



Republic of the Philippines  
**Department of Education**  
REGION X – NORTHERN MINDANAO  
SCHOOLS DIVISION OF EL SALVADOR CITY

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04 Sep 2020

DIVISION MEMORANDUM

No. 180, s. 2020

**VERIFICATION OF LOAN AMORTIZATIONS TO BE INCORPORATED IN THE  
PAYROLL FOR SALARIES OF DEPED PERSONNEL**

To: **Asst. Schools Division Superintendent  
Chief CID, SGOD  
PSDS, Education Program Supervisors  
All Public Elementary & Secondary School Heads  
All Others Concerned  
This Division**

1. This has reference to the memorandum issued by the Office of the Undersecretary for Finance, reiterating 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:*

*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)*

2. Further, it reiterates the implementation and compliance to the process flows established relative to the verification of loan amortizations to be incorporated in the payroll for salaries of DepEd personnel. Attached is a copy of the process flows, to serve as reference.

OSDS/AMA



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3. Designated AAOs and HRMOs **shall no longer recommend** the approval of application for loans from GSIS/Pag-IBIG/LBP/DepEd Provident Fund **without prior confirmation by the designated DepED Verifier** of the Division. This is to ensure that only financial obligations within the NTHP of DepEd personnel will be incorporated in the payroll.
4. Any employee proven to violate the process shall be dealt with accordingly.
5. For information, guidance and strict compliance.

**OLGA C. ALONSABE**  
Asst. Schools Division Superintendent  
Officer-In-Charge  
Office of the Schools Division Superintendent

To be indicated in the Perpetual Index  
Under the following subjects:

**POLICY      PROCEDURE**

OSDS/AMA



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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

