



Republic of the Philippines
Department of Education
CARAGA REGION



December 17, 2020

REGIONAL MEMORANDUM
No. 602, s. 2020

To: SCHOOLS DIVISION SUPERINTENDENTS
Agency Authorized Officers (AAOs)
Loan Endorsers/Verifiers
All Concerned
This Region

DISSEMINATION OF MEMORANDUM OUF NO. 2020-718 ENTITLED
REITERATION OF MEMORANDUM DATED AUGUST 17, 2020

1. Attached is a copy of Memorandum OUF-2020-718 entitled ***Reiteration of Memorandum dated August 17, 2020 entitled "Verification of Loan Amortizations to be Incorporated in the Payroll for Salaries of DepEd Personnel"***, which expressly provided that the assessment made by Agency Authorized Officers (AAOs) for GSIS loans, loan endorsers for Pag-IBIG loans and DepEd loan verifiers ***shall be non-discretionary***.
2. As such, non-discretionary nature shall mean that AAOs, Loan Endorsers/Verifiers shall not recommend loan applications for approval to GSIS, Pag-IBIG, LBP, PLIs and other lending institutions if upon assessment and evaluation, the result will affect to decrease the mandatory threshold of Php5,000.00 net take home pay to avoid disruption in the payroll deduction.
3. This Office hereby reiterates Item 5 of the above mentioned DepEd Memorandum which provides:

"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 reminder shall be dealt with accordingly."
4. Continuous defiance and utter disregard of these guidelines may constrain this Office to institute appropriate disciplinary action in accordance with the DepEd Central Office mandate to the concerned AAO, Loan Endorser/Verifier. Schools Division Superintendents are requested to revisit the existing designations of AAOs and Loan Endorsers/Verifiers to avoid adverse legal consequences.



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2020-12-13863

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5. Immediate and widest dissemination of this memorandum is desired.

FRANCIS CESAR B. BRINGAS, CESO IV

Regional Director

for the Regional Director:

LORENZO O. MACASDAL

Encls.:NONE

Reference: DepEd Memorandum OUF No. 2020-718

Unnumbered DepEd Memorandum dated August 17, 2020

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

LOAN

MEMORANDUM

VERIFIERS

ASD/jbr
12/17/2020



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

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, BHROD
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 : 
ANNALYN 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**

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.

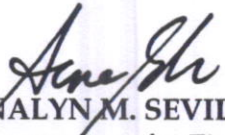


Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

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


RAMON FIEL 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

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).

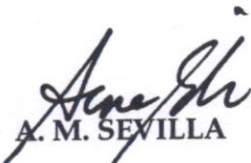
2. Accordingly, this Office reiterates the directives in DepEd Order No. 14, s. 2019 titled "Guidelines for the Implementation of the P5,000 NTHP for Department of Education Personnel for Fiscal Year 2019," Part IV (Procedures), Item 6.b of the Enclosure quoted below, thus:

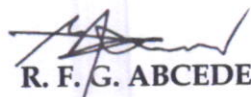
"6. In accordance with the above-cited provisions in the FY 2019 GAA and the consequent rules promulgated by the Department, deductions will be integrated in the payroll in the following manner:



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

- 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 HDMF, 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:
- a. eliminate the practice of going from one lender to another using only one pay slip for a certain month;
 - b. 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;
 - c. cleanse the payroll of Undeducted Obligations due to loans approved beyond a DepEd personnel's capacity to pay; and
 - d. 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

/eamd

01/26/2020
12:26:31

Republic of the Philippines
DEPARTMENT OF EDUCATION
OFFICIAL PAYROLL SLIP

01/20/2020

For the Month of January, 2020

Page 1 OF 1

Name:	Reg:
Employee No.:	Dir:
Date of Hiring: / /	Star:
Position: 2110 MASTER TEACHER I	Basic Salary: 41,140.00
Grade: 18 Step: 2	P.T.E.R.O.: 2,000.00
Tax Code: 08 Married - 1 Dependent	Gross Compensation: 41,140.00
Amount of Exemption: 0	

D E D U C T I O N S

UNDEDUCTED OBLIGATIONS

Deduction	Effectivity	Termination	Amount Of	Deduction	Effect	Termin	Amount Of
Code Description	Date	Date	Deduction	Code Description	Date	Date	Deduction
0003 GSIS PERSONAL SAVING	---	---	3,702.60		06 2019	06 2022	12,286.96
0111 MEDICARE (PHILHEALTH)	---	---	617.10				
0222 PAGIBIG FUND	---	---	100.00				
0038 BIR WITHHOLDING TAX	---	---	3,363.60				
0129 GSIS EDUC ASST LOAN	09 2017	09 2023	216.67				
0336 PAGIBIG MULTI-PURPOSE LN	03 2019	02 2021	496.95				
0704 GSIS EMERGENCY LOAN	06 2019	05 2022	1,311.12				
1225 GSIS FIN. ASSISTANCE LOAN	06 2019	06 2025	3,235.44				
0192 GSIS CONSOLO LOAN	11 2019	10 2029	7,136.00				
1120 PAYROLL	02 2019	05 2022	777.66				
Total Deductions:			25,957.14				
Net Pay:			17,182.86				

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

01/29/2020

Republic of the Philippines
DEPARTMENT OF EDUCATION
OFFICIAL PAYROLL SLIP

01/28/2020

For the Month of January, 2020

Page 1 OF 1

Name: [REDACTED]

Employee No. [REDACTED] Account No. [REDACTED] Reg. [REDACTED]

Date of Hiring: / / Date of Retirement: [REDACTED] Div. [REDACTED]

Position: 2140 TEACHER II Sta. [REDACTED]

