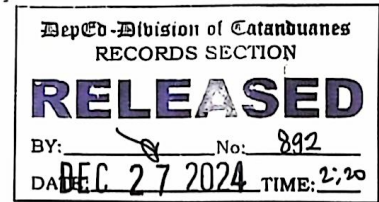


C. CONSTANT COORDINATION WITH THE RO PAYROLL SYSTEM

1. All SDOs and IUs with payroll system are expected to constantly coordinate with this Office's Payroll Services to prevent confusion, errors in the system, and deficiency in remittance.
2. This Office's Payroll Services shall monitor the implementation of these changes abovementioned and extend technical assistance should the same become relevant.
3. There will be a tentative schedule for virtual meeting with all payroll in charge either on December 26 or 27, 2024. The link will be send to the GC. Virtual presence is highly expected.
4. For information, guidance, and compliance of all concerned.


GILBERT A. SADSAD
Regional Director

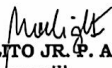


December 27, 2024

TO: Assistant Schools Division Superintendent
School Heads of Implementing Units and Fiscal Autonomous Schools
Teaching and Non-Teaching Personnel
All Others Concerned

For your information, guidance and compliance.

By Authority of the OIC-Schools Division Superintendent:

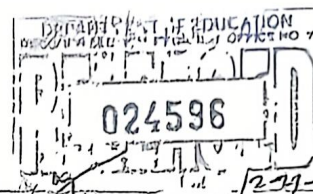

ATTY. NORLITO JR. P. AGUNDAY
Attorney III
Officer-in- Charge



San Roque, Virac, Catanduanes
502-011003
www.catanduanes.deped.gov.ph



Republic of the Philippines
Department of Education
REGION V - BICOL



23 December 2024

REGIONAL MEMORANDUM

No. 01593, 2024

UTILIZATION OF DEDUCTION CODE 0133 FOR GSIS MPL LITE AND GUIDELINES
FOR THE IMPLEMENTATION OF LOAN MORATORIUM

To: Assistant Regional Director
Schools Division Superintendents
School Heads of Implementing Units and Fiscal Autonomous Schools
All Others Concerned

A. UTILIZATION OF DEDUCTION CODE 0133 FOR GSIS MPL LITE

1. This Office recently received a brief instruction to utilize 0133 as a temporary deduction code for MPL Lite.
2. AAOs of SDOs and IUs may now begin processing MPL Lite loan applications.
3. SDOs and IUs with Payroll Systems are advised to input such billings for MPL Lite using the 0133 as a deduction code. However, it is important to note that submission through textfile is the default mode.

B. GUIDELINES ON THE LOAN MORATORIUM IMPLEMENTATION

1. This Office has received guidelines issued by the Central Office, particularly through the Office of the Undersecretary for Finance dated December 19, 2024, relative to the Loan Moratorium Implementation due to various Declarations of State of Calamity by LGUs across the country.
2. In line with this, we attached herein such a memorandum, as an enclosure for your guidance.
3. Meanwhile, this Office's Payroll Services shall simultaneously forward to SDOs and IUs the payroll system, the necessary system update after thorough testing by the former to prevent significant errors. Until then, the concerned SDOs and IUs shall not input any changes nor apply the moratorium without the system update issued by this Office.



Address: Regional Center Site, Rawls, Legazpi City, 4500
Telephone Nos.: 0969 516 9555
Email Address: region5@deped.gov.ph
Website: <https://region5.deped.gov.ph/>



C. CONSTANT COORDINATION WITH THE RO PAYROLL SYSTEM

1. All SDOs and IUs with payroll system are expected to constantly coordinate with this Office's Payroll Services to prevent confusion, errors in the system, and deficiency in remittance.
2. This Office's Payroll Services shall monitor the implementation of these changes abovementioned and extend technical assistance should the same become relevant.
3. There will be a tentative schedule for virtual meeting with all payroll in charge either on December 26 or 27, 2024. The link will be send to the GC. Virtual presence is highly expected.
4. For information, guidance, and compliance of all concerned.


