



REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF EDUCATION
NATIONAL CAPITAL REGION
SCHOOLS DIVISION OFFICE – MARIKINA CITY

Shoe Ave., Sta. Elena, Marikina City
+63 (02) 682-2472 / 682-3989 (CID) / 508-6113 (SGOD)
<https://depedmarikina.ph> / (email) sdo.marikina@deped.gov.ph



JAN 21 2021

DIVISION MEMORANDUM

No. 07 s.2021

TO: OIC, Office of the Assistant Schools Division Superintendent
Chief Education Supervisors- CID and SGOD
Elementary and Secondary School Principals/Officers In-Charge
Administrative Officer V
Unit Heads
All Concerned

PROVIDENT FUND LOAN APPLICATION

1. Attached is DepEd Memorandum dated August 17, 2020, entitled **“VERIFICATION OF LOAN AMORTIZATIONS TO BE INCORPORATED IN THE PAYROLL FOR SALARIES OF DEPED PERSONNEL”**. All interested applicants who opt to apply are hereby informed of the **step by step procedure** in submitting application form and required attachments.
2. Special attention is invited to Attachment B-3 “Process Flow for the Verification of Net Take Home Pay (NTHP) of the DepEd Memorandum”.
3. Immediate and wide dissemination of this Memorandum is highly desired.


SHERYLL T. GAYOLA

Assistant Schools Division Superintendent
Officer In-Charge
Office of the Schools Division Superintendent

Inclosure to Division Memo No. 01 s.2021

STEP BY STEP PROCEDURE IN THE SUBMISSION OF PROVIDENT LOAN APPLICATION

1. Accomplished Provident Fund Loan Application Form **(please see attached form)**.
2. Using DepEd email, send the following requirements to accounting office thru **marygrace.delarosa@ deped.gov.ph**:
 - Scanned accomplished Provident Fund Loan Application Form (Front and Back page)
 - Scanned letter of intent
 - Scanned clear copy of latest pay slip of the borrower and co-borrower
 - Scanned picture of borrower's and co-borrower's DepEd Id (front and back)
3. SDO Marikina Provident Fund Loan processor will evaluate the pay slip and documents emailed by the borrower.
4. If the loan application passes the evaluation, the processor will email the scanned stamped pay slip to the verifier (cc: the borrower). If not, the borrower will be informed accordingly.
5. The verifier will evaluate the stamped pay slip of the borrower on a first come, first serve basis within 7days and will email the loan processor if his/her loan application can be accommodated or not.
6. The loan processor will notify the borrower if his/her loan application can be granted or not and the date of loan release.

Republic Of The Philippines
DepEd PROVIDENT FUND (NATIONAL CAPITAL REGION)
 Misamis Street, Bago-Bantay, Quezon City

Loan Application No. : _____

New: _____ Renewal: _____
 TYPE OF LOAN: () Regular () Special

_____ Educational _____ Hospitalization/Medical
 _____ House Arrears _____ Major House Repair
 _____ Payment of Loan from Private Institution
 _____ Others (pls. specify) _____

BORROWER'S INFORMATION	CO-MAKER'S INFORMATION
(Last Name) (First Name) (M.I.)	(Last Name) (First Name) (M.I.)
Home Address	Home Address
Date of Birth	Date of Birth
Position	Position
Division/Office	Division/Office
Monthly Salary Status	Monthly Salary Status
No. of Years in Service	
SPECIMEN SIGNATURES (2 below)	SPECIMEN SIGNATURES (2 below)

APPLICATION AGREEMENT

I hereby apply for a Provident Fund loan in the amount and at the amortization schedule stated below. In consideration of the grant thereof, I promise to pay all the installments due and bind myself to the terms and conditions of the loan. Accordingly, I hereby authorize the deductions of the monthly amortization from my salary when due. Should I be separated from the service, I also hereby agree to settle my outstanding loan balance before the date of my retirement/separation from the service, either through full payment in cash of issuance of a duly notarized promissory note.

Should the principal borrower be separated from the service and there are no retirement nor separation benefits due him/her, I hereby agree to assume all his/her outstanding obligations for the grant of this loan upon proper notification by the Provident Fund Secretariat. Accordingly, I hereby authorize the deduction from my monthly salary the amortizations for the outstanding obligations of the principal borrower until his/her loan has been fully paid.

 Signature of Borrower Date
 Employee No. _____

 Co-Maker's Signature Over Printed Name Date
 Employee No. _____

AMORTIZATION SCHEDULE

Amount of Loan	(12 months)	(24 months)	(36 months)	(48 months)	(60 months)
() P 5,000.00	441.67	233.34			
() 10,000.00	883.34	466.67			
() 20,000.00		933.34	655.56	516.67	433.34
() 30,000.00		1,400.00	983.33	775.00	650.00
() 50,000.00		2,333.34	1,638.89	1,291.67	1,083.34

Pls. encircle [referred amortization schedule (subject to computation of monthly net take home pay)]

AUTHORIZATION FOR SALARY DEDUCTION

The HRMO V, Personnel Division
 DepEd Meralco Avenue, Pasig City

I hereby authorize the deduction from my salary the amount of _____ PESOS (P _____) for _____, months starting in _____, 20____, or until my total amount of _____ PESOS (P _____) has been paid. Amount deducted shall be credited to the account of DepEd Provident Fund amortization on said loans.

 (Signature of Borrower Over Printed Name)

Employee No. _____
 Designation Position _____
 Status _____

Division MARIKINA CITY
 Service/Center/Bureau _____

CERTIFICATE OF EMPLOYMENT AND CREDIBILITY

Office: _____ Date: _____

This Office certifies that (1) the above applicant is a / / permanent / / casual employee of this Office and is not on leave of absence without pay; (2) there is no pending administrative charge against him; (3) the net pay of the borrower indicated sufficient to cover monthly installments of this loan (4) the information reported by said applicant is true and correct.

For Casual Employees:

No. of Years in Service: _____

No. of Leave Credits: _____

INDORSING OFFICIALS

HRMO

LEGAL UNIT

AMELIE S. BINAYAS
Administrative Officer IV- HRMO

CEASAR AUGUSTOS E. CEBUJANO
Attorney III

FOR SECRETARIAT USE ONLY:

Documents Submitted

- | | | |
|---|---|---|
| <input type="checkbox"/> Payslip | <input type="checkbox"/> Statement or Official Receipt | <input type="checkbox"/> Official Receipt/Doctor's Prescription |
| <input type="checkbox"/> Photocopy of Payroll/Payslip | <input type="checkbox"/> of Tuition Fee | <input type="checkbox"/> Approved Appointment |
| <input type="checkbox"/> Statement of House Arrears | <input type="checkbox"/> Bill of Materials for House Repair | |
| <input type="checkbox"/> Others _____ | | |

Computation of Loan

Amount of Loan Applied For _____
Balance on Previous Loan _____
Net Proceeds _____

Amount of Monthly Amortization _____
Amortization Schedule _____

IVY R. RUALLO
Administrative Assistant III
OIC, Accounting Unit

ACTION TAKEN: Approved Disapproved

SHERYLL T. GAYOLA
Assistant Schools Division Superintendent
Officer-In-Charge
Office of the Schools Division Superintendent

Approval/Disapproval of special loan by Board Chairman upon the recommendation of the Secretariat.





