



REPUBLIKA NG PILIPINAS  
PAMAHALAANG LUNGSOD NG MUNTINLUPA  
KALAKHANG MAYNILA

Telephone no. 861-0181/Fax: 862-6473  
Email address: sangguniangpanlungsod2k19@gmail.com



RESOLUTION NO. 2020-307

A RESOLUTION AUTHORIZING THE CITY MAYOR ATTY. JAIME R. FRESNEDI TO ENTER AND SIGN THE MEMORANDUM OF AGREEMENT (MOA) WITH THE GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS), REPRESENTED BY EDUARDO V. FERNANDEZ, ACTING SENIOR VICE PRESIDENT, NATIONAL CAPITAL REGION (NCR) OPERATIONS GROUP ON THE IMPLEMENTATION OF THE GSIS FINANCIAL ASSISTANCE LOAN II (GFAL-II) PROGRAM, WHEREIN THE FINANCIAL CAPABILITY OF GSIS MEMBERS IS IMPROVED AND AFFORDABLE LOAN PACKAGES THROUGH RE-FINANCING OF OUTSTANDING LOANS WITH LENDING INSTITUTIONS ARE PROVIDED

Sponsored by:

*Hon. Coun. Louisito A. Arciaga*  
*Hon. Coun. Atty. Raul R. Corro*  
*Hon. Coun. Alexson V. Diaz- VIA ZOOM*  
*Hon. Coun. Allan Rey A. Camilon*  
*Hon. Coun. Stephanie G. Teves- VIA ZOOM*  
*Hon. Coun. Ivey Rhia A. Tadea- VIA ZOOM*  
*Hon. Coun. Engr. Marissa C. Rongavilla- VIA ZOOM*  
*Hon. Coun. Francis Ian T. Bagatsing- VIA ZOOM*  
*Hon. Coun. Mark Lester M. Baes- VIA ZOOM*  
*Hon. Coun. Engr. Mamerto T. Sevilla, Jr. - VIA ZOOM*  
*Hon. Coun. Engr. Arlene D. Hilapo- VIA ZOOM*  
*Hon. Coun. Cornelio M. Martinez- VIA ZOOM*  
*Hon. Coun. Kenichi D. Takagi, Jr. - VIA ZOOM*

WHEREAS, Section 22(a) (4-5) of Republic Act No. 7160, otherwise known as the Local Government Code of 1991, states that, ***"every local government unit, as a corporation, shall have the corporate power to enter into a contract"***;

WHEREAS, Section 22(c) of the same Code further provide that, ***"unless otherwise provided in this Code, no contract may be entered into by the Local Chief Executive in behalf of the local government unit without prior authorization by the Sanggunian concerned"***;

WHEREAS, Section 16 of the LGC provides that, ***"every local government unit (LGU) shall exercise powers expressly granted, those necessarily implied therefrom, as well as powers necessary, appropriate, or incidental for its efficient and effective governance, and those which are essential to the promotion of the general welfare"***;

WHEREAS, Section 455 (b)(1)(vi) of Republic Act No. 7160, otherwise known as the Local Government Code of 1991 (LGC), provides that, ***"the City Mayor shall represent the city in all its business transactions and sign in its behalf all bonds, contracts, and obligations, and such other documents upon authority of the Sangguniang Panlungsod pursuant to law or ordinance"***;





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**WHEREAS**, Government Service Insurance System, a social insurance institution created under Commonwealth Act No. 186 as amended and operating under its present Charter, Republic Act (R.A) No. 8291, otherwise known as the "GSIS Act of 1997" with principal office address located at GSIS Headquarters Building, Financial Center Area, Pasay City;

**WHEREAS**, the GSIS is mandated to collect monetary obligations in its favor and under Section 39, of R.A No. 8291, and to deduct from the benefits of separating or retiring members, the said members' monetary liabilities to the GSIS;

**WHEREAS**, the General Appropriations Act (GAA) has a standard provision on Authorized Deductions which enumerate the allowable deduction from the salaries and other benefits accruing government employees while consistently mandating that highest priority be given to contributions and obligations due to the BIR, PHILHEALTH, GSIS and HDMF;

**WHEREAS**, the GFAL II is a program enables GSIS members to consolidate and transfer to GSIS their outstanding loan balances from lending institution that charge high interest. GFAL's low interest and longer payment term yields higher take home pay for members and protects their future retirement benefit;

**WHEREAS**, under the GFAL, the maximum loan amount is Five Hundred Thousand Pesos with a 6% interest rate per annum and Six-years payment term through salary deduction;