Grade: 12 Step: 1 Basic Salary: 22,938.00

Tax Code: 06 HOF - 3 Dependents P.E.R.A.: 2,000.00

Amount of Exemption: 0 Gross Compensation: 24,938.00

DEDUCTIONS

Deduction Code	Description	Effectivity Date	Termination Date	Amount of Deduction
0003	GSIS PERSONAL SHARE			2,064.42
0111	MEDICARE (PHILHEALTH)			344.07
0222	PAGIBIG FUND			100.00
0036	BIR WITHHOLDING TAX			
0007	DECS PROVIDENT FUND	09 2019	08 2022	3,042.20
0001	GSIS POLICY LOAN	10 2019	07 2046	3.00
0132	GSIS CONSOLOAN	01 2020	12 2025	3,149.13
0142A	FORTUNE LIFE INS CO.	11 2014	11 2024	400.00
Total Deductions:				9,102.82
				15,835.18

UNDEDUCTED OBLIGATIONS

Deduction Code	Description	Effect Date	Termination Date	Amount of Deduction
		09 2019	09 2022	13,686.74

A

B

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

06/10/2020 For the Month of June, 2020 Page 1 of 1

Name: [REDACTED]
 Employee No.: [REDACTED] Account No.: [REDACTED]
 Date of Hiring: / / Date of Retirement: [REDACTED]
 Position: 214A TEACHER III
 Grade: 13 Step: 3
 Tax Code: 08 MARRIED - 1 DEPENDENT
 Amount of Exemption: 75,000

Reg: [REDACTED]
 Div: [REDACTED]
 Sta: [REDACTED]
 Basic Salary: 27,383.00
 P.E.R.A.: 2,000.00
 Gross Compensation: 29,383.00

DEDUCTIONS				UNDEDUCTED OBLIGATIONS					
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Description	Effect Date	Termin Date	Amount Of Deduction
0003	GSIS PERSONAL SHARE	--	--	2,464.47					
0111	MEDICARE (PHILHEALTH)	--	--	410.75					
0222	PAGIBIG FUND	--	--	100.00					
0036	BIR WITHHOLDING TAX	--	--	714.89					
0001	GSIS POLICY LOAN	05 2018	07 2020	200.00					
0129	GSIS EDUC ASST LOAN	05 2018	07 2020	216.67					
0132	GSIS CONSOLIDATED LOAN	09 2019	11 2029	4,430.95					
0007	DECS PROVIDENT FUND	01 2020	03 2023	1,329.62					
		04 2020	05 2023	14,259.16					
Total Deductions:				24,126.41					
Net Pay :				5,256.59					

A

JULY 2020

07/13/2020 For the Month of July, 2020 Page 1 of 1

Name: [REDACTED]
 Employee No.: [REDACTED] Account No.: [REDACTED]
 Date of Hiring: / / Date of Retirement: [REDACTED]
 Position: 214A TEACHER III
 Grade: 13 Step: 3
 Tax Code: 08 MARRIED - 1 DEPENDENT
 Amount of Exemption: 75,000

Reg: [REDACTED]
 Div: [REDACTED]
 Sta: [REDACTED]
 Basic Salary: 27,383.00
 P.E.R.A.: 2,000.00
 Gross Compensation: 29,383.00

DEDUCTIONS				UNDEDUCTED OBLIGATIONS					
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Description	Effect Date	Termin Date	Amount Of Deduction
0003	GSIS PERSONAL SHARE	--	--	2,464.47					
0111	MEDICARE (PHILHEALTH)	--	--	410.75					
0222	PAGIBIG FUND	--	--	100.00					
0036	BIR WITHHOLDING TAX	--	--	714.89					
0001	GSIS POLICY LOAN	05 2018	08 2020	200.00					
0129	GSIS EDUC ASST LOAN	05 2018	08 2020	216.67					
0132	GSIS CONSOLIDATED LOAN	09 2019	12 2029	4,430.95					
0007	DECS PROVIDENT FUND	01 2020	03 2023	1,329.62					
0336	PAGIBIG MULTI-PURPOSE LN	07 2020	02 2021	1,982.87					
Total Deductions:				11,850.22					
Net Pay :				17,532.78					

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

02/26/2020 For the Month of February, 2020 Page 1 of 1

Name: [REDACTED] Reg: [REDACTED]
 Employee No: [REDACTED] Account No: [REDACTED]
 Date of Hiring: [REDACTED] Date of Retirement: [REDACTED]
 Position: 2140 TEACHER II Basic Salary: 24,510.00
 Grade: 12 Step 1 PERMANENT: 2,000.00
 Tax Code: 11 Married - 4 Dependents
 Amount of Exemption: 150,000 Gross Compensation: 25,510.00

DEDUCTIONS				UNDEDUCTED OBLIGATIONS			
Deduction Code Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code Description	Effectivity Date	Termination Date	Amount Of Deduction
0009 GSIS PERSONAL SHARE			2,115.90				
0111 MEDICARE (PHILHEALTH)			852.65				
0222 PAGIBIG FUND			100.00				
0036 BIR WITHHOLDING TAX			21.62				
0060 CURRENT AWANCES-BASIC	01/2020	01/2020	15.61				
0136 OVERPAYMENT-PERA	01/2020	01/2020	1.33				
0336 PAGIBIG MULTI-PURPOSE LRA	01/2019	01/2021	767.34				
0132 GSIS CONSOLIDATED LOAN	01/2020	01/2030	4,757.60				
	01/2020	12/2022	11,996.68				
Total Deductions:			20,136.73				
Net Pay:			5,373.27				

GSIS LOAN
 DIV CODE: [REDACTED]
 EMPLOYEE: [REDACTED]
 PRINCIPAL LOAN AMOUNT: [REDACTED]
 STATION: [REDACTED]
 APOR CODE: [REDACTED]
 T.F.A. [REDACTED]

