



Republic of the Philippines
NATIONAL POLICE COMMISSION
NATIONAL HEADQUARTERS, PHILIPPINE NATIONAL POLICE
OFFICE OF THE CHIEF, PNP
Camp BGen Rafael T Crame, Quezon City

NOV 11 2024

DC(MD)-241003-130

MEMORANDUM CIRCULAR

NO.: 2024-085

AMENDMENT OF ITEM 6.B.1 (E-I) AND ITEM 8 SUB-ITEMS 6-16 (CERTIFICATE OF ACCREDITATION UNDER DUTIES AND OBLIGATIONS) OF PNP MEMORANDUM CIRCULAR NO. 2022-015 DATED JANUARY 27, 2022

1. REFERENCE:

PNP Memorandum Circular (MC) No. 2022-015 dated January 27, 2022 entitled, "Unified Policies, Guidelines and Procedures in the Implementation of the PNP Automatic Salary and Pension Deduction Scheme (ASPDS)."

2. PURPOSE:

This PNP MC amends item 6.b.1 (e-i) and item 8 sub-items 6-16 (Certificate of Accreditation under Duties and Obligations) of PNP MC No. 2022-015 to allow PNP personnel on temporary status to avail loans through the PNP Automatic Salary Deduction Scheme (ASDS).

3. AMENDMENT:

a. Item 6 (Guidelines) paragraph b.1 (Specific Guidelines for ASDS) letters e to i of PNP MC 2022-015 shall be read as follows:

xxx

"e) For purposes of earning savings through CAPCON as well as Insurance Coverage/Premiums, the following PNP personnel are hereby allowed to utilize the ASDS and to issue Authority to Deduct to any FI, to wit:

(1) Newly appointed PNP personnel (Police Commissioned Officer [PCO], Police Non-Commissioned Officer [PNCO], Non-Uniformed Personnel [NUP]) on temporary status; and

(2) Philippine National Police Academy (PNPA) Cadets.

f) For purposes of avilment of loan, newly appointed PNP personnel (PCO, PNCO, NUP) on temporary status may be allowed to utilize ASDS, provided that:

(1) The total amount of loan shall not exceed PhP200,000.00; and

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- (2) *The said loan shall only be availed once while the personnel is on temporary status.*
- g) *Qualified PNP personnel, whose appointment has already been attested as permanent by the CSC, may be allowed to avail loan/s from the accredited FIs in the PNP ASPDS. It is also emphasized that in no way the FIs concerned will allow the said personnel to avail loans in the guise of CAPCON;*
- h) *Types of deductions that can be accommodated through ASDS:*
- (1) *Premium contributions for GFIs such as the BIR, PHILHEALTH, GSIS, and PAG-IBIG;*
 - (2) *Loan deductions for GFIs and accredited FIs;*
 - (3) *CAPCON/Savings for accredited FIs;*
 - (4) *Insurance deduction for accredited insurance companies; and*
 - (5) *All other deductions which may be authorized by laws and rules such as:*
 - (a) *Salary Assignment;*
 - (b) *PNP Shelter Board; and*
 - (c) *Existing Class/Association Contributions.*

However, salary assignment by virtue of court order, although not stipulated in the Order of Preference in the GAA, should be mandatorily deducted from the pay and allowances of PNP personnel obliged to give support. The same treatment shall be accorded to salary overpayment. Likewise, for personnel with penalty of forfeiture of pay, the amount equivalent to the penalty shall be treated as mandatory deduction for the period to be prioritized over loan payments.

- i) *A duly signed ATD shall be uploaded in the SDLIS to support the deduction from the pay and allowances of PNP personnel concerned; and*
- j) *The PES shall be utilized by PNP personnel as username and/or reset password address for registrations on all systems of the PNP in connection with the ASPDS."*

xxx

b. Item 8 sub-items 6-16 (Certificate of Accreditation under Duties and Obligations) shall be read as follows:

xxx

- "6. *The FI may not avail of the ASDS on loan amortizations covering the following PNP Personnel:*



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- a. Those who have pending criminal and/or administrative case/s, subject to the availability of updated list from the PNP; and
 - b. Those whose NTHP, after deducting the monthly premiums/amortizations, will be reduced to an amount less than that prescribed by the annual GAA or such other laws as may hereafter be promulgated, excluding the Subsistence Allowance for uniformed personnel.
7. For purposes of availment of loan, newly appointed PNP personnel (PCO, PNCO, NUP) on temporary status may be allowed to utilize ASDS, provided that:
 - a. The total amount of loan shall not exceed PhP200,000.00; and
 - b. The said loan shall only be availed once while the personnel is on temporary status.
 8. The FI shall furnish the PNP with any and all documents pertaining to the loan obligation/s of the retiring/retired PNP personnel, as may be required by the latter under any applicable rules, regulations and/or issuances;
 9. At times, the release of the retirement benefits or monthly pension of the PNP personnel might be delayed. During such delay, the outstanding loan balance of the retiring PNP personnel shall not be charged any interest, surcharge or penalty by the FI, provided that the delay is reasonable and not due to the fault of the retiree;
 10. The FI shall ensure the correctness of all entries in the PDLIS and validate the authenticity of all required documents attached in the PDLIS. The PNP shall not be held accountable for any incorrect/invalidated attachments made by the FI in the PDLIS;
 11. The PNP shall not be faulted for penalties and charges for stoppage of loan deductions resulting from the implementation of forfeiture of pension in favor of the government or court order;
 12. The PNP shall not implement any deductions unless the documentary requirements are duly complied with by the FI. The latter shall ensure complete submission as well as the authenticity of the documents submitted, as herein required;
 13. In the event of full settlement of the loan obligation, the FI shall accept the payment of the PNP member and the FI shall issue a validated receipt and certificate of full payment as proof;
 14. The FI shall not pass on to the borrowers the systems administration fee;
 15. The FI shall not impose any fee, charge or interest to its borrowers due to late remittances of the PNP, provided that the delay was not due to the fault or negligence of the latter;
 16. The FI warrants that all obligations contracted by qualified PNP personnel are in fact made from the former and not with any other entity or institution, whether or not accredited by CAAD. Should the PNP discover that the billing includes obligations obtained by PNP personnel with other entities but were submitted by the former as if contracted from it, the latter shall have the option to unilaterally rescind the accreditation and, thereafter, impose appropriate sanction upon the former in accordance with existing rules and regulations; and

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17. In cases of multiple loans contracted from different financial institutions accredited by the PNP through its CAAD, the order of preference prescribed in pertinent rules and regulations shall be strictly observed.

4. EFFECTIVITY:

This MC shall take effect after 15 days from filing a copy hereof at the University of the Philippines Law Center in consonance with Sections 3, Chapter 2 of Book VII of Executive Order No. 292 otherwise known as the "Revised Administrative Code of 1987," as amended.



ROMMEL FRANCISCO D MARBIL
Police General
Chief, PNP

OCPNP Signed 2024 S100344



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