PHILGUARANTEE is one of the parties and the contract to be entered into is based on proforma contracts (i.e. Contract To Sale, Deed of Absolute Sale and/or Contract of Lease, all pertaining to acquired assets of the Corporation) of Groups and/or operating units and contract execution is part of their process with their respective clients.

Office	Legal Services Group/Contracts & Opinions Department (LSG/COD)			
Classification	Simple			
Type of Transaction	Government-to-Government (G2G)			
Who may avail	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Cover Memorandum from requesting unit (1 original copy stating the request and short background of the transaction involved in the contract)			To be provided by the concerned GAOUs	
2. Draft Contract (1 hard and electronic copy)			To be provided by the concerned GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for contract review from originating unit to COD	1.1. Receive the request and check if all documents needed are attach and complete	None	30 minutes	Administrative Assistant (AA), COD
	1.2. Assign to COD Corporate Attorney (CA)	None	1 hour	Head, COD
	1.3. Evaluate and recommend	None	2 working days	CA, COD
	1.4. Review, initial and sign the recommendation	None	1 working day	Head, COD
	1.5. Forward the contract reviewed with attachments to the originating unit	None	30 minutes	AA, COD
	TOTAL	None	3 working days and 2 hours	

4. Review of Complex Contracts

This process involves the needed legal review on contracts where the PHILGUARANTEE is one of the parties, and the contract to be entered into is complex or customized based on the requirement of the transaction and/or negotiation of the parties, including proforma contracts made by Contracts and Opinions Department (COD) for the requirements of requesting unit/s but would like to include customized or novel provision/s.

Office	Legal Services Group/Contracts & Opinions Department (LSG/COD)			
Classification	Highly Technical			
Type of Transaction	Government-to-Government (G2G)			
Who may avail	All Concerned Unit/s;			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Cover Memorandum from requesting unit (1 original copy stating the request and background on the rationale why there is a need to enter such contract)			To be provided by the requesting group or unit.	
2. Draft Contract (1 hard and electronic copy)				
3. Document authorizing the transaction covered by the contract subject of review, which can be any of the following: a. Board Resolution (1 certified copy) b. Memorandum approved by the President of the Corporation of the Group Head where the contract originated (1 copy)				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for contract review from originating unit to COD	1.1. Receive the request and check if all documents needed are attach and complete	None	30 minutes	Administrative Assistant, COD
	1.2. Assign to COD Corporate Attorney IV (CA)	None	4 hours	Department Head, COD
	1.3. Evaluate and recommend revisions on the draft contract. Draft contract if what is requested is a contract for	None	8 days	Corporate Attorney IV, COD

	specific requirement of the requesting unit is not yet available for use by the PHILGUARANTEE.			
	1.4. Validate reviewed draft contract for other recommendations and/or clarifications.	None	4 days	<i>Department Head, COD</i>
	1.5. Forward the contract to the Senior Vice President of the Legal Services Group (LSG)	None	30 minutes	<i>Administrative Assistant, COD</i>
	1.6. Final Clearance of the draft contract.	None	3 days	<i>Group Head, LSG</i>
	1.7. Forward the contract reviewed with attachments to the requesting unit.	None	30 minutes	<i>Administrative Assistant, COD</i>
	TOTAL	None	15 days and 6 hours	

5. Foreclosure of Accounts

This service includes the foreclosure of accounts endorsed by the requesting unit for the acquired/assigned properties of the Corporation. It basically includes the annotation of certificate of sale on the Title of the acquired/assigned properties.

Office/Division:	Legal Services Group/Contracts and Opinions Department (LSG/COD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Government (G2G)	
Who may avail:	Concerned Unit/s and the Corporation;	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Standard Requirements for Call Processing		
1. Complete and exhaustive Brief of the account which shall include the following: a. History and factual antecedents of the project including material dates, parties/personalities involved and the physical condition of the property/properties. b. Name/s of handling HGC accounts officer(s) and a list of his/her predecessor in order to enable the handling lawyer to correctly determine the individual who shall stand in as witness for the Corporation (applicable in case of judicial foreclosure). The account officer shall likewise prepare and execute a written narration of facts concerning the issue subject of the case/legal action sought to be filed which must be either based on his/her personal or institutional knowledge and involvement over the account; c. A simple statement of the Legal issue and the property right(s) sought to be protected or enforced.		To be provided by the requesting unit/s
2. Conveyance and loan documents of the subject property/properties and other relevant supporting documents, which must be duly certified by the custodian thereof as a true copy. 3. Certified Copy of Certificate of Title of the subject property/ properties. If not available, please indicate the reason of its unavailability. 4. Copy of updated Tax Declaration. If not available, indicate reason for its unavailability. 5. Updated Tax Clearance 6. Updated Statement of Account of the loan. 7. Updated ocular or site inspection report, if applicable.		

8. In those instances, where the required document is either lacking or missing, a detailed description of such document(s) and the reason why it cannot be located must be provided in writing by the account officer and noted by the Vice-President and/or Senior Vice President concerned.				
OPERATIONAL PROCEDURE				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for Foreclosure of Accounts to LSG	1.1 Receive Account older with formal request from units concerned	None	30 minutes	Administrative Assistant, COD
	1.2. Forward the documents to the COD Head	None	30 minutes	Administrative Assistant, COD
	1.3. Assign to COD Corporate Attorney (CA) .	None	1 hour	Department Head, COD
	1.4. Evaluate the Account Folder endorsed by concerned unit/s for completeness of documents and accuracy of information.	None	1 day	Corporate Attorney V, COD
	1.5. File application for Extra Judicial Foreclosure with Regional Trial (RTC)-Office of the Clerk of Court (OCC)	None	1 day <i>(counted from actual receipt of the OCC-RTC and does not include travel time)</i>	Corporate Attorney V, COD
	Processes with interactions with the RTC for the Extrajudicial Foreclosure (processing time herein provided is limited to those activities under the control of PHILGUARANTEE			
	1.6. Submit bid Letter for Auction Sale	None	1 day <i>(counted from actual receipt of the OCC-RTC and does not include travel time)</i>	Corporate Attorney V, COD
	1.7. Participate in Auction Sale	None	30 minutes	Corporate Attorney V, COD
	Processes after completing the processes before the RTC			

	1.8. Complete documentary & financial requirements to obtain the Provisional Certificate of Sale (PCOS)		20 days	Corporate Attorney V, COD
	9. Apply/Request for Registration/ Annotation of the PCOS with the RD.	None	1 day	
	TOTAL	None	4 days, 2 hours and 50 minutes	

LITIGATION DEPARTMENT

1. Consolidation of Title in the name of PHILGUARANTEE

This process involves the consolidation of title covered by properties assigned to PHILGUARANTEE as part of its guaranty servicing. This process shall commence upon the submission by the requesting unit for the consolidation of title.

Office/Division:	Legal Services Group/Litigation Department (LSG/LD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Groups and other Operating Units (GAOUs) and the Corporation			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Memorandum stating the request for consolidation of title (1 original copy)			To be provided by the requesting GAOU/s	
2. Account folder of the property covered by the title (1 original copy)			To be provided by the requesting GAOU/s	
3. Transfer Certificate of the Title/Condominium Certificate of Title (1 original copy)			To be provided by the requesting GAOU/s	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for Consolidation of Title in the name of PHILGUARANTEE to LSG	1.1. Receive Account Folder from GAOUs and log in the Record Book and HGC AX.	None	30 minutes	Administrative Assistant (AA), LSG
	1.2. Forward the documents to the LSG Head	None	30 minutes	AA, LSG
	1.3. Assign Account to the LD Corporate Attorney IV (CA IV)	None	1 day	Head, LSG
	1.4. Commence completion of all documentary requirements for consolidation of Title in the name of PHILGUARANTEE	None	1 day	CA IV, LD
	1.5. Obtain Final Certificate of Sale from the	None	1 day	CA IV, LD

	RTC-OCC-Sheriff's Office			
	1.6. Pay CGT & DST within the BIR prescribed period to avoid the 25% penalties and interest for sale payments	None	1 day	CA IV, LD
	1.7. File application for issuance of Certificate Authorizing Registration (CAR) with the BIR	None	1 day	CA IV, LD
	1.8. Pay Transfer Fee to LGU-T.O. upon release/issuance of CAR by BIR.	None	1 day	CA IV, LD
	1.9. File documents for Consolidation of Title in the name of HGC with the Registry of Deeds	None	1 day	CA IV, LD
	1.10. File documents for Transfer of Tax Declaration in the name of HGC with the Assessor's Office	None	1 day	CA IV, LD
	1.11. Prepare and encode documents.	None	2 days	CA IV, LD
	1.12. Transmit the Account Folder to the requesting GAOU/s	None	30 minutes	CA IV, LD
	TOTAL	None	10 days 1 hour and 30 minutes	

RECORDS CUSTODIANSHIP & MANAGEMENT DEPARTMENT

1. Retrieval of Records

Retrieve and release the document/s requested by the concerned units.

