

INCREASE IN THE MAXIMUM LOANABLE AMOUNT

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RESOLVED, to APPROVE the increase in the maximum loanable amount under the GSIS Consolidated Salary Loan (Conso-Loan) Plus Program to a sum equivalent to two (2) times the Basic Monthly Salary (BMS):

- The two (2) BMS will replace the P10,000 or P15,000 increment originally provided in the Conso-Loan Program.
- Rate of return for the money placed in the Conso-Loan will be 12%, which is higher than the 5-year Treasury Bond coupon rate of 7.25%.

The proposed amendments to the loan amount are as follows:

Record of Creditable Services

Previous

Proposed

< 20 mos

10 k

None

> 0 mos

1 BMS + 10 k

3 BMS

> 40 mos

2 BMS + 10 k

4 BMS

> 5 years

5 BMS + 10 k

7 BMS

> 10 years

8 BMS + 10 k

10 BMS

> 15 years

8 BMS + 15 k

10 BMS

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