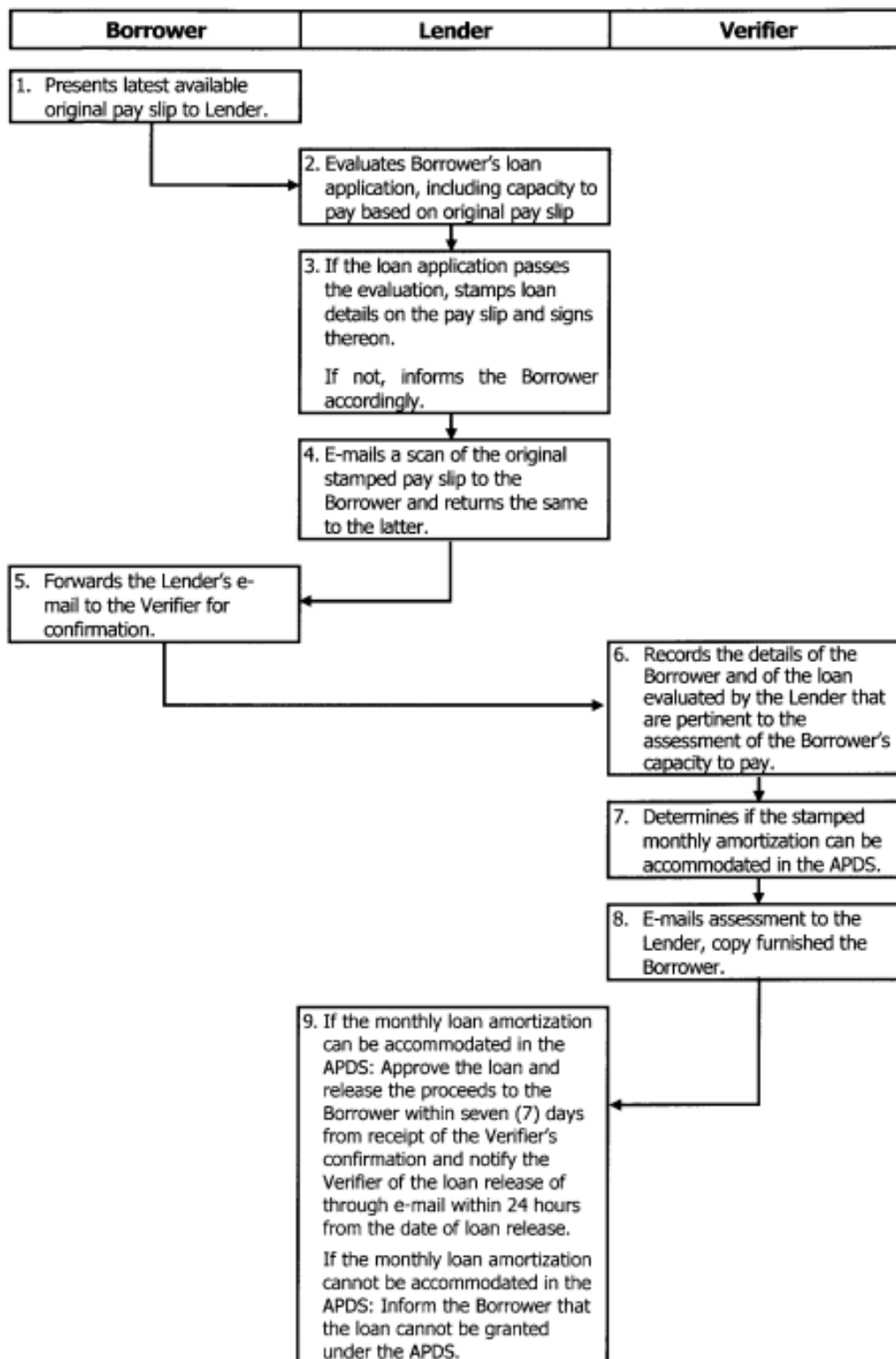
  
R. F. G. ABCEDE

Enclosures : As stated

/eamd

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