GILBERT A. SADOSAD
Regional Director

AD-PSU/ejdvii
12/23/2024



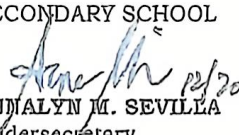
Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE


MEMORANDUM

December 19, 2024

FOR : REGIONAL DIRECTORS
DIRECTOR, BUREAU OF HUMAN RESOURCES AND ORGANIZATIONAL DEVELOPMENT (BHROD)
DIRECTOR, INFORMATION AND COMMUNICATIONS TECHNOLOGY SERVICE (ICTS)

ATTENTION : SCHOOLS DIVISION SUPERINTENDENTS
REGIONAL CHIEFS OF FINANCE AND ADMINISTRATIVE DIVISION
CHIEF OF PERSONNEL DIVISION, BHROD
HEADS OF REGIONAL PAYROLL SERVICES UNIT
CHIEF OF SOLUTIONS DEVELOPMENT DIVISION (SDD), ICTS
PAYROLL PROCESSORS OF IMPLEMENTING UNIT (IU)
SECONDARY SCHOOL

FROM :  ANNALYN M. SEVILLA
Undersecretary


ATTY. EDSON BYRON K. SY
Assistant Secretary

SUBJECT : GUIDELINES ON THE LOAN MORATORIUM IMPLEMENTATION

On November 26, 2024, Secretary Sonny Angara requested all financial institutions to provide a moratorium on the collection of loan payments for DepEd teaching and non-teaching personnel, and employees.

As stated in the said request, the loan moratorium shall be provided as follows:

- a. One (1) month moratorium – All DepEd personnel; and/or
- b. Three (3) month moratorium – Bona fide DepEd personnel within the calamity areas as declared by the appropriate government agencies

In line with this, stated in this memorandum are the procedures and considerations for the implementation of the loan moratorium. All payroll processors and concerned personnel are expected to adhere to the following guidelines to ensure proper and efficient implementation.



Address: 2F Rizal Bldg., DepEd Complex Meralco Avenue, Pasig City
Telephone Nos.: (02) 8633-9342 TeleFax No: (02) 8638-3703
Email Address: wan.financ@deped.gov.ph

1. Moratorium Coverage

- a. DepEd borrowers shall be provided with one (1) month moratorium [for all DepEd personnel]; and/or three (3) month moratorium on loan payments [for *bona fide* DepEd personnel within the calamity areas as declared by the appropriate government agencies], or both, depending on the option chosen by the financial institution (FI).
- b. The loan moratorium shall be implemented starting in January 2025 up to April 2025, as applicable. Regular payroll processing shall be made for the month of December 2024.
- c. The loan moratorium shall apply exclusively to loan obligations, including principal, interest, penalties, and other similar accruals and charges for the specified periods.
- d. Salary deductions for insurance premia, membership fees, and the like shall not be covered by the moratorium.
- e. The loan moratorium shall be limited to affected areas specified in Annex A.
- f. The loan moratorium shall cover the Financial Institutions (FI) in the attached annexes, as follows:
 - f.1 Annex B – List of financial institutions granting 4-month moratorium
 - f.2 Annex C – List of financial institutions granting 3-month moratorium
 - f.3 Annex D – List of financial institutions granting 1-month moratorium
 - f.4 Annex E – List of members of Chamber of Thrift Banks (CTB) and Rural Bankers Association of the Philippines (RBAP) granting loan moratorium through refund but will collect interest
 - f.5 Annex F – List of members of Salary Deduction Assurance Association, Inc., granting loan moratorium through refund and will waive interest

2. Payroll Adjustments

- a. The Central Office through the Information and Communications Technology System - Solutions Development Division (ICTS-SDD) shall develop the necessary adjustments in the payroll program for the period covering January 2025 to April 2025, as applicable. The said program shall be provided to all Regional Payroll Services Units (RPSU).
 - Put/mark "X" on all affected loan amortizations in the "Deducted Obligations" that will be moved to "Undeducted Obligations" portion of the pay slips.
 - Extend the termination dates of loan amortizations that will be moved to the "Undeducted Obligations" portion of the pay slips by the number of months of moratorium granted.
 - First-In-First-Served queuing system shall still be strictly observed.
 - No "Undeducted Obligations" shall move to Deducted Obligations of the pay slip due to the increase in Net Take Home Pay.
 - Queue all new deduction billings to be received by the Regional Payroll Services Units in the "Undeducted Obligations" of the pay slip of DepEd personnel.
 - Include the necessary reminders in the pay slip for the information of concerned DepEd personnel.

