



DEPED DIVISION OF CATANDUANES  
RECORDS SECTION

**RELEASED**  
BY: *[Signature]*  
07 FEB 2023 TIME: 9:43

Republic of the Philippines  
**Department of Education**  
Region V – Bicol  
**SCHOOLS DIVISION OFFICE OF CATANDUANES**

**UNNUMBERED MEMORANDUM**  
OSDS-PER-UM-02-03-2023/raas

TO : Assistant Schools Division Superintendent  
Chief Education Supervisors  
Public Schools District Supervisors/In-Charge  
School Heads of Implementing Unit Secondary Schools  
Designated Agency Authorized Officers  
Designated DepEd Verifiers

FROM : By Authority of the Schools Division Superintendent:

*70*  
**MA. LUISA T. DELA ROSA**  
Assistant Schools Division Superintendent  
Officer-In-Charge

SUBJECT : **REITERATION OF DIRECTIVES ON THE  
VERIFICATION OF DEDUCTIONS TO BE INCORPORATED  
IN THE PAYROLL PROGRAM**

DATE : 03 February 2023

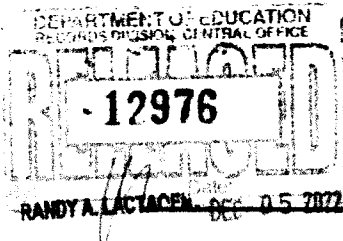
1. Attached is the Memorandum OUF-2022-06-44 from the Office of the Undersecretary and Finance with the above-stated subject.
2. For information, guidance and strict compliance.

RAAS/Reiteration of Directives on the Verification of Deductions....  
009/ February 2, 2023



San Roque, Virac, Catanduanes  
052 - 8114063  
catanduanes@deped.gov.ph  
www.depedrovcatanduanes.com  
DepEd Tayo - Region V - Catanduanes

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

**MEMORANDUM**  
**OUF-2022-0644**

**TO :** **REGIONAL DIRECTORS**  
**SCHOOLS DIVISION SUPERINTENDENTS**  
**SCHOOL HEADS**  
**ALL OTHERS CONCERNED**

**ATTENTION :** *Chief, Bureau of Human Resource and Organizational Development (BHROD)-Personnel Division*  
*Chiefs, Regional Administrative and Finance Divisions*  
*Heads, Regional Payroll Services Unit (RPSU)*  
*Heads, Schools Division Administrative Unit*  
*Heads, Schools Division Finance Unit*  
*Regional and Schools Division Human Resource Management Officers*  
*School Heads of Implementing Unit Secondary Schools (IU-SS)*  
*Designated Agency Authorized Officers*  
*Designated DepEd Verifiers*

**FROM :** **ANNALYN M. SEVILLA**  
Undersecretary for Finance

**ATTY. OMAR ALEXANDER V. ROMERO**  
Assistant Secretary for Finance

**SUBJECT :** **REITERATION OF DIRECTIVES ON THE VERIFICATION OF DEDUCTIONS TO BE INCORPORATED IN THE PAYROLL PROGRAM**

**DATE :** **NOVEMBER 28, 2022**

1. This is to reiterate the directives on the verification process for loans and other financial obligations applied for by DepEd personnel, to ensure that the net take-home pay (NTHP) thereof is maintained at the amount required by law (i.e., provision on Authorized Deductions, General Provisions, General Appropriations Act [GAA]). For this year, the NTHP threshold must not be lower than Five Thousand Pesos (P5,000.00) after deducting the financial obligations (mandatory and non-mandatory) from the monthly salaries of DepEd personnel. Despite the designation of DepEd verifiers, however, cases of bumping off of existing payroll deductions, due to non-compliance with aforementioned directives, are still reported.

2. All concerned personnel (payroll processors, Agency Authorized Officers [AAOs], Human Resource Management Officers [HRMOs], Pag-IBIG endorsers and Verifiers) are strictly enjoined to observe the verification process mandated under the unnumbered Memorandum dated August 17, 2020 (Annex "A") and DepEd Order No. 20, s. 2021 (Annex "B").

EM2011

3. The verification process ensures that financial obligations to be incorporated in the payroll program are within the Net Take Home Pay (NTHP) of DepEd personnel. The same aims to:


- a. Eliminate the practice of going from one lender to another using the same pay slip for a certain month;
- b. Stop the bumping off of salary deductions already incorporated in the payroll, due to the approval of unverified loan applications, particularly those granted by the GSIS, Pag-IBIG, Land Bank of the Philippines (LBP) and DepEd Provident Fund;
- c. Prevent the designated AAOs and HRMOs from recommending the approval of loans without the NTHP verification done by the designated DepEd Verifier;
- d. Cleanse the payroll of Undeducted Obligations due to loans approved beyond the capacity to pay of the DepEd personnel; and
- e. Unburden DepEd personnel with penalties and additional interest from unpaid financial obligations.


4. Further, please be reminded that verification and assessment to be made by the AAOs, Verifiers and loan endorsers **shall be non-discretionary** per Memorandum OUF 2020-718 dated December 11, 2020 (Annex "C"). Applications for loan and/or insurance/mutual aid or benefit system membership must not be recommended for approval by the verifier to the concerned entity if the corresponding amount for deduction will lower the NTHP of a DepEd personnel to an amount below the required threshold in the GAA.

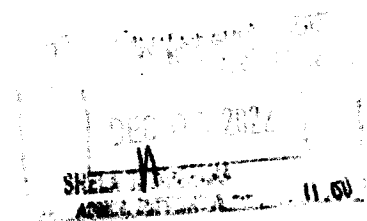
5. The Heads of RPSUs are also instructed to exclude billings from the accredited entities under APDS if not coursed through the verification process.

6. AAOs, Verifiers, loan endorsers and the Heads of RPSUs are directed to coordinate with one another to ensure that applications are properly recorded, and only authorized deductions are incorporated in the payroll.