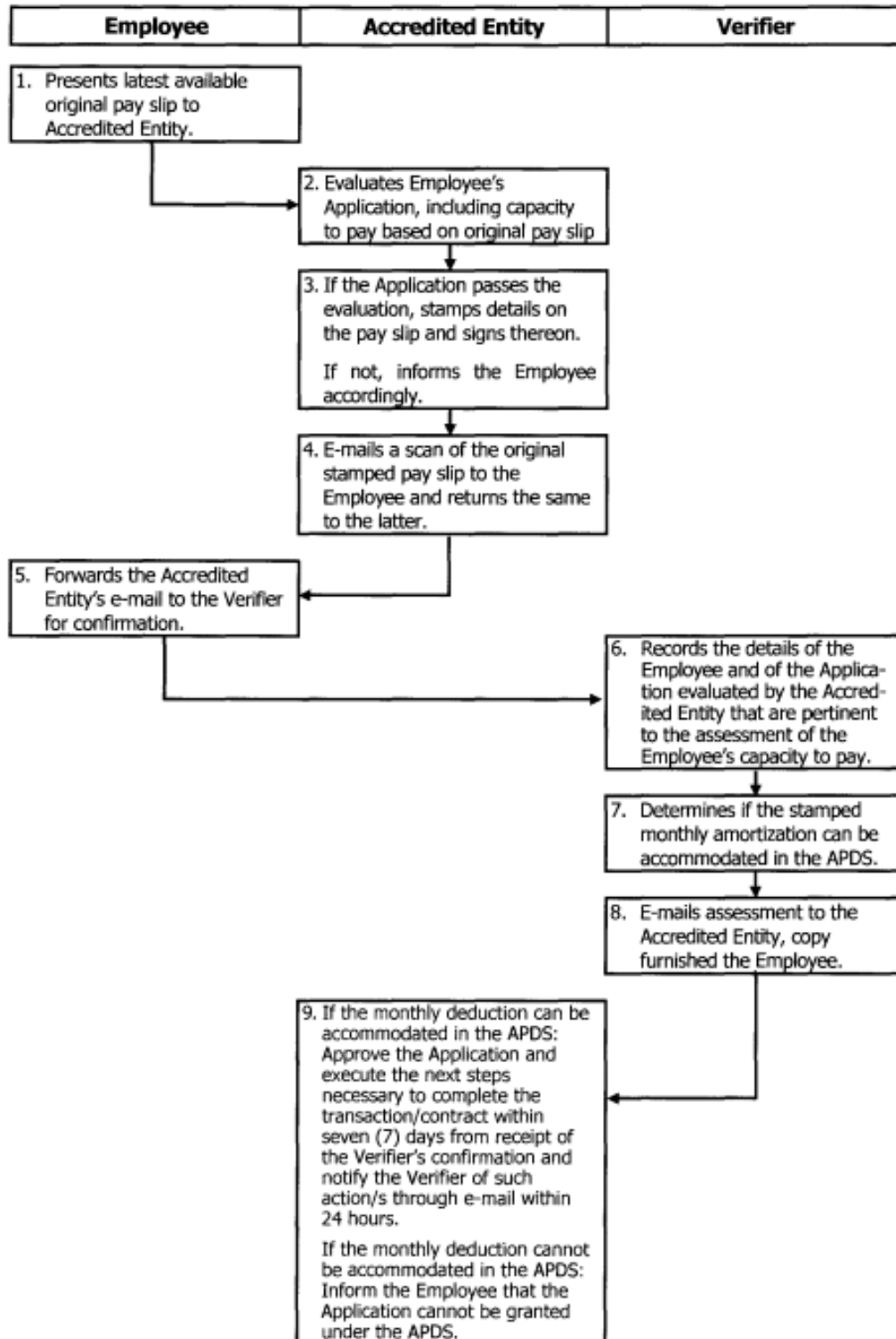
FOR LOANS TO BE GRANTED BY APDS ACCREDITED PRIVATE ENTITIES  
INCLUDING LANDBANK OF THE PHILIPPINES