Office/Division:		Legal Services Group/Records Custodianship and Management Department (legal/RCMD)		
Classification:		Simple		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		Concerned Units and the Corporation;		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Records Requisition Slip (RRS) or Security Receipt Out (SRO) (1 original copy)		To be provided by the requesting CU		
2. Marketing Documentation Clearance Slip (original copy)				
3. Deed of Release of Mortgage (Notarized)				
4. Deed of Sale (Notarized)				
ADDITIONAL REQUIREMENTS				
1. Notarized Special Power of Attorney (in case the client is represented by other person)				
2. Certified photocopy of Identification Document				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit a duly accomplished RRS signed by the concerned Group/Office/ Department Heads to the RCMD	1.1. Receive and forward the duly accomplished RRS or SRO together with the supporting documents to the Records Officer.	None	5 minutes	<i>Administrative Assistant, RCMD</i>
	1.2. Receive and check the completeness of the RRS or SRO and assess whether the record being requested is available at the PHILGUARAN TEE Records Room or stored	None	10 minutes	<i>Records Officer, RCMD</i>

	in the off-site Facilities			
	<p>1.3. Forward the scanned/photocopy of the record/s together with the accomplished RRS/SRO and the corresponding attachments to the RCMD's Records Officer for review and clearance</p> <ul style="list-style-type: none"> For securities i.e. (TCTs, CCTs etc.), prepare the Authorization Letter addressed to Development Bank of the Philippines-Trust Banking Group (DBP-TBG) the same requesting CU <p>If the securities, documents and other record is not available, indicate in the SRO or RRS that the document being requested is not in RCMD's custody and return the same to requesting CU</p>	None	<p>3 hours (for DBP-TBG)</p> <p>10 minutes (for on-site facility)</p> <p>1 day (for off-site facility)</p>	<i>Records Officer, RCMD</i>

	<p>1.4. Forward the scanned/photo copy of the record/s together with the accomplished RRS/SRO and the corresponding attachments to the RCMD's Head for review and clearance.</p> <p>For the securities i.e. (TCTs, CCTs, etc.). Prepare the Authorization Letter addressed to Development Bank of the Philippines-Trust Banking Group (DBP-TBG)</p>	None	5 minutes	<i>Records Officer V, RCMD</i>
	<p>1.5. Forward the scanned/photo copy of the record/s together with the accomplished RRS/SRO and the corresponding attachments to the RCMD's Head for signature/initial</p>	None	5 minutes	<i>Records Officer V, RCMD</i>

	1.6. If approved, sign the RRS/SRO/Authorization If disapproved, return the RRS/SRO/Authorization to the RCMD Head for revision		3 minutes	<i>Department Head, RCMD</i>
	1.7. Forward the approved SRO or RRS together with the scanned/photo copy of the record/s to the RCMD's RO Initial and forward the Authorization Letter to LSG-Group Head for signature		1 minute	<i>Department Head, RCMD</i>
	1.8. Sign the Authorization Letter and forward the same to Records Officer		1 minute	<i>Group Head, LSG</i>
2. Receive the requested document/s and signs in the RRS and Releasing Logbook	2.1. Release the records to the requesting CU to the fully paid client	None	5 minutes	<i>Records Officer, RCMD</i>
	TOTAL	None	3 hours and 35 minutes (for DBP-TBG) 35 minutes (for on-site facility) 1 day (for off-site facility)	

OFFICE OF THE CORPORATE SECRETARY
Internal Service

1. Issuance of Secretary's Certificate

This procedure covers the issuance of relevant Secretary's Certificate for Board/Committee actions.

Office/Division:	Office of the Corporate Secretary (OCS)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Unit/s			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. OCS Document Request Form (FM-L3-OCS-01) (1 original signed by at least the Department Head of the requesting unit; copy furnish Group Head, if request made via email)			OCS	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit duly accomplished OCS Document Request Form (OCS-DRF) for issuance of Secretary's Certificate (SC)	1.1. Draft SC based on corporate records	None	1 working day	Minutes Officer (MO), OCS
	1.2. Finalize/issue the SC with the corporate seal accordingly stamped therein.	None	1 working day	Corporate Secretary, OCS
2. Receive the SC and the OCS-DRF	2.1. Release the SC together with the OCS-DRF and request the requesting unit to accomplish the feedback portion.	None	1 hour	MO, OCS
3. Accomplish the feedback portion of the OCS-DRF and return to OCS	3.1. Receive the accomplished OCS-DRF	None	6 hours	Requesting Unit
	3.2. File duplicate original or copy in the Secretary's Certificate file together with	None	1 hour	MO, OCS

	the duly accomplished Form.			
	Total	None	3 days *	

* *Maximum no. of days*

2. Board Orientation

This procedure covers the process of on-boarding activity.

Office/Division:	Office of the Corporate Secretary (OCS)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	PHILGUARANTEE Board of Directors			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. On-boarding kit which includes, among others: (1 original) <ul style="list-style-type: none"> a. Responsibilities/functions b. Board-level Committees c. Benefits d. Schedule of meetings e. Compliance requirements f. Committee Charters 2. On-boarding presentation materials (1 original) 3. Attendance sheet (1 original)			OCS	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Attend the On-boarding Orientation	1.1. Conduct the on-boarding orientation within 1 month from the official reporting date of the new Director.	None	2 Hours	Corporate Secretary, OCS
	1.2. Inform the new Director of the business plans and strategies, corporate and financial condition of the Company.	None	2 Hours	Head, Corporate Communications Department (CCD) Head, Comptroller-ship Group (CG)
	1.3. Distribute reading and reference materials such as Charter, Committee Charters, Code of Ethics and Manual of	None	5 Minutes	Minutes Officer (MO), OCS

	Corporate Governance, primer/brochures, etc. to the new Director.			
	1.3.1. Note: In case the new Director fails to attend the scheduled on-boarding, arrange and confirm a new schedule through a notice of orientation (memo)			
2. Sign the attendance sheet after completing the on-boarding orientation.	2.1. Receive the signed attendance sheet	None	5 Minutes	<i>New Director/ Other Participants</i>
	2.2. File the signed attendance sheet of the new Director for reference in the master file of attendance.	None	5 Minutes	<i>MO, OCS</i>
	Total	None	4 hours and 15 minutes	

PRIORITY SECTORS GUARANTEE GROUP

Internal Service

**CREDIT & APPRAISAL MANAGEMENT
DEPARTMENT
Credit Analysis Division**

1. Financial Spreadsheet/ERR /BRR /IBR Preparation

This is the process/service for the timely preparation of financial spreadsheet/ credit rating reports to ensure reliability of financial spreadsheets/reports based on financial statements (FS) and data submitted by client/borrower.

Office/Division:	Priority Sector Guarantee Group/Credit and Appraisal Management Department/Credit Analysis Division (PSGG/CAMD/CrAD)			
Classification:	Complex			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Corporate, Housing and Agriculture Business Groups of PHILGUARANTEE for the application/renewal/monitoring of guarantee lines			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Signed Credit Analysis Requisition Form (1 original copy)			To be provided by the requesting department/unit	
2. Audited financial statements (FS) for the immediately for last 2 or 3 years (1 photocopy)			To be provided by the requesting department/unit	
3. Interim FS, if audited FS is more than 6 months old (1 original copy)			To be provided by the requesting department/unit	
4. Term of the loan and collateral value (to be filled out in the Requisition Form)			To be provided by the requesting department/unit	
5. List of competitors (1 original copy)			To be provided by the requesting department/unit	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request to CAMD/CrAD	1.1. Receive and log request from concerned department together with supporting documents / attachment based on financial spreadsheet checklist of requirements.	None	1 hour and 30 minutes	<i>Credit Officer (CO), CrAD Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	2 hours	<i>Head, CAMD</i>
	1.3. Review if supporting	None	4 hours and 30 minutes	<i>CO, CrAD</i>

