



Republic of the Philippines
Department of Education
REGION IV-A CALABARZON



Personnel-RM-2026-418

June 26, 2026

Regional Memorandum

No.418 s.2026

**STATUS OF DEDUCTION CODES FOR GOVERNMENT SERVICE
INSURANCE SYSTEM (GSIS) GINHAWA LOAN PROGRAMS**

To **Schools Division Superintendents**
Heads of Secondary Schools (Implementing Units)
APDS Verifiers
All Others Concerned

1. Enclosed is a copy of MEMORANDUM OASF-2026-1358 signed by **Atty. EDSON BYRON K. SY**, Assistant Secretary for Finance, Officer-In-Charge, Office of the Undersecretary for Finance, DepEd Central Office, Meralco Ave., Pasig City, titled "**STATUS OF DEDUCTION CODES FOR GINHAWA SERVICE INSURANCE SYSTEM (GSIS) GINHAWA LOAN PROGRAMS**," which is self-explanatory.
2. Attention is invited to the first paragraph of the attached Memorandum regarding the approved and pending GSIS Loan Programs for information and guidance.
3. The verifier shall decline all applications for new GSIS loan programs that have no issued deduction code. All existing verification procedures before the implementation of payroll deduction shall continue to be strictly observed.
4. Requests for new deduction codes shall be subject to the Department's review and approval. Using any deduction code without prior approval from the Department is not allowed.
5. Pending the formal issuance of the appropriate deduction codes, the GSIS may continue to offer the subject loan programs. However, loan amortizations shall be paid through over-the-counter or other available online payment channels and shall not be deducted through payroll.
6. Immediate dissemination of and strict compliance with this Memorandum are directed.


CARLITO D. ROCAFORT
Director IV

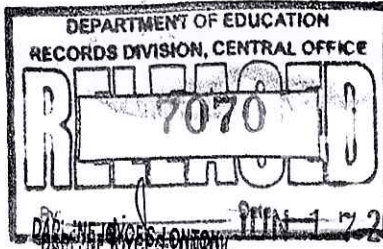
Incl.: As stated

NB
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Records-ICO01-2026-280

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

MEMORANDUM
DSEF-2026-1358
June 09, 2026

RECEIVED
JUN 19 2026

**FOR : ALL REGIONAL DIRECTORS
ALL SCHOOLS DIVISION SUPERINTENDENTS**

**ATTENTION : CHIEFS, REGIONAL & SCHOOLS DIVISION OFFICES (SDOs)
ADMINISTRATIVE AND FINANCE DIVISIONS
HEADS OF SECONDARY SCHOOLS (IMPLEMENTING UNITS)**

FROM : ATTY. EDSON BYRON K. SY
Assistant Secretary for Finance
Officer-in-Charge
Office of the Undersecretary for Finance



**SUBJECT : STATUS OF DEDUCTION CODES FOR GOVERNMENT SERVICE
INSURANCE SYSTEM (GSIS) GINHAWA LOAN PROGRAMS**

This is to inform all concerned offices and personnel on the status of the Ginhawa loan programs offered by the Government Service Insurance System (GSIS) to Department of Education (DepEd) personnel.

APPROVED

GSIS LOAN PROGRAM	DEDUCTION CODE STATUS
Ginhawa Flex	1252 as deduction code
Ginhawa Go Lite	0133 as deduction code
Digital Ginhawa Loan	1256 as deduction code

PENDING

GSIS LOAN PROGRAM	STATUS
Ginhawa Max	Ongoing revision of Memorandum of Agreement
Ginhawa Solar Energy Loan	Ongoing legal review of the Policy and Procedural Guidelines
Ginhawa Bike and E-Mobility Loan	No formal request received for the issuance of a deduction code
Ginhawa Electric Motor Loan	No formal request received for the issuance of a deduction code

Ginhawa Health	No submitted Policy and Procedural Guidelines for review prior to issuance of deduction code
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All applications for new loan programs that have no issued deduction code shall be declined by the verifier. All existing verification procedures prior to the implementation of payroll deductions shall continue to be strictly observed.

All requests for new codes shall undergo review by the Department to ensure proper classification and uniform implementation. Deduction codes to be used for new GSIS loan products shall be determined solely by the Department upon completion of its evaluation. Hence, the temporary use of any deduction code without prior approval from the Department is not authorized.

Pending the formal issuance of the appropriate deduction codes, the GSIS may continue offering the subject loan programs to interested DepEd personnel; however, collection of amortizations shall be made through over-the-counter transactions or other available online payment channels, and not through payroll deduction.

For guidance and compliance.