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

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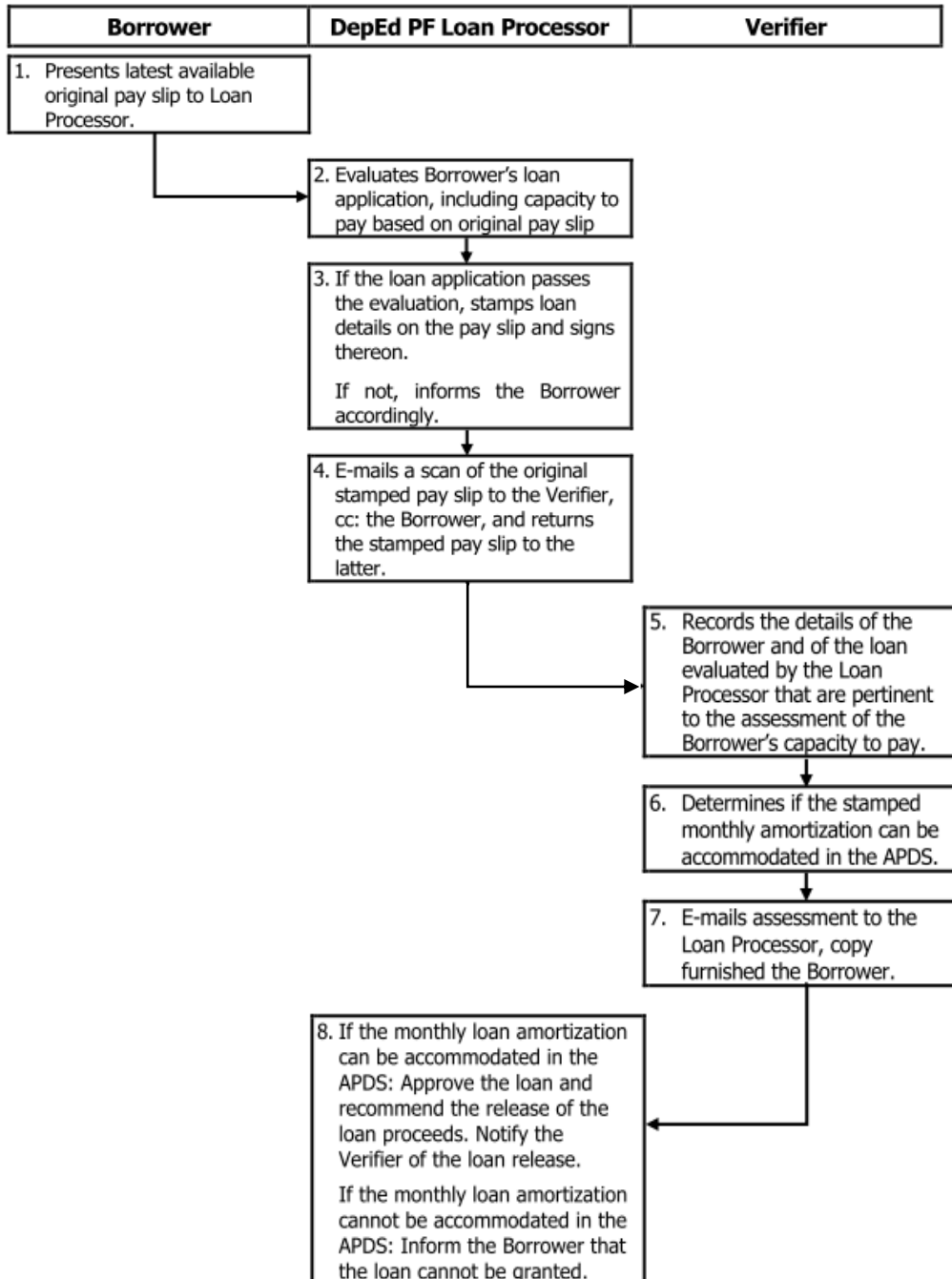
**FOR INSURANCE PREMIA/MUTUAL AID SYSTEM CONTRIBUTIONS  
TO BE APPLIED BY DEPED PERSONNEL FROM APDS ACCREDITED ENTITIES**