MARCH 2020

03/23/2020 For the Month of March, 2020 Page 1 of 1

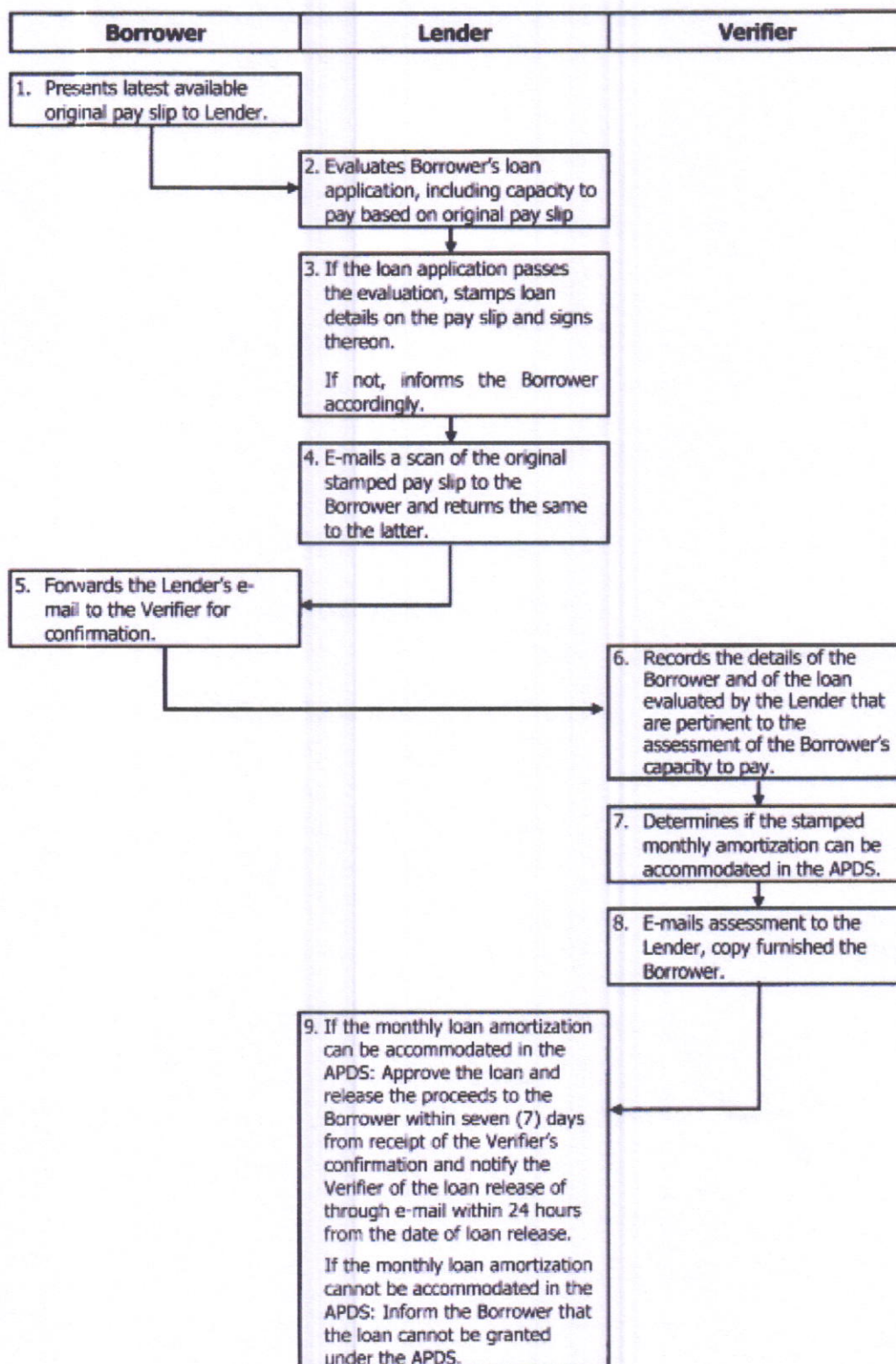
Name: [REDACTED] Reg: [REDACTED]
 Employee No: [REDACTED] Account No: [REDACTED]
 Date of Hiring: [REDACTED] Date of Retirement: [REDACTED]
 Position: 2140 TEACHER II Basic Salary: 24,510.00
 Grade: 12 Step 1 PERMANENT: 2,000.00
 Tax Code: 11 Married - 4 Dependents
 Amount of Exemption: 150,000 Gross Compensation: 25,510.00

DEDUCTIONS				UNDEDUCTED OBLIGATIONS			
Deduction Code Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code Description	Effectivity Date	Termination Date	Amount Of Deduction
0009 GSIS PERSONAL SHARE			2,115.90				
0111 MEDICARE (PHILHEALTH)			852.65				
0222 PAGIBIG FUND			100.00				
0036 BIR WITHHOLDING TAX			21.62				
0132 GSIS CONSOLIDATED LOAN	02/2020	01/2030	4,757.60				
0336 PAGIBIG MULTI-PURPOSE LRA	02/2020	02/2022	1,451.39				
Total Deductions:			8,299.67				
Net Pay:			16,710.93				

