



Republic of the Philippines
DEPARTMENT OF EDUCATION
Region VII, Central Visayas
SCHOOLS DIVISION OF NEGROS ORIENTAL
www.depednegor.net

September 24, 2018

DIVISION MEMORANDUM

No. 613, s. 2018

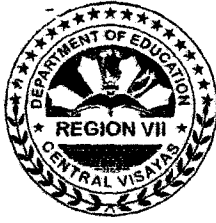
DEPED PERSONNEL WITH GSIS DUE AND DEMANDABLE ACCOUNTS

To : OIC – Asst. Schools Division Superintendents
Chief Education Supervisors
Education Program Supervisors/Coordinators
Public Schools District Supervisors/District -In-Charge
Public Elem./Secondary Schools Administrators
Teaching/Non-Teaching Personnel

1. Enclosed are Regional Memorandum No. 0681, s. 2018 and Regional Memorandum No. 682, s. 2018 on issues and concerns regarding GSIS loans of DepEd personnel for your information and guidance.
2. Immediate dissemination to all concerned is desired.

WILFREDA D. BONGALOS, Ph.D., CESO V
Schools Division Superintendent

Incl: As stated.
WDB/lmi.



REPUBLIKA NG PILIPINAS
REPUBLIC OF THE PHILIPPINES
KAGAWARAN NG EDUKASYON
DEPARTMENT OF EDUCATION
REHIYON VII, GITNANG VISAYAS
REGION VII, CENTRAL VISAYAS
Sudlon, Lahug, Cebu City



D: 9/18/18

September 17, 2018


REGIONAL MEMORANDUM

0681 s. 2018

DIRECTIVES ON CERTAIN ISSUES AND CONCERNS REGARDING GSIS LOANS OF DEPED PERSONNEL

To: Schools Division Superintendents
Officers-in-Charge of Regular and Interim Divisions
All Others Concerned

1. Enclosed herewith is a copy of the memorandum DM- OUFDA 011, dated August 14, 2018, from the office of the Undersecretary VICTORIA L. MEDRANA CATIBOG.
2. This is for the information and guidance of all concerned.
3. Immediate and wide dissemination of this Memorandum is desired.


SALUSTIANO T. JIMENEZ, CESO VI
Undersecretary for Regional Director
Director IV/ Regional Director

JAJ/vvy/BBS

Office of the Director (ORDir), Tel. Nos.: (032) 231-1433; 231-1309; 414-7399; 414-7325; Office of the Assistant Director, Tel. No.: (032) 255-4542
Field Technical Assistance Division (FTAD), Tel. Nos.: (032) 414-7324 Curriculum Learning Management Division (CLMD), Tel. Nos.: (032) 414-7323
Quality Assurance Division (QAD), Tel. Nos.: (032) 231-1071 Human Resource Development Division (HRDD), Tel. No.: (032) 255-5239
Education Support Services Division (ESSD), Tel. No.: (032) 254-7062 Planning, Policy and Research Division (PPRD), Tel. Nos.: (032) 233-9030;
414-7065 Administrative Division, Tel. Nos.: (032) 414-7326; 414-4367; 414-7366; 414-7322; 414-4367
Finance Division, Tel. Nos.: (032) 256-2375; 253-8061; 414-7321

"EFA 2015: Karapatan ng Lahat, Pananagutan ng Lahat"



Republic of the Philippines
Department of Education

*Office of the Undersecretary for Finance
Disbursements and Accounting*

DM – OUFDA – 2018 – 0011

August 14, 2018

MEMORANDUM

**To: ALL REGIONAL DIRECTORS
THE DIRECTOR IV, BUREAU OF HUMAN RESOURCE AND
ORGANIZATIONAL DEVELOPMENT
ALL SCHOOLS DIVISION SUPERINTENDENTS**

**Attention: Chiefs, Regional Administrative and Finance Divisions, and Central
Office Personnel Division
Heads, Implementing Unit Secondary Schools
All Authorized Agency Officers (AAOs)**