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

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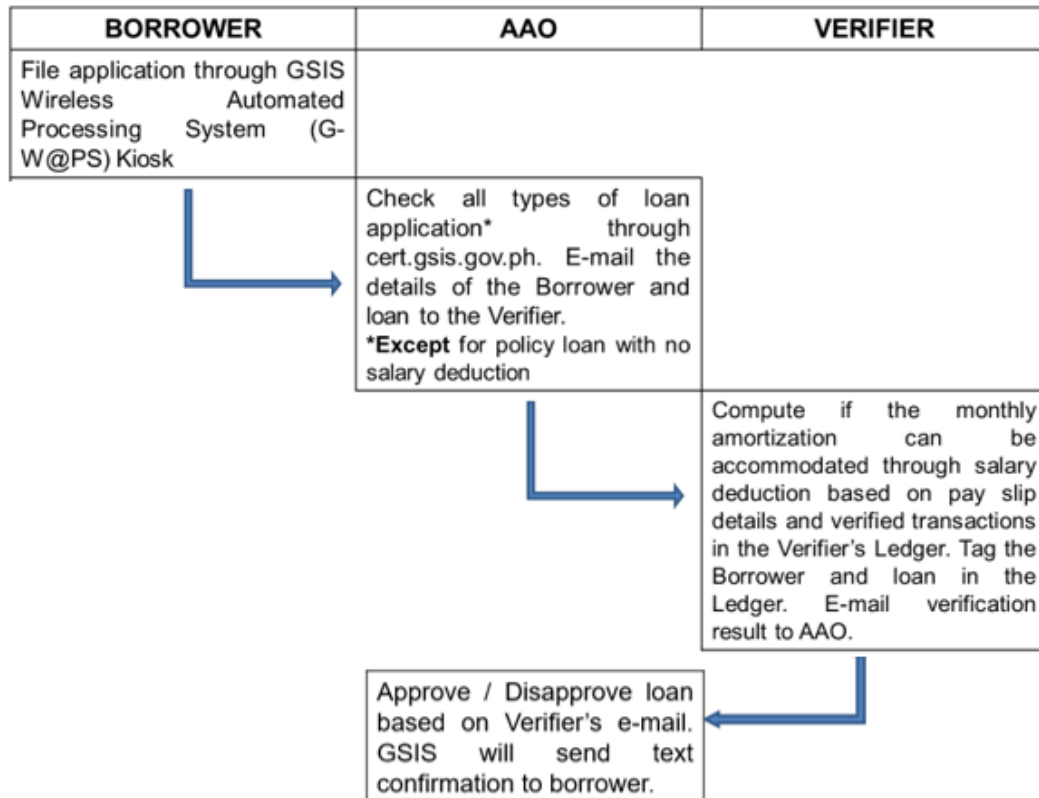
**FOR LOANS TO BE GRANTED BY DEPED PROVIDENT FUND**



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

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**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.**

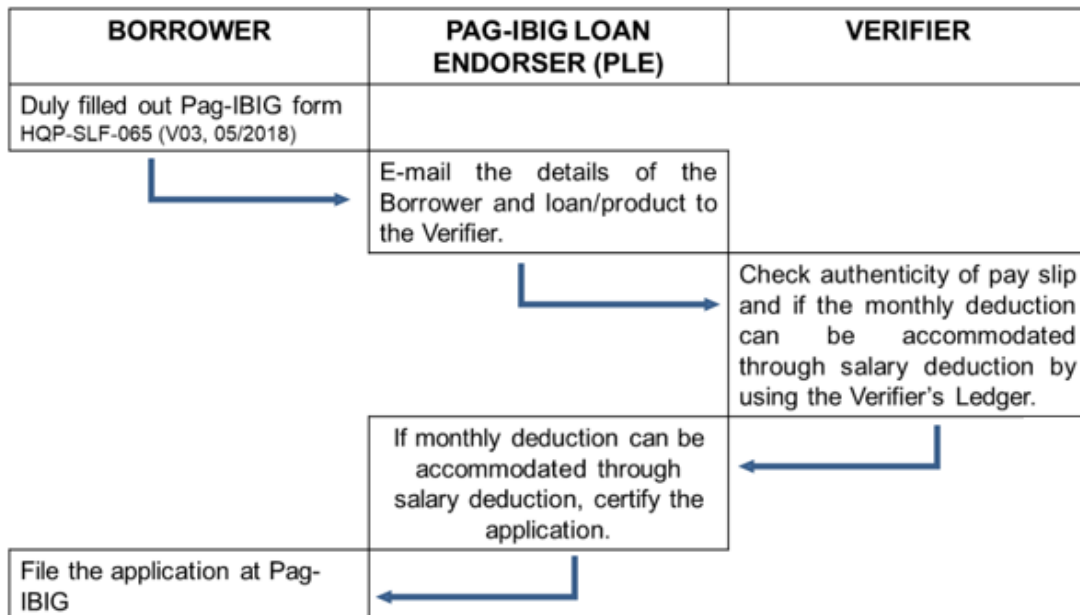
**Applies to all GSIS products to be verified.**