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**

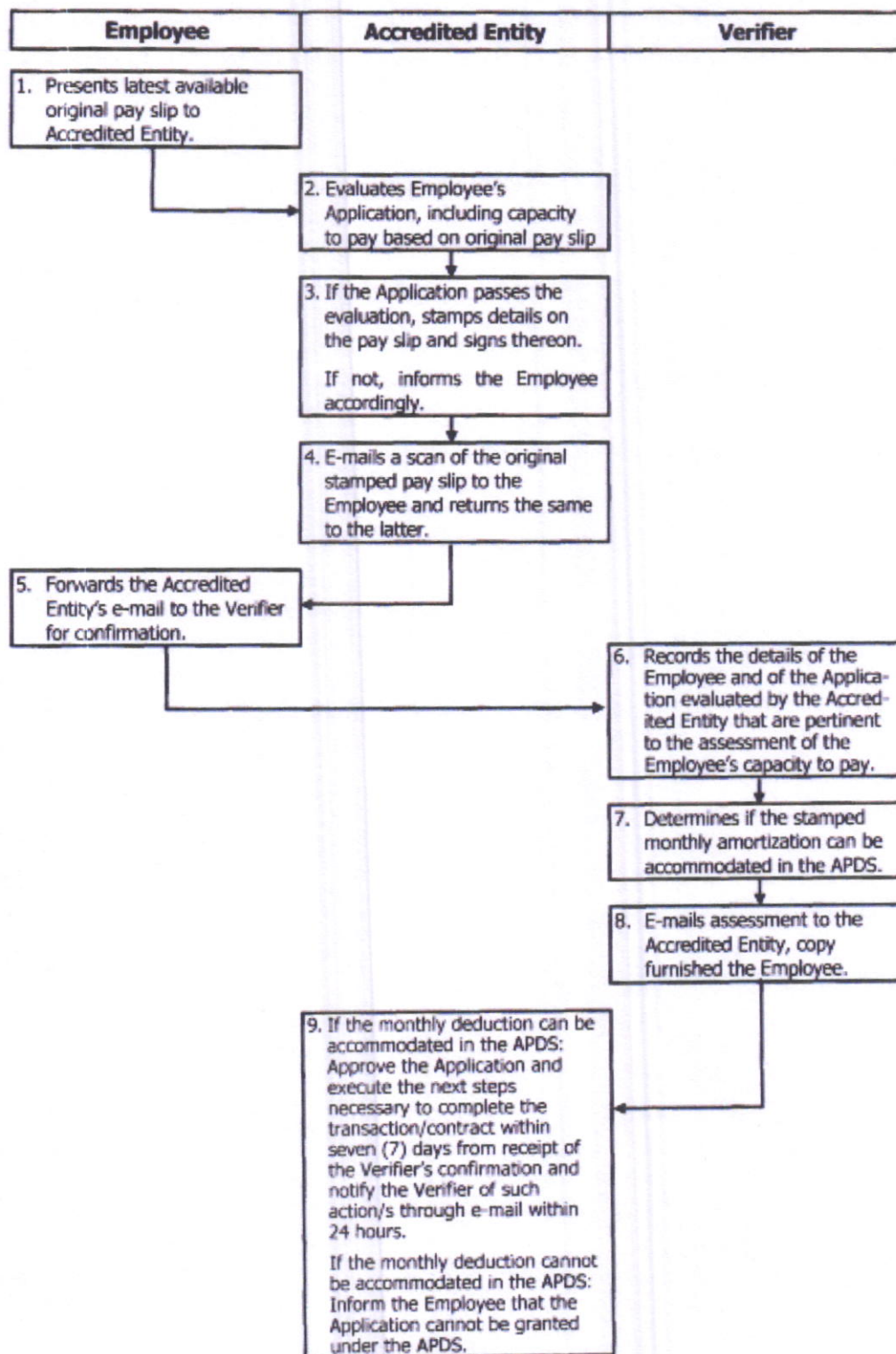
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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



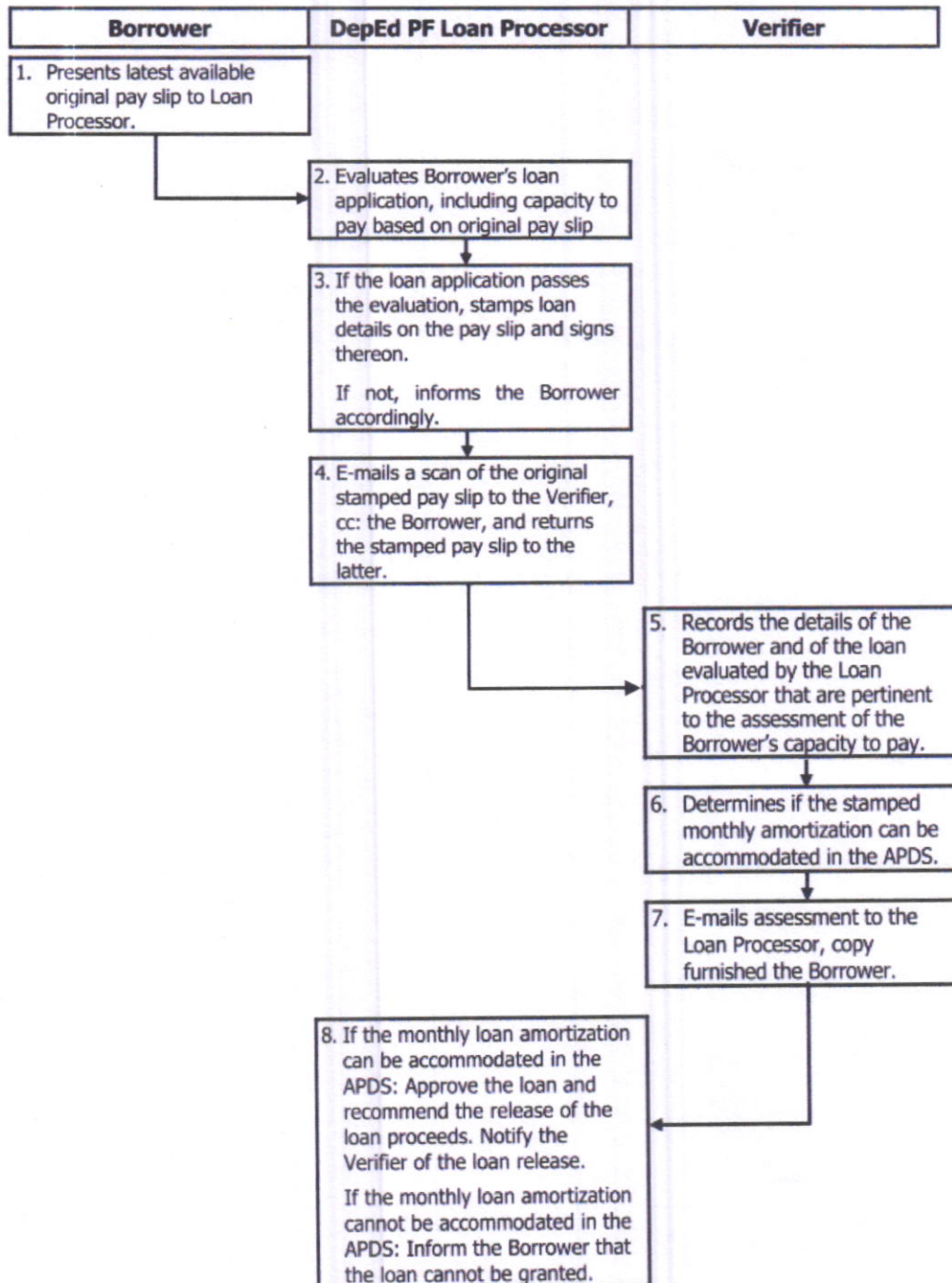
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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