7. For strict compliance.

  
**ATTY. OMAR ALEXANDER V. ROMERO**  
Assistant Secretary for Finance

  
**ANNALYN M. SEVILLA**  
Undersecretary for Finance






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


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MEMORANDUM

TO : ALL REGIONAL DIRECTORS  
SCHOOLS DIVISION SUPERINTENDENTS  
DIRECTOR IV, BUREAU OF HUMAN RESOURCES AND  
ORGANIZATIONAL DEVELOPMENT (BHROD)

ATTENTION : *Regional Chiefs of Finance and Administrative Divisions*  
*Officer-In-Charge, Personnel Division, BHROD*  
*Regional and Schools Division Human Resource Management Officers*  
*School Heads of Implementing Unit (IU) Secondary Schools*  
*Heads of Regional Payroll Services Unit*  
*Heads of Finance and Administrative Unit, Schools Division Offices*  
*Designated Agency Authorized Officers*  
*Designated DepEd Verifiers*

FROM :   
ANNALYN M. SEVILLA  
Undersecretary for Finance

  
RAMONIEL G. ABCEDE  
Assistant Secretary for Finance

SUBJECT : VERIFICATION OF LOAN AMORTIZATIONS TO BE  
INCORPORATED IN THE PAYROLL FOR SALARIES OF DEPED  
PERSONNEL

DATE : August 17, 2020

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1. Reports have reached this Office that there are designated Agency Authorized Officers (AAOs) and Human Resource Management Officers (HRMOs) who continuously recommend the approval of GSIS, HDMF (Pag-IBIG), Land Bank of the Philippines (LBP) and DepEd Provident Fund loan applications of DepEd personnel without the Net Take Home Pay (NTHP) verification by the designated DepEd Verifier. This practice resulted in the bumping off of other loan amortizations already integrated in the payroll. (See Attachments A1 to A4).

2. Accordingly, this Office reiterates the directives in DepEd Order No. 14, s. 2019 titled "Guidelines for the Implementation of the P5,000 NTHP for Department of Education Personnel for Fiscal Year 2019," Part IV (Procedures), Item 6.b of the Enclosure quoted below, thus:

*"6. In accordance with the above-cited provisions in the FY 2019 GAA and the consequent rules promulgated by the Department, deductions will be integrated in the payroll in the following manner:*



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

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- a. xxx
- b. All prospective salary deductions in favor of entities falling under categories (b), (c), (d), (e), and (f) covered by Section 52, as well as non-mandatory contributions and loan payments to the GSIS and HDME, must undergo the process for NTHP verification described in Annex "B" (for Enclosure 2) and Annex "C" (for Enclosure 3) of DepEd Order No. 18, s. 2018, or an applicable variation thereof, prior to being billed and subsequently integrated in the payroll;" (underscoring supplied)
3. For ready reference and guidance, attached are copies of the Process Flows regarding NTHP verification by the designated DepEd Verifiers. (See Attachments B1 to B11).
4. The said verification processes ensure that only financial obligations within the NTHP of DepEd personnel are incorporated into the payroll to:
- eliminate the practice of going from one lender to another using only one pay slip for a certain month;
  - stop the granting of loans by GSIS, Pag-IBIG, LBP and DepEd Provident Fund recommended by designated AAOs and HRMOs without the NTHP verification by the designated DepEd Verifier;
  - cleanse the payroll of Undeducted Obligations due to loans approved beyond a DepEd personnel's capacity to pay; and
  - unburden borrowers with penalties and additional interests on loans.
5. Designated AAOs and HRMOs found to recommend the approval of application for loans from GSIS/Pag-IBIG/LBP/DepEd Provident Fund without prior confirmation by the designated DepEd Verifiers of the school/division/region despite this reminder shall be dealt with accordingly.
6. For strict compliance.

  
A. M. SEVILLA

  
R. F. G. ABCEDE

Enclosures : As stated

/s/and

01/20/2020  
12:26:41

Department of the Profession  
EDUCATION & EDUCATION  
OFFICIAL PAYROLL SLIP

01/20/2020 Page 1 of 1

Name: \_\_\_\_\_ Dept: \_\_\_\_\_  
 Employee ID: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Position: \_\_\_\_\_  
 Grade: \_\_\_\_\_  
 Tax Code: \_\_\_\_\_  
 Agent of Employment: \_\_\_\_\_

Code	Description	Effective Date	Termination Date	Amount of Deduction
1040	PLI AMORTIZATION		06/2019	12,386.26 <b>A</b>
1098	STATE TAX			517.14
0111	UNEMPLOYMENT INSURANCE			107.02
0222	RETIRED PLAN			363.60
0836	STATE EMPLOYER TAX			216.67
0129	STATE EMPLOYER TAX	07/2017	04/2019	478.92
0336	PROVIDER HEALTH INSURANCE	03/2019	02/2020	231.12
0704	STATE EMPLOYER TAX	06/2019	06/2020	235.41
1225	STATE EMPLOYER TAX	05/2019	10/2019	7,136.60 <b>B</b>
0192	STATE EMPLOYER TAX	11/2019	05/2020	777.66
1120	STATE EMPLOYER TAX			
<b>TOTAL DEDUCTIONS</b>				<b>25,867.14</b>
<b>Net Pay</b>				<b>21,183.56</b>

Pay Slip for June 2020

A – PLI loan amortization already incorporated and deducted in the pay slip on June 2019

B – Bumped off by GSIS Conso-Loan amortization incorporated on November 2019

Republic of the Philippines  
DEPARTMENT OF EDUCATION  
OFFICE OF THE SUPERVISOR

for the month of January, 2020

Page 1 of 1

Name: [REDACTED]  
 Address: [REDACTED]  
 City: [REDACTED]  
 State: [REDACTED]

Basic Salary: 22,738.00  
 P.F.R.F.: 2,000.00  
 Gross Compensation: 24,738.00

Item	Rate	Date	Amount	Description	Effective Date	Amount
PLI Loan Amortization	7,000.00	09/15/19	7,000.00		09/15/19	7,000.00
GSIS Conso-Loan Amortization	7,200.00	01/01/20	7,200.00		01/01/20	7,200.00
<b>Total Deductions</b>			<b>14,200.00</b>			<b>14,200.00</b>
<b>Net Pay</b>			<b>10,538.00</b>			<b>10,538.00</b>

TOTAL OF 2020 13,200.00

**Pay Slip for January 2020**

A – PLI loan amortization already incorporated and deducted in the pay slip on **September 2019**

B – bumped off by GSIS Conso-Loan amortization incorporated on **January 2020**

JUNE 2020

06/16/2020 Page 1 of 1

Name: \_\_\_\_\_  
 Employee No.: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Position: 2146 VENDOR 11  
 Grade: 13 Step: 3  
 Tax Code: 00 STANDARD - 1  
 Amount of Exemption: 75,000