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

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

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:



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

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 HDMF, 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

01/26/2020
12:26:31

Republic of the Philippines
DEPARTMENT OF EDUCATION
OFFICIAL PAYROLL SLIP

01/26/2020

For the Month of January, 2020

Page 1 of 1

Name:	Reg:
Employee No.:	Dist:
Control No.:	Star:
Date of Hiring:	Basic Salary: 40,100.00
Date of Retirement:	P.C.L. Rate: 2,000.00
Position: 2110 MASTER TEACHER I	Gross Compensation: 40,100.00
Grade: 19 Step: 7	
Tax Code: 08 Married w/ 1 Dependent	
Amount of Exemption: 0	

D E D U C T I O N S

UNDETERMINED OBLIGATIONS

Deduction Code	Description	Effectivity Date	Termination Date	Amount of Deduction	Deduction Code	Description	Effect Date	Termination Date	Amount of Deduction
0003	GSIS PERSONAL SHARE			1,702.60			05 2019	06 2022	12,286.96
0111	MEDICARE CONTRIBUTION			617.10					
0222	PAG-IBIG FUND			100.00					
0036	EMP WITHHELD TAX			1,363.60					
0129	GSIS EDUC ASST LOAN	07 2017	04 2023	215.67					
0336	PAG-IBIG MULTI PURPOSE LN	03 2017	02 2021	476.95					
0704	GSIS EMERGENCY LOAN	06 2019	05 2022	1,311.12					
1225	GSIS FIN ASSISTANCE LOAN	06 2019	06 2025	6,235.44					
0192	GSIS CONSO-LOAN	11 2019	10 2029	7,136.00	B				
1125	PAAY-NG	02 2019	05 2022	777.66					
Total Deductions				25,887.14					
Net Pay				14,212.86					

Pay Slip for June 2020

A – PLI loan amortization already incorporated and deducted in the pay slip on June 2019

B – Bumped off by GSIS Conso-Loan amortization incorporated on November 2019

01/28/2020

Republic of the Philippines
DEPARTMENT OF EDUCATION
OFFICIAL PAYROLL SLIP

For the Month of January, 2020

Page 1 of 1

Name: [REDACTED]

Employee No. [REDACTED] Account No. [REDACTED] Neg. [REDACTED]

Date of Hiring: / / Date of Retirement: [REDACTED] Div. [REDACTED]

Position: 2140 TEACHER II Sta. [REDACTED]

Grade: 12 Step: 1 Basic Salary: 22,938.00

Tax Code: 06 HOF - 3 Dependents P.E.R.A.: 2,000.00

Amount of Exemption: 0 Gross Compensation: 24,938.00

D E D U C T I O N S

DEDUCTIONS				UNDEDUCTED OBLIGATIONS					
Code	Description	Effectivity Date	Termination Date	Amount of Deduction	Code	Description	Effect Date	Termination Date	Amount of Deduction
0003	GSIS PERSONAL SHARE			2,064.42	[REDACTED]	[REDACTED]	09 2019	09 2022	13,686.74
0111	MEDICARE (PHILHEALTH)			344.07					
0222	PAGIBIG FUND			100.00					
0036	BIR WITHHOLDING TAX								
0007	DECS PROVIDENT FUND	09 2019	08 2022	3,042.20					
0001	GSIS POLICY LOAN	10 2019	07 2046	3.00					
0132	GSIS CONSOLO LOAN	01 2020	12 2025	3,149.13					
0142A	FORTUNE LIFE INS CO.	11 2014	11 2024	400.00					
Total Deductions:				9,102.82					
				15,835.18					

Pay Slip for January 2020

A – PLI loan amortization already incorporated and deducted in the pay slip on **September 2019**

B – bumped off by GSIS Conso-Loan amortization incorporated on **January 2020**

JUNE 2020

06/10/2020 For the Month of June, 2020 Page 1 of 1

Name: _____
 Employee No.: _____ Account No.: _____
 Date of Hiring: / / Date of Retirement: _____
 Position: 214A TEACHER III
 Grade: 13 Step: 3
 Tax Code: 08 MARRIED - 1 DEPENDENT
 Amount of Exemption: 75,000

Reg: _____
 Div: _____
 Sta: _____
 Basic Salary: 27,383.00
 P.E.R.A.: 2,000.00
 Gross Compensation: 29,383.00

D E D U C T I O N S				UNDEDUCTED DEDUCTIONS				
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Effect Date	Termin Date	Amount Of Deduction
0003	GSIS PERSONAL SHARE	--	--	2,464.47				
0111	MEDICARE (PHILHEALTH)	--	--	410.75				
0222	PAGIBIG FUND	--	--	100.00				
0036	BIR WITHHOLDING TAX	--	--	714.89				
0001	GSIS POLICY LOAN	05 2018	07 2020	200.00				
0129	GSIS EDUC ASST LOAN	05 2018	07 2020	216.67				
0132	GSIS CONSOLIDATED LOAN	09 2019	11 2029	4,430.95				
0007	DECS PROVIDENT FUND	01 2020	03 2023	1,329.62				
		04 2020	05 2023	14,259.66				
Total Deductions:				24,126.41				
Net Pay :				5,256.59				

A

JULY 2020

07/13/2020 For the Month of July, 2020 Page 1 of 1

Name: _____
 Employee No.: _____ Account No.: _____
 Date of Hiring: / / Date of Retirement: _____
 Position: 214A TEACHER III
 Grade: 13 Step: 3
 Tax Code: 08 MARRIED - 1 DEPENDENT
 Amount of Exemption: 75,000

Reg: _____
 Div: _____
 Sta: _____
 Basic Salary: 27,383.00
 P.E.R.A.: 2,000.00
 Gross Compensation: 29,383.00