KS

Region	Typhoon	Province	Municipality
Region IV-B	Leon	Oriental Mindoro	Puerto Galera
Region IV-B	Leon		Naupon
Region IV-B	Leon		Victoria
Region IV-B	Leon		Palas
Region IV-B	Leon		Socorro
Region IV-B	Leon		Pinatubuyan
Region IV-B	Leon		Munimay
Region IV-B	Leon		San Isidro (San Pedro)
Region IV-B	Leon	Occidental Mindoro	Protubon
Region IV-B	Leon		Lobo
Region V	Kristino	Albay	Province Wala
Region V	Kristino	Camarines Sur	Province Wala
Region V	Kristino	Catanduanes	Province Wala
Region V	Kristino	Camarines Norte	Province Wala
Region V	Kristino	Naga	Naga
Region V	Kristino	Sorsogon	Province Wala
Region V	Kristino	Masbate	Catanduanes
Region V	Kristino		San Fernando
Region V	Leon	Albay	Province Wala
Region V	Leon	Camarines Sur	Province Wala
Region V	Leon/Nino/Ofol/Popito	Catanduanes	Province Wala
Region V	Leon	Camarines Norte	Province Wala
Region V	Leon	Naga	Naga
Region V	Leon	Sorsogon	Province Wala
Region V	Leon	Masbate	Catanduanes
Region V	Leon		San Fernando
Region VIII	Kristino/Leon	Samar	Calbayog
Region VIII	Kristino/Leon	Eastern Samar	Irapad
Region VIII	Kristino/Leon		Artoche
Region VIII	Kristino/Leon		San Policarpo
Region VIII	Kristino/Leon		Ogas
Region VIII	Kristino/Leon		Masawa
Region VIII	Kristino/Leon		Dolores
Region VIII	Kristino/Leon		Canauin
Region VIII	Kristino/Leon		Tait
Region VIII	Kristino/Leon		Sulait
Region VIII	Kristino/Leon		San Julian
Region VIII	Kristino/Leon		Borongan
Region VIII	Kristino/Leon		Maydon
Region VIII	Kristino/Leon		Catanduanes

List of Financial Institutions Granting 4-month Moratorium (1-month moratorium for all plus 3-month moratorium for those in calamity-stricken areas)

> See link for updates: <https://unvurj.com/LoanMoratoriumAnnexB>

1. DepEd Provident Fund
2. Manila Teachers' Mutual Aid System, Inc. (MTMASI)
3. Philippine Public School Teachers Association, Inc. (PPSTAI)
4. Rural Bank of Malolos, Inc.

List of Financial Institutions Granting 3-month Moratorium

➤ See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexC>

1. Land Bank of the Philippines
2. Beneficial Life Insurance Company, Inc.
3. Camarines Sur Elementary and Secondary Teachers and Employees Association, Inc. (CASESTEAI)

List of Financial Institutions Granting 1-month Moratorium

➤ See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexD>

1. Cagsawa Rural Bank, Inc.
2. Camarines Sur Teachers and Employees Multi-Purpose Cooperative (CASTEMUPCO)
3. Division Teachers And Non-Teaching Multi-Purpose Cooperative
4. Enrile Teachers Multi-Purpose Cooperative
5. First Imperial Business Bank, Inc.
6. Iloilo National High School Faculty and Employees Multi-Purpose Cooperative
7. Innovative Bank, Inc. (A Rural Bank)
8. Libacao Development Cooperative
9. Monkayo Public School Teachers, Employees and Retirees Multi-Purpose Cooperative (MPSTERMCO)
10. Negros Teachers' Multi-Purpose Cooperative
11. Novo Ecijano Teachers' Mutual Benefit Association, Inc. (NETMBAI)
12. Pampanga High School Multi-Purpose Cooperative
13. Quezon Public School Teachers and Employees Credit Cooperative (QPSTECC)
14. Rang-ay Bank (A Rural Bank), Inc.
15. Romblon National High School Teachers & Employees Multi-Purpose Cooperative
16. Rural Bank of Bambang (Nueva Vizcaya), Inc.