Pay: \_\_\_\_\_  
 Sick: \_\_\_\_\_  
 Vac: \_\_\_\_\_  
 Social Security: 17,385.00  
 P.R.S.T.: 2,000.00  
 Gross Compensation: 19,385.00

Description	Code	Amount	Effective Date	Amount of Reduction
0000 GROSS PAYROLL		19,385.00		
0111 MEDICAL INSURANCE		100.00		
0222 PENSION PLAN		200.00		
0336 GRS RETIREMENT		700.00		
0401 GRS COLLECT		100.00		
0129 GRS EDUC. CONT. PLAN		100.00		
0132 GRS COMMERCIAL LOAN		100.00		
0407 GRS PAYROLL		100.00		
0136 PENSION MULTI-PURPOSE		100.00		
<b>Total Deductions:</b>		<b>1,300.00</b>		
<b>Net Pay:</b>		<b>18,085.00</b>		

**A**

JULY 2020

07/01/2020 Page 1 of 1

Name: \_\_\_\_\_  
 Employee No.: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Position: 2146 VENDOR 11  
 Grade: 13 Step: 3  
 Tax Code: 00 STANDARD - 1  
 Amount of Exemption: 75,000

Pay: \_\_\_\_\_  
 Sick: \_\_\_\_\_  
 Vac: \_\_\_\_\_  
 Social Security: 19,385.00  
 P.R.S.T.: 2,000.00  
 Gross Compensation: 21,385.00

Description	Code	Amount	Effective Date	Amount of Reduction
0000 GROSS PAYROLL		21,385.00		
0111 MEDICAL INSURANCE		100.00		
0222 PENSION PLAN		200.00		
0336 GRS RETIREMENT		700.00		
0401 GRS COLLECT		100.00		
0129 GRS EDUC. CONT. PLAN		100.00		
0132 GRS COMMERCIAL LOAN		100.00		
0407 GRS PAYROLL		100.00		
0136 PENSION MULTI-PURPOSE		100.00		
<b>Total Deductions:</b>		<b>1,400.00</b>		
<b>Net Pay:</b>		<b>20,000.00</b>		

**B**

A - PLI loan amortization already incorporated and deducted in the pay slip on April 2020

B - Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on July 2020



FEBRUARY 2020

For the Month of February 2020

Name: [Redacted] Account No: [Redacted]  
 Date of Birth: [Redacted] Date of Retirement: [Redacted]  
 Position: [Redacted]  
 Grade: [Redacted]  
 Amount of Loan: \$50,000

Pay: [Redacted]  
 Gross Salary: [Redacted]  
 Gross Compensation: 25,516.00

**DEDUCTIONS**

Description	Date	Amount	Balance
Gross Compensation		25,516.00	25,516.00
State Income Tax		1,135.90	24,380.10
Federal Income Tax		93.86	24,286.24
State Pension Fund		128.00	24,158.24
State Health Insurance		22.42	24,135.82
State Life Insurance		15.64	24,120.18
State Disability Insurance		1.34	24,118.84
State Unemployment Fund		1.97	24,116.87
State Social Security Fund		4,277.00	19,839.87
PLI Loan Amortization	02/2020	21,562.87	0.00

Total Deductions: 21,562.87  
 Net Pay: 2,953.95

**STATUS**  
 EMPLOYEE: [Redacted]  
 STATION: [Redacted]  
 PAY CODE: [Redacted]

MARCH 2020

For the Month of March 2020

Name: [Redacted] Account No: [Redacted]  
 Date of Birth: [Redacted] Date of Retirement: [Redacted]  
 Position: [Redacted]  
 Grade: [Redacted]  
 Amount of Loan: \$50,000

Pay: [Redacted]  
 Gross Salary: [Redacted]  
 Gross Compensation: 25,516.00

**DEDUCTIONS**

Description	Date	Amount	Balance
Gross Compensation		25,516.00	25,516.00
State Income Tax		1,135.90	24,380.10
Federal Income Tax		93.86	24,286.24
State Pension Fund		128.00	24,158.24
State Health Insurance		22.42	24,135.82
State Life Insurance		15.64	24,120.18
State Disability Insurance		1.34	24,118.84
State Unemployment Fund		1.97	24,116.87
State Social Security Fund		4,277.00	19,839.87
PLI Loan Amortization	03/2020	1,950.00	17,889.87

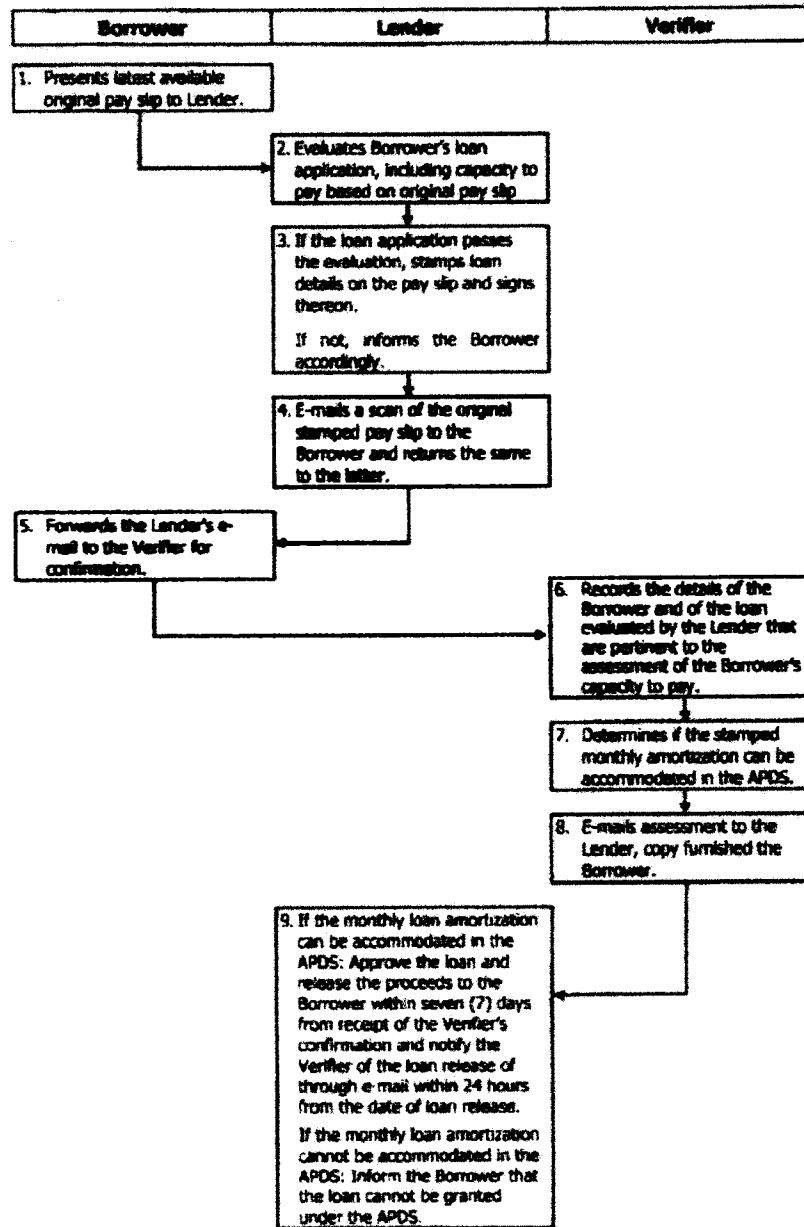
Total Deductions: 11,905.03  
 Net Pay: 13,610.97

