Republic of the Philippines
Department of Education
REGION XII
DIVISION OF SULTAN KUDARAT

DEPARTMENT OF EDUCATION
DIVISION OF SULTAN KUDARAT
RECORDS SECTION
RELEASED
Release Number: 2026-714
Date: 16 NOV 2026 Time: 10:36 AM

November 06, 2026

DIVISION MEMORANDUM
OSDS-PSU No. 250 s. 2026

LIST OF GSIS MEMBERS WITH LOAN UNDERPAYMENT AND ZERO DEDUCTION FOR THE MONTH OF OCTOBER 2026

To: Assistant Schools Division Superintendent
Chiefs of Functional Divisions
Section and Unit Heads
Public Schools District Supervisors
Elementary and Secondary School Administrators
Teaching and Nonteaching Personnel
This Division

1. In response to GSIS Memorandum No. 40, s. 2022 titled, Additional Validation and Matching Rules in the GSIS Electronic Billing and Collection System (EBCS), and to address members' problem on accrued interest due to loan underpayment and zero deduction, this Office informs the concerned members of their zero deduction, no payment, and remittance for the due month of October 2026.

2. Furthermore, members with less than 90% deduction for their GSIS loan monthly amortization are advised to pay the difference in their actual and correct deduction for the due month of October 2026 through the nearest Bayad Center/s or through the digital wallets installed in their GSIS touch application to avoid arrears and compounded monthly interest.

3. Attached is the list of members with GSIS loan underpayment and zero deduction for the month of October 2026 for reference.

4. Immediate and widest dissemination of this Memorandum is desired.

ROBERTO J. MONTERO., CESO V
Schools Division Superintendent

Encl/s.: As stated
References: As stated
To be indicated in the Perpetual Index under the following subjects:
DEDUCTION **GSIS** **UNDERPAYMENT**

JCA/OSDS-PSU/DM- List of GSIS Members with Loan Underpayment and Zero Deduction for the Month of October 2026/ November 06, 2026

Address: Kenram, Isulan, Sultan Kudarat
Telephone No.: (064) 471 1007
Website:https://divisionsk.org
Email: depedsk.r12@deped.gov.ph

Republic of the Philippines

Department of Education

REGION XII

DIVISION OF SULTAN KUDARAT

LIST OF MEMBERS WITH GSIS LOAN UNDERPAYMENT AND ZERO DEDUCTION FOR THE MONTH OF OCTOBER 2026

NO.	NAME	STATION CODE	LOAN ACCOUNT
ELEMENTARY-ZERO PAYMENT			
1	ABALOS, HAZELL JOY D.	012	MPL_LITE
2	ABID, ARNOLD T.	025	EMRGYLN
3	ABID, ARNOLD T.	025	MPL_LITE
4	ABID, NORHANA U.	012	EMRGYLN
5	ABID, NORHANA U.	012	MPL
6	ABID, NORHANA U.	012	MPL_LITE
7	ACIDO, JANET D.	034	EMRGYLN
8	ACIDO, JANET D.	034	CPL
9	AGAO AGAO, GINA A.	025	MPL_LITE
10	AGAO-AGAO, GINA A.	025	MPL_LITE
11	ALBARICO, MAYLA L.	043	MPL
12	ALCANTARA, RUFELYN G.	036	EMRGYLN
13	ALCAZARIN, ALEAH FAYE S.	021	MPL_LITE
14	AMBAG, PARIDA K.	027	EMRGYLN
15	AMBO, ALEX K.	008	EMRGYLN
16	AMIT, MARY ANN K.	042	MPL_LITE
17	AMPUYAS, CYNTHIA ANN N.	030	MPL
18	ANGELO, CEASAR I.	009	EMRGYLN
19	ANGELO, CEASAR I.	009	MPL
20	ARCHEDE, ARVEY V.	040	MPL
21	ARGUELLES, MEDALYN C.	020	EMRGYLN
22	ARLANZA, JESICA A.	020	EMRGYLN
23	ARSAD, ASMAIRAH A.	018	MPL
24	AUSTRIA, FAY B.	008	EMRGYLN
25	BADUA, ROSELYN G.	019	EMRGYLN
26	BALBIN, JELYN D.	002	MPL_LITE
27	BALBUENA, CYNTHIA ANN A.	030	MPL
28	BALUCAN, MYSTYRAIN BOW C.	037	EMRGYLN

Address: Kenram, Isulan, Sultan Kudarat
Telephone No.: (064) 471 1007
Website:https://divisionsk.org
Email: depedsk.r12@deped.gov.ph