	<p>documents are in order as to:</p> <ul style="list-style-type: none"> a. Completeness b. Compliance with specified requirements <p>If not in order, inform CAMD Head and return the documents to the requesting department/ unit</p>			
	<p>1.4. Prepares the following:</p> <ul style="list-style-type: none"> a. Financial Statements (FS) spreadsheets together with financial summary / highlights b. Borrower's Risk Rating (BRR) c. Exposure Risk Rating (ERR) d. Industry Benchmarking Report (IBR) 	None	4 working days	CO, CrAD
	1.5. Review the report.	None	1 day, 3 hours and 30 minutes	Head, CAMD
	1.6. Approve/Sign the report & the transmittal slip	None	30 minutes	Head, CAMD
	1.7. Scan the report and attachments indicating the scan date, filename and location (central and back-up)	None	3 hours	CO, CrAD
	1.8. Log and transmit reports to the requesting	None	1 hour	CO, CrAD

	department/ unit			
	TOTAL	None	7 days	

**CREDIT & APPRAISAL MANAGEMENT
DEPARTMENT
Credit Appraisal Division**

1. Credit Appraisal – Progress Report

This procedure defines the activities from receipt of request, conduct of progress validation up to the submission of the Progress Report.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Appraisal Division (PSGG/CAMD/CAD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Government (G2G)	
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Fund and Asset Management Group/Recovery Management Department	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Real Estate		
1. Bill of Materials/Cost Estimate (1 photocopy)		To be provided by the Licensed Engineer/ Architect
2. Specification of Materials (1 photocopy)		To be provided by the Licensed Engineer/ Architect
3. Duly approved building plan/s (1 photocopy or blueprint)		To be provided by the Building Official
4. Project Schedule (Bar chart, S-curve) (1 photocopy)		To be provided by the Licensed Engineer/ Architect
5. Accomplishment Report (1 photocopy)		To be provided by the Project Manager/Engineer
B. Chattel		
1. For Machineries & Equipment		
a. Official list of machineries & equipments duly signed by borrower (1 original copy)		To be provided by the Owner of the Property
b. Invoices / Accounting records (1 photocopy)		To be provided by the Owner of the Property
c. Any Legal Proof of Ownership (Affidavit of & that they are free from encumbrances & liens) (1 photocopy)		To be provided by the Owner of the Property
2. For Transportation Equipment		
a. Updated Certificate of Registration & Official Receipt (CR/OR) (1 photocopy)		To be provided by the Owner/Land Registration Office (LTO)
b. Franchise for PUV (1 photocopy)		To be provided by the Owner/LTFRG
3. For Aircraft		
a. Certificate of Air Worthiness (1 photocopy)		To be provided by the Owner/CAAP
b. Certificate of Registration from CAAP (1 photocopy)		To be provided by the Owner/CAAP
c. Bluebook Record/Flying Hours (1 photocopy)		To be provided by the Owner

4. For Watercraft/Vessel				
a. Certificate of Vessel Registry (1 photocopy)			To be provided by the MARINA	
b. Certificate of Ownership (1 photocopy)			To be provided by the Owner	
c. MARINA License (Certificate of Manning, Sea Worthiness & Safety) (1 photocopy)			To be provided by the MARINA	
5. For Cost Validation/Ongoing Project (any of item 1 to 4)				
a. Complete Set of Plans (process/schematic diagram if applicable) (1 photocopy or blueprints)			To be provided by the Owner/Licensed Engineer	
b. Technical Specifications (1 photocopy)			To be provided by the Owner/Licensed Engineer	
c. Detailed Cost Estimates and Bill of Materials (1 photocopy)			To be provided by the Owner/Licensed Engineer	
6. Additional Requirements (if applicable)				
a. Sales Invoice (1 photocopy)			To be provided by the Owner of the Property	
b. Importation Documents (Bill of Lading, Letter of Credit) (1 photocopy)			To be provided by the Owner of the Property/Shipping Lines	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CAD	1.1. Receive and log request from concerned department together with supporting documents / attachment based on progress checklist of requirements.	None	3 hours	Credit Appraiser (CA), CAD Head, CAMD
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	Head, CAMD
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements	None	1 day and 4 hours	CA, CAD

	If not in order, inform CAMD Head and return the documents to the requesting department/ unit			
	1.4. Prepare travel documents as follows: a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, cash advance b. If regional - Itinerary of Travel, Office/ Travel Order, Request for Use of Company Vehicle, Cash Advance	None	4 days	CA, CAD
	1.5. Conduct actual property/project inspection: a. To validate the progress report submitted by the contractor. b. Verify if construction materials and equipment specified in the bill of estimates were installed	None	2 days	CA, CAD
	1.6. Consolidate and analyze data gathered.	None	1 day	CA, CAD

	1.7. Check percentage of accomplishment using the BOE or BOQ submitted during the project cost validation.	None	2 days	CA, CAD
	1.8. Prepare Progress Report	None	3 days	CA, CAD
	1.9. Prepare and attach transmittal slip to be signed by CAMD Head (after report approval)	None	30 minutes	CA, CAD
	1.10. Forward report to CAMD Head for review.	None	30 minutes	CA, CAD
	1.11. Review and approve the report.	None	5 hours	Head, CAMD
	1.11. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.12. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	30 minutes	CA, CAD
2. Receive Appraisal Report with Annexes	2.1. Log and transmit reports to the requesting department/unit	None	1 hour	CA, CAD
	TOTAL	None	15 days	

2. Credit Appraisal – Cost Validation Without Inspection

This procedure defines the activities from receipt of request, conduct of cost validation up to the submission of the Cost Validation Report.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Appraisal Division (PSGG/CAMD/CAD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Government (G2G)	
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Fund and Asset Management Group/Recovery Management Department	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Real Estate		
1. Bill of Materials/Cost Estimate (1 photocopy)		To be provided by the Licensed Engineer/ Architect
2. Specification of Materials (1 photocopy)		To be provided by the Licensed Engineer/ Architect
3. Duly approved building plan/s (1 photocopy or blueprint)		To be provided by the Building Official
4. Project Schedule (Bar chart, S-curve) (1 photocopy)		To be provided by the Licensed Engineer/ Architect
5. Accomplishment Report (1 photocopy)		To be provided by the Project Manager/Engineer
B. Chattel		
1. For Machineries & Equipment		
a. Official list of machineries & equipments duly signed by borrower (1 original copy)		To be provided by the Owner of the Property
b. Invoices / Accounting records (1 photocopy)		To be provided by the Owner of the Property
c. Any Legal Proof of Ownership (Affidavit of & that they are free from encumbrances & liens) (1 photocopy)		To be provided by the Owner of the Property
2. For Transportation Equipment		
a. Updated Certificate of Registration & Official Receipt (CR/OR) (1 photocopy)		To be provided by the Owner/Land Registration Office (LTO)
b. Franchise for PUV (1 photocopy)		To be provided by the Owner/LTFRG
3. For Aircraft		
a. Certificate of Air Worthiness (1 photocopy)		To be provided by the Owner/CAAP
b. Certificate of Registration from CAAP (1 photocopy)		To be provided by the Owner/CAAP

c. Bluebook Record/Flying Hours (1 photocopy)		To be provided by the Owner		
4. For Watercraft/Vessel				
a. Certificate of Vessel Registry (1 photocopy)		To be provided by the MARINA		
b. Certificate of Ownership (1 photocopy)		To be provided by the Owner		
c. MARINA License (Certificate of Manning, Sea Worthiness & Safety) (1 photocopy)		To be provided by the MARINA		
5. For Cost Validation/Ongoing Project (any of item 1 to 4)				
a. Complete Set of Plans (process/schematic diagram if applicable) (1 photocopy or blueprints)		To be provided by the Owner/Licensed Engineer		
b. Technical Specifications (1 photocopy)		To be provided by the Owner/Licensed Engineer		
c. Detailed Cost Estimates and Bill of Materials (1 photocopy)		To be provided by the Owner/Licensed Engineer		
6. Additional Requirements (if applicable)				
a. Sales Invoice (1 photocopy)		To be provided by the Owner of the Property		
b. Importation Documents (Bill of Lading, Letter of Credit) (1 photocopy)		To be provided by the Owner of the Property/Shipping Lines		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CAD	1.1. Receive and log request from concerned department together with supporting documents / attachment based on project cost validation checklist of requirements.	None	3 hours	Credit Appraiser (CA), CAD Head, CAMD
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	Head, CAMD
	1.3. Review if supporting documents are in order as to: a. Completeness	None	1 day and 4 hours	CA, CAD

	b. Compliance with specified requirements If not in order, inform CAMD Head and return the documents to the requesting department/ unit			
	1.4. Research with the following concerned government agencies (e.g. DOE, PEZA, etc.)	None	1 day	CA, CAD
	1.5. Survey prevailing market prices with the following: a. Suppliers b. Online research c. Appraisal companies d. Banks e. Other resources	None	5 days	CA, CAD
	1.6. Consolidate and analyze data gathered as follows: a. Comparative market data b. Project cost estimate (range) c. Comments/Limiting Conditions d. Proposed specifications of properties e. Other pertinent information	None	3 days	CA, CAD

	deemed necessary			
	1.7. Prepare Cost Validation Report	None	3 days	CA, CAD
	1.8. Prepare and attach transmittal slip to be signed by CAMD Head (after report approval)	None	30 minutes	CA, CAD
	1.9. Forward report to CAMD Head for review.	None	30 minutes	CA, CAD
	1.10. Review and approve the report.	None	5 hours	Head, CAMD
	1.11. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.12. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	30 minutes	CA, CAD
2. Receive Appraisal Report with Annexes	2.1. Log and transmit reports to the requesting department/unit	None	1 hour	CA, CAD
	TOTAL	None	15 days	

