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Republic of the Philippines  
**Department of Education**  
REGION II – CAGAYAN VALLEY

**MEMORANDUM**

To : **All Schools Division Superintendents  
Designated Verifier of SDO's  
And Implementing Units**

From : **ESTELA L. CARINO, Ed.D., CESO IV**  
Director IV/Regional Director

Date : September 3, 2020

Subject : **Reminders and Caution to Designated Verifiers of  
SDOs and Implementing Units**

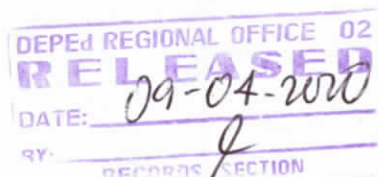
This Office received an Unnumbered Memorandum dated August 27, 2020, jointly issued by the Office of Undersecretary Annalyn Sevilla and Asst. Secretary for Finance Ramon Fiel Abcede relative to the **“Verification of Loan Amortization to be Incorporated in the Payroll for salaries of DepED Personnel”**. Copy of which is attached for easy reference.

In compliance to the directives contained in the foretasted Unnumbered Memorandum, all Schools Division Superintendents are directed to require their designated verifiers for **GSIS, HDMF (Pag-IBIG), Land Bank and Provident Fund Loan** in the SDOs and in the Implementing Units (IUs) within their jurisdiction to require the submission of the **latest pay slip** of loan borrowers to ensure their eligibility and capacity to pay their loan amortizations. Without the submission of the latest pay slip, loan applications should be automatically denied or rejected.

Paragraph 5 of the attached Memo is likewise reiterated to serve as caution and/or warning for erring verifiers.

Wide and immediate dissemination of this Memorandum is enjoined for the guidance, information and strict compliance of all concerned.

ADM/Jmm/Mbb



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


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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

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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:

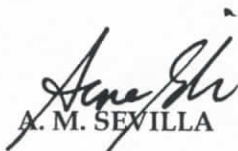
"6. In accordance with the above-cited provisions in the FY 2019 GAA and the consequent rules promulgated by the Department, deductions will be integrated in the payroll in the following manner:



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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 HDME, 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