



Republic of the Philippines
Department of Education
REGION VI – WESTERN VISAYAS
SCHOOLS DIVISION OF AKLAN

April 16, 2020

DIVISION MEMORANDUM

No. **108** , s. 2020

ADVISORY ON THE IMPLEMENTATION OF IRR 4 (AA) OF THE REPUBLIC ACT NO. 11469, OTHERWISE KNOWN AS THE “BAYANIHAN TO HEAL AS ONE ACT”

To: Schools District Supervisors
School Heads of Implementing Unit (IU) Secondary Schools
Accountants/Bookkeepers of IU Secondary Schools
All Others Concerned

1. Please see attached memorandum from the Office of the Undersecretary for Finance, Memorandum OUF-2020-0123 dated April 13, 2020, regarding the Advisory on the Implementation of IRR (AA) of the Republic Act No. 11469, otherwise known as the “Bayanihan to Heal As One Act”.
2. You are hereby instructed to comply with the agreed action to be implemented in the processing of March, April, May and June salaries of all DepEd employees.
3. All are directed to follow the agreed timelines stipulated in the attached memorandum.
4. For your information, guidance and compliance.


MIGUEL MAC D. APOSIN EdD, CESO V
Schools Division Superintendent

Enclosures : As stated

/MAJ



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

MEMORANDUM
OUF-2020-0123

TO : REGIONAL DIRECTORS
SCHOOL DIVISION SUPERINTENDENTS
REGIONAL CHIEF OF FINANCE AND ADMINISTRATIVE
DIVISIONS
HEADS OF REGIONAL PAYROLL SERVICES UNITS
DIRECTORS, FINANCE SERVICE, DEPED CO
OFFICER-IN-CHARGE, PERSONNEL DIVISION, DEPED CO
OTHERS CONCERNED

FROM :  ANNALYN M. SEVILLA
Undersecretary

SUBJECT : ADVISORY ON THE IMPLEMENTATION OF IRR 4 (AA) OF THE
REPUBLIC ACT NO. 11469, OTHERWISE KNOWN AS THE
"BAYANIHAN TO HEAL AS ONE ACT"

DATE : April 13, 2020

The Department of Finance (DoF) has issued on April 1, 2020 the implementing rules and regulations (IRR) of RA 11469, otherwise Known as the "Bayanihan to Heal As One Act" which directs all lenders to grant a 30-day grace period or extension for the payment of all loans, falling due within the enhanced community quarantine (ECQ) period, without imposing interest on interest or any additional charges and fees on the borrowers. The IRR took effect on April 2, 2020, following its publication in newspapers.

In line with this order, several financial institutions have granted moratorium or extension on the payment of loans. Details of which can be found at the table below.

| Financial Institutions | Reliefs Granted |
|--|--|
| Banko Sentral ng Pilipinas - Supervised Financial Institutions (BSFIs) | 30 days grace period in the payment of loans and extended loan period for 30 days. Such that new due date is extended for one (1) month. (i.e. plus one monthly amortization) based on BSP Memorandum No. M-2020-018 dated April 6, 2020. (<i>Annex A</i>) |
| Government Service Insurance System (GSIS) | 3-months moratorium (i.e. March, April, and May) without interest and the corresponding extension of loan payment to three (3) months through Memorandum Circular No. 15, s. 2020 (<i>Annex B</i>). New due dates shall be extended for three (3) months. |
| DepEd Provident Fund (PF) | 3-months moratorium on payment of PF loans from April to June 2020, extending the payment period for an additional three (3) |



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| | months, such that new dates shall be extended for three (3) months, without accruing additional interests and penalties. (Annex C) |
| Land Bank of the Philippines (LBP) | 60-days extension period payment option that allows Salary Loan borrowers to defer the covered amortization period of March 15 to April 30, 2020 without penalty charges. (Annex D) |

Pursuant to the Bayanihan Act, the DOF IRR, and the various issuances of different financial institutions, and following the decisions of the DepEd's Executive Committee (EXECOM) and Management Committee (MANCOM), in their respective meetings last April 7, 2020, and in consultation with Private Lending Institutions (PLIs) and DepEd internal stakeholders on April 7 and 8, 2020, respectively, the following shall be implemented in relation to the processing of March, April, May and June 2020 salaries of DepEd employees.