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

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**FOR HDMF PRODUCTS WITH MONTHLY AMORTIZATION INDICATED**



If monthly deduction cannot be accommodated through salary deduction, note the application with:  
*Disapproved due to:*  
\_\_\_\_\_

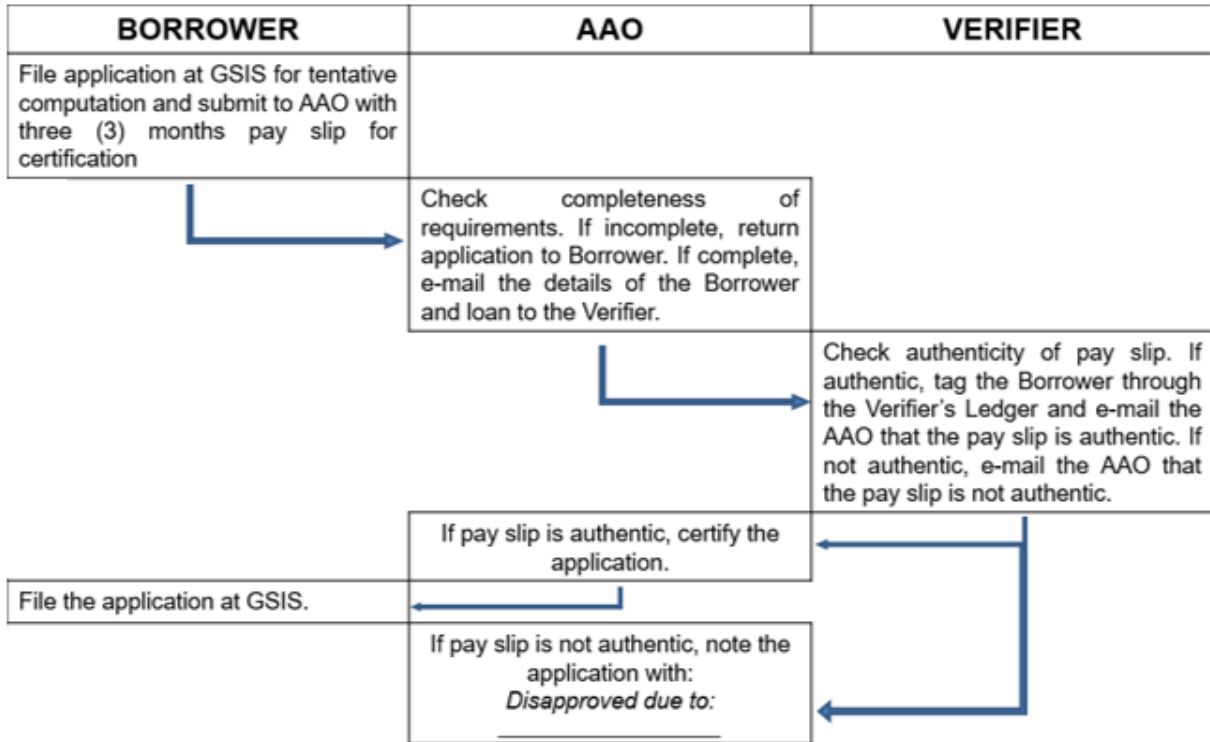
**NOTE: PLE shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.**

