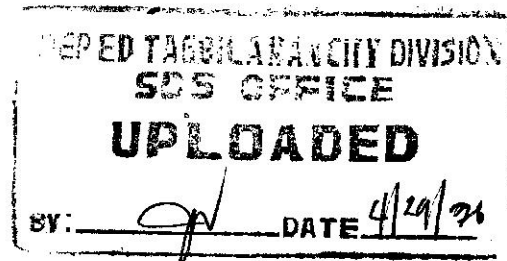




Republic of the Philippines
Department of Education
REGION VII - CENTRAL VISAYAS
DIVISION OF CITY SCHOOLS - TAGBILARAN CITY



Office of the Schools Division
Superintendent

April 24, 2020

DIVISION MEMORANDUM
No. 117, s. 2020

CLARIFICATION ON GSIS CONCERNS

To: Division Office Personnel
Heads, Public Elementary and Secondary Schools
All Others Concerned

1. Pursuant to Department of Education (DepEd) Regional Memorandum No. 0207, s. 2020 and DepEd Memorandum OUF-2020-0130 issued by Undersecretary for Finance Annalyn M. Sevilla with the subject Clarification on GSIS Concerns, this Office hereby disseminates to all the DepEd personnel the contents thereof:

Please be informed that the Department of Education is in close coordination with the GSIS to address the following concerns:

- 1. Remittance of March 2020 payroll deduction for loan payments to GSIS.** All loan payments deducted from the salaries of DepEd personnel for the payroll month of March 2020 shall be remitted to all lending institutions, including the GSIS. This was the consensus during the meeting with Finance Officers. It was also agreed that DepEd will negotiate with GSIS the extension of the moratorium to another month or until June 2020.
- 2. Exclusion from the moratorium of those loan accounts declared in the default for incurring more than six (6) unpaid monthly amortizations of February 29, 2020.** While the negotiation with GSIS to grant DepEd borrowers a moratorium regardless of loan status is still pending, the DepEd will process the refund of their loan payments earlier deducted from their April 2020 salaries. Subsequently, DepEd will effect stoppage of the same deduction for May 2020.

Dealing with individual accounts separately would be a lengthy process and DepEd has to make immediate and decisive action to implement the grace period under the Bayanihan Law.

Further, the Pay Slip for refund will contain the following notations:

REMINDERS:

1. These loan payments are refunded in accordance with RA 11469 and shall be returned to Deducted Obligations after the ECQ period. Termination period of these loans shall correspondingly be extended by 1 month.

2. For Past Due loans with GSIS, Pag-IBIG Fund & LBP, please pay the amortization over-the counter or online to avoid penalties and accrued interest.

3. xxxxxxxx



Address: Rajah Sikatuna Avenue, Dampas, Tagbilaran City, 6300 Bohol
Telephone Nos.: (038) 427-1702; (038) 422-8177; (038) 427-6718; (038) 544-2147
Email Address: tagbilarancity.division@deped.gov.ph

3. GSIS is requesting for submission of List of Borrowers NOT availing of the moratorium program. We believe that qualified DepEd borrowers (those who are not declared in default) need not file an application to avail of the moratorium. According to GSIS, should AAO's and ERF Handlers not submit the names of those not availing of the moratorium program, then GSIS will automatically apply moratorium.

However, for those who do not intend to avail of the moratorium program, DepEd borrowers are not precluded from paying over-the-counter the loan amortization/s not deducted from their salary should they opt to settle the loan earlier. Dealing with individual accounts separately is a tedious and lengthy process and would delay the implementation of the grace period.

To emphasize and inform DepEd borrowers that they have this option of paying their obligations as they fall due during the period of ECQ should they so desire, the Pay Slip for refund will contain this notation:

REMINDERS:


1. These loan payments are refunded in accordance with RA 11469 and shall be returned to Deducted Obligations after the ECQ period. Termination period of these loans shall correspondingly be extended by 1 month.

2. xxxxxxxx

3. Borrowers may opt to settle their loan/s to PLIs/GFIs in advance thru over-the-counter payment.

2 This Office requests all School Heads to advise their defaulting DepEd borrowers to settle the unpaid amortization/s over-the-counter or online to avoid penalties and accrued interests.