D E D U C T I O N S				UNDEDUCTED DEDUCTIONS				
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Effect Date	Termin Date	Amount Of Deduction
0003	GSIS PERSONAL SHARE	--	--	2,464.47				
0111	MEDICARE (PHILHEALTH)	--	--	410.75				
0222	PAGIBIG FUND	--	--	100.00				
0036	BIR WITHHOLDING TAX	--	--	714.89				
0001	GSIS POLICY LOAN	05 2018	08 2020	200.00				
0129	GSIS EDUC ASST LOAN	05 2018	08 2020	216.67				
0132	GSIS CONSOLIDATED LOAN	09 2019	12 2029	4,430.95				
0007	DECS PROVIDENT FUND	01 2020	03 2023	1,329.62				
0336	PAGIBIG MULTI-PURPOSE LN	07 2020	02 2021	1,982.87				
Total Deductions:				11,850.22				
Net Pay :				17,532.78				

B

A – PLI loan amortization already incorporated and deducted in the pay slip on April 2020

B – Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on July 2020

FEBRUARY 2020

02/28/2020 For the Month of February, 2020 Page 1 of 1

Name	Account No.	Reg	Amount
Employee No.	Account No.	Div	1
Date of Hiring	Date of Retirement	Sta	1
Position: 2140 TEACHER II		Basic Salary	24,510.00
Grade: 17 Step: 5		PERMANA	2,000.00
Tax Code: 11 Married - 4 Dependents		Gross Compensation	26,510.00
Amount of Exemption: 150,000			

DEDUCTIONS				DEDUCTED OBLIGATIONS					
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Description	Effect Date	Term Date	Amount Of Deduction
0004	GSIS PERSONAL SHARE			2,115.90					
0111	MEDICARE (PHILHEALTH)			352.65					
0222	PAGIBIG FUND			100.00					
0036	DIR WITHHOLDING TAX			21.62					
0060	CURRENT ANNUITIES-BASIC	01/2020	07/2020	15.61					
0136	OVERPAYMENT-PERA	07/2020	07/2020	1.39					
0136	PAGIBIG MULTI-PURPOSE LHA	01/2019	02/2021	767.34					
0132	GSIS CONSOLIDATED LOAN	01/2020	01/2030	4,757.60					
		01/2020	12/2022	11,996.68					
Total Deductions:				20,136.73					
Net Pay:				5,373.27					

GSIS LOAN
 DIV CODE: _____
 EMPLOYEE #: _____
 STATION: _____
 APP CODE: _____
 TAX: 9-115

A

MARCH 2020

03/28/2020 For the Month of March, 2020 Page 1 of 1

Name	Account No.	Reg	Amount
Employee No.	Account No.	Div	1
Date of Hiring	Date of Retirement	Sta	1
Position: 2140 TEACHER II		Basic Salary	24,510.00
Grade: 17 Step: 5		PERMANA	2,000.00
Tax Code: 11 Married - 4 Dependents		Gross Compensation	26,510.00
Amount of Exemption: 150,000			

DEDUCTIONS				DEDUCTED OBLIGATIONS					
Deduction Code	Description	Effectivity Date	Termination Date	Amount Of Deduction	Deduction Code	Description	Effect Date	Term Date	Amount Of Deduction
0004	GSIS PERSONAL SHARE			2,115.90					
0111	MEDICARE (PHILHEALTH)			352.65					
0222	PAGIBIG FUND			100.00					
0036	DIR WITHHOLDING TAX			21.62					
0132	GSIS CONSOLIDATED LOAN	07/2020	01/2030	4,757.60					
0136	PAGIBIG MULTI-PURPOSE LHA	03/2020	02/2022	1,451.89					
Total Deductions:				8,798.67					
Net Pay:				16,711.33					

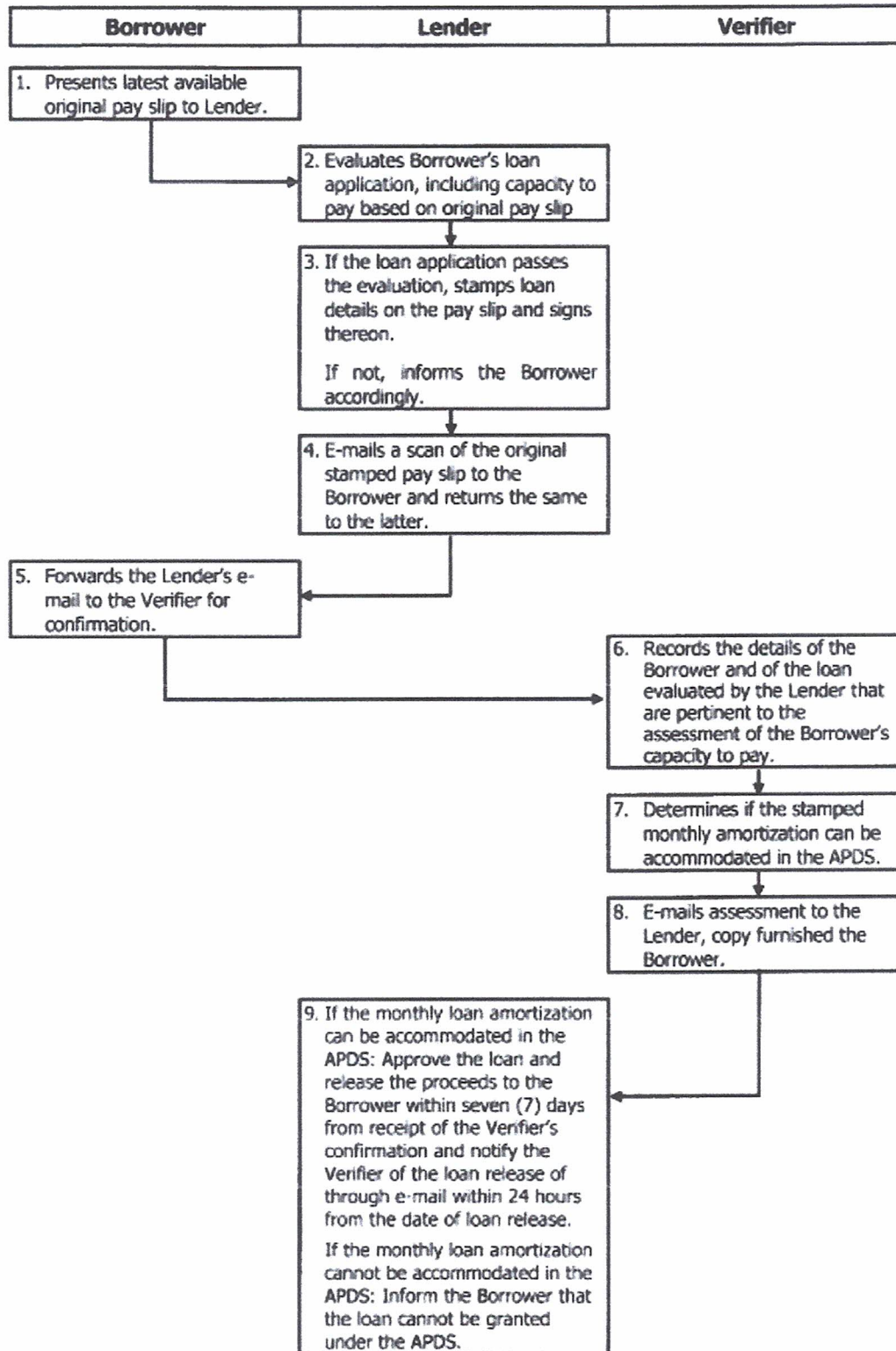
B

A – PLI loan amortization already incorporated and deducted in the pay slip on **January 2020**

B – Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on **March 2020**

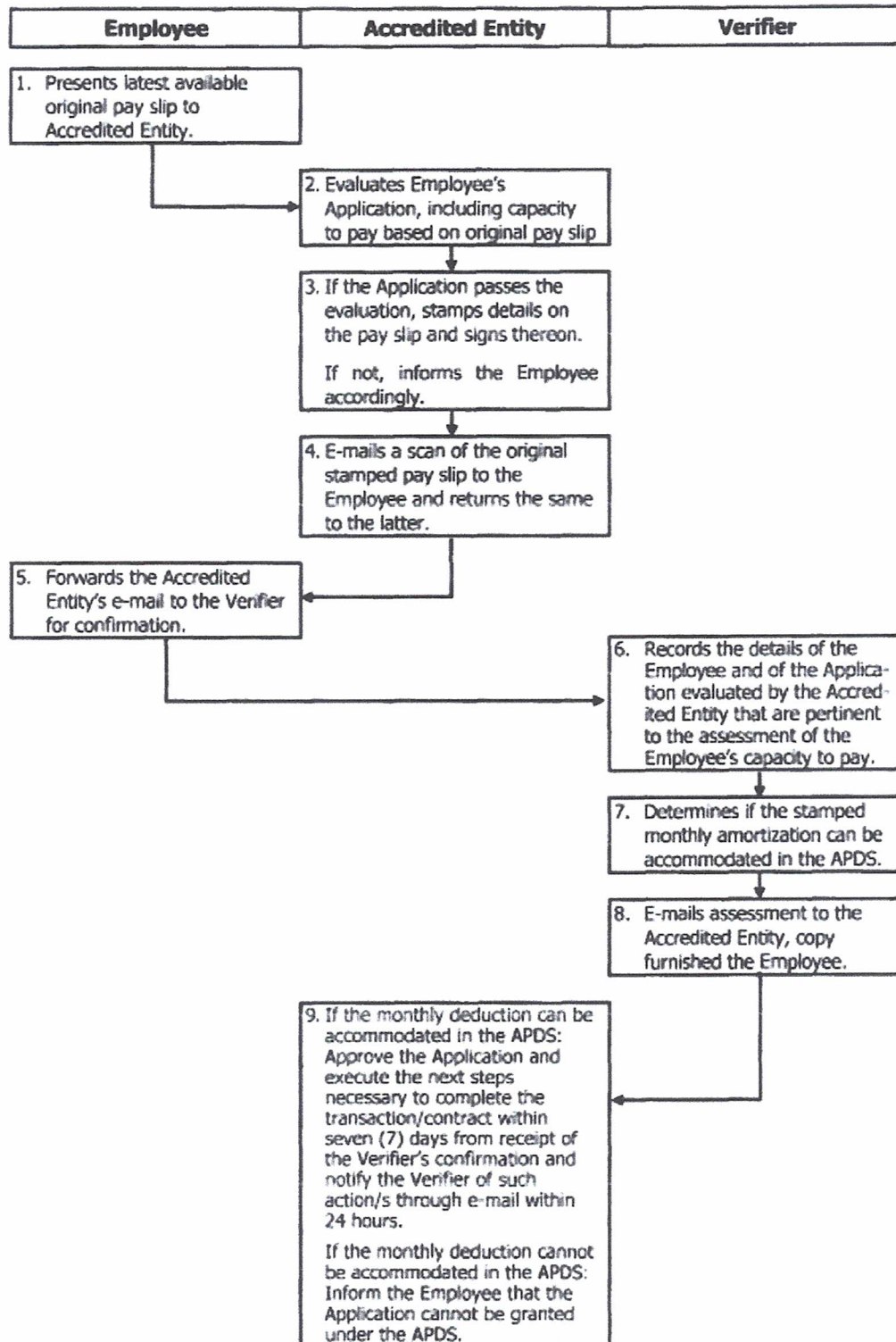
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR LOANS TO BE GRANTED BY APDS ACCREDITED PRIVATE ENTITIES
INCLUDING LANDBANK OF THE PHILIPPINES**