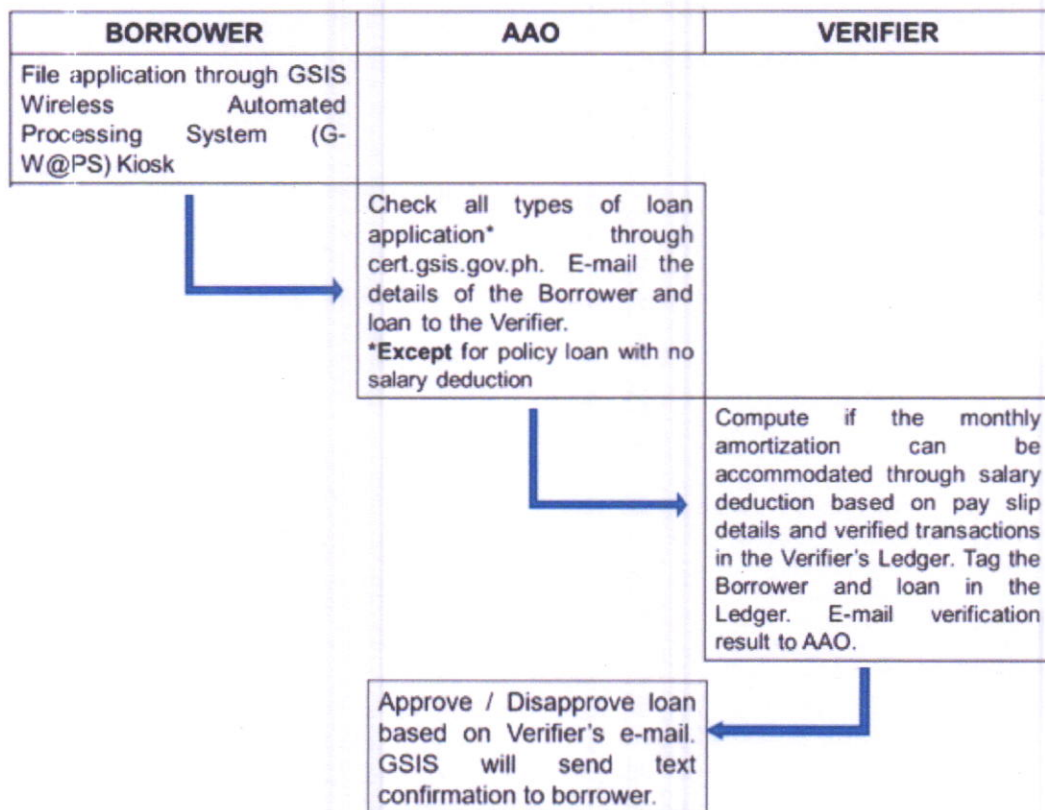
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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)