3. Credit Appraisal – Cost Validation with Inspection

This procedure defines the activities from receipt of request, conduct of cost validation up to the submission of the Cost Validation Report.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Appraisal Division (PSGG/CAMD/CAD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Government (G2G)	
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Fund and Asset Management Group/Recovery Management Department	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Real Estate		
1. Bill of Materials/Cost Estimate (1 photocopy)		To be provided by the Licensed Engineer/ Architect
2. Specification of Materials (1 photocopy)		To be provided by the Licensed Engineer/ Architect
3. Duly approved building plan/s (1 photocopy or blueprint)		To be provided by the Building Official
4. Project Schedule (Bar chart, S-curve) (1 photocopy)		To be provided by the Licensed Engineer/ Architect
5. Accomplishment Report (1 photocopy)		To be provided by the Project Manager/Engineer
B. Chattel		
1. For Machineries & Equipment		
a. Official list of machineries & equipments duly signed by borrower (1 original copy)		To be provided by the Owner of the Property
b. Invoices / Accounting records (1 photocopy)		To be provided by the Owner of the Property
c. Any Legal Proof of Ownership (Affidavit of & that they are free from encumbrances & liens) (1 photocopy)		To be provided by the Owner of the Property
2. For Transportation Equipment		
a. Updated Certificate of Registration & Official Receipt (CR/OR) (1 photocopy)		To be provided by the Owner/Land Registration Office (LTO)
b. Franchise for PUV (1 photocopy)		To be provided by the Owner/LTFRG
3. For Aircraft		
a. Certificate of Air Worthiness (1 photocopy)		To be provided by the Owner/CAAP
b. Certificate of Registration from CAAP (1 photocopy)		To be provided by the Owner/CAAP

c. Bluebook Record/Flying Hours (1 photocopy)		To be provided by the Owner		
4. For Watercraft/Vessel				
a. Certificate of Vessel Registry (1 photocopy)		To be provided by the MARINA		
b. Certificate of Ownership (1 photocopy)		To be provided by the Owner		
c. MARINA License (Certificate of Manning, Sea Worthiness & Safety) (1 photocopy)		To be provided by the MARINA		
5. For Cost Validation/Ongoing Project (any of item 1 to 4)				
a. Complete Set of Plans (process/schematic diagram if applicable) (1 photocopy or blueprints)		To be provided by the Owner/Licensed Engineer		
b. Technical Specifications (1 photocopy)		To be provided by the Owner/Licensed Engineer		
c. Detailed Cost Estimates and Bill of Materials (1 photocopy)		To be provided by the Owner/Licensed Engineer		
6. Additional Requirements (if applicable)				
a. Sales Invoice (1 photocopy)		To be provided by the Owner of the Property		
b. Importation Documents (Bill of Lading, Letter of Credit) (1 photocopy)		To be provided by the Owner of the Property/Shipping Lines		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CAD	1.1. Receive and log request from concerned department together with supporting documents / attachment based on project cost validation checklist of requirements.	None	3 hours	<i>Credit Appraiser (CA), CAD Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness	None	1 day and 4 hours	<i>CA, CAD</i>

	b. Compliance with specified requirements If not in order, inform CAMD Head and return the documents to the requesting department/ unit			
	1.4. Prepare travel documents as follows: a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, cash advance b. If regional - Itinerary of Travel, Office/ Travel Order, Request for Use of Company Vehicle, Cash Advance	None	4 days	CA, CAD
	1.5. Conduct actual property / project inspection:	None	1 day	CA, CAD
	1.6. Research with the following concerned government agencies (e.g. DOE, PEZA, etc.)	None	1 day	CA, CAD
	1.7. Survey prevailing market prices with the following: a. Suppliers	None	5 days	CA, CAD

	b. Online research c. Appraisal companies d. Banks e. Other resources			
	1.8. Consolidate and analyze data gathered as follows: a. Comparative market data b. Project cost estimate (range) c. Comments/Limiting Conditions d. Proposed specifications of properties e. Other pertinent information deemed necessary	None	3 days	CA, CAD
	1.9. Prepare Cost Validation Report	None	3 days	CA, CAD
	1.10. Prepare and attach transmittal slip to be signed by CAMD Head (after report approval)	None	30 minutes	CA, CAD
	1.11. Forward report to CAMD Head for review.	None	30 minutes	CA, CAD
	1.12. Review and approve the report.	None	5 hours	Head, CAMD
	1.13. Sign the report and the transmittal slip	None	30 minutes	Head, CAMD

	NOTE: All signatures must be in blue ink and dated.			
	1.13. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	30 minutes	CA, CAD
2. Receive Appraisal Report with Annexes	2.1. Log and transmit reports to the requesting department/unit	None	1 hour	CA, CAD
	TOTAL	None	20 days	

4. Credit Appraisal – Real Estate (RE)

This procedure is the process for the timely appraisal of real estate properties and preparation of appraisal reports to ensure that collateral of accounts, acquired assets, other properties of PHILGUARANTEE are adequately valued and location and ownership are established.

Department/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Appraisal Division (PSGG/CAMD/CAD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Government (G2G)	
Who may avail:	Priority Sectors Guarantee Group (PSGG), Housing Guarantee Group (HGG), Agricultural Guarantee Group (AGG), Special Assets Management Department and Recovery Group (SAMRG), Corporate Services Group (CSG), and Comptrollership Group (CG);	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Basic Requirements		
1. Owners Duplicate Certificate of Title (TCT/OCT/CCT) (1 photocopy)		To be provided by the Owner of the Property
2. Updated Tax Declaration (1 photocopy)		To be provided by the Municipal/Provincial or City Assessor's Office
3. Updated Tax Receipt (1 photocopy)		To be provided by the Municipal/City Treasurers Office
4. Lot Plan /Approved Subdivision Plan (1 photocopy)		To be provided by the Land Registration Authority (LRA)/Land Management Bureau (DENR)
5. Location /Vicinity Map (1 photocopy)		To be provided by the Tax Mapping Division Assessor's Office/Licensed Geodetic Engineer
6. Building Plan (for Improvement/s) (1 photocopy or blueprint)		To be provided by the Owner of the Property/Building Official
B. Additional Requirements (if applicable)		
1. DAR Clearance (for Agri-Lot) (1 photocopy)		To be provided by the Department of Agriculture
2. Occupancy Permit (newly constructed) (1 photocopy)		To be provided by the Building Official
3. As built Plan (for changes in plan) (1photocopy)		To be provided by the Building Official/Licensed Engineer/Architect
C. For Condominiums		

1. Master Deed with restrictions (1 photocopy)		To be provided by the Owner of the Property/Registry of Deeds/Condo Building Admin		
2. Certificate of payment of dues (1 photocopy)		To be provided by the Condo Building Admin		
3. Mother Title (1 Photocopy)		To be provided by the Registry of Deeds		
4. Others (e.g. Letter of Authority to inspect, HLURB clearance, etc.) (1 photocopy)		To be provided by the Owner of the Property/Condo Building Admin/HLURB		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit duly accomplished Credit Appraisal Requisition Form (CARF) and other required documents to CAMD/CAD	1.1. Receive and log request from concerned department together with supporting documents / attachment based on real estate checklist of requirements.	None	3 hours	Credit Appraiser (CA I-V), CAD Department Head, CAMD
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	Department Head, CAMD
CONDUCT OF APPRAISAL – REAL ESTATE				
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform the requesting unit and writing a copy should be furnished	None	1 day	Credit Appraiser (CA I-V), CAD

	to the Department Head.			
	1.4. Prepare request letters to: <ol style="list-style-type: none"> 1. Registry of Deeds 2. Assessor's Office 3. Land Registration Authority / Land Management Bureau (LMB) 4. Home Owners Association (HOA) 5. Building Administrators (Condominium/Townhomes) 	None	1 day	<i>Credit Appraiser (CA I-V), CAD</i>
	1.5. Plot the technical description of the property to define its boundaries and shape	None	1 day	<i>Credit Appraiser (CA I-IV), CAD</i>
	1.6. Prepare travel documents as follows: <ol style="list-style-type: none"> a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, Cash Advance b. If regional – Itinerary of Travel, Travel Order, Request for use of 	None	4 days	<i>Credit Appraiser (CA I-V), CAD</i>

	Company Vehicle, Cash Advance			
	1.7. Verify title at the Registry of Deeds to confirm authenticity, cleanliness (absence of prior mortgages) and ownership of the property for as follows: <ul style="list-style-type: none"> - Location - Ownership - Lien/Encumbrances - Other Information/Limiting conditions 	None	1 day	<i>Credit Appraiser (CA I-V), CAD</i>
	1.8. Verify Tax Declaration / Map at the Assessor's Office as follows: <ul style="list-style-type: none"> - Location - Ownership - Lien/Encumbrances - Other Information/Limiting conditions 	None	4 hours	<i>Credit Appraiser (CA I-V), CAD</i>
	1.9. Verify Subdivision / Lot Plan / CAD Map at the Land Registration Authority/Land Management Bureau (LMB) for the location	None	4 hours	<i>Credit Appraiser (CA I-V), CAD</i>