**FROM: VICTORIA L. MEDRANA CATIBOG
Undersecretary**

**SUBJECT: DIRECTIVES ON CERTAIN ISSUES AND CONCERNS REGARDING GSIS
LOANS OF DEPED PERSONNEL**

1. This pertains to the following issues and concerns in relation to the Government Service Insurance System (GSIS) loans of DepEd personnel:

- 1.1 As of July 27, 2018, the GSIS has documented 4,701 DepEd personnel who applied for GSIS Financial Assistance Loan (GFAL) which were not accommodated due to inability to renew their due and demandable GSIS loan accounts;
- 1.2 There were official and unofficial reports of DepEd personnel with Undeducted Obligations in their pay slips who are requesting their respective Authorized Agency Officers (AAOs) to approve the renewal of their GSIS Consolidated Loans (Conso-Loans), which were not also accommodated in view of the Department's policy under Item 2 of DepEd Order No. 5, s. 2018 entitled "Implementation of P5,000.00 Net Take Home Pay for Department of Education Personnel;" and
- 1.3 There are 122,926 DepEd employees who availed of different GSIS loan products that are already in default. These borrowers are advised by the GSIS to apply for the GSIS' Enhanced Conso-Loan Plus Program on or before October 1, 2018; so that the penalties and surcharges incurred will be waived.

2. For Item No. 1.1 above, the Department and the GSIS have arrived at the agreements regarding the availment of GFAL by DepEd personnel with due and

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demandable GSIS loan accounts, which shall be followed by all GSIS offices and AAOs nationwide. For the procedural guidelines, please refer to attached letter dated August 13, 2018 from Atty. Nora Malubay Saludaes, Senior Vice President, NCR Operations Group of the GSIS, particularly paragraph 4 thereof, for your ready reference and guidance.

3. For DepEd personnel with Undeducted Obligations who are requesting for the renewal of their GSIS Conso-Loans but not applying for the GFAL (Item No. 1.2 above), the AAOs may approve such requests provided that the following conditions are met:

- 3.1 The GSIS Conso-Loan for renewal is not a past due loan, thus, the deduction for the GSIS Conso-Loan appears under the Deducted side of the concerned DepEd personnel's monthly pay slip;
- 3.2 The resulting GSIS Conso-Loan deduction will be equal to or lower than the existing GSIS Conso-Loan deduction in the pay slip, i.e., all other things being equal, no Deducted Obligation will be dislodged and the NTHP will not be reduced; and
- 3.3 The extension of the termination date of the GSIS Conso-Loan deduction, which is a direct result of the renewal, will not cause the delay of the deduction of Undeducted Obligations, i.e., all Undeducted Obligations will be incorporated in the left side of the pay slip on the same month regardless if the GSIS Conso-Loan's termination date is extended or not.

4. With regard to the GSIS loans of 122,926 DepEd employees that are already in default (Item 1.3 above), Atty. Malubay-Saludaes in her letter dated August 6, 2018, copy also attached, informed the Department that one alternative to settle the borrowers' past due account, to make it current/updated, is to apply for the GSIS' Enhanced Conso-Loan Plus Program, wherein the penalties and surcharges will be automatically waived. However, this "automatic waiver" will be discontinued starting **October 1, 2018**. A compact disc (CD) containing the list of DepEd personnel will be provided to the Chief Administrative Officers (CAOs) of the Regional Administrative Division, who will perform the following:

- 4.1 Disseminate this information to the concerned DepEd personnel within their respective areas as soon as possible. It is understood that Republic Act 10173 or the Data Privacy Act of 2012 and its Implementing Rules and Regulations shall be strictly followed in handling all personal information; and
- 4.2 Advise the concerned DepEd personnel to settle in full their GSIS due and demandable loan accounts in order to avoid compounded penalties and surcharges. The CAOs may also inform the concerned DepEd personnel that they may apply for the GSIS' Enhanced Conso-Loan Plus Program on or before October 1, 2018 to update their loans with the GSIS, in order to waive and avoid additional penalties and surcharges. In case of they will apply for the said loan, the concerned DepEd personnel and AAOs must adhere to the guidelines under Items 2 or 3 of this Memorandum, whichever is applicable.