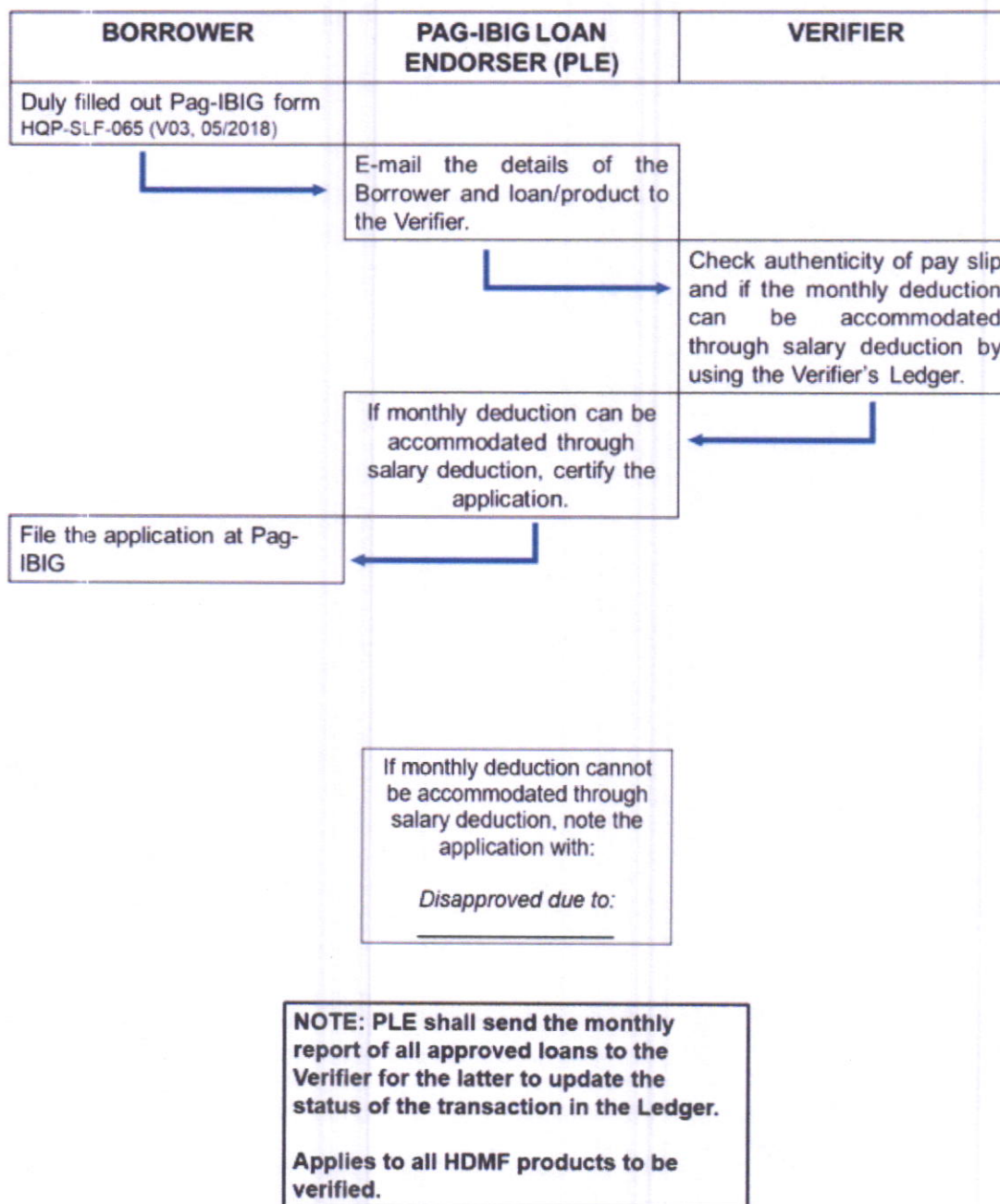


NOTE: AAO shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all GSIS products to be verified.

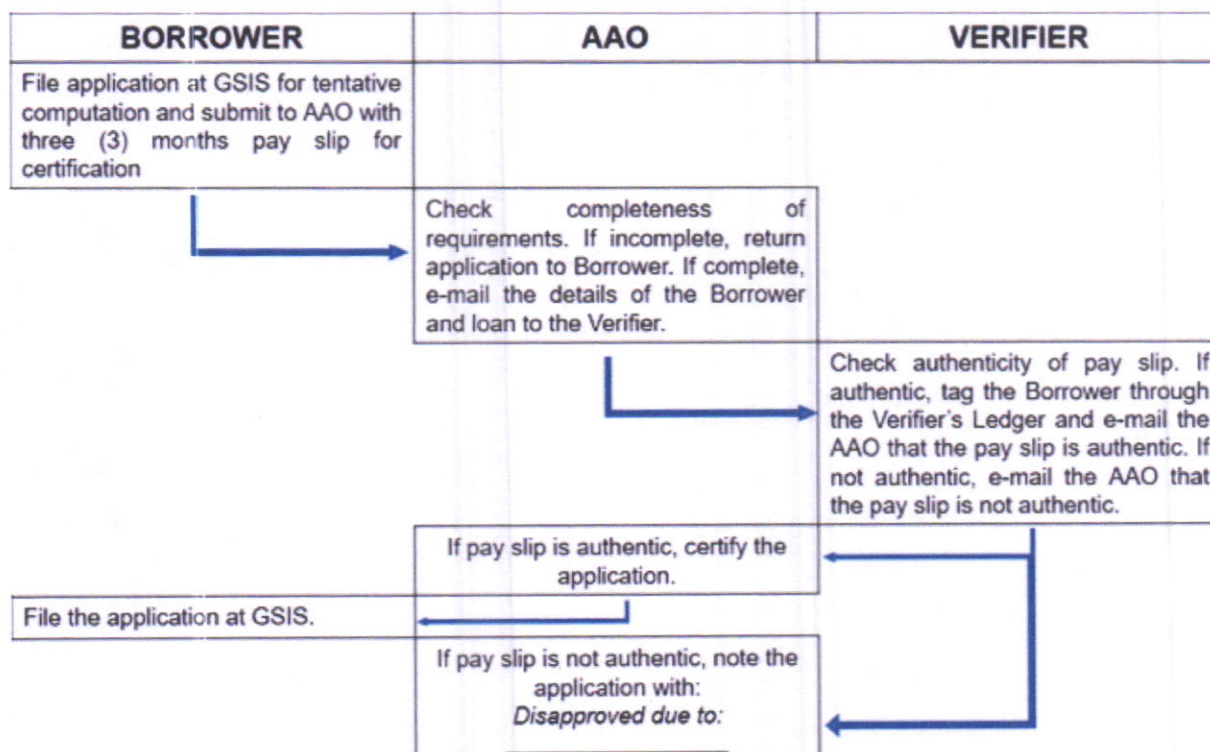
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR HDMF PRODUCTS WITH MONTHLY AMORTIZATION INDICATED