**STATUS**  
 EMPLOYEE: [Redacted]  
 STATION: [Redacted]  
 PAY CODE: [Redacted]

- A - PLI loan amortization already incorporated and deducted in the pay slip on January 2020
- B - Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on March 2020

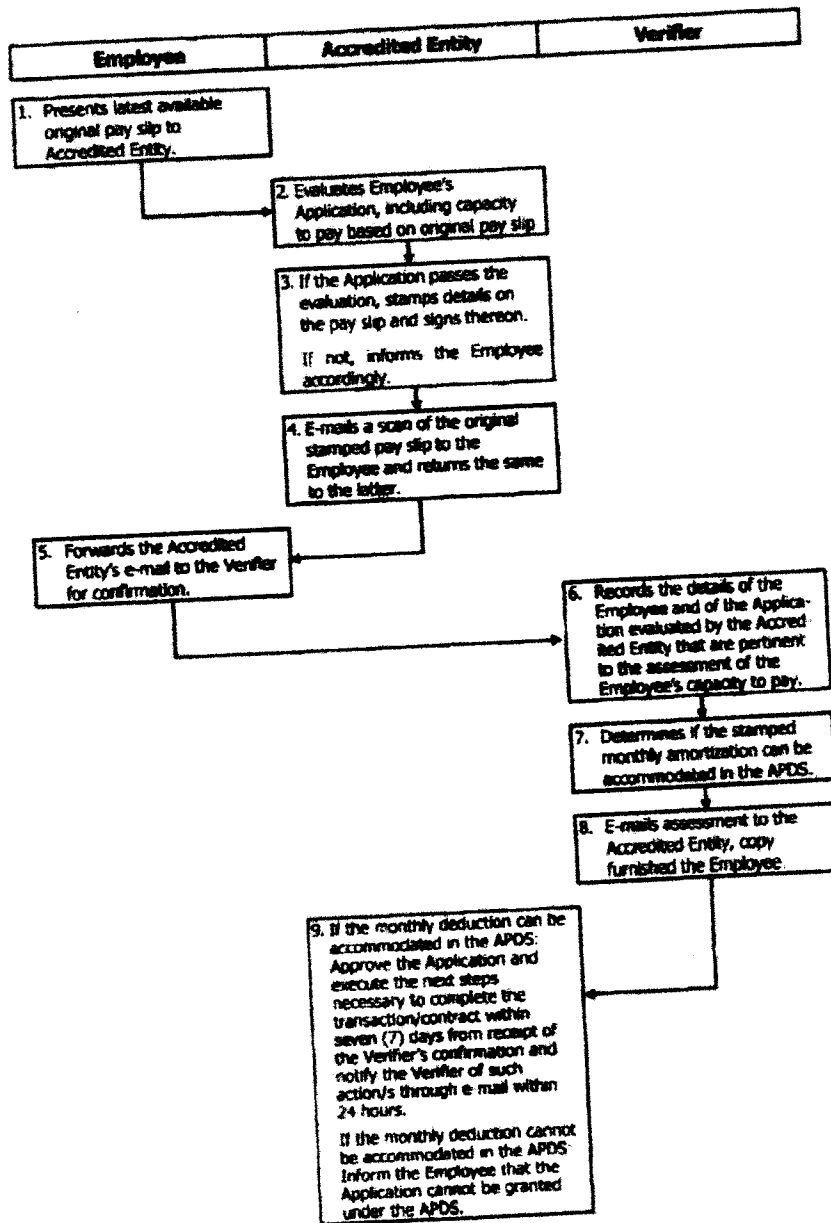
**Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR LOANS TO BE GRANTED BY APDS ACCREDITED PRIVATE ENTITIES  
INCLUDING LANDBANK OF THE PHILIPPINES**



