



Republic of the Philippines
Department of Education
Region XIII – CARAGA

SCHOOLS DIVISION OFFICE OF SURIGAO CITY
Roxas St., CV Diez MCES Compound, Washington, Surigao City

September 7, 2020

DIVISION MEMORANDUM
160 s. 2020

TO : ASISSTANT SCHOOLS DIVISION SUPERINTENDENT
Chiefs, SGOD and CID
EDUCATION PROGRAM SUPERVISORS
PUBLIC SCHOOLS DISTRICT SUPERVISORS
ELEMENTARY AND SECONDARY SCHOOL HEADS
TEACHING AND NON-TEACHING STAFF
This Division

SUBJECT : OUTRIGHT SUBMISSION OF LATEST ORIGINAL PAY SLIP TO
AGENCY AUTHORIZED OFFICER AFTER CONTRACTING LOAN
WITH GSIS

1. It has come to the attention of the undersigned that some of the loan applicants (borrowers) with Government Service Insurance System (GSIS) do not right away submit their latest original pay slips to the Agency Authorized Officer (AAO) to the delay of the CONFIRMATION.
2. This is to inform you that the life span of your loans with the said lending entity is only seven (7) calendar days. Processing cannot be done by the AAO without the said document because there is no basis of action. With your timely submission of pay slips, GSIS Website will be re-accessed to extract pertinent information relative to your loan. The same will be reflected on your pay slips, scanned and submitted to the regional verifier for assessment. If approved, the aforementioned website will be accessed again for CONFIRMATION.
3. Nonetheless, despite efforts to expedite loan confirmations, the same act will still be delayed if the applications have already reached the expiry date reckoned from the date of the application. Otherwise stated, the names of those concerned do not appear anymore at the website. In this case, notification efforts will be made purposely for those affected so they can be advised to reapply. In effect, the same process be followed, pay slip (old or new depending on which is applicable) will be sent for verifier's assessment. For this purpose, cellular phone numbers and electronic mail address (email add) should be indicated at the lower left portion of the pay slip.

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4. Hereunder are the qualifications before one can avail of any loan, to wit:
 - 4.1 Borrower is in active service;
 - 4.2 Borrower has no pending administrative case and/or criminal charge;
 - 4.3 Information supplied by the borrower is true and correct based on the records of the agency.;
 - 4.4 The borrower is not on leave of absence without pay;
 - 4.5 The Net Take Home Pay (NTHP) of the borrower is still within the minimum net take-home Pay required by the GAA after the regular monthly amortization due is deducted.

In case of separation from the service of the borrower, CLEARANCE shall first be obtained from the GSIS before any document and/or final payment is released in favor of the borrower.

Cut-off time in the processing of approved loans is at 3:00 PM, Monday to Friday, except holidays, to ensure same day crediting of loans. All loans approved by AAO after 3:00 PM will be processed and credited on the next working day.

Please be guided accordingly.


KAREN L. GALANIDA, PhD, CESO V
Schools Division Superintendent 

KLG/GPS/obt
Admin15

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