	1.10. Conduct Actual Property Inspection: a. To confirm property identification and ownership b. Validate site Data c. Define the neighborhood data including limiting conditions (e.g., available utilities, right of way, lien/encumbrances, etc.) d. To confirm improvement data e. Also, specify the construction features of the site as whatever found during inspection/verification	None	1 day	<i>Credit Appraiser (CA I-V), CAD</i>
	1.11. Research the relevant utilities, zoning, ordinance, etc. of the site and its nearby locality	None	4 hours	<i>Credit Appraiser (CA I-V), CAD</i>
	1.12. Survey prevailing market prices	None	3 days	<i>Credit Appraiser (CA I-V), CAD</i>

	within the locality and if possible, its validity (e.g. within 6 months)			
	1.13. Consolidate and analyze data gathered as follows: <ul style="list-style-type: none"> - Identify the landmarks and nearby properties surrounding the lot - Comparative Market Data - Valuation of Land and Improvements - Valuation Comments - Limiting Conditions - Other pertinent information deemed necessary 	None	2 days	<i>Credit Appraiser (CA I-V), CAD</i>
	1.14. Prepare Appraisal Report Prepare and attach transmittal slip to be signed by the Department Head (after report approval) Forward the report to CA I-V for review and signature	None	3 days	<i>Credit Appraiser (CA I-V), CAD</i>
EVALUATION AND REVIEW OF APPRAISAL REPORT – REAL ESTATE				
	1.15. Submit the report (with the attachments)	None	30 minutes	<i>Credit Appraiser (CA V), CAD</i>

	and Transmittal Slip) to the Department Head for review/signature			
	1.16. Review and sign the report and the Transmittal Slip Note: All signatures must be in blue ink and dated	None	2 hours	<i>Department Head, CAMD</i>
	1.17. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	30 minutes	<i>Credit Appraiser (CA I-V), CAD and/or Staff, CAMD</i>
2. Receive the report and attachments and the Transmittal Slip.	2.1. Log and transmit report and attachments and the Transmittal Slip	None	1 hour	<i>Credit Appraiser (CA I-V), CAD and/or Staff, CAMD</i>
	TOTAL	None	19 days and 4 hours	

5. Credit Appraisal – Chattel (Machinery & Equipment)

This procedure defines the activities from receipt of request, appraisal of chattel properties up to the submission of Appraisal Report.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Appraisal Division (PSGG/CAMD/CAD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Government (G2G)	
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Fund and Asset Management Group/Recovery Management Department	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Basic Requirements		
1. For Machineries & Equipment		
a. Official list of machineries & equipments duly signed by borrower (1 original copy)		To be provided by the Owner of the Property
b. Invoices / Accounting records (1 photocopy)		To be provided by the Owner of the Property
c. Any Legal Proof of Ownership (Affidavit of & that they are free from encumbrances & liens) (1 photocopy)		To be provided by the Owner of the Property
2. For Transportation Equipment		
a. Updated Certificate of Registration & Official Receipt (CR/OR) (1 photocopy)		To be provided by the Owner/Land Registration Office (LTO)
b. Franchise for PUV (1 photocopy)		To be provided by the Owner/LTFRG
3. For Aircraft		
a. Certificate of Air Worthiness (1 photocopy)		To be provided by the Owner/CAAP
b. Certificate of Registration from CAAP (1 photocopy)		To be provided by the Owner/CAAP
c. Bluebook Record/Flying Hours (1 photocopy)		To be provided by the Owner
4. For Watercraft/Vessel		
a. Certificate of Vessel Registry (1 photocopy)		To be provided by the MARINA
b. Certificate of Ownership (1 photocopy)		To be provided by the Owner
c. MARINA License (Certificate of Manning, Sea Worthiness & Safety) (1 photocopy)		To be provided by the MARINA
B. Additional Requirements (if applicable)		
a. Sales Invoice (1 photocopy)		To be provided by the Owner of the Property
b. Importation Documents (Bill of Lading, Letter of Credit) (1 photocopy)		To be provided by the Owner of the Property/Shipping Lines

Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CAD	1.1. Receive and log request from concerned department together with supporting documents/ attachment based on chattel checklist of requirements.	None	3 hours	<i>Credit Appraiser (CA), CAD Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform CAMD Head and return the documents to the requesting department/ unit	None	4 hours	CA, CAD
	1.4. Prepare request letters to: a. Land Transportation Office (LTO) b. Civil Aviation Authority of the Philippines (CAAP) c. Maritime Industry	None	1 day	CA, CAD

	Authority (MARINA)			
	1.5. Verify documents with the following: a. LTO for vehicles - certificate of registration, official receipt b. CAAP for aircraft – certificate of registration, certificate of ownership, certificate of airworthiness, other pertinent documents c. MARINA for watercrafts- certificate of vessel registry, certificate of ownership, certificate of sea worthiness, other pertinent documents	None	1 day	CA, CAD
	1.6. Prepare travel documents as follows: a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, cash advance b. If regional - Itinerary of Travel, Office/	None	4 days	CA, CAD

	Travel Order, Request for Use of Company Vehicle, Cash Advance			
	1.7. Conduct actual property inspection as to: a. Specification i. Brand ii. Model iii. Serial Number iv. Capacity, etc. b. Condition of the Property i. Operational ii. Obsolete	None	2 day	CA, CAD
	1.8. Survey prevailing market prices with the following: a. Suppliers b. Online research c. Appraisal companies d. Banks e. Other resources	None	3 days	CA, CAD
	1.9. Consolidate and analyze data gathered as follows: a. Comparative market data b. Valuation of the property c. Comments/ Limiting conditions d. Inventory list of properties e. Pictures and other pertinent	None	3 days	CA, CAD

	information deemed necessary			
	1.10. Prepare Appraisal Report	None	4 days	CA, CAD
	1.11. Prepare and attach transmittal slip to be signed by CAMD Head (after report approval)	None	30 minutes	CA, CAD
	1.12. Forward report to CAMD Head for review.	None	30 minutes	CA, CAD
	1.13. Review and approve the report.	None	5 hours	Head, CAMD
	1.14. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.15. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	30 minutes	CA, CAD
2. Receive Appraisal Report with Annexes	2.1. Log and transmit reports to the requesting department/unit	None	1 hour	CA, CAD
	TOTAL	None	20 days	

**CREDIT & APPRAISAL MANAGEMENT
DEPARTMENT
Credit Investigation Division**

1. Credit Investigation – Minimum Part A – Negative Checking

This procedure defines the activities from receipt of request, conduct of negative check, up to the submission of Negative Checking Report.

Office/Division:	Priority Sector Guarantee Group/Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Recovery Management Department			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Client Information Sheet (CIS) (1 photocopy)			To be provided by the proponent/client	
2. Borrower's Information Sheet (BIS) (1 photocopy)			To be provided by the proponent/client	
NOTE: (Maximum of five (5) names)				
3. Registration Document (depends on type of business/operation)				
a. Sole Proprietorship and Trading				
i. Certificate of Registration (1 photocopy)			Department of Trade and Industry (DTI)	
b. Partnership or Corporation				
i. Articles of Incorporation (1 photocopy)			Securities and Exchange Commission (SEC)	
ii. General Information Sheet (latest) (1 photocopy)			Securities and Exchange Commission (SEC)	
c. Cooperative				
i. Certificate of Cooperation (1 photocopy)			Cooperative Development Authority (CDA)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
6. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from concerned department together with the Borrower's Information Sheet (BIS) – together with the Client Information Sheet (CIS) as Annex A	None	2 hours	Credit Investigator (CI), CID Head, CAMD

	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	Head, CAMD
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform CAMD Head and return the documents to the requesting department/ unit	None	4 hours	CI, CID
	1.4. Conduct negative checking (court cases, credit cards, bank loans) with following institutions: a. CIBI b. BAP-CB c. CMAP	None	4 hours	CI, CID
	1.5. Verify SEC / DTI /CDA registration and latest documents submitted	None	1 hour	CI, CID
	1.6. Verify if company and/or individual is included in the DTI Watchlist of Philippine Exporters and Foreign Buyers	None	1 hour	CI, CID
	1.7. Verify if company and/or individual	None	1 hour	CI, CID

	is included in the UNSC list on: a. Security Council Committee b. Al-Qaida Sanctions Committee			
	1.8. Prepare report on Negative Check Results.	None	4 hours	CI, CID
	1.9. Forward report together with the Transmittal Slip to CAMD Head for review.	None	30 minutes	CI, CID
	1.10. Review and approve the report.	None	3 hours	Head, CAMD
	1.11. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.12. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	1 hour	CI, CID
2. Receive Negative Check Results with Annexes	2.1. Log and transmit reports to the requesting department/ unit	None	1 hour	CI, CID
	TOTAL	None	3 days	

2. Credit Investigation – Minimum Part A – In-House Bank Checking

This procedure defines the activities from receipt of request, to the conduct of bank checking up to the submission of In-House Bank Checking Report.

