



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

FRANCIS CESAR B. BRINGAS, CESO IV
Regional Director

for the Regional Director:

LORENZO Q. MACASDOL

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, 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 : 
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.