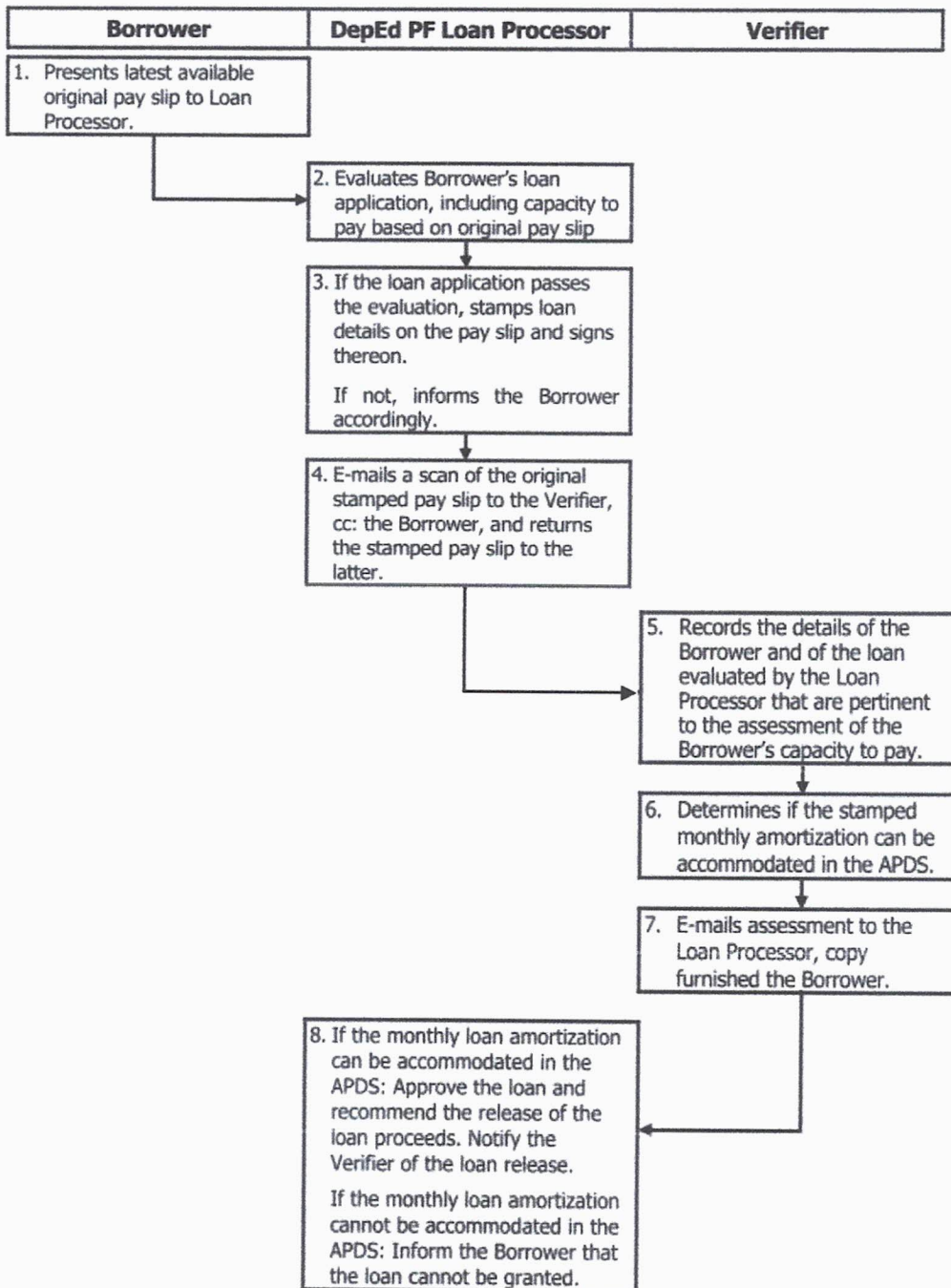
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR INSURANCE PREMIA/MUTUAL AID SYSTEM CONTRIBUTIONS
TO BE APPLIED BY DEPED PERSONNEL FROM APDS ACCREDITED ENTITIES**



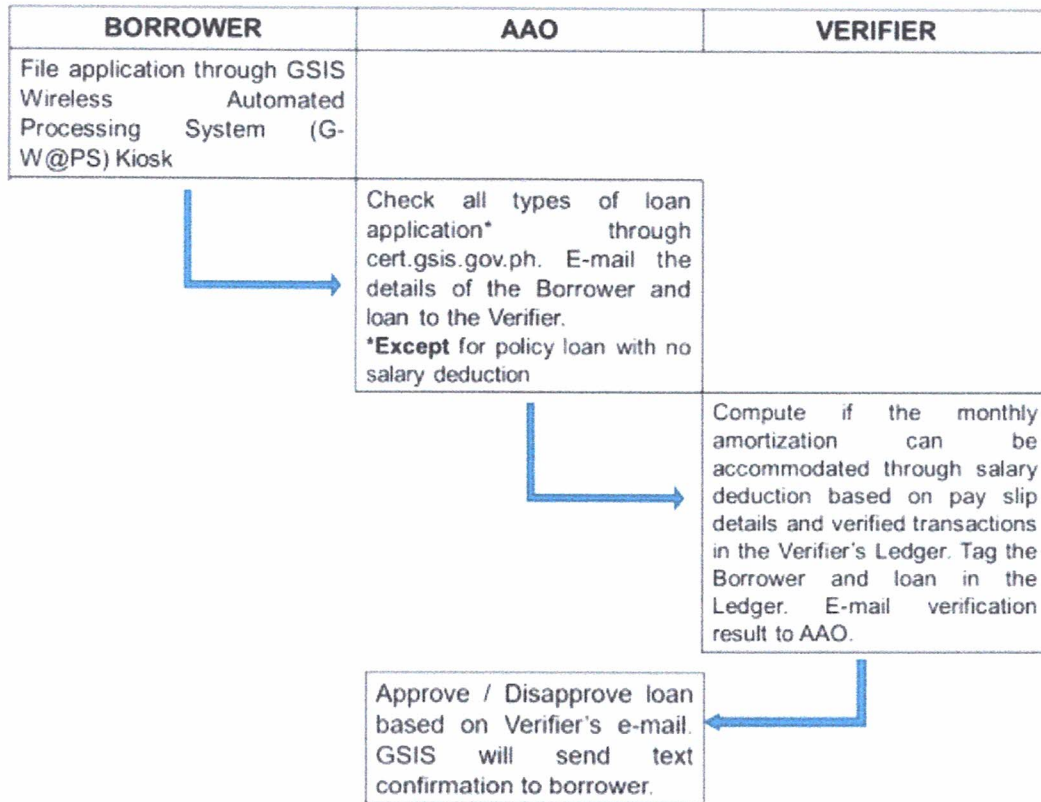
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR LOANS TO BE GRANTED BY DEPED PROVIDENT FUND



**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR LOANS TO BE GRANTED BY GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)