Office/Division:	Priority Sector Guarantee Group/Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Complex			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Recovery Management Department			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Certificate of Complete Borrowings (1 original copy)			To be provided by the proponent/client	
2. Certificate of No Default (1 original copy)			To be provided by the proponent/client	
3. Authorization for PHILGUARANTEE to Conduct Bank Checking (1 original copy per bank)			To be provided by the proponent/client	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from concerned department together with the Borrower's Information Sheet (BIS) – together with the Client Information Sheet (CIS) as Annex A	None	2 hours	<i>Credit Investigator (CI), CID Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements	None	4 hours	<i>CI, CID</i>

	If not in order, inform CAMD Head and return the documents to the requesting department/ unit			
	<p>1.4. Prepare travel documents as follows:</p> <p>a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, cash advance</p> <p>b. If regional - Itinerary of Travel, Office Order, Request for Use of Company Vehicle, Cash Advance</p> <p>NOTE: Done simultaneously with Business Verification</p>	None	1 day and 4 hours	CI, CID
	<p>1.5. Verify bank dealings / transactions (loans) of the client through telephone inquiries and/or bank visits.</p> <p>Gather vital information as follows:</p> <p>a. Type of credit accommodation</p>	None	1 day and 4 hours	CI, CID

	b. Date the loan was granted c. Amount of loan d. Terms of loan e. Collateral f. Payment experience g. Outstanding balance as of investigation date h. Name of informant			
	1.6. For provincial / regional banks, travel time of 1 day to and 1 day from the province or region is included	None	(2 days)	CI, CID
	1.7. Prepare report on In-House Bank Checking.	None	3 hours	CI, CID
	1.8. Forward report together with the Transmittal Slip to CAMD Head for review.	None	30 minutes	CI, CID
	1.9. Review and approve the report.	None	3 hours	Head, CAMD
	1.10. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.11. Scan the report and attachments indicating the scan date, filename and location	None	1 hour	CI, CID

	(central and back-up).			
2. Receive In-House Bank Checking Report with Annexes	2.1. Log and transmit reports to the requesting department/ unit	None	1 hour	CI, CID
	TOTAL	None	NCR = 5 days Provincial = 7 w days	

3. Credit Investigation – Minimum Part B – Business Verification

This procedure defines the activities from receipt of request, business verification up to the submission of Business Verification Report.

Office/Division:	Priority Sector Guarantee Group/Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)	
Classification:	Complex to Highly Technical	
Type of Transaction:	Government-to-Government (G2G)	
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Recovery Management Department	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Client Information Sheet (CIS) (1 photocopy)		To be provided by the proponent/client
2. Borrower's Information Sheet (BIS) (1 photocopy) Note: Maximum of five (5) names		To be provided by the proponent/client
3. Permits / Registration / Certification (depends on type of business/operation) (1 photocopy)		
a. Permit to Construct/Operate Pollution-Control Devices Note: Applicable to almost all business industries		Environmental Compliance Certificate (ECC) from Environmental Management Bureau (EMB) of the Department of Environment and Natural Resources (DENR)
b. Business Not Covered by ECC Requirement		Certificate of Non-Coverage (CNC) by PD 1586 from DENR-EMB
c. Business Permit/Permit to Operate		Business Permits and Licensing Office (BPLO) of Local Government Unit (LGU)
d. If entity is availing of incentives under Executive Order (EO) 226 or the Omnibus Investment Code		Philippine Economic Zone Authority (PEZA) Locators
e. Foreign Principals		Department of Labor and Employment (DOLE) - Alien Employment Permit Bureau of Immigration (BI) - Alien Certificate of Registration - Special Resident Visa (SRV)

	<ul style="list-style-type: none"> - Special Resident Retirement Visa (SRRV) in coordination with the Philippine Retirement Authority (PRA) - Special Investors' Resident Visa (SIRV) in coordination with the Board of Investment (BoI)
f. Animals and Animal-Products, Veterinary Drugs and Animal Facilities	Registration Certificate from the Bureau of Animal Industry (BAI)
g. Aquatic Animals, Importation/Exportation of Aquatic Animals, and Construction of Fishpond	<p>ECC from EMB of DENR Certificate of Registration from Bureau of Fisheries and Aquatic Resources (BFAR) of the Department of Agriculture (DA)</p> <p><u>For Fishpond:</u></p> <ul style="list-style-type: none"> - BFAR <ul style="list-style-type: none"> • Fish Pond Lease Agreement • Fishpond lease agreements (25 yrs.) • Permits/licenses for the construction and operation of fish pens, fish cages • Fishing permits and certificates of clearance of Philippine-registered fishing vessels operating in international waters - Memorandum of Agreement (MOA) with the buyers <p><u>For Fishing Boat:</u></p> <ul style="list-style-type: none"> - BFAR <ul style="list-style-type: none"> • Commercial Fishing Boat License (CFBL) for fishing vessels • Clearance for importation of foreign fishing vessel

	<ul style="list-style-type: none"> • Foreign Fishermen's License to Foreign Technician • Fishermen's License - DA <ul style="list-style-type: none"> • Special permit for the signature of the Secretary for fishing vessels engaged in research, scientific, educational and other purposes within Philippine Waters - Maritime Industry Authority (MARINA) <ul style="list-style-type: none"> • Certificate of Registration for vessels <p><u>For Exportation and Importation of Fresh Fish Products:</u></p> <ul style="list-style-type: none"> - BFAR Export and Import Permits <p><u>For Commercial Fishing:</u></p> <ul style="list-style-type: none"> - BFAR <ul style="list-style-type: none"> • Commercial Fishing Vessel / Gear License (CFVGL) • Inspection and Clearance of Imported /Incoming Fish and Fishery Products via the Manila Domestic Airport (MDA) / Ninoy Aquino International Airport (NAIA) • Clearance to Import Fishing Vessels
h. Fertilizer Products and Registration of Pesticide Products	Registration Certificate from the Fertilizer and Pesticide Authority (FPA) of DA
i. Food, Chemicals and Health-related Business	Registration Certificate from the Food and Drug Administration (FDA) of the Department of Health (DOH)
j. Meat Plant Accreditation for Meat and Meat Products, Slaughterhouse Operations	Accreditation Certificate and Registration Certificate

	from the National Meat Inspection Commission (NMIC) of DA
k. Pawnshop & Lending Investor	Registration Certificate from the Bangko Sentral ng Pilipinas (BSP)
l. Plants & Plant Products: Nursery Accreditation, Seed Certification and Phytosanitary Certificate	Bureau of Plant Industry (BPI) of DA
m. Recruitment or Placement Agency for Foreign Employment	Registration Certificate from the Philippine Overseas Employment Administration (POEA) of DOLE
n. Recruitment or Placement Agency for Local Employment	Registration Certificate from the Bureau of Local Employment (BLE) of DOLE
o. Schools & Educational Institutions: Educational Institution (Nursery, Primary, Elementary, Secondary Levels); Tertiary Level; Technical-Vocational Education, Training Program Registration and Accreditation	Permit from the Department of Education (DepEd) and the Commission on Higher Education (CHED); Registration and Accreditation Certificate from the Technical Education Skills Development Authority (TESDA) of DOLE
p. Sugar trading, Muscovado converting & trading; Processing or manufacturing sugar-based products for export	Registration Certificate from the Sugar Regulatory Administration (SRA) of DA
q. Telecom Business	License from the National Telecommunication Commission (NTC) of the Department of Transportation & Communication (DOTC)
r. Tourism-related Projects	Registration and Accreditation Certificate from the Department of Tourism (DOT)
s. Transportation:	
i. Air Transport Service	Civil Aviation Authority of the Philippines (CAAP) - Aircraft Registration - Certificates of Airworthiness of Aircrafts - Air Operator Certificate (AOC)

	<ul style="list-style-type: none"> - Commercial Air Transport Operating Licence
ii. Sea Transport Service	<p>MARINA</p> <ul style="list-style-type: none"> - Certificates of Ownership and Vessel Registry (CO/CVR) - Authority to Operate - Certificate of Public Convenience (CPC) - Coastwise License (CWL) - Bay and River License (BRL) - Pleasure Yacht License (PYL) <p><u>For Passenger Ships</u></p> <ul style="list-style-type: none"> - Passenger Ship Safety Certificate - Minimum Safe Manning Certificate <p><u>For Cargo Ships</u></p> <ul style="list-style-type: none"> - Cargo Ship Safety Certificate - Minimum Safe Manning Certificate <p><u>For Tankers</u></p> <ul style="list-style-type: none"> - Cargo Ship Safety Construction Certificate - Cargo Ship Safety Equipment Certificate - Certificate of Fitness - Minimum Safe Manning Certificate <p><u>For Tugs, Dredgers and Barges</u></p> <ul style="list-style-type: none"> - Cargo Ship Safety Certificate - Minimum Safe Manning Certificate <p><u>For High Speed Crafts</u></p> <ul style="list-style-type: none"> - High Speed Craft Safety Certificate - Minimum Safe Manning Certificate

