



Republic of the Philippines
Department of Education
 REGION VIII - EASTERN VISAYAS

September 1, 2020

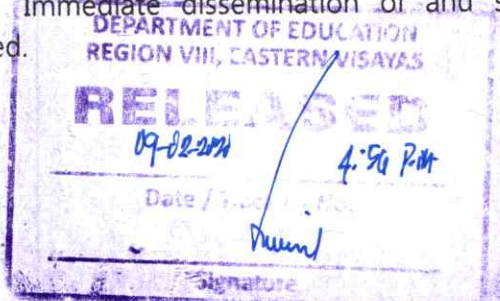
REGIONAL MEMORANDUM


No. **456**, s. 2020

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

To: Schools Division Superintendents
 Agency Authorized Officers
 Incharge of Provident Loan
 All Others Concerned

- Attached is Memorandum dated August 17, 2020 from Undersecretary Annalyn M. Sevilla and Assistant Secretary Ramon Fiel G. Abcede, DepED Central Office with the subject **Verification of Loan Amortizations to be Incorporated in the Payroll for Salaries of DepEd Personnel.**
- Relative thereto, the Schools Division Superintendents are reminded to strictly follow the Loan Verification process particularly on GSIS and Provident Fund Loans before confirmation and release of said loans to ensure that the 5k net take home pay of the borrower is complied with.
- Immediate dissemination of and strict compliance with this Memorandum are desired.




RAMIR B. UYTICO EdD, CESO IV
 Director IV

Enclosure: Memorandum dated August 17, 2020

References: DO No. 18, s. 2018; DO No. 5, s. 2018; DO No. 14, s. 2019; RM No. 158, s. 2020

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

LOAN NET TAKE HOME PAY VERIFICATION

AD-PS-EDR





DEPARTMENT OF EDUCATION
REGION VIII, EASTERN VISAYAS

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Signature

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

MEMORANDUM

OFFICE OF THE DIRECTOR IV	
Date and Time Received	Signature
9/1/20 11:31	<i>[Signature]</i>
Date and Time Released	Signature
9/1/20	<i>[Signature]</i>

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 : *[Signature]*
ANNALYN M. SEVILLA
Undersecretary for Finance

[Signature]
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:



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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 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:
- 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

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