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ASSUMPTION OF SALARY LOAN (SL) AND FOR THE EMERGENCY LOAN (EL) ARREARAGES EXCLUSION FROM CLIP

GSIS RESOLUTION NO. 80, April 14, 2004

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RESOLVED, to CONFIRM the following policy decisions/directives of the President and General Manager during the Management Committee (MANCOM) meeting held on February 9, 2004 and which have been implemented by the Information Technology Services Group in the exigency of the service last February 20, 2004 for assumption of Salary Loan (SL) payments and February 16, 2004 for the Emergency Loan (EL) arrearages exclusion from CLIP:

1. Assumption of Salary Loan (SL) Payments up to December 1999 of DepEd Members Covered Under DepEd IBM Payroll

All SL payments of DepEd members covered under DepEd IBM Payroll shall be assumed paid from the first due date up to December 31, 1999. This shall be applied to both new and renewal SL.

The Rationale for this is as follows:

a. SL amortization arrears are always deducted from the proceeds of the loan renewal; hence, the previous loan accounts is always fully paid.

b. Verifications made revealed that DepEd loans remittances tapes from July 1997 up to December 1999 are either non-readable or not available.

c. The list of ORs data received from SIAD indicates that DepEd remittances for SL from July 1997 up to December 1999 are complete from month to month and consistently increasing (P134,235.67 in July 1997 to P221,300,911.91 in December 1999) indicating that remittances/payments were updated.

d. ITSG had already posted SL payments from January 2000 up to November 2003. Posting of payments for succeeding months shall follow.

e. Based on Management's earlier decision to assume payments for DepEd premiums from June 1997 and earlier, the same may be applied to salary loan.

2. Exclusion of Emergency Loans Granted Prior to July 1997 from CLIP for All Agencies

The exclusion is applicable only with respect to loans applications. Deductions for CLIP shall still be applied with respect to claims applications.

The reason for this is that a number of complaints have been received from members whose repayments for Emergency Loans granted before July 1997 have remained unposted. In most cases, the members are able to present Remittance Lists and copies of ORs that show that the Emergency Loans repayments have been deducted from their salaries and remitted to GSIS.

Likewise, based on Management's earlier decision to assume payments for premiums from June 1997 and earlier, may also be applied to the emergency loans granted prior to July 1997.

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