List of Members of Chamber of Trade Banks (CTB)

- > Granting loan moratorium through refund
- > Will collect interest
- > Coordinate with concerned banks for their processes for applying for refund
- > See link for updates: <https://www.facebook.com/TradeBanksChamber>

- 1 1st Valley Bank, Inc.,
Mr. Judal Yap Yu
Email address: judyap@1stvalleybank.com
Mobile No 0917 814 3331
2. China Bank Savings
Email address: cbcschnabdnhsavings@china.com.ph
Telephone No (02) - 8888 9555 option 3
Facebook: cbcschnabdnhsavings
Chabot Casey deployed in FB and Website can discuss with general, non-securely related concern
- 3 City Savings Bank
Email address: csb@citysavingsbank.com
Via SMS: +639178748753
Via FB Messenger
- 4 Citysaver Savings Bank
Dennis V. Mancilla – Head, APDS Loans
Email address: dennis.mancilla@citysaver.com
Mobile No. – 0927 1648423
Janice C. Lim, Head – Head, Customer Experience
Email address: janice.lim@citysaver.com
Mobile No – 0917 6888788
- 6 First Consolidated Bank
Mr. Joseph Lopez, President
Email address: jlopez@firstconsolidatedbank.com
Mobile No. - 0928 520 6899
- 8 Legazpi Savings Bank (also a Subsidiary of BPI)
Mr. Karen Valoran
Email address: karen.valoran@legazpisavingsbank.com or karen.valoran@bpi.com.ph
Telephone No. - (02) 8898 7480 loc 61003 or 0283987480
Mobile No. - 0926 5779649
- 7 Malayan Savings Bank
Customer Care Unit
Email address: ccu@malayansavingsbank.com
Direct Line (office hours) – (02) 8816-98-76
Toll-free Line (office hours) – (02) 8841-7800 loc. 183

- 8 Philippine Business Bank
 Mr. Ralph Kennedy Sotto
 Email address _____
 Mobile No - 0912 4201546
- Ms. Jeannette Sanbago
 Email address _____
 Mobile No - 0906 620 8527
- 9 Producers Savings Bank
 Mrs. Espiridon Fernandez
 Email Address _____
 Mobile No - 0906 6924856
- 10 UCPB Savings Bank
 Customer Assistance and Management Center
 Email address _____
 Hotline (02) 8811-0276
 Mobile No - 0906 8819000
 Website _____
- 11 Wealth Development Bank Corp.
 Atty. Roberto D. Limboo President, DEC
 Email address _____
 Mobile No - 0912 811 1000
- 12 East West Rural Bank, Inc.
 24-Hour Hotline (+632) 8888-1755 / service@ewrb.com.ph
 (See attached for contact details)

ԵԿՈՒՎՅԵՏ ԲԱՐԱԼ ԵՄԻՍԻՍ ԾՐԱԿԻ ԾԵՂՈՒՄ - ԼՈԱՆ ԲԱՆԿԻՆԻ ՈՐՈՒՄՈՒՄ

Աճյուն	Քարտիչ	Օլիմպիկներ/Տնային	Օրենսդրություն	Քննարկման Օրենք	Ծանոթություններ
	Երևան	Երևան		<ul style="list-style-type: none"> Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից 	<p>Քաղաքի կառավարության կողմից</p> <p>Քաղաքի կառավարության կողմից</p>
VII	Երևան	Երևան	Երևան	<ul style="list-style-type: none"> Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից 	<p>Քաղաքի կառավարության կողմից</p>
VIII	Երևան	Երևան	Երևան	<ul style="list-style-type: none"> Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից 	<p>Քաղաքի կառավարության կողմից</p>
IX	Երևան	Երևան	Երևան	<ul style="list-style-type: none"> Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից 	<p>Քաղաքի կառավարության կողմից</p>

Աճյուն	Քարտիչ	Օլիմպիկներ/Տնային	Օրենսդրություն	Քննարկման Օրենք	Ծանոթություններ
Ա	Երևան	Երևան	Երևան	<ul style="list-style-type: none"> Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից Երևանի քաղաքի մասին օրենքի հիման վրա քաղաքի կառավարության կողմից 	<p>Քաղաքի կառավարության կողմից</p> <p>Քաղաքի կառավարության կողմից</p> <p>Քաղաքի կառավարության կողմից</p> <p>Քաղաքի կառավարության կողմից</p> <p>Քաղաքի կառավարության կողմից</p> <p>Քաղաքի կառավարության կողմից</p>

විධායක මණ්ඩලයේ සභාපතිතුමාගේ මාර්ගෝපදේශනා මත පැවැත්වූ සාකච්ඡාවකදී

- මහලයකට පුනරුත්ථාපනය කිරීමේදී පවතින අවදානම
- මෙහිදී සහතික කිරීමේදී
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මෙහිදී සහතික කිරීමේදී

