



Republic of the Philippines
DEPARTMENT OF EDUCATION
Region VIII
SCHOOLS DIVISION OFFICE OF CATBALOGAN CITY



April 30, 2018

DIVISION MEMORANDUM:

No. 183, s. 2018

Revised Policy-Guidelines on Loan Application with GSIS and Accredited Private Lending Institution

**TO: ALL DIVISION OFFICE PERSONNEL & EMPLOYEES
PUBLIC SCHOOL DISTRICT SUPERVISORS
ELEMENTARY/SECONDARY SCHOOL HEADS
TEACHING AND NON-TEACHING PERSONNEL
ALL OTHERS CONCERNED**

Whereas, Unnumbered Regional Memorandum dated February 23, 2016, RE: Submission of Original Pay Slips for the Last Two (2) Consecutive Months for Consolidated (CONSO) and other GSIS Loans;

Whereas, the tenor of **DepEd Order No. 05, s. 2018**, mandates for the implementation of **₱5,000.00 Net Take Home Pay** for Department of Education Personnel;

Whereas, it is a recognized policy on the privileged character of information on pending administrative cases/records of administrative cases, including its proceedings, proscribes for disclosure of the same, unless otherwise authorized.

Whereas, condition precedent for approval of GSIS loan application necessitates that the loan applicant has **NO PENDING ADMINISTRATIVE CASE** (Formal Charge);

Whereas, a duly recognized and accredited Private Lending Institution, requires certification and/or indorsement or statement having similar import certifying on the Non-Pendency of Administrative Case from a proposed loan applicant;

Wherefore, this policy-guidelines on loan application with GSIS and other accredited Private Lending Institution, are hereby adopted, to wit;

- 1. Latest (2) TWO ORIGINAL preceding Pay Slip**
- 2. ₱5,000.00 Net Take Home Pay requirement after deduction**
- 3. Certification of NO PENDING ADMINISTRATIVE CASE**

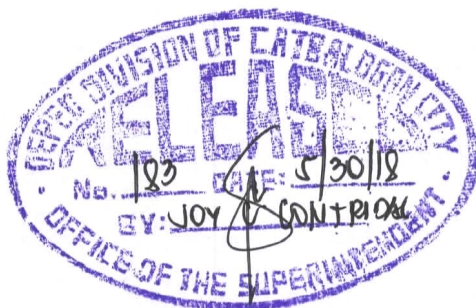


The aforementioned documentary requirements are not exclusive, and may vary according to applicable existing policies.

Existence of UNDEDUCTED OBLIGATION as appearing on the Pay Slip shall disqualify the loan applicant on his/her loan confirmation or certification and/or indorsement for purpose(s) of loan application with accredited Private Lending Institution, except when the entry appearing thereon are duplication or inexistent loan obligation, duly substantiated by supporting documents.

In cases where a certification and/or indorsement for purpose(s) of loan application is required, a corresponding documentary requirement shall be complied that would suffice the certification or attestation sought to be established in the certification and/or indorsement of the loan application. This Memorandum shall take effect immediately.

For information, guidance and compliance.



CRISTITO A. ECO, CESO VI
Schools Division Superintendent