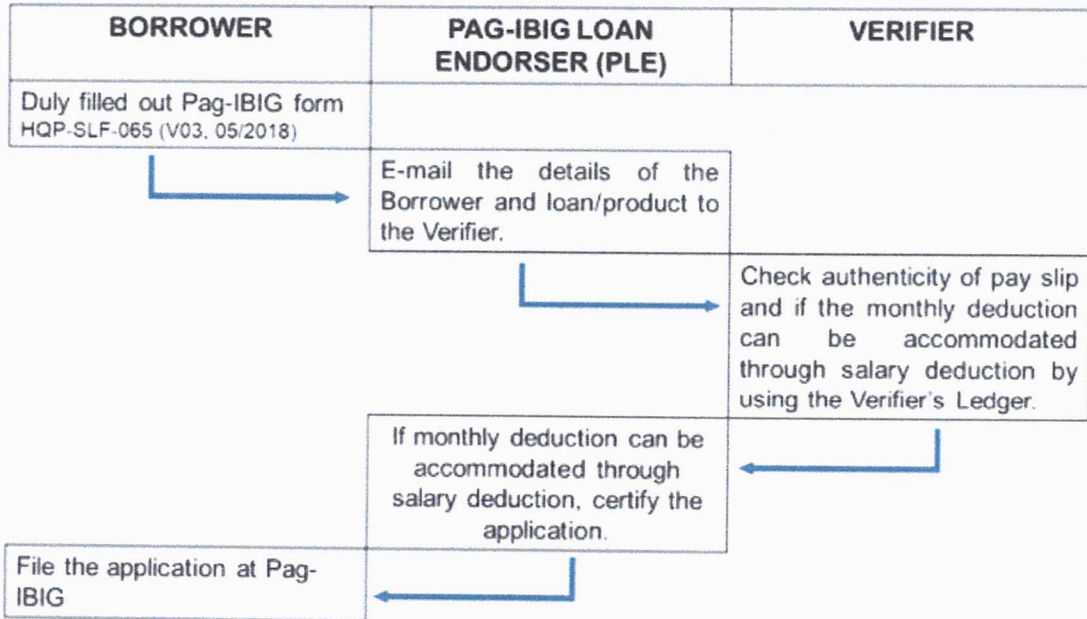


NOTE: AAO shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all GSIS products to be verified.

**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department’s Automatic Payroll Deduction System**

FOR HDMF PRODUCTS WITH MONTHLY AMORTIZATION INDICATED



If monthly deduction cannot be accommodated through salary deduction, note the application with:

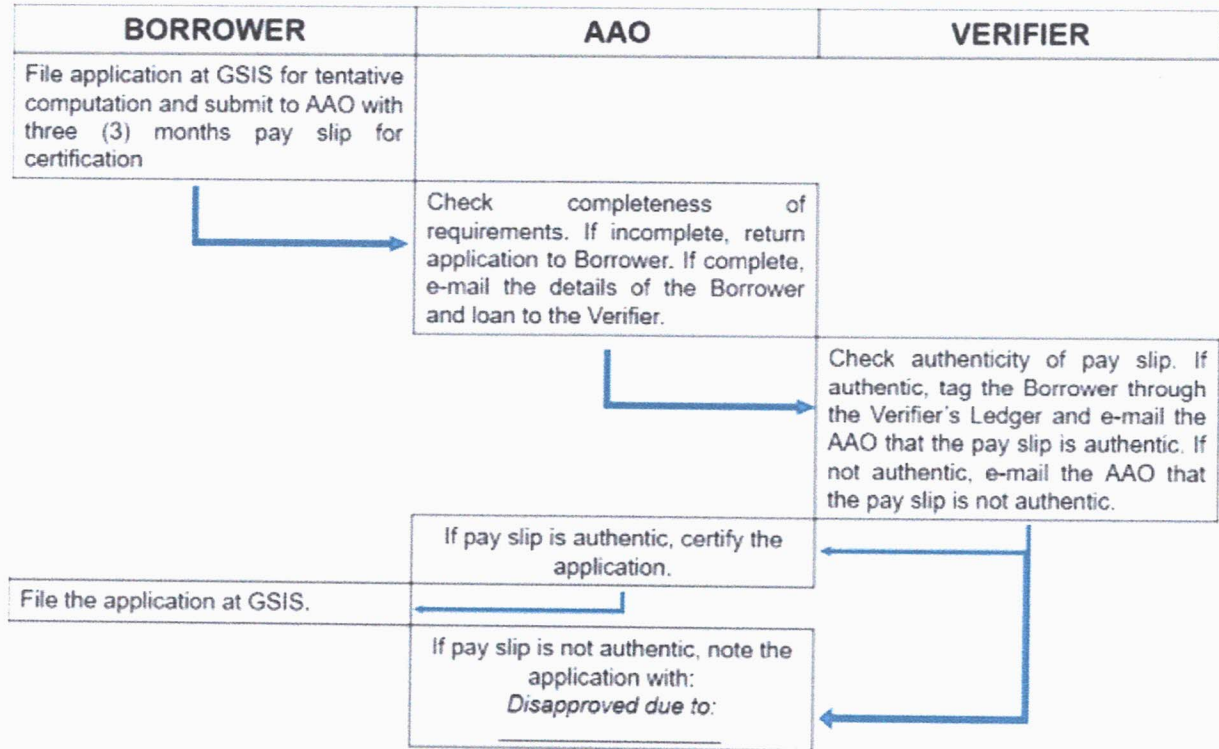
Disapproved due to:

NOTE: PLE shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all HDMF products to be verified.

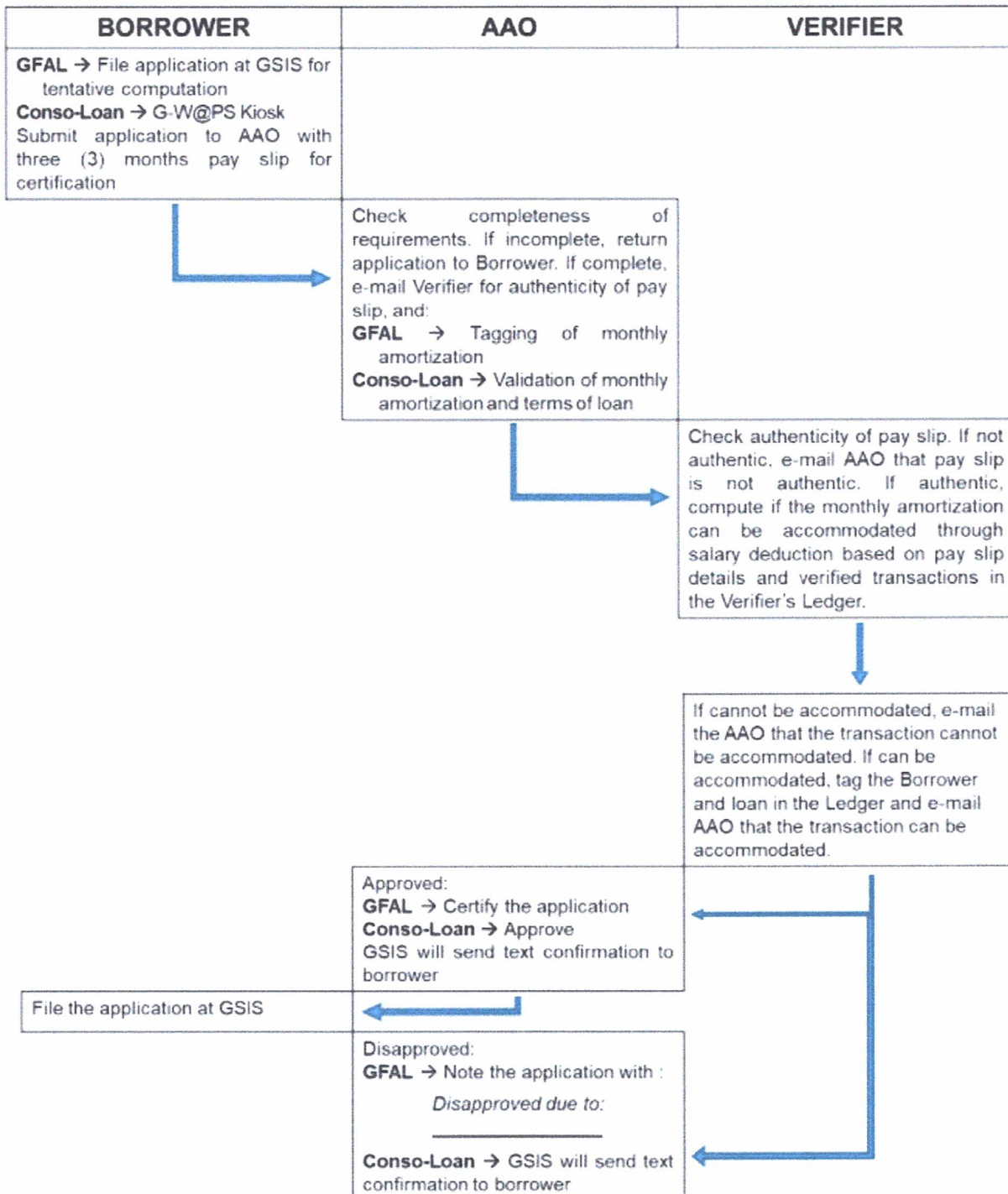
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)