29	BARTOLOME, EDEN D.	002	EMRGYLN
30	BARTOLOME, EDEN D.	002	MPL_LITE
31	BECETE, ELMA S.	020	EMRGYLN
32	BELACA-OL, RICHARD L.	006	MPL
33	BENITEZ, ROWENA Y.	007	MPL
34	BENITEZ, ROWENA Y.	007	MPL_LITE
35	BIDES, KRIZZA B.	021	EMRGYLN
36	BIGKOG, HENNIE M.	025	EMRGYLN
37	CABALFIN, EDERLITA L.	018	MPL_LITE
38	CABILBIGAN, FELY V.	027	MPL
39	CALMITA, MARY MAE B.	020	EMRGYLN
40	CALMITA, MARY MAE B.	020	MPL_LITE
41	CAMBAN, FERLYN F.	013	MPL_LITE
42	CAMSA, HAIREN N.	012	EMRGYLN
43	CAMSA, SAMBRA H.	095	GSL
44	CAPATE, MARYCIL M.	542	EMRGYLN
45	CASTRO, RAYAN L.	034	MPL
46	CASTRO, RAYAN L.	034	EMRGYLN
47	CAUGUIRAN, CRISANTO C.	007	MPL
48	CHAVEZ, MICHELLE O.	003	MPL
49	CHAVEZ, MICHELLE O.	003	EMRGYLN
50	CHAVEZ, MICHELLE O.	003	MPL_LITE
51	CIUDAD, MIZPAH JOY P.	006	MPL
52	CIUDAD, MIZPAH JOY P.	006	EMRGYLN
53	CIUDAD, MIZPAH JOY P.	006	MPL_LITE
54	COSTALES, DONNA MAE A.	014	EMRGYLN
55	DANQUE, ROLANDO S.	025	MPL
56	DAQUILA, EDEL GRACE A.	020	EMRGYLN
57	DAZA, JOSEPH E.	034	MPL
58	DAZA, JOSEPHINE F.	037	EMRGYLN
59	DESAVILLE, GENEVIVE A.	006	MPL_LITE
60	DIAROL, FARHANA U.	007	MPL_LITE
61	DIFUNTORUM, LHEM HERMILIN CLAIRE H.	036	CPL
62	DIMALANAS, NOHANIDS A.	025	EMRGYLN
63	DIMALANAS, NOHANIDS A.	025	CPL

Address: Kenram, Isulan, Sultan Kudarat
Telephone No.: (064) 471 1007
Website:https://divisionsk.org
Email: depedsk.r12@deped.gov.ph

64	DIMALANTA, WARREN JOHN C.	002	MPL
65	ESCALONA, WINDEE DIANE C.	019	EMRGYLN
66	ESPARAGOZA, CELINA C.	018	EMRGYLN
67	ESPARAGOZA, CELINA C.	018	MPL_LITE
68	FLORENTINO, MARY JOY T.	027	EMRGYLN
69	FRANCO, NERISSA G.	015	CPL
70	FRANCO, NERISSA G.	015	MPL
71	FRANCO, NERISSA G.	015	MPL_LITE
72	FRANCO, ROWENA D.	011	MPL
73	FRESNO, JEANIE A.	019	EMRGYLN
74	FRESNO, JEANIE A.	019	MPL
75	GARCIA, AILEEN G.	015	EMRGYLN
76	GARCIA, AILEEN G.	015	MPL
77	GENOVE, CRESELDA M.	002	MPL_LITE
78	GEPILANO, JERRY G.	019	EMRGYLN
79	GERSAVA, JENNY A.	042	EMRGYLN
80	GERSAVA, JENNY A.	042	MPL_LITE
81	GINDAP, ARLYN D.	018	EMRGYLN
82	GRASPARIL, JENELYN R.	005	EMRGYLN
83	GRASPARIL, JENELYN R.	005	MPL_LITE
84	GUERRERO, LYNE D.	012	EMRGYLN
85	GUERRERO, LYNE D.	012	MPL_LITE
86	GUIAPAL, BAINOT M.	041	MPL
87	GUMATAS, ZARI C.	015	MPL_LITE
88	ILON, HARIS T.	034	GSL
89	JARA, HANNAH FAITH D.	033	MPL_LITE
90	LAMONTE, REYMON R.	095	CPL
91	LAPINIG, LEAH ROSE V.	034	EMRGYLN
92	LAPINIG, LEAH ROSE V.	034	GBK
93	LAPINIG, LEAH ROSE V.	034	GSL
94	LAPINIG, LEAH ROSE V.	034	MPL_LITE
95	LAPUT, BABY JANE A.	030	MPL_LITE
96	LARGO, JOAN G.	042	CPL
97	LARONG, SHERWIN KEITH D.	043	EMRGYLN
98	LARONG, SHERWIN KEITH D.	043	MPL