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

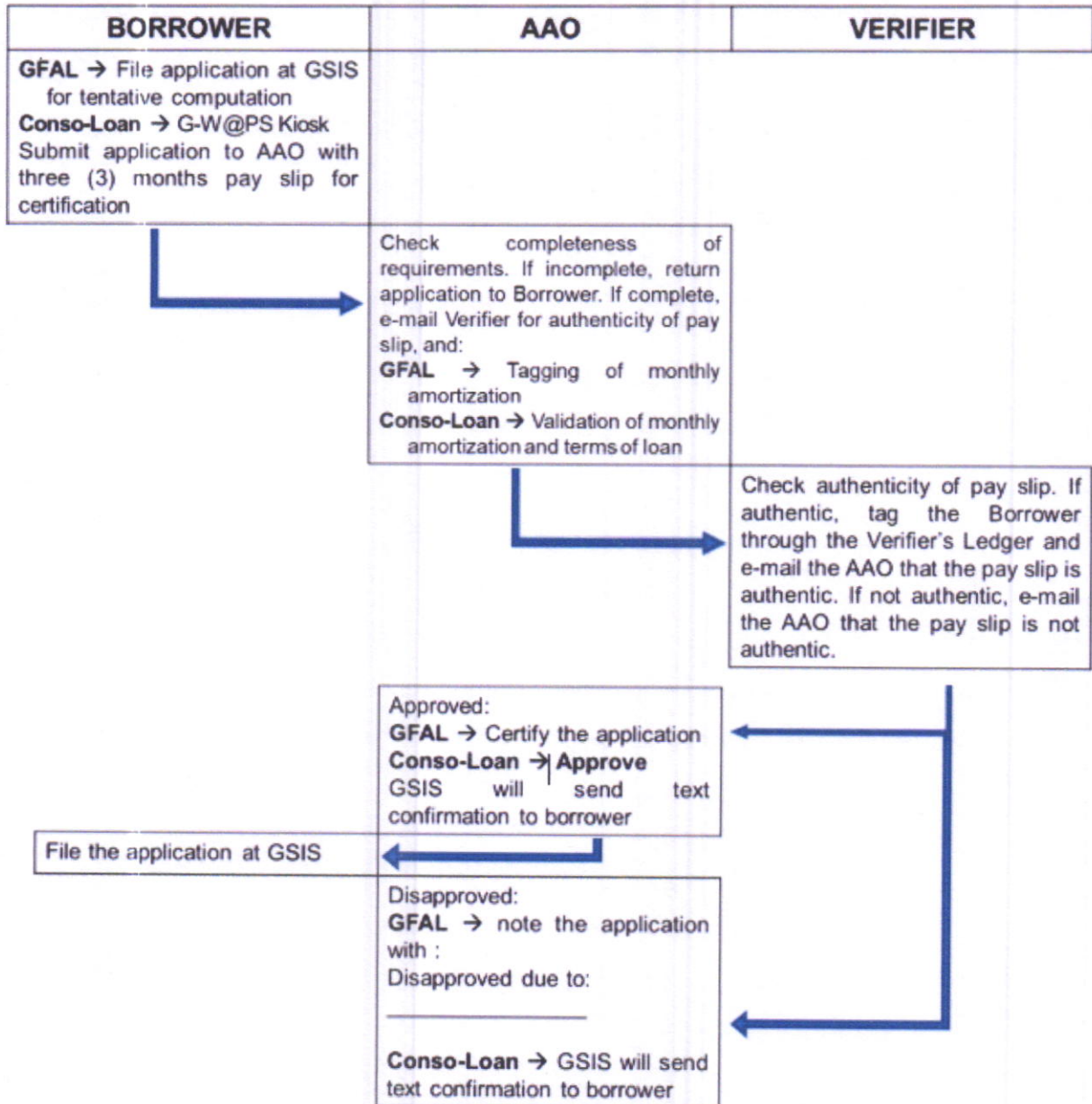
FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)



BORROWER	AAO	VERIFIER
GFAL → File application at GSIS for tentative computation Conso-Loan → G-W@PS Kiosk Submit application to AAO with three (3) months pay slip for certification	Check completeness of requirements. If incomplete, return application to Borrower. If complete, e-mail Verifier for authenticity of pay slip, and: GFAL → Tagging of monthly amortization Conso-Loan → Validation of monthly amortization and terms of loan	
		Check authenticity of pay slip. If not authentic, e-mail AAO that pay slip is not authentic. If authentic, compute if the monthly amortization can be accommodated through salary deduction based on pay slip details and verified transactions in the Verifier's Ledger.
		If cannot be accommodated, e-mail the AAO that the transaction cannot be accommodated. If can be accommodated, tag the Borrower and loan in the Ledger and e-mail AAO that the transaction can be accommodated.
	Approved: GFAL → Certify the application Conso-Loan → Approve GSIS will send text confirmation to borrower	
File the application at GSIS		
	Disapproved: GFAL → Note the application with : <i>Disapproved due to:</i> _____ Conso-Loan → GSIS will send text confirmation to borrower	