| Payroll Period | Agreed Action |
|----------------|--|
| March 2020 | <p>Remit to concerned PLIs, GFIs (i.e. GSIS, Pag-IBIG and LBP) and DepEd Provident Fund all due loan payment deductions made in March payroll.</p> <p>No refund of loan deductions to DepEd employees shall be made in March payroll considering that: 1) the payroll for the said month was done in advance as an internal accommodation made to all employees to prepare for the ECQ period and which is prior to the issuance of the DOF IRR; 2) some regions already remitted the March loan deductions; and 3) policy on the March refund should be consistent and uniform to all regions for a more efficient implementation in terms of adjustments in payroll system and processing/remittance of the refund to the concerned employees.</p> <p>DepEd will negotiate with GSIS to move the 3-month moratorium from April to June instead of March to May.</p> |
| April 2020 | <p>Refund through special payroll to concerned employees the loan payment deductions due to PLIs, GFIs and DepEd PF which remittance was held in abeyance pursuant to Memorandum OUF 2020-0113 (Annex D)</p> <p>Refund for April loan deductions also includes the GSIS accounts with more than six (6) unpaid monthly amortizations as of February 29, 2020.</p> <p>The DepEd takes cognizance of different guidelines issued by the above-mentioned GFIs with regard to the implementation of Section 4aa of RA 11469 and the DOF IRR, however, DepEd payroll system cannot administer various processes considering the entirety of the Department (i.e. with more than 900,000+++ employees in the system). It would require considerable time for DepEd to treat the loan accounts individually which may expose our DepEd personnel in charge of processing and preparation of payroll to risks of contamination from the COVID virus during the ECQ period.</p> |



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| | DepEd needs to be compliant with the law and implement only one process or system in enforcing the mandatory 30 days grace period on loan. |
| May 2020 | <ul style="list-style-type: none">For PLIs – DEDUCT in the payroll the loan amortizations due but no remittance (HOLD) the payments to PLIs pending additional moratorium offers of PLIs thru a concurrence to the Expanded Relief Option to cover May remittances. <p>A General Letter was sent through email to the PLIs giving them option to provide additional relief by concurring to an Expanded Relief Option to be submitted on or before April 15, 2020. (<i>Annex E</i>)</p> <ul style="list-style-type: none">GSIS, Pag-Ibig and Provident Fund – Effect moratorium of deduction for loan amortization falling due in May |
| June 2020 | <ul style="list-style-type: none">For PLIs – DEDUCT in the payroll the loan amortizations due but no remittance (HOLD) the payments to PLIs pending additional moratorium offers of PLIs thru a concurrence to the Expanded Relief Option to cover June remittances.Effect moratorium of deduction for Provident Fund loan amortization falling due in JuneDepending on result of DepEd’s negotiation with GSIS, deduct and hold the remittance due to GSIS pertaining to loan payments OR effect moratorium falling due in June. |

In accordance with the agreements above, concerned offices are directed to make necessary steps as follows:

| TASK | TIMELINE | RESPONSIBLE UNIT |
|--|----------------------------------|---|
| 1. Adjust payroll system’s program for the following: <ul style="list-style-type: none">a. refund of April loan payment deductions to employeesb. extension of termination dates on loansc. prohibition on bumping off of loan deductions of PLIs affected by ECQd. other terms of GSIS, DepEd PF and LBP (and PLIs which offered expanded relief option) | April 13 to 15, 2020 | Central Office - Information and Communication Technology Service |
| 2. Process and release the April refund to employees | Processing: April 15 to 17, 2020 | Central Office and Regional Finance and Administrative Divisions |



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| TASK | TIMELINE | RESPONSIBLE UNIT |
|--|---|--|
| | Releasing thru ATM payroll account: April 20 to 24, 2020 | |
| 3. Follow up concurrence/ response of PLIs to the General Letter of DepEd | On or before April 15, 2020 | CO-Employee Account Management Division (EAMD) |
| 4. Issuance of DepEd Order on the Internal Guidelines on Implementation of 4(aa) of RA 11469 | On or before April 17, 2020 | CO-EAMD |
| 5. Process the following: a. May salary b. Mid-year bonus | May salary - 3 rd week of April 2020 Mid-year bonus - Process early but release on May 15, 2020 | Central Office and Regional Finance and Administrative Divisions |

For your compliance.