			<u>For Other Ships</u> - Passenger/Cargo Ship Safety Certificate - Minimum Safe Manning Certificate	
iii. Land Transport Service			Land Transport Franchise & Regulatory Board (LTFRB)	
t. Water Utilities, Waterworks and other water-related projects			Water Permit from the National Water Resources Board (NWRB) of DENR Accreditation of Suppliers, Manufacturers and Products from the Local Water Utility Administration (LWUA)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from concerned department together supporting documents / attachment based on checklist of requirements for business verification	None	2 hours	<i>Credit Investigator (CI), CID Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform CAMD Head and return	None	4 hours	<i>CI, CID</i>

	the documents to the requesting department/ unit			
	1.4. Refer to minimum output Part A for the SEC / DTI / CDA registration and latest documents submitted	None	4 hours	CI, CID
	1.5. Prepare request letters to: a. Assessor's Office b. Business Permits and Licensing Office (BPLO) c. Building Administrator d. Barangay / Village Office e. Other related government regulatory offices	None	3 hours	CI, CID
	1.6. Prepare travel documents as follows: a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, cash advance b. If regional - Itinerary of Travel, Office Order, Request for Use of Company Vehicle, Cash Advance	None	1 day and 4 hours	CI, CID

	1.7. Conduct ocular inspection and interview proponent or one of his / her representative For provincial / regional accounts, additional one [2] day for: a. Ocular Inspection b. Bank Checking	None	1 day (2 days)	CI, CID
	1.8. Research on neighbourhood, etc. at the site locality (For provincial / regional accounts, additional one [1] day)	None	4 hours (1 day)	CI, CID
	1.9. Conduct of Business Verification (For provincial / regional accounts, additional two [2] days for submission and gathering of data)	None	4 hours (2 days)	CI, CID
	1.10. For provincial / regional accounts, travel time of 1 day to and 1 day from the province or region is included	None	(2 days)	CI, CID
	1.11. Prepare Full Business Report.	None	1 day	CI, CID

	1.12. Forward report together with the Transmittal Slip to CAMD Head for review.	None	30 minutes	CI, CID
	1.13. Review and approve the report.	None	3 hours	Head, CAMD
	1.14. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.15. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	1 hour	CI, CID
2. Receive Business Verification Report with Annexes	2.1. Log and transmit reports to the requesting department/ unit	None	1 hour	CI, CID
	TOTAL	None	NCR = 7 days Provincial = 14 days	

4. Credit Investigation – Minimum Part B – Neighbourhood Checking

This procedure defines the activities from receipt of request, neighbourhood checking up to the submission of Neighbourhood Checking Report.

Office/Division:	Priority Sector Guarantee Group/Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Complex to Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Recovery Management Department			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Client Information Sheet (CIS) (1 photocopy)			To be provided by the proponent/client	
2. Borrower's Information Sheet (BIS) (1 photocopy)			To be provided by the proponent/client	
Note: Maximum of five (5) names				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from concerned department together supporting documents / attachment based on checklist of requirements for neighbourhood checking	None	2 hours	<i>Credit Investigator (CI), CID Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements	None	4 hours	<i>CI, CID</i>

	If not in order, inform CAMD Head and return the documents to the requesting department/ unit			
	1.4. Refer to minimum output Part A for the SEC / DTI / CDA registration and latest documents submitted	None	4 hours	CI, CID
	1.5. Prepare request letters to: a. Building Administrator b. Barangay / Village Office c. Homeowner's Association	None	3 hours	CI, CID
	1.6. Prepare travel documents as follows: a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, cash advance b. If regional - Itinerary of Travel, Office Order, Request for Use of Company Vehicle, Cash Advance	None	1 days and 4 hours	CI, CID

	<p>1.7. Conduct on-site inspection / verification on the actual location of the business to verify from the barangay, building, village / subdivision offices for licenses, permits, certificates, etc.</p> <p>For provincial / regional accounts, additional one [1] day for: a. Ocular inspection b. Bank Checking</p>	None	<p>1 day</p> <p>(2 days)</p>	CI, CID
	<p>1.8. Research on neighbourhood, etc. at the site locality</p> <p>(For provincial / regional accounts, additional one [1] day)</p>	None	<p>4 hours</p> <p>(1 day)</p>	CI, CID
	<p>1.9. Research on relevant permits from Assessor's Office, BPLO, etc.</p> <p>(For provincial / regional accounts, additional two [2] days for submission and gathering of data)</p>	None	<p>4 hours</p> <p>(2 days)</p>	CI, CID
	1.10. For provincial / regional accounts, travel time of 1 day to	None	(2 days)	CI, CID

	and 1 day from the province or region is included			
	1.11. Prepare Neighborhood Checking Report.	None	1 day	CI, CID
	1.12. Forward report together with the Transmittal Slip to CAMD Head for review.	None	30 minutes	CI, CID
	1.13. Review and approve the report.	None	3 hours	Head, CAMD
	1.14. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.15. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	1 hour	CI, CID
2. Receive Neighbourhood Checking Report with Annexes	2.1. Log and transmit reports to the requesting department/ unit	None	1 hour	CI, CID
	TOTAL	None	NCR = 7 days Provincial = 14 days	

5. Credit Investigation – Registration of Mortgage

This procedure defines the activities from receipt of request, registration of mortgage up to the submission of annotated Real Estate Mortgage (REM)/ Chattel Mortgage (CHM).

Office/Division:	Priority Sector Guarantee Group/Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Complex to Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Agriculture Business Group, Corporate Business Group, and Housing Business Group			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Registration Documents (minimum of 5 original copies)			To be provided by the proponent/client	
2. For Real Estate:			To be provided by the proponent/client from:	
a. Owner's Duplicate of the Certificate of Title (TCT/OCT/CCT)			- Registry of Deeds	
b. Updated Tax Declaration			- Municipal/Provincial or City Assessor's Office	
c. Updated Tax Receipt			- Municipal/City Treasurer's Office	
3. For Chattel:			To be provided by the proponent/client from:	
a. For Machineries and Equipment			- Registry of Deeds	
b. For Transportation Equipment			- Owner / Land Registration Office (LTO) / Land Transportation Franchise and Regulatory Board (LTFRB)	
c. For Aircraft			- CAAP	
d. For Watercraft / Vessel			- MARINA	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from concerned department together supporting documents / attachment based on checklist of requirements for	None	2 hours	Credit Investigator (CI), CID Head, CAMD

	registration of mortgage			
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	Head, CAMD
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform CAMD Head and return the documents to the requesting department/ unit	None	4 hours	CI, CID
	1.4. Assess payment for: a. Bureau of Internal Revenue b. Registry of Deeds	None	4 hours	CI, CID
	1.5. Prepare travel documents as follows: a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, cash advance b. If regional - Itinerary of Travel, Office Order, Request for Use of Company	None	1 day and 4 hours	CI, CID

	Vehicle, Cash Advance			
	1.6. Conduct registration of mortgage: a. Proceed to BIR-District office for validation of BIR's computation and BIR's initial on the total payment of Documentary Stamp Tax (DST) b. Pay BIR's authorized bank for DST c. Wait for the validated deposit slip d. For mortgage entry / registration, proceed to: i. Register of Deeds (RD) for real estate and chattel mortgage. The Register of Deeds will schedule the release of mortgage documents ii. MARINA for vessels iii. CAAP for aircrafts	Amount depends on kind and number of property/ies to be mortgaged	1 day	CI, CID
	1.7. For provincial / regional accounts, travel time of 1 day to	None	(2 days)	CI, CID

	<p>and 1 day from the province or region is included</p> <p>NOTE: Once registration of documents is done, turn-around-time stops, until commencement of pick up occurs</p>			
	<p>1.8. If registration documents are already available, repeat process 1.5.</p> <p>Pick-up registered annotated mortgage documents/title</p> <p>For provincial / regional accounts, travel time of 1 day to and 1 day from the province or region is included</p>	None	<p>1 day and 4 hours</p> <p>(1 day)</p> <p>(2 days)</p>	CI, CID
	<p>1.9. For motor vehicles, after registration with the RD, proceed to LTO for annotation of mortgage in the Certificate of Registration (CR)</p>	None	4 hours	CI, CID
	<p>1.10. Receive, review and log registered documents</p>	None	3 hours and 30 minutes	CI, CID

	and forward to CAMD Head			
	1.11. Check the annotation in the Mortgage Documents.	None	3 hours	Head, CAMD
	1.12. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.13. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	1 hour	CI, CID
2. Receive Registration of Mortgage with Annexes	2.1. Log and transmit reports to the requesting department/unit	None	1 hours	CI, CID
	TOTAL	Amount depends on kind and number of property/ ies to be mortgag ed	NCR = 7 days Provincial = 14 days	

6. Credit Investigation – Court Case Verification

This procedure defines the activities from receipt of request, conduct of court case verification up to the submission of Court Case Verification report.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Complex			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Agriculture Business Group, Corporate Business Group and Housing Business Group			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Court Case/s as listed in the Negative Checklist Report (1 photocopy)			To be provided by the requesting unit	
2. Authority for PHILGUARANTEE to Conduct Court Case Verification (1 original copy per case)			To be provided by the proponent/client	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
2. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from concerned department together supporting documents / attachment based on checklist of requirements for court case verification	None	2 hours	<i>Credit Investigator (CI), CID Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements	None	4 hours	<i>CI, CID</i>