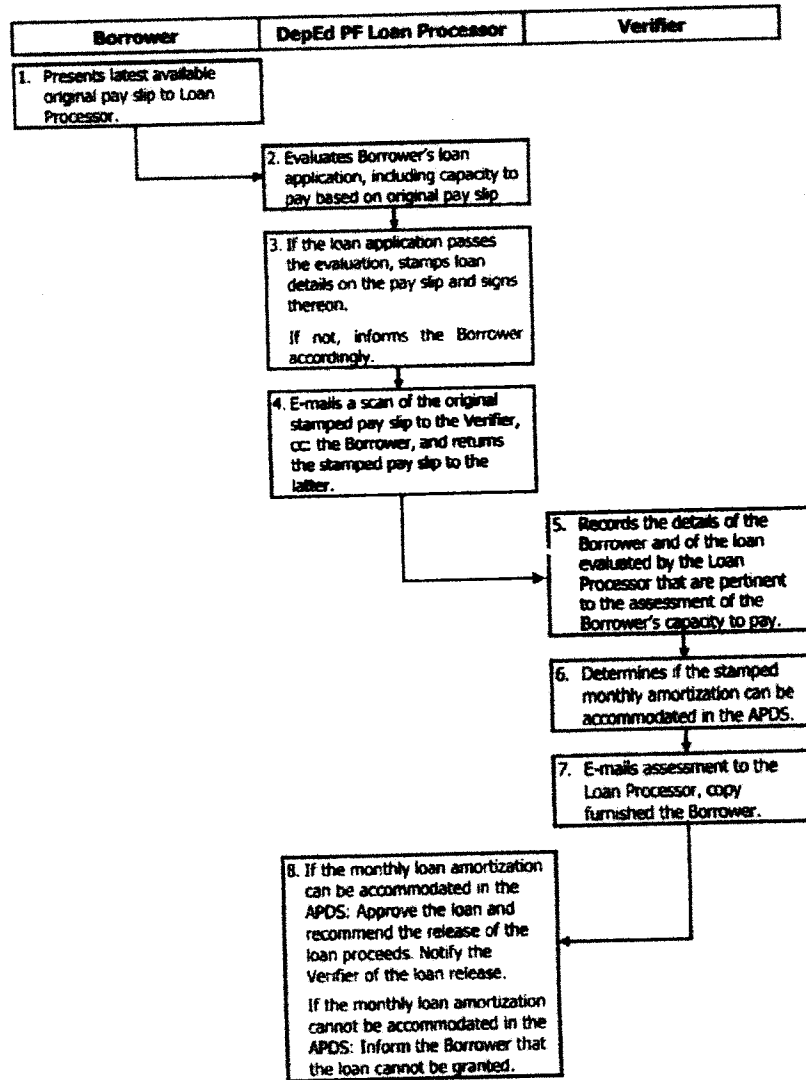
Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR INSURANCE PREMIA/MUTUAL AID SYSTEM CONTRIBUTIONS  
TO BE APPLIED BY DEPED PERSONNEL FROM APDS ACCREDITED ENTITIES



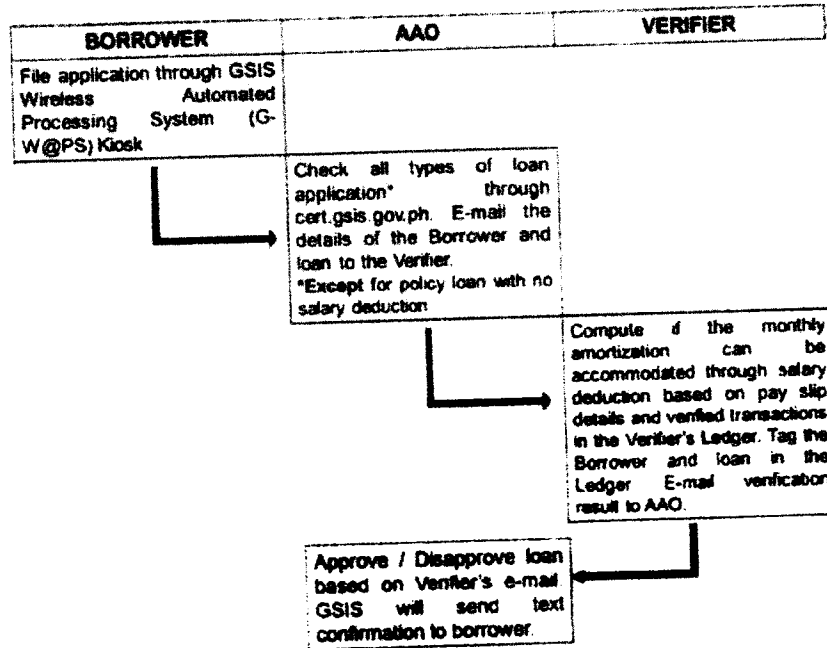
Process Flow for the Verification of Net Take Home Pay (NTHP)  
 By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR LOANS TO BE GRANTED BY DEPED PROVIDENT FUND



Process Flow for the Verification of Net Take Home Pay (NTHP)  
 By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR LOANS TO BE GRANTED BY GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)

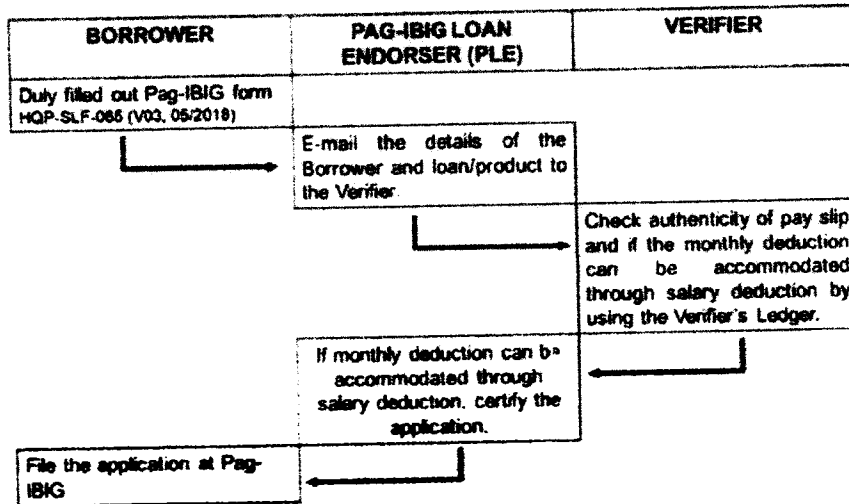


**NOTE:** AAO shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all GSIS products to be verified.

Process Flow for the Verification of Net Take Home Pay (NTHP)  
 By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR HDMF PRODUCTS WITH MONTHLY AMORTIZATION INDICATED

