



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

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**MEMORANDUM**

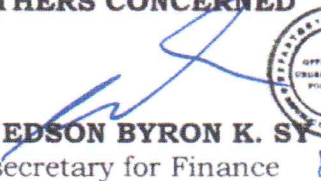
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AUG 26 2026

FOR : **ATTY. MARCELINO G. VELOSO III**  
Undersecretary  
Information and Communications Technology Service

**WILFREDO E. CABRAL**  
Undersecretary  
Human Resources and Organizational Development

**ALBERT JEROME C. ANDRES**  
Chief Administrative Officer  
OIC, Director III  
Bureau of Human Resource and Organizational Development

**REGIONAL DIRECTORS**  
**ALL OTHERS CONCERNED**

FROM : **ATTY. EDSON BYRON K. SY**  
Undersecretary for Finance  

SUBJECT : **IMPLEMENTATION OF GSIS GINHAWA BIKE AND E-MOBILITY LOAN (GBEL) APDS CODE 1270**

In view of the approval of the GSIS Ginhawa Bike and E-Mobility Loan (**GBEL**) **APDS Code 1270**, the following instructions and reminders are directed to the concerned offices and officials:

**a. ICTS - Solutions Development Division**

- Integrate APDS Code 1270 into the payroll system for GBEL deductions
- Ensure that deductions that cannot be accommodated in the salary of a DepEd personnel shall be queued under "Undeducted Obligations."
- Include notation for GBEL under "Undeducted Obligations" that payments must be made over the counter at any GSIS office or Bayad Center nationwide

**b. Payroll Services Units/Implementing Units**

- Incorporate GBEL billings that can be accommodated in the payroll without bumping off existing deductions.

- Ensure that order of deductions is maintained in accordance with applicable guidelines.

**c. Regional Directors**

- Inform all concerned personnel for proper implementation to ensure proper compliance with billing, deduction, and payment procedures for GBEL.

For information and compliance.