JCA/OSDS-PSU/DM- List of GSIS Members with Loan Underpayment and Zero Deduction for the Month of October 2026/ November 06, 2026

Address: Kenram, Isulan, Sultan Kudarat
Telephone No.: (064) 471 1007
Website:https://divisionsk.org
Email: depedsk.r12@deped.gov.ph

99	LASERNA, JOY L.	041	MPL
100	LASERNA, JOY L.	041	MPL_LITE
101	LEGADA, JAN REY A.	030	MPL
102	LEZADA, NEY L.	034	GBK
103	LEZADA, NEY L.	034	GSL
104	LOPEZ, MARICAR JEAN R.	041	EMRGYLN
105	LORELLA, JOY L.	041	MPL
106	LORELLA, JOY L.	041	MPL_LITE
107	LOZADA, MELVIN J.	013	CPL
108	LUCENO, LORE JEAN M.	010	EMRGYLN
109	MACAILING, MARY JANE B.	041	MPL
110	MACAILING, MARY JANE B.	041	MPL_LITE
111	MACAILING, RIGEL M.	018	CPL
112	MAGNO, JEYSON P.	003	GSL
113	MALASAN, DEBORAH A.	033	MPL
114	MALASAN, DEBORAH A.	033	MPL_LITE
115	MALLARI, JOCELYN S.	018	EMRGYLN
116	MANAGING, JOCELYN J.	006	EMRGYLN
117	MANAGING, JOCELYN J.	006	CPL
118	MEDIOS, ESTELITA T.	013	EMRGYLN
119	MEDIOS, ESTELITA T.	013	CPL
120	MEDIOS, ESTELITA T.	013	MPL_LITE
121	MINO, SOLAIMAN T.	018	CPL
122	MINO, SOLAIMAN T.	018	MPL_LITE
123	MOADON, MERCIDITA M.	042	MPL_LITE
124	MOHAMAD, AMECITA M.	012	MPL_LITE
125	MORILLO, MARLOU M.	034	GSL
126	NAMAYAN, JUDY A.	016	MPL
127	NARANJO, ARLENE C.	020	MPL
128	NASA, SARAYA U.	041	MPL
129	NEMENIO, ROGELYN S.	002	CPL
130	NOBLE, JOANNE S.	030	CPL
131	NOSOTROS, GERNEL L.	011	MPL_LITE
132	OBRA, ROBELYN O.	042	GBK
133	ORFRECIO, BERNADETTE T.	014	EMRGYLN

JCA/OSDS-PSU/DM- List of GSIS Members with Loan Underpayment and Zero Deduction for the Month of October 2026/ November 06, 2026

Address: Kenram, Isulan, Sultan Kudarat
Telephone No.: (064) 471 1007
Website:https://divisionsk.org
Email: depedsk.r12@deped.gov.ph

134	ORFRECIO, BERNADETTE T.	014	MPL_LITE
135	PACLIBAR, MACGYVER M.	018	MPL
136	PALMARES, FEBBER LEE L.	020	EMRGYLN
137	PALMARES, MARY JOY G.	012	EMRGYLN
138	PALMARES, MARY JOY G.	012	MPL_LITE
139	PANADERO, DAISY D.	020	EMRGYLN
140	PANINDIGAN, HAJAR AMIRAH B.	034	CPL
141	PANINDIGAN, HAJAR AMIRAH B.	034	EMRGYLN
142	PANINDIGAN, HAJAR AMIRAH B.	034	GBK
143	PANINDIGAN, HAJAR AMIRAH B.	034	GSL
144	PANINDIGAN, HAJAR AMIRAH B.	034	MPL_LITE
145	PASUTAN, NORAISA P.	010	MPL_LITE
146	PATI, PAULINE D.	014	EMRGYLN
147	PATI, PAULINE D.	014	MPL_LITE
148	PAUYA, RALLEN MAE L.	030	MPL_LITE
149	PEQUIERDA, IJEAN A.	037	MPL
150	PIANG, ZAHURA B.	034	MPL
151	PIANG, ZAHURA B.	034	MPL_LITE
152	PINTO, ARTHUR B.	034	GBK
153	PINTO, ARTHUR B.	034	GSL
154	PITIQUEN, IRIS B.	025	MPL
155	QUILARIO, JOHNLYRY R.	007	MPL
156	RAGUNTON, MAEHITABELLE B.	009	MPL
157	REBELLON, CHRISTINE BLESSIE A.	036	MPL
158	REBUGIO, JANE S.	037	CPL
159	REDULFIN, JACQUILEN S.	014	MPL_LITE
160	SABIWANG, HALIMA I.	033	EMRGYLN
161	SAMOTOS, FRANCE KATE O.	006	EMRGYLN
162	SAMOTOS, FRANCE KATE O.	006	MPL_LITE
163	SANDIALEN, SHAHANI S.	041	EMRGYLN
164	SANDIALEN, SHAHANI S.	041	MPL_LITE
165	SANDIGAN, SISA U.	095	MPL
166	SANTILLANO, DENNIS LUCKY JAY Y.	003	MPL
167	SANTILLANO, DENNIS LUCKY JAY Y.	003	EMRGYLN
168	SANTILLANO, DENNIS LUCKY JAY Y.	003	MPL_LITE

