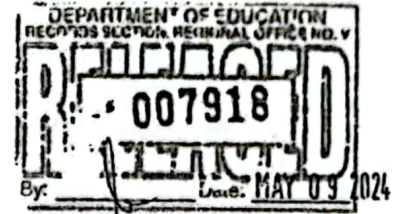




Republic of the Philippines
Department of Education
 REGION V - BICOL



08 May 2024

REGIONAL MEMORANDUM

No. **00550** s. 2024

REITERATION OF THE PROVISIONS OF REGIONAL MEMORANDA Nos. 163 and 394 s. 2024 INVOLVING BASIC PROCESSES TO BE OBSERVED BY AGENCY AUTHORIZED OFFICERS FOR GSIS LOANS AND VERIFIERS FOR PRIVATE LENDING INSTITUTIONS

To : Schools Division Superintendents
 School Heads of Implementing Units and Fiscal Autonomous Schools
 Other Concerned

1. This Office still receives information that **Agency Authorized Officers (AAOs)** for GSIS Loans and **Verifiers** for Private Lending Institutions are not following the basic requirement of identifying whether an upcoming loan deduction from other creditors which was previously accommodated is subject to the subsequent queuing in the deducted obligations before confirming or approving the application of loans.

2. The results of non-observance of the abovementioned situation are two-fold, to wit:

- a. The subsequent accommodated loan deduction, either from PLIs or GFIs, will be categorized as Undeducted Obligation.
- b. On the part of GSIS Loan amortization, the Agency concerned, through the ERF Handler cannot lock its remittance resulting in the non-remittance of the entire Agency, simply put, the Agency cannot remit.

3. To this end, this Office reminds the AAOs and Verifiers to be prudent enough in handling all loan applications otherwise, they will be at risk of facing civil and administrative cases. The complainants may be the creditors (GSIS, Pag-IBIG, and PLIs) or DepED itself since the latter cannot make good on its monthly remittance due to the undeducted obligation, particularly with the GSIS.

4. Note that insufficient net take-home pay is considered as one of the causes of no remittance in GSIS, ERF Handlers therefore are advised to identify DepEd Personnel with no deducted amortization and strongly encourage them to avail of the over-the-counter mode of payment within the prescribed period. Since the non-payment of the identified borrower will result in the non-remittance of the Agency, SDSs are advised to monitor the same.



Regional Center Site, Rawis, Legazpi City 4500

0969 516 9555

region5@deped.gov.ph

8597

5. The only allowable reasons for non-remittance on the part of the identified DepEd Personnel are the following:

- a. Retirement
- b. Resignation
- c. Leave Without Pay
- d. Transfer to another station
- e. Step Increment
- f. Salary Adjustment
- g. Death
- h. Suspension

The above causes only require **prompt** submission of the appropriate ARA Forms and payment of differentials if applicable. **Hence, if the cause of the non-remittance was not covered by any of the enumerated causes, but due to deliberate failure to communicate on the part of the AAOs and Verifier, they may be held administratively or civilly liable for damages.**

6. This Office shall provide you every month, the list of personnel with unremitted amortization for your appropriate action.

7. Meanwhile, the previously issued memoranda, particularly RMs 163, s. 2024 dated February 12, 2024, and 394, s. 2024, dated April 1, 2024, were instructive enough to guide both your Verifiers, AAOs, and ERF Handlers on what to do.

8. For information and compliance.


GILBERT T. SADSAD
Regional Director



Republic of the Philippines
Department of Education
REGION V - BICOL
SCHOOLS DIVISION OFFICE OF CATANDUANES


May 14, 2024

TO: Assistant Schools Division Superintendent
School Heads of Implementing Units and Fiscal Autonomous Schools
Agency Authorized Officers (AAO)
DepEd Verifiers
All Others Concerned

DepEd - Division Office of Catanduanes	
RECORDS SECTION	
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For information, guidance and compliance.

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SOCORRO V. DELA ROSA, CESO V
Schools Division Superintendent

DepED
MATATAG



San Roque, Virao, Catanduanes
052-8114043
catanduanes@deped.gov.ph