

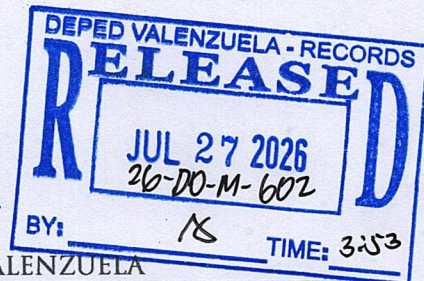
DepEd ICT Unit

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Republic of the Philippines
Department of Education

NATIONAL CAPITAL REGION
SCHOOLS DIVISION OFFICE OF CITY OF VALENZUELA



**Office of the Schools Division
Superintendent**

DIVISION MEMORANDUM

No. 0606 s. 2026

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

To: OIC – Assistant Schools Division Superintendent
Chief Education Supervisors - CID and SGOD
Education Program Supervisors and Public Schools District Supervisors
Division Unit Heads
Public Elementary and Secondary School Heads/OICs
Teaching and Non-Teaching Personnel
All Others Concerned

1. Attached is Memorandum OASF-2026-1358 titled *Status of Deduction Codes for Government Service Insurance System (GSIS) Ginhawa Loan Programs* dated June 9, 2026, from Atty. EDSON BYRON K. SY, Assistant Secretary for Finance, Officer-in-Charge, Office of the Undersecretary for Finance, the content of which is self-explanatory, for information and for appropriate action of all concerned.

2. Wide and immediate dissemination of this Memorandum is desired.

NOEL D. BAGANO
Schools Division Superintendent

Encl.: As stated
References: As stated
To be indicated in the Perpetual Index
under the following subjects:

BENEFITS

PROGRAMS

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

_____/July 27, 2026



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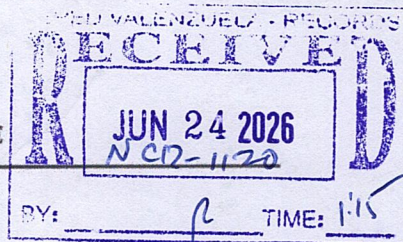
- | | |
|---|--|
| ☐ For follow up | ☐ File |
| ☐ Prepare draft reply | ☐ Furnish data |
| ☐ For compliance | ☐ Handle/ report progress |
| ☐ For approval/disapproval | ☐ See me about this |
| ☐ Finalize for signature | ☐ Post online |
| ☐ For Indorsement | ☐ URGENT/ASAP |

NOEL D. BAGANO
Schools Division Superintendent

Note: DO NOT DETACH THIS FORM



Republic of the Philippines
Department of Education
THE UNDERSECRETARY FOR FINANCE



June 09, 2026

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

**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



Address: 17th Floor Techzone Building Makati City
Email Address: usec.financebpm@depd.gov.ph

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.