**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**

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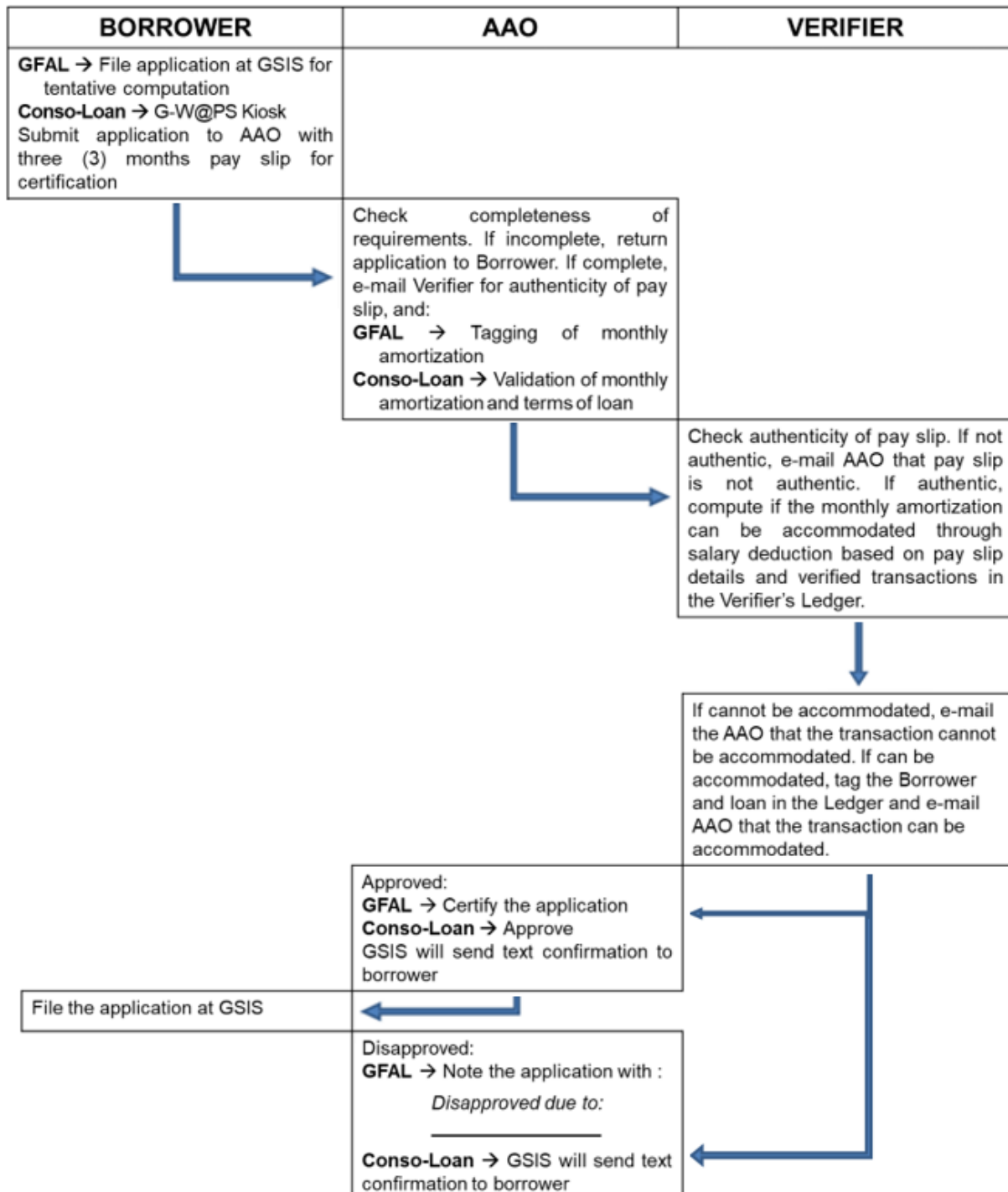
**FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)**



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

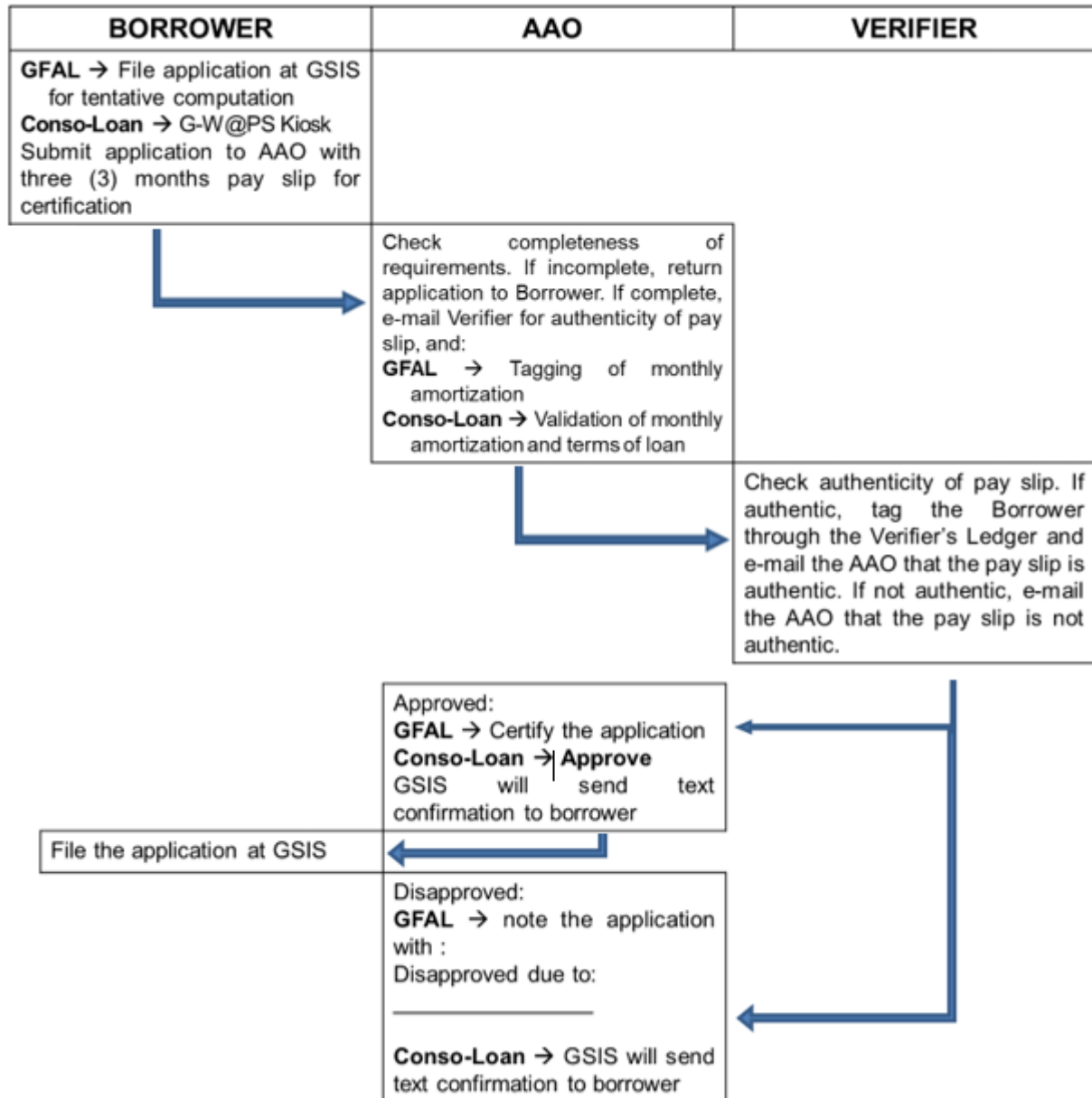
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**FOR GFAL + RENEWAL OF DUE AND DEMANDABLE (DND) CONSO-LOAN  
WITHOUT UNDEDUCTED OBLIGATIONS**