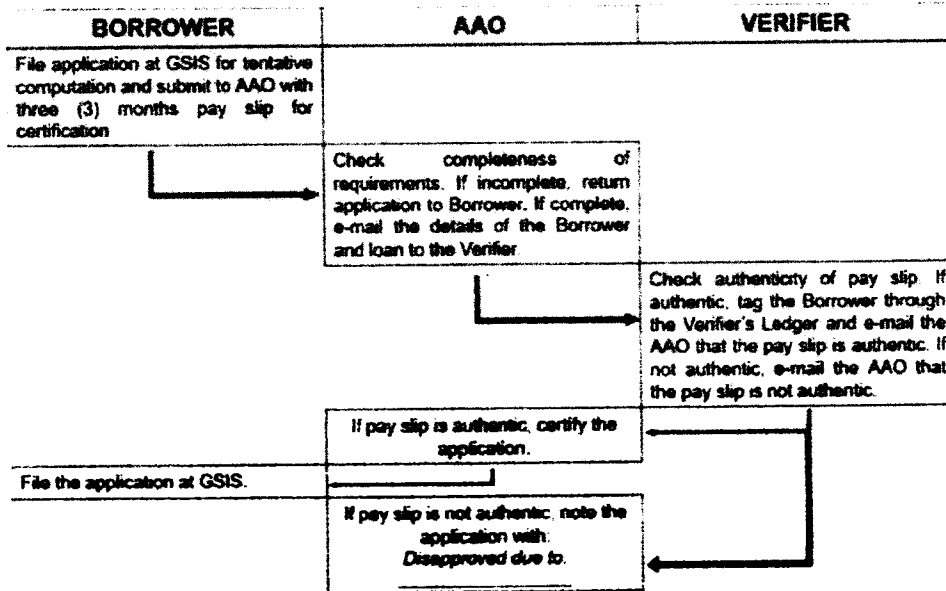


If monthly deduction cannot be accommodated through salary deduction, note the application with:  
*Disapproved due to*

**NOTE:** PLE shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.  
 Applies to all HDMF products to be verified.

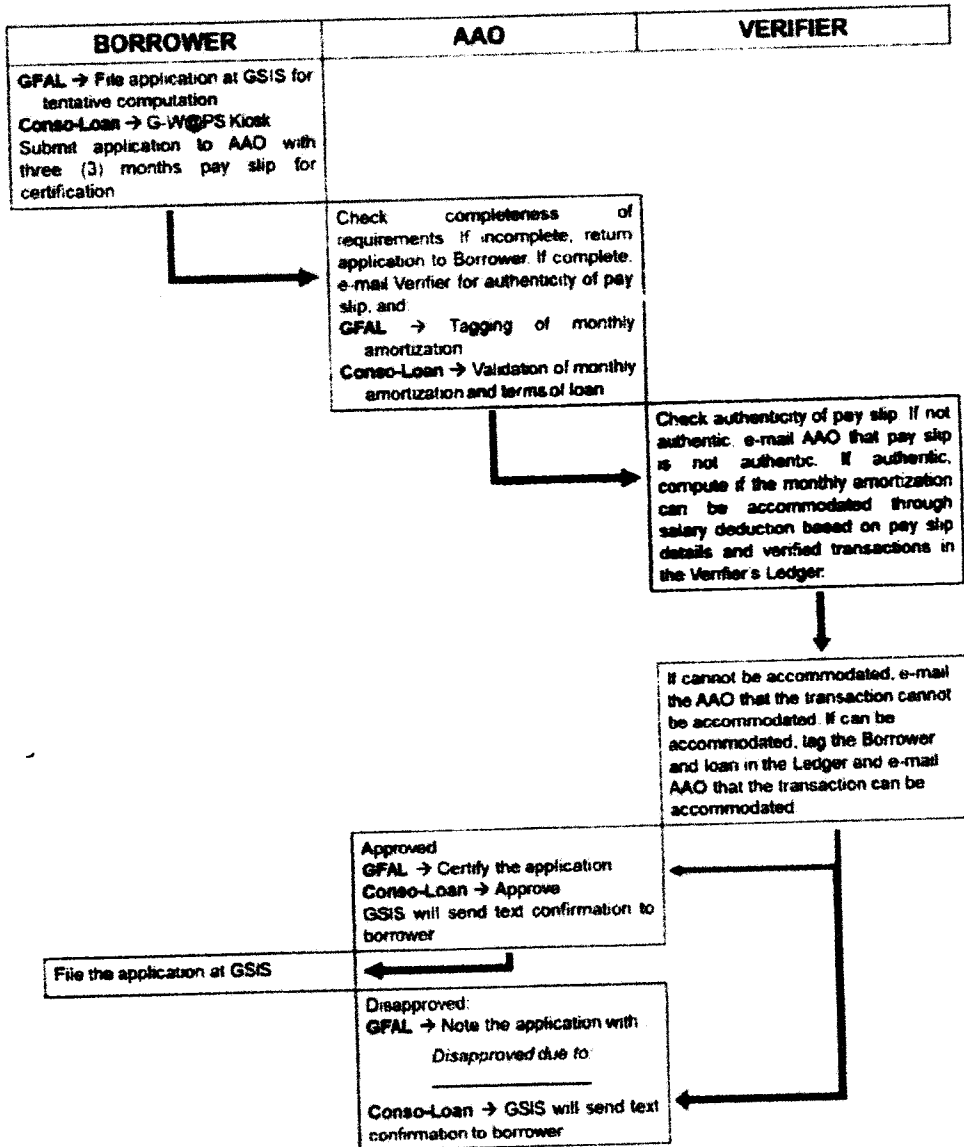
Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)



Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

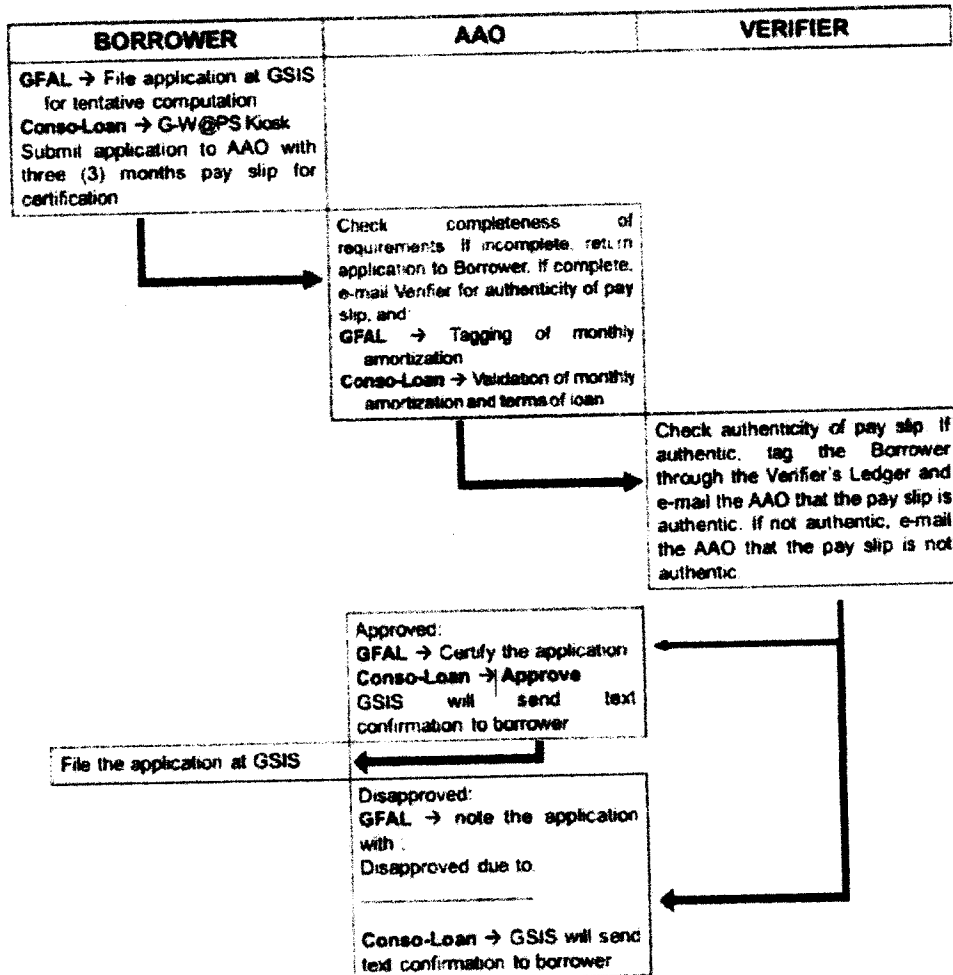
FOR GFAL + RENEWAL OF DUE AND DEMANDABLE (DND) CONSO-LOAN  
WITHOUT UNDEDUCTED OBLIGATIONS