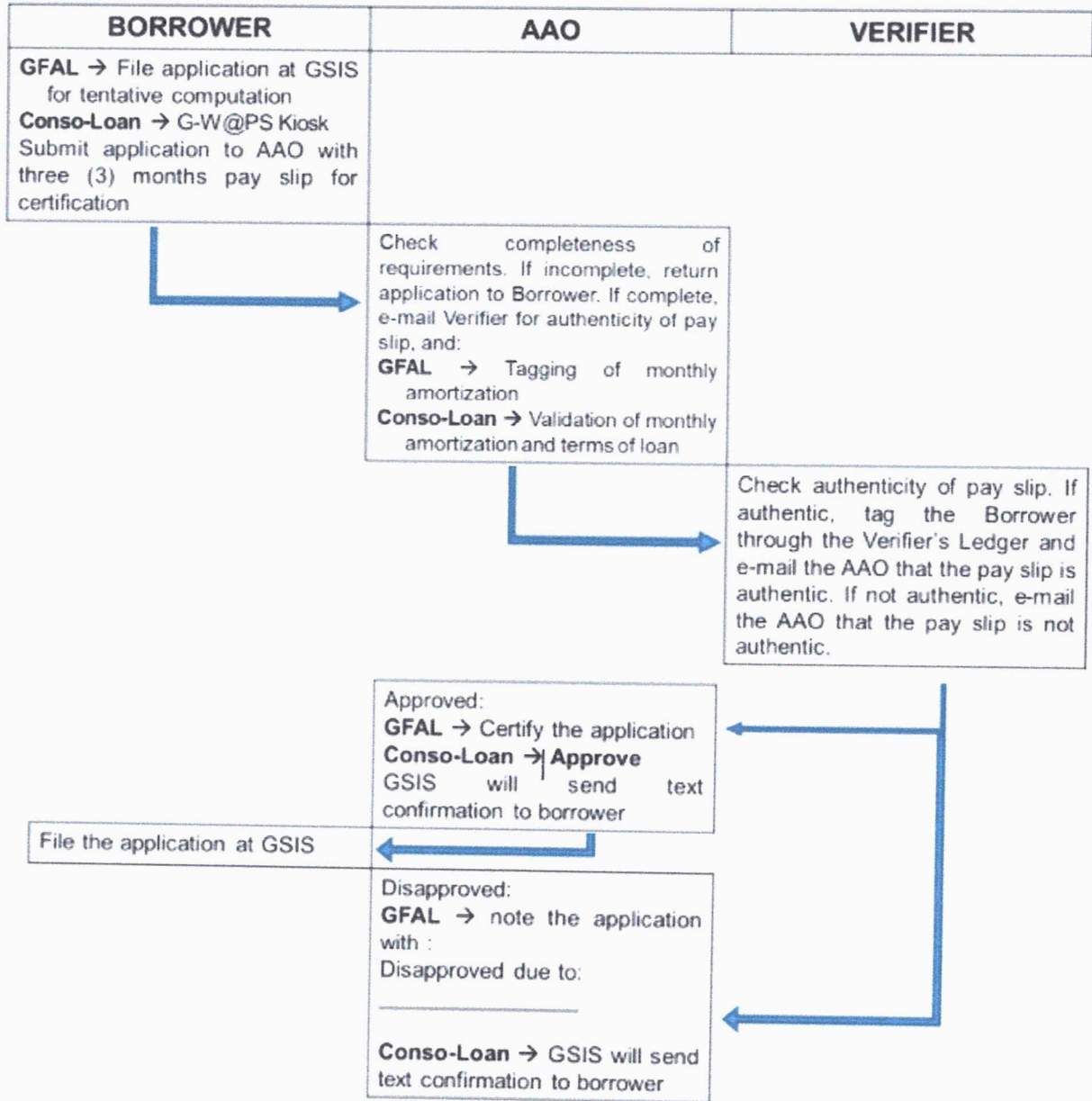
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR GFAL + RENEWAL OF DUE AND DEMANDABLE (DND) CONSO-LOAN
WITHOUT UNDEDUCTED OBLIGATIONS**