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

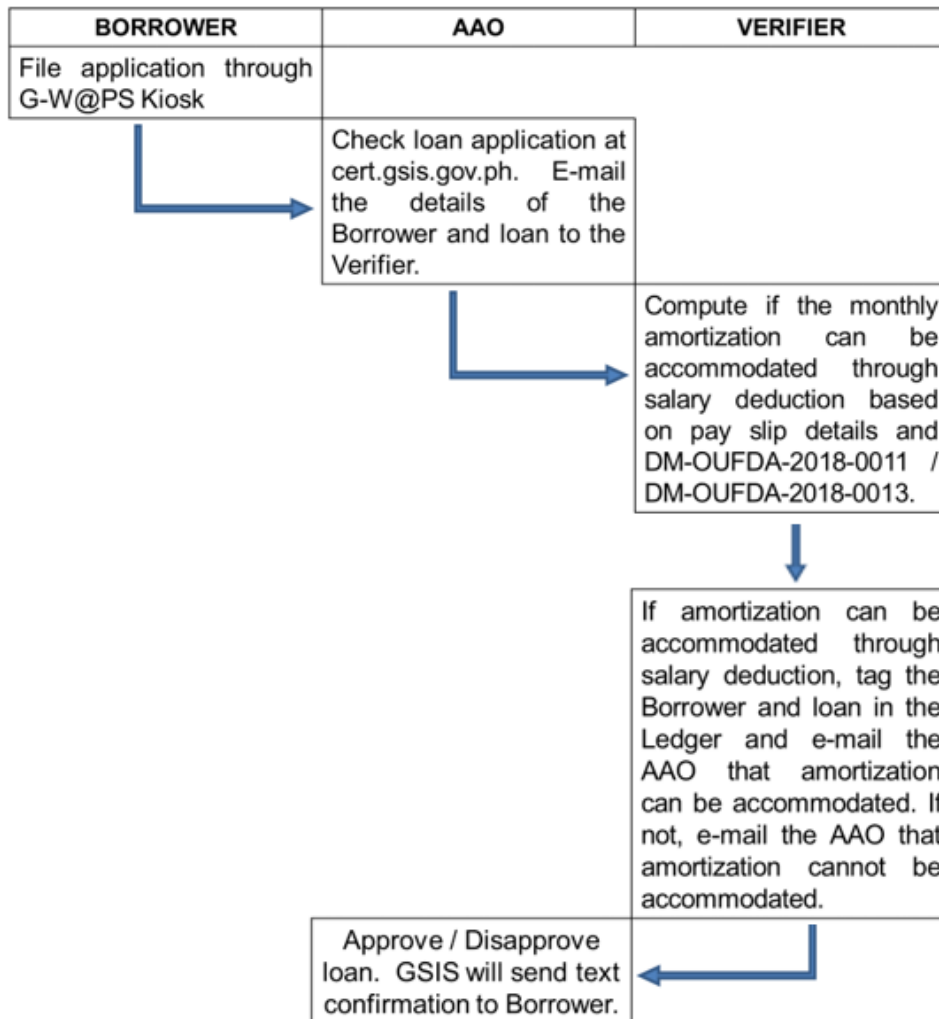
FOR GFAL + RENEWAL OF DND CONSO-LOAN  
WITH UNDEDUCTED OBLIGATIONS



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

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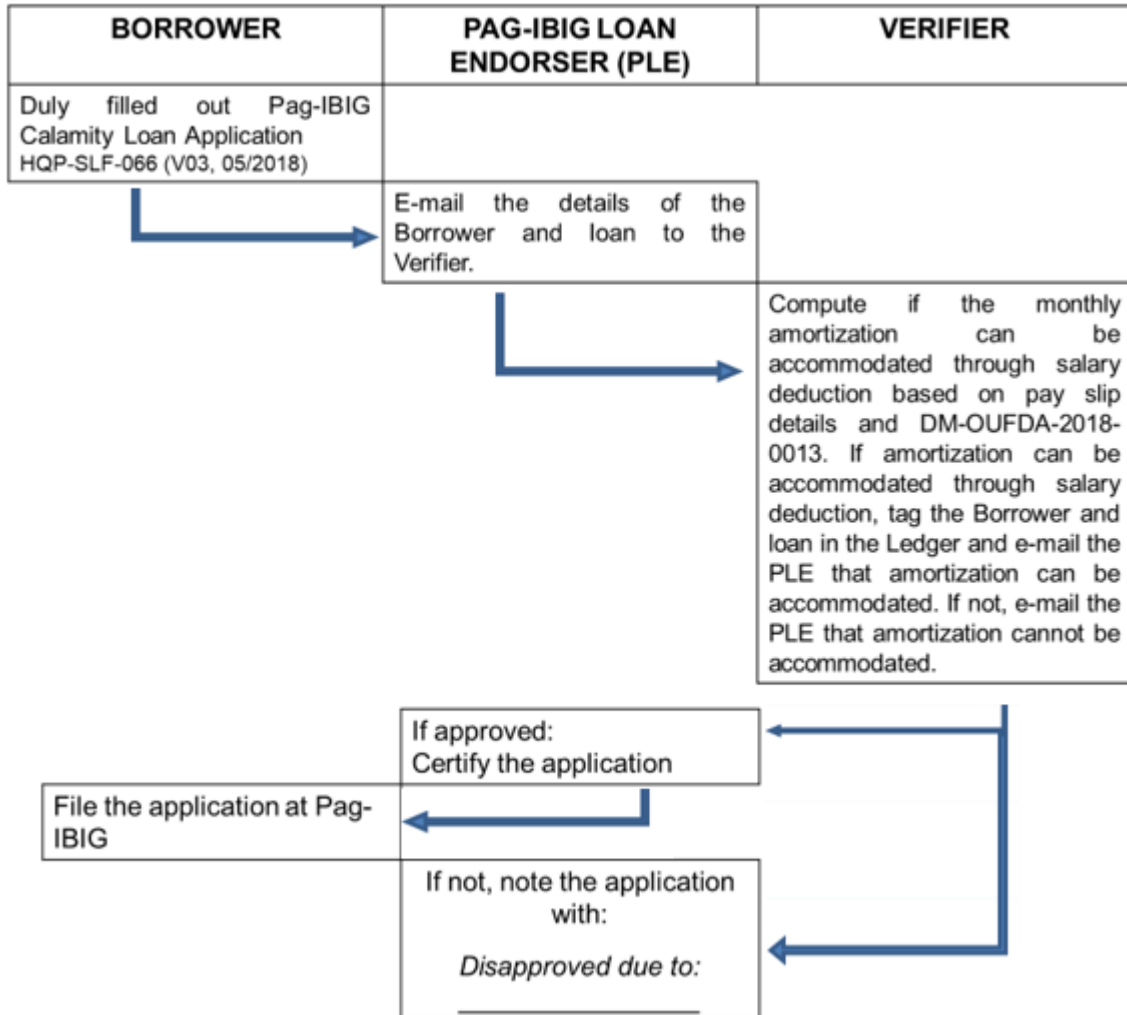
**FOR RENEWAL OF CURRENT GSIS CONSO-LOANS WITH UNDEDUCTED OBLIGATIONS;  
AND EMERGENCY/CALAMITY LOAN WITH UNDEDUCTED OBLIGATIONS (SAME PROCESS FLOW)**



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

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**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

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FOR HDMF HOUSING LOAN