3. For your information, guidance and compliance.


JOSEPH IRWIN A. LAGURA PhD
Schools Division Superintendent
Office of the Schools Division Superintendent

JIAL/MKP/ADMIN/atm



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Republic of the Philippines
Department of Education
REGION VII - CENTRAL VISAYAS

Office of the Regional Director


APR 21 2020

REGIONAL MEMORANDUM
No. **0207**, s. 2020

CLARIFICATION ON GSIS CONCERNS

To: Schools Division Superintendents
Assistant Schools Division Superintendents
All Others Concerned

1. For the information and guidance of all concerned, attached is a copy of Memorandum No. OUF-2020-0130 entitled "Clarification on GSIS Concerns" issued by the Office of the Undersecretary for Finance.
2. Immediate and wide dissemination of this Memorandum is desired.


SALUSTIANO T. JIMENEZ JD, EdD, CESO V
Director III
OIC-Office of the Regional Director

STJ/CAE/FD/shs



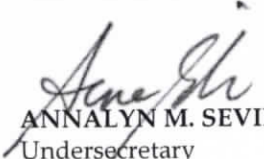
Address: Doña M. Gaisano St., Sudlon, Lahug, Cebu City
Telephone Nos.: (032) 231:1433; (032) 414-7399
Email Address: region7@deped.gov.ph




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

MEMORANDUM
OUF-2020-0130

TO : REGIONAL DIRECTORS
HEADS OF CENTRAL AND REGIONAL FINANCE DIVISIONS/UNITS
HEADS OF REGIONAL PAYROLL SERVICES UNITS
MR. ALBERT JEROME ANDRES, PERSONNEL DIVISION, CENTRAL
OFFICE
ALL OTHERS CONCERNED

FROM : 
ANNALYN M. SEVILLA
Undersecretary


RAMON VIEL G. ABCEDE
Assistant Secretary for Finance

SUBJECT : CLARIFICATION ON GSIS CONCERNS

DATE : APRIL 15, 2020

Please be informed that the Department of Education is in close coordination with the GSIS to address the following concerns:

1. Remittance of March 2020 payroll deductions for loan payments to GSIS.

All loan payments deducted from the salaries of DepEd personnel for the payroll month of March 2020 shall be remitted to all lending institutions, including the GSIS. This was the consensus during the meeting with Finance Officers. It was also agreed that DepEd will negotiate with GSIS the extension of the moratorium to another month or until June 2020.

2. Exclusion from the moratorium of those loan accounts declared in default for incurring more than six (6) unpaid monthly amortizations as of February 29, 2020.

While the negotiation with GSIS to grant DepEd borrowers a moratorium regardless of loan status is still pending, the DepEd will process the refund of their loan payments earlier deducted from their April 2020 salaries. Subsequently, DepEd will effect stoppage of the same deduction for May 2020.

Dealing with individual accounts separately would be a lengthy process and DepEd has to make immediate and decisive action to implement the grace period under the Bayanihan Law.



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

Further, the Pay Slip for refund will contain the following notations:

REMINDERS:

1. *These loan payments are refunded in accordance with RA 11469 and shall be returned to Deducted Obligations after the ECQ period. Termination period of these loans shall correspondingly be extended by 1 month.*
2. *For Past Due loans with GSIS, Pag-IBIG Fund & LBP, please pay the amortization over-the-counter or online to avoid penalties and accrued interests.*
3. XXXXXXXXXXXX

3. GSIS is requesting for submission of List of Borrowers NOT availing of the moratorium program.

We believe that qualified DepEd borrowers (those who are not declared in default) need not file an application to avail of the moratorium. According to GSIS, should AAO's and ERF Handlers not submit the names of those not availing of the moratorium program, then GSIS will automatically apply moratorium.

However, for those who do not intend to avail of the moratorium program, DepEd borrowers are not precluded from paying over-the-counter the loan amortization/s not deducted from their salary should they opt to settle the loan earlier. Dealing with individual accounts separately is a tedious and lengthy process and would delay the implementation of the grace period.

To emphasize and inform DepEd borrowers that they have this option of paying their obligations as they fall due during the period of ECQ should they so desire, the Pay Slip for refund will contain this notation:

REMINDERS:

1. *These loan payments are refunded in accordance with RA 11469 and shall be returned to Deducted Obligations after the ECQ period. Termination period of these loans shall correspondingly be extended by 1 month.*
2. XXXXXXXXXXXX
3. *Borrowers may opt to settle their loan/s to PLIs/GFIs in advance thru over-the-counter payment.*

We request all RDs, SDSs and School Heads to advise their defaulting DepEd borrowers to settle the unpaid amortization/s over-the-counter or online to avoid penalties and accrued interests.

For information, guidance and compliance.

Cc: **Undersecretary Revsee A. Escobedo**
Field Operations, BHR0D - EWD, PD and DEACO