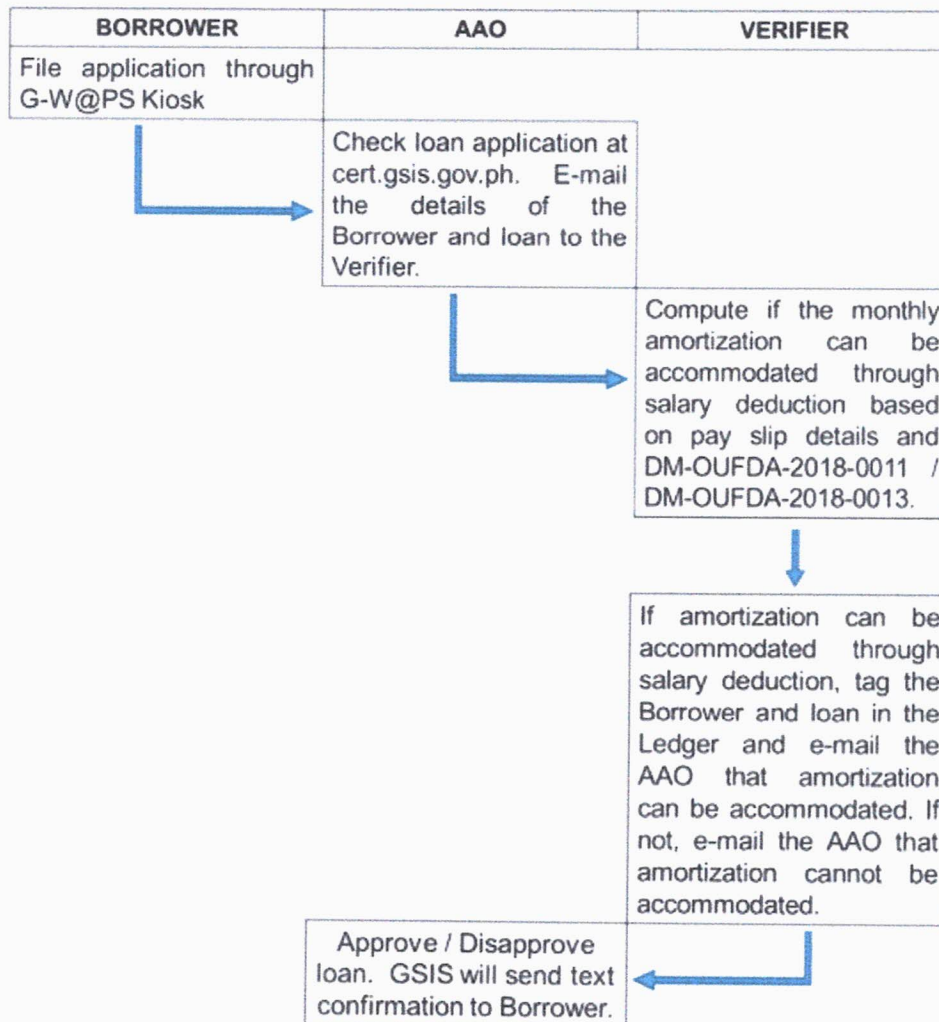
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR GFAL + RENEWAL OF DND CONSO-LOAN
WITH UNDEDUCTED OBLIGATIONS**



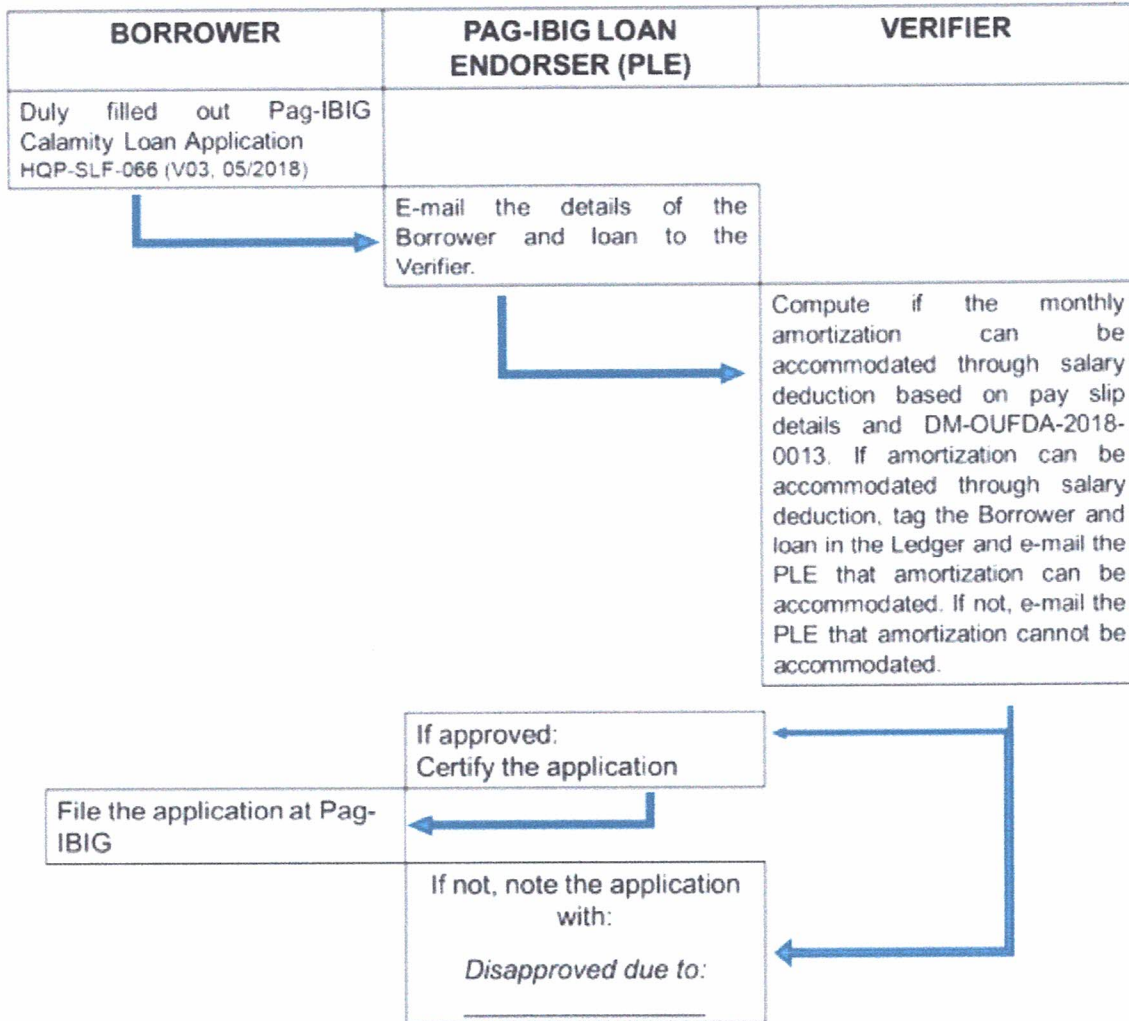
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR RENEWAL OF CURRENT GSIS CONSO-LOANS WITH UNDEDUCTED OBLIGATIONS;
AND EMERGENCY/CALAMITY LOAN WITH UNDEDUCTED OBLIGATIONS (SAME PROCESS FLOW)**



**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR HDMF CALAMITY/EMERGENCY LOAN WITH UNDEDUCTED OBLIGATIONS



**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR HDMF HOUSING LOAN