Address: Kenram, Isulan, Sultan Kudarat
Telephone No.: (064) 471 1007
Website:https://divisionsk.org
Email: depedsk.r12@deped.gov.ph

169	SULTAN, SITTIE RAYAH M.	014	EMRGYLN
170	SULTAN, SITTIE RAYAH M.	014	CPL
171	SULTAN, SITTIE RAYAH M.	014	MPL_LITE
172	SUPAN, IVY HANNAH T.	018	EMRGYLN
173	SUPLICO, JULIET G.	011	EMRGYLN
174	TAN, SHYLA MAY D.	015	CPL
175	TEODORO, SALLY C.	014	EMRGYLN
176	TOMAS, ERLINDA C.	014	EMRGYLN
177	TUNGKAY, NORHAIMA M.	012	EMRGYLN
178	USOP, NHORJANIE C.	034	MPL
179	VILLAREAL, NIMROD A.	007	MPL
180	WABINGA, JEAN P.	018	MPL
181	WATIWAT, REYNALDO T.	027	EMRGYLN
ELEMENTARY-UNDERPAYMENT			
182	TUNGKILAN, SABILITA D.	036	MPL
183	REDULA, MARY JOY J.	043	MPL
184	PAULO, JENEVEB S.	033	MPL
185	GARRIDO, SWEETZELL C.	036	MPL
186	OPLE, BETHEL R.	005	MPL
187	MINO, SOLAIMAN T.	018	MPL
188	AGUIRRE, CHERRY L.	020	MPL
189	ANSA, MAMAGUIDAN K.	025	MPL_LITE
SECONDARY-ZERO PAYMENT			
190	ACOSTA, RONA D.	542	EMRGYLN
191	ARIAS, MYRIAM B.	523	MPL
192	BALOLONG, RICKY L.	505	EMRGYLN
193	BIRUAR, PARISH SEL C.	542	EMRGYLN
194	BRUNO, JESUS M.	542	MPL_LITE
195	CABISON, JANETTE C.	517	MPL_LITE
196	CAJANDIG, MARLON S.	542	CPL
197	CAPILAR, NORLYN C.	545	EMRGYLN
198	DE VERA, GERALD C.	542	EMRGYLN
199	DIFUNTORUM, RUBY B.	601	CPL
200	JAPITANA, EBANN ZEZAR IAN L.	521	MPL

Address: Kenram, Isulan, Sultan Kudarat
Telephone No.: (064) 471 1007
Website:https://divisionsk.org
Email: depedsk.r12@deped.gov.ph

201	LAGLIVA, JONNA MAE G.	542	MPL
202	LALA, JERIC R.	584	MPL
203	LEONOR, JESSA MAE B.	542	MPL
204	LOPEZ, JENNY MAE S.	542	MPL
205	LUMAPAC, LIEZL L.	542	MPL_LITE
206	MAMALUBA, JASMIN B.	542	MPL
207	MAMALUBA, JASMIN B.	542	MPL_LITE
208	MATANOG, GRETCHEN M.	542	MPL_LITE
209	PRADIA, ARNEL F.	542	MPL
210	RAPADA, RODELIE GRACE D.	542	CPL
211	SOLIDARIOS, NANETTE C.	542	CPL
212	TABACUG, JONALD T.	517	EMRGYLN
213	TUMAMIN, ALEA CAREN H.	542	MPL_LITE
214	CAMBIADO, FRETZIE P.	542	EMRGYLN
215	ALONSABE, RENALYN JOY R.	542	CPL
216	KARATUAN, ZYRINE M.	603	CPL
217	DACAYA, SHERYL B.	542	MPL_LITE
218	PEÑAREDONDO, ELMER L.	603	MPL_LITE
SECONDARY-UNDERPAYMENT			
219	PIANG, KAREN P.	524	MPL
220	SUMIDO, LEONIZA G.	542	MPL

****Nothing Follows****

Address: Kenram, Isulan, Sultan Kudarat
Telephone No.: (064) 471 1007
Website:https://divisionsk.org
Email: depedsk.r12@deped.gov.ph