5. All AAOs are likewise directed to either inform (for applications that include GFAL) or course through (for applications for other GSIS loans) all applications for GSIS loans to the DepEd Verifiers for tagging and/or assessment purposes, respectively, of the DepEd personnel's resulting Net Take Home Pay.

Handwritten signature and date:
2/11/18

6. For strict compliance and proper dissemination to all concerned.

nlmcatibog
V.L.M. CATIBOG 8/18/18

Enclosures: As stated.

Copy furnished:

1. **LEONOR MAGTOLIS BRIONES**
Secretary, this Department
2. **ATTY. NORA MALUBAY-SALUDARES**
Senior Vice President, NCR Operations Group, GSIS
Financial Center, Pasay City, Metro Manila
3. **ALL DEPED VERIFIERS FOR THE AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS)
PROGRAM**



REPUBLIKA NG PILIPINAS
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KAGAWARAN NG EDUKASYON
DEPARTMENT OF EDUCATION
REHIYON VII, GITNANG VISAYAS
REGION VII, CENTRAL VISAYAS
Sudlon, Lahug, Cebu City



D: 9/18/18
8-

September 17, 2018

REGIONAL MEMORANDUM
No. 0682, 2018

DEPED PERSONNEL WITH GISIS DUE AND DEMANDABLE ACCOUNTS

To: Schools Division Superintendents
Officers-in-Charge of Regular and Interim Divisions
All Others Concerned

1. Enclosed herewith is a copy of the unnumbered memorandum, dated September 6, 2018, from the office of the **ARMANDO C. RUIZ**, Chief Administrative Officer, Officer-In-Charge, Office of the Director IV, Finance Service- Disbursements and Accounting.
2. This is for the information and guidance of all concerned.
3. Immediate and wide dissemination of this Memorandum is desired.


SALUSTIANO T. JIMENEZ, CESOV I
SOLITA JERITA BILLO, CESOV I
OIC- ASSISTANT REGIONAL DIRECTOR
Director IV/ Regional Director

JAI/vvy/bbs

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Republic of the Philippines
Department of Education

Department of Education
 Region VII, Central Visayas



14-Sep-18

10209

Office of the Director, Finance Service -
 Disbursements and Accounting

DEPARTMENT OF EDUCATION
 RECORDS DIVISION

RECEIVED
 11309
 By: [Signature] Date: SEP 10 2018

September 6, 2018

MEMORANDUM

For : CHIEFS OF ADMINISTRATIVE DIVISIONS
 All DepEd Regions

From : ARMANDO C. RUIZ
 Chief Administrative Officer
 Officer-In-Charge, Office of the Director IV
 Finance Service-Disbursements and Accounting

Subject : DEPED PERSONNEL WITH GSIS DUE AND DEMANDABLE ACCOUNTS

This is to furnish you with the Compact Disc containing the list of DepEd personnel with due and demandable accounts from the Government Service Insurance System (GSIS) mentioned in a Memorandum No. OUFDA-2018-0011 dated August 14, 2018 with subject, "Directives on Certain Issues and Concerns Regarding GSIS Loans to DepEd Personnel" signed by Undersecretary Victoria L. Medrana Catibog, copy attached for your ready reference. It is noted that the same list contained in the CD has been e-mailed to you on August 28, 2018 by the Employee Account Management Division using its official DepEd e-mail account, fs.eamd@deped.gov.ph.

Please be reminded of the September 30, 2018 deadline set by the GSIS in accepting applications for Enhanced Conso-Loan Plus Program in order for the concerned DepEd personnel to avail of the automatic waiver for penalties and surcharges. Thus, immediate dissemination of this information is earnestly requested.

Please carry out all appropriate action based on the directives of the aforementioned Memorandum and report such actions to this Office on or before September 20, 2018 for records and monitoring purposes.

For compliance.

[Signature]
 A. C. RUIZ

eamd/

RECEIVED
 SEP 10 2018
 MA. THERESA CASTRO