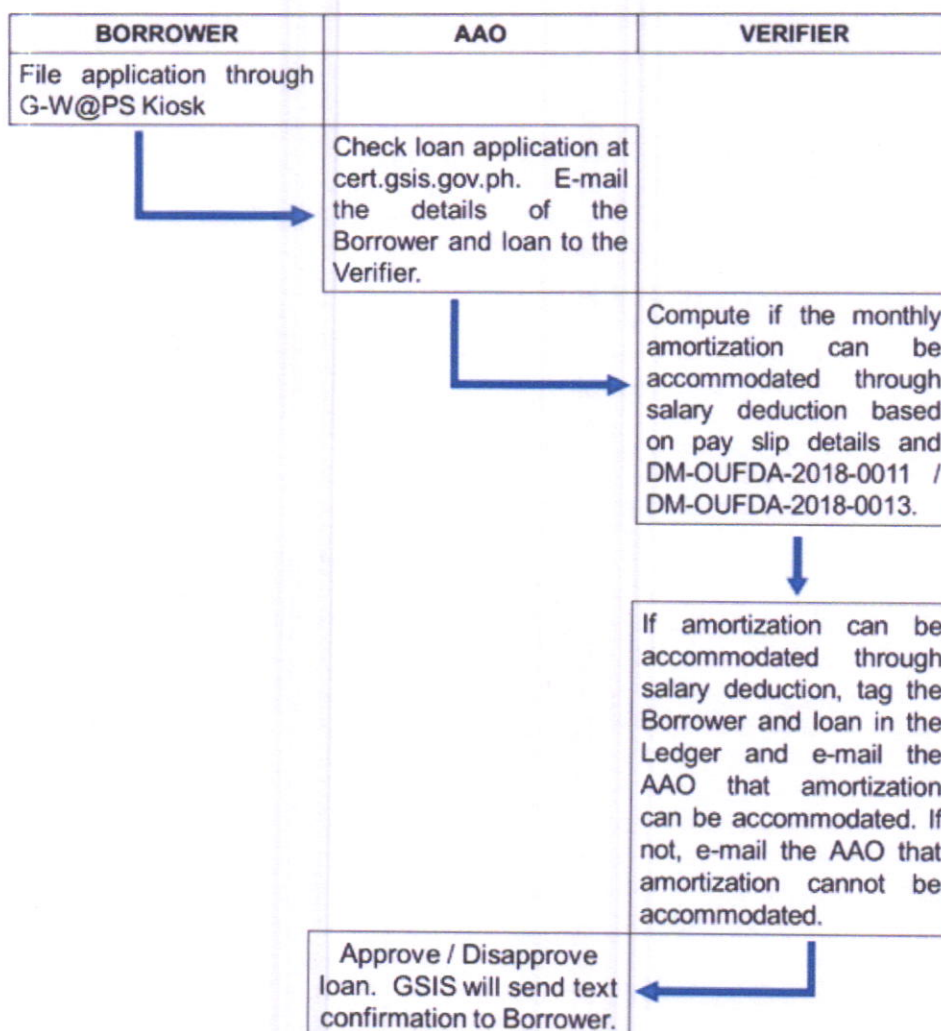
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

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



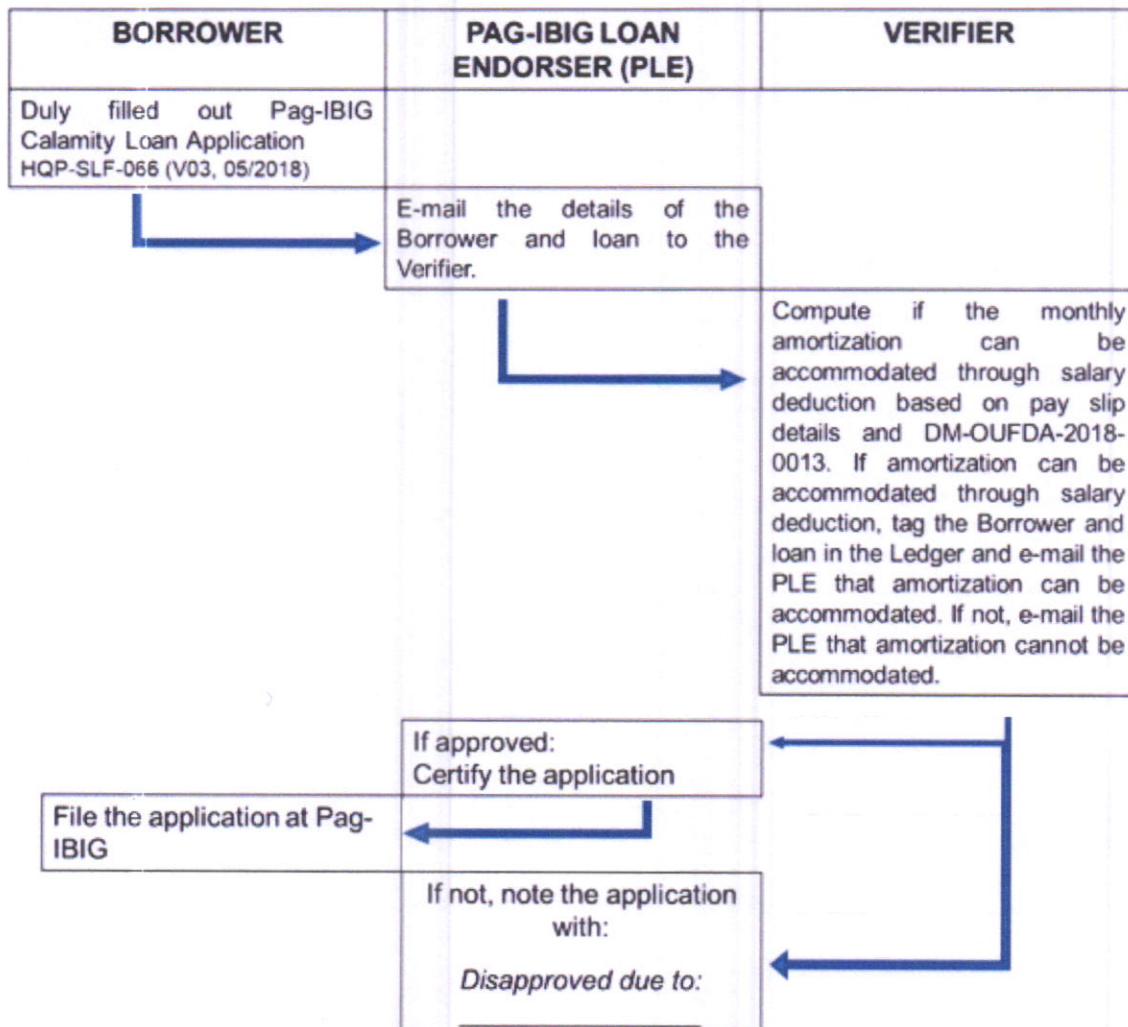
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**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**

FOR HDMF HOUSING LOAN