**WHEREAS**, if the amount of loan balance transferred to GSIS is lower than **Five Hundred Thousand Pesos (Php500,000.00)**, the borrower may apply for the remaining credit as a Top-Up loan for other needs. GSIS pays GFAL's proceeds directly to lender, while Top-up loan proceeds are released to members;

**WHEREAS**, the Legal Office finds no apparent legal flaws in the MOA and is recommending the approval of the same with regards to the legalities contained therein;

**WHEREAS**, the **Human Resources and Management Department (HRMD)** shall be responsible in checking and approving the applicants loan application if the net take home pay is not lower than Php5,000.00 after deduction of monthly obligations;

**WHEREAS**, GFAL applicant must be:

- i. **Permanent government employees with outstanding loan from lending institutions, government banks, or cooperatives accredited or recognized by the City Government of Muntinlupa (Agency);**





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- ii. *At least three years of period with paid premium;*
- iii. *Have no due and demandable loan account with GSIS;*
- iv. *They should not to be on leave without pay at the time of application;*
- v. *Have net take home pay of not lower than Php5,000.00 after deduction of monthly obligations;*
- vi. *Have no pending Administrative case or criminal charges;*

NOW THEREFORE BE IT RESOLVED, AS IT HEREBY RESOLVED, by the 9<sup>th</sup> Sangguniang Panlungsod of Muntinlupa, to authorize the **City Mayor Atty. Jaime R. Fresnedi** to enter and sign the **Memorandum of Agreement (MOA)** with the Government Service Insurance System (GSIS), represented by **Eduardo V. Fernandez**, Actin Senior Vice President, National Capital Region (NCR) Operations Group on the implementation of the **GSIS Financial Assistance Loan II (GFAL-II) Program**, wherein the financial capability of GSIS members is improved and affordable loan packages through re-financing of outstanding loans with lending institutions are provided.

ADOPTED, by the 9<sup>th</sup> Sangguniang Panlungsod of Muntinlupa this 20<sup>th</sup> day of July 2020, on its 54<sup>th</sup> Regular Session.

CONCURRED:

DISTRICT 1:

COUN. ATTY. RAUL R. CORRO  
Member

COUN. ALEXSON V. DIAZ  
Member

(ABSENT)  
COUN. PATY KATY C. BONCAYAO  
Member

COUN. LOUISITO A. ARCIAGA  
Member

COUN. ALLAN REY A. CAMILON  
Member

(ABSENT)  
COUN. TING NIEFES  
Member

COUN. STEPHANIE G. TEVES  
Member

COUN. IVEE RHIA A. TADEFA  
Member

DISTRICT 2:

COUN. ENGR. MARISSA C. RONGAVILLA  
Member






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COUN. FRANCIS IAN T. BAGATSING  
Member

  
COUN. MARK LESTER M. BAES  
Member

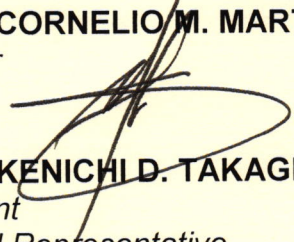
(ABSENT)  
COUN. MA. DHESIREE G. AREVALO  
Member

  
COUN. ENGR. MAMERTO T. SEVILLA, JR.  
Member

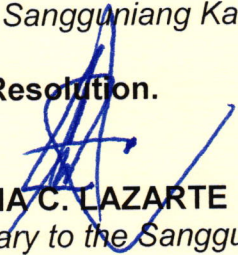
COUN. ENGR. ARLENE D. HILAPO  
Member

COUN. CORNELIO M. MARTINEZ  
Member

(ABSENT)  
COUN. WALTER A. ARCILLA  
President  
Sectoral Representative  
Association of Barangay Chairman

  
COUN. KENICHI D. TAKAGI, JR.  
President  
Sectoral Representative  
Federation of Sangguniang Kabataan

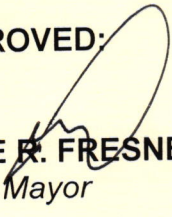
I HEREBY CERTIFY, as to the correctness of the foregoing Resolution.

  
CECILIA C. LAZARTE  
Secretary to the Sangguniang

  
ATTESTED:

ARTEMIO A. SIMUNDAC  
City Vice-Mayor/Presiding Officer

APPROVED:

  
ATTY. JAIME R. FRESNEDI  
City Mayor

Date: 27 JUL 2020

Norie/9<sup>th</sup> SP