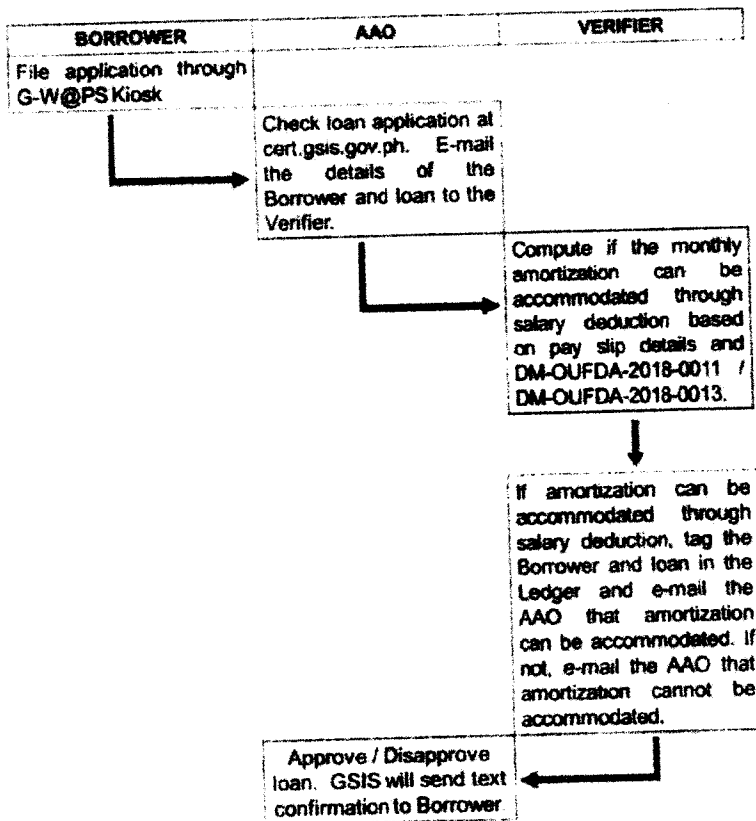
Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR GFAL + RENEWAL OF DND CONSO-LOAN  
WITH UNDEDUCTED OBLIGATIONS



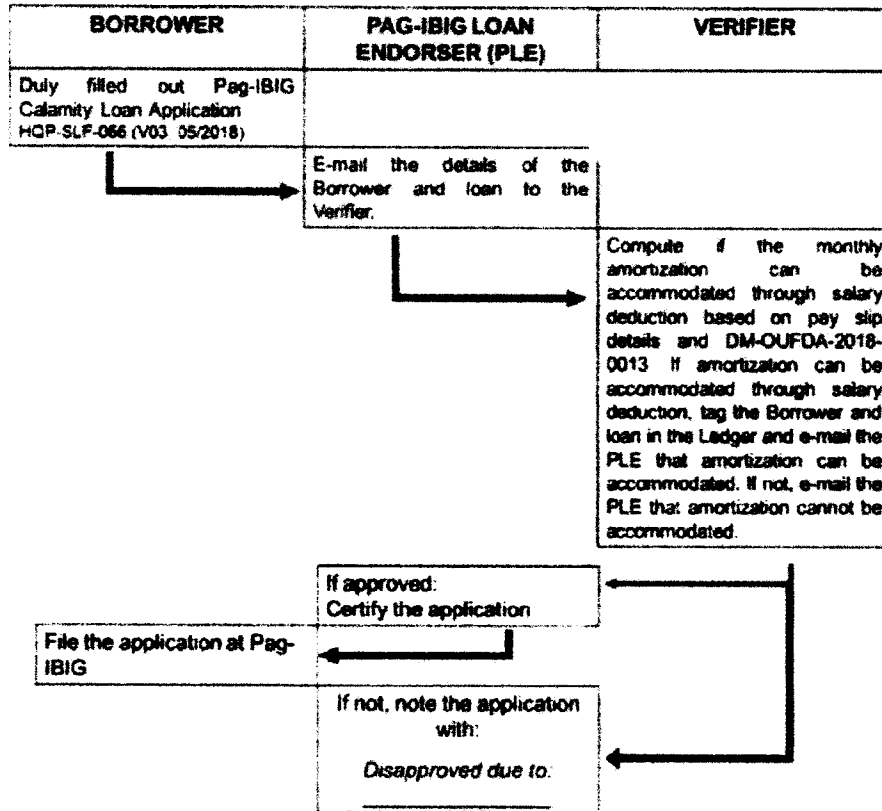
**Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR RENEWAL OF CURRENT GSIS CONSO-LOANS WITH UNDEDUCTED OBLIGATIONS;  
AND EMERGENCY/CALAMITY LOAN WITH UNDEDUCTED OBLIGATIONS (SAME PROCESS FLOW)**



Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

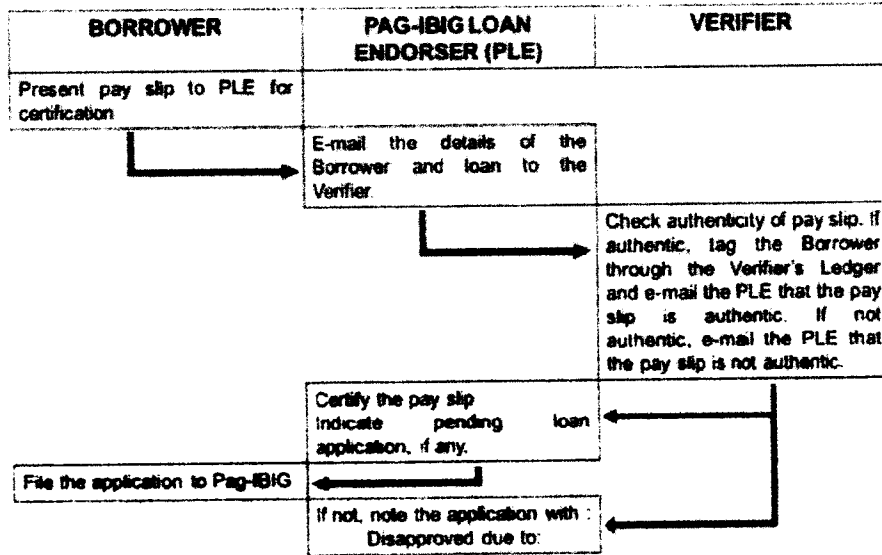
FOR HDMF CALAMITY/EMERGENCY LOAN WITH UNDEDUCTED OBLIGATIONS



**Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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**FOR HDMF HOUSING LOAN**





CORRECTED COPY

Republic of the Philippines  
**Department of Education**

27 MAY 2021

DepEd ORDER  
No. 020, s. 2021

**ENHANCED GUIDELINES ON ACCREDITATION/RE-ACCREDITATION  
OF PRIVATE ENTITIES UNDER THE AUTOMATIC PAYROLL  
DEDUCTION SYSTEM PROGRAM**

To: Undersecretaries  
Assistant Secretaries  
Bureau and Service Directors  
Regional Directors  
Schools Division Superintendents  
Public and Private Elementary and Secondary School Heads  
All Others Concerned

1. For information and guidance of all concerned, the Department of Education (DepEd) issues the enclosed **Enhanced Guidelines on Accreditation/Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program**.
2. DepEd shall regulate the use of its APDS to facilitate and ensure orderly implementation of salary deductions authorized by law, adherence to legal limitations on salary deductions, and protection and promotion of the welfare of all teachers and employees, by addressing the issues and concerns both from internal and external stakeholders and limiting the disputes regarding issues related to salary deductions.
3. These revised guidelines shall apply to the following:
  - a. Private entities authorized under existing laws to be paid through salary deductions and applying to participate in the APDS at the national, regional, schools division, and school levels; and
  - b. All DepEd officials and employees who are in actual service at the central, regional and schools division offices, including schools.
4. DepEd Order No. 18, s. 2018 titled *Revised Guidelines on Accreditation/Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program*, and all earlier DepEd issuances on the same subject are repealed. All other rules, regulations, and issuances, which are inconsistent with these guidelines are repealed or modified accordingly.
5. These guidelines shall take effect upon posting on the DepEd website, and in Official Gazette and/or two newspapers of general circulation, and must be registered at the Office of the National Administrative Register (ONAR), College of Law, University of the Philippines, Diliman, Quezon City.

6. For more information, please contact the **Employee Account Management Division**, the APDS Secretariat, 2nd Floor, Teodoro Alonzo Building, Department of Education Central Office, DepEd Complex, Meralco Avenue, Pasig City through email at [fs.camd@deped.gov.ph](mailto:fs.camd@deped.gov.ph) or at telephone number (02) 8633-7248.

7. Immediate dissemination of and strict compliance with this Order is directed.

  
**LEONOR MAGTOLIS BRIONES**  
Secretary

Encs.:  
As stated



Reference:  
DepEd Order (No. 18, s. 2018)

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

ACCREDITATION  
CHANGE  
DEDUCTIONS  
EMPLOYEES  
OFFICIALS  
PAYMENTS  
POLICY  
SALARY  
TEACHERS




Republic of the Philippines  
**Department of Education**  
Office of the undersecretary for finance


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MEMORANDUM  
OUF NO. 2020- 718

For : REGIONAL DIRECTORS  
SCHOOLS DIVISION SUPERINTENDENTS  
SCHOOL HEADS  
ALL OTHERS CONCERNED

Attention : *Regional Chiefs of Finance and Administrative Divisions*  
*Chief, Personnel Division, BHRD*  
*Regional and Schools Division Human Resource Management Officers*  
*Schools Heads of Implementing Units (IU) Secondary School*  
*Heads of Regional Payroll Services Unit*  
*Heads of Finance and Administrative Unit, Schools*  
*Designated Agency Authorized Officers (AAOs)*  
*Designated DepEd Verifiers*

From :   
ANNA LYN M. SEVILLA  
*Undersecretary for Finance*

  
RAMON FIEL G. ABCEDE  
*Assistant Secretary for Finance*

Subject : REITERATION OF MEMORANDUM DATED 17 AUGUST 2020  
ENTITLED "VERIFICATION OF LOAN AMORTIZATIONS TO  
BE INCORPORATED IN THE PAYROLL FOR SALARIES OF  
DEPED PERSONNEL"

Date : DECEMBER 11, 2020

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1. This is to reiterate this Department's Memorandum dated August 17, 2020, on the above subject, copy attached.
2. To ensure compliance with the above Memorandum, please be reminded that the assessment made by the Agency Authorized Officers (AAOs-for GSIS loans), loan endorsers (for Pag-IBIG loans) and DepEd Loan Verifiers shall be non-discretionary. This means that they shall not recommend loan approval to GSIS/Pag-IBIG/LBP/PLIs, if upon assessment, the resulting loan amortization will reduce the employee's monthly net take home pay (NTHP) to an amount lower than Five Thousand Pesos (P5,000.00). Otherwise, this will cause disruption in the payroll deduction system and those responsible for recommending the approval of the loan shall be dealt with administratively.
3. For strict compliance.