	If not in order, inform CAMD Head and return the documents to the requesting department/ unit			
	1.4 Prepare request letters to Clerk of Court and of Branch: a. Regional Trial Court (RTC); b. Metropolitan Trial Court (MetC); and/or, c. Municipal Trial Court (MuTC)	None	3 hours	CI, CID
	1.5. Prepare travel documents as follows: a. If within NCR and nearby provinces – OB Slip, Request for use of Company Vehicle, cash advance b. If regional - Itinerary of Travel, Office Order, Request for Use of Company Vehicle, Cash Advance	None	1 day and 4 hours	CI, CID
	1.6. Conduct court verification and verify the records of the following: a. Complete name of the defendant	None	1 day	CI, CID

	b. Complete address c. Name of spouse d. Nature of the case e. Status of the case If record is not available, inform requesting department to require applicant to submit a court clearance.			
	1.7. For provincial / regional accounts, travel time of 1 day to and 1 day from the province or region is included	None	(2 days)	CI, CID
	1.8. Prepare Court Case Verification Report.	None	4 hours	CI, CID
	1.9. Forward report together with the Transmittal Slip to CAMD Head for review.	None	30 minutes	CI, CID
	1.10. Review and approve the report.	None	3 hours	Head, CAMD
	1.11. Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.16. Scan the report and attachments indicating the	None	1 hour	CI, CID

	scan date, filename and location (central and back-up).			
2. Receive Court Case Verification Report with Annexes	2.1. Log and transmit reports to the requesting department/ unit	None	1 hour	CI, CID
	TOTAL	None	NCR = 5 days Provincial = 7 days	

7. Credit Investigation – Purchase Order (PO) Verification

This procedure defines the activities from receipt of request of purchase order verification up to the submission of the report.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Complex			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Recovery Management Department			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Purchase Order (PO) (1 photocopy signed by proponent/client)			To be provided by the proponent/client	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from concerned department together supporting documents / attachment based on checklist of requirements for purchase order verification	None	2 hours	<i>Credit Investigator (CI), CID Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform CAMD Head and return	None	4 hours	<i>CI, CID</i>

	the documents to the requesting department/ unit			
	<p>1.4. Prepare an electronic mail (email) addressed to the client's buyer/s to verify the authenticity of the PO and Pro-forma Invoice Job Order (PIJO).</p> <p>Verify the following:</p> <ul style="list-style-type: none"> a. Buyer's e-mail address vs. buyer's website or ID b. PO data vs. e-mailed information <p>If Local buyer/s, conduct SEC verification (Please refer to process 1.4 of Business Verification)</p>	None	3 hours	CI, CID
	1.5. Prepare Purchase Order Verification Report.	None	4 hours	CI, CID
	1.6. Forward report together with the Transmittal Slip to CAMD Head for review.	None	30 minutes	CI, CID
	1.7. Review and approve the report.	None	3 hours	Head, CAMD
	1.8. Sign the report and the transmittal slip	None	30 minutes	Head, CAMD

	NOTE: All signatures must be in blue ink and dated.			
	1.9. Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	1 hour	CI, CID
2. Receive Purchase Order Verification Report with Annexes	2.1. Log and transmit reports to the requesting department/ unit	None	1 hour	CI, CID
	TOTAL	None	3 days	

8. Credit Investigation – Trade Checking

This procedure defines the activities from receipt of request, business verification up to the submission of Trade Checking Report.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Complex to Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Agriculture Business Group, Corporate Business Group, Housing Business Group and Recovery Management Department			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. List of Buyer/s (maximum of 10 top buyers) (1 original copy)			To be provided by the proponent/client	
2. List of Supplier/s (maximum of 10 top suppliers) (1 original copy)			To be provided by the proponent/client	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from concerned department together supporting documents / attachment based on checklist of requirements for trade checking	None	2 hours	<i>Credit Investigator (CI), CID Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform CAMD	None	4 hours	<i>CI, CID</i>

	Head and return the documents to the requesting department/ unit			
	1.4. Conduct the following activities: a. Telephone verification for local buyers / suppliers b. Send verification e-mail for foreign buyers / suppliers NOTE: List should contain only the top ten (10) buyers / supplier	None	1 day 1 day	CI, CID
	1.5 Check the COFACE Rating on the following: a. Country Risk Assessment b. Business Climate	None	2 hours	CI, CID
	1.6 Check the buyers' / suppliers' name on the DTI Watchlist of the Philippine Exporters and Foreign Buyers	None	2 hours	CI, CID
	1.7 Waiting period for: a. Buyers checking b. Suppliers checking	None	2 days 5 days	CI, CID
	1.8 Prepare Trade Checking Reports as follows:	None		CI, CID

	a. Buyers checking b. Suppliers checking c. COFACE Rating Forward report together with the Transmittal Slip to Department Head for review.		3 hours 3 hours 3 hours	
	1.9 Forward report together with the Transmittal Slip to CAMD Head for review.	None	30 minutes	CI, CID
	1.10 Review and approve the report.	None	4 hours	Head, CAMD
	1.11 Sign the report and the transmittal slip NOTE: All signatures must be in blue ink and dated.	None	30 minutes	Head, CAMD
	1.12 Scan the report and attachments indicating the scan date, filename and location (central and back-up).	None	1 hour	CI, CID
2. Receive Trade Checking Report with Annexes	2.1. Log and transmit reports to the requesting department/ unit	None	1 hour	CI, CID
	TOTAL	None	Buyer's = 7 days Supplier's = 10 days	

9. Credit Investigation – Data Submission – Bankers Association of the Philippines – Credit Bureau (BAP-CB)

This procedure defines the activities from receipt of request, conduct of data gathering and research, up to the submission of data of adverse accounts.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Recovery Management Department			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Memorandum from the Recovery Management Department requesting Name/s of Person/s or Company/ies to be included in the Negative List (1 original copy)			To be provided by the Recovery Management Department	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log request from Recovery Management Department requesting negative listing	None	2 hours	<i>Credit Investigator (CI), CID Head, CAMD</i>
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	<i>Head, CAMD</i>
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform CAMD Head and return the documents to the requesting department/ unit	None	4 hours	<i>CI, CID</i>

	1.4. Conduct research on the names / entities listed in the request and as reflected in the documents submitted by the requesting department with following institutions: a. SEC b. DTI c. CDA	None	1 day	CI, CID
	1.5. Submit pertinent and required data to BAP-CB	None	1 day	CI, CID
	1.6. Inform CAMD Head of the submission of data through email (screenshot)	None	1 hour	CI, CID
	TOTAL	None	3 days	

10. Credit Investigation – Credit Information Corporation (CIC)

This procedure defines the activities from receipt of data, conduct of data analysis, up to the submission of basic credit data.

Office/Division:	Priority Sector Guarantee Group /Credit and Appraisal Management Department/Credit Investigation Division (PSGG/CAMD/CID)			
Classification:	Complex			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Cash Management Department			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Outstanding Loan Balance Report (1 original copy)			To be provided by the Cash Management Department	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request form together with the required documents to CAMD/CID	1.1. Receive and log data report from Cash Management Department	None	2 hours	Credit Investigator (CI), CID Head, CAMD
	1.2. Forward request to assigned personnel; indicate instructions, if any.	None	1 hour	Head, CAMD
	1.3. Review if supporting documents are in order as to: a. Completeness b. Compliance with specified requirements If not in order, inform CAMD Head and return the documents to the requesting department/ unit	None	4 hours	CI, CID
	1.4. Conduct data analysis on the information contained in the report.	None	1 day	CI, CID

	1.5. Submit pertinent and required data to BAP-CB	None	3 days	CI, CID
	1.6. Inform CAMD Head of the submission of data through email (screenshot)	None	1 hour	CI, CID
	TOTAL	None	5 days	

VII. FEEDBACK AND COMPLAINTS MECHANISM

How to send a feedback?	<p>Feedback and complaints can be filed from Monday thru Friday, from 8am to 5pm through the following dedicated reporting channels:</p> <p>1. Mail - Philippine Guarantee Corporation 22nd – 24th Floors, BPI Philam Life Makati, 6811 Ayala Ave., Bel-Air 1209 City of Makati, NCR Fourth District, Philippines</p> <p>1. E-mail - feedback@philguarantee.gov.ph</p>
How feedbacks are processed?	Feedbacks received through telephone and/or e-mail are processed in accordance with the PHILGUARANTEE Complaints Handling Program.
How to file complaints?	Complaints may be filed in person or via email. However, this may be best done via formal communication (i.e., letter or email). To speed up the processing of the complaints, the complainant must fill up the PHILGUARANTEE Complaint Report Form.
How complaints are processed?	Complaints are processed in accordance with the PHILGUARANTEE Complaints Handling Program.
Contact Information of ARTA, PCC, CCB	<p>Anti-Red Tape Authority complaints@arta.gov.ph 1-ARTA (2762) 8478-5091; 8478-5093; 8478-5099</p> <p>Presidential Complaints Center pcc@malacanang.gov.ph 8888 8736-8621</p> <p>Civil Service Commission's Contact Center ng Bayan email@contactcenterngbayan.gov.ph 0908-881-6565 (SMS)</p>