



Republic of the Philippines
Department of Education
NATIONAL CAPITAL REGION
SCHOOLS DIVISION OFFICE OF MUNTINLUPA CITY

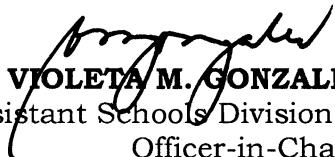
Office of the Schools
Division Superintendent

MEMORANDUM

**AVAILMENT OF GSIS GINHAWA SOLAR ENERGY LOAN (GESL) AND
GINHAWA BIKE AND E-MOBILITY LOAN (GBEL)**

To: Assistant Schools Division Superintendent
Chief Education Supervisor, Curriculum Implementation Division
Chief Education Supervisor, School Governance and Operations Division
Public Elementary and Secondary School Heads/OICs
Administrative Officer V
All Others Concerned

1. Attached is Memorandum No. 2026-016 from City Human Resources Management, Atty. Genesi M. Santiago, Department Head, dated May 12, 2026, on the above-captioned activity, contents of which are self-explanatory, for the information and guidance of all concerned.
2. Immediate and wide dissemination of this Memorandum is desired.


VIOLETA M. GONZALES CESO VI
Assistant Schools Division Superintendent
Officer-in-Charge
Office of the Schools Division Superintendent

Enclosure: As stated
Reference: None
To be indicated in the **Perpetual Index**
Under the following subjects:

MB/NAV/DM – AVAILMENT OF GSIS GINHAWA SOLAR ENERGY LOAN (GESL) AND
GINHAWA BIKE AND E-MOBILITY LOAN (GBEL)
200 / May 14, 2026



Republic of the Philippines

City Government of Muntinlupa

CITY HUMAN RESOURCES MANAGEMENT DEPARTMENT



MEMO No. 2026-016

TO : All City Government Employees of Muntinlupa

FROM : City Human Resources Management Department

DATE : May 12, 2026

SUBJECT : Availment of GSIS Ginhawa Solar Energy Loan (GSEL) and Ginhawa Bike and E-Mobility Loan (GBEL) — Reference to Official GSIS Memorandum

This memorandum is to inform all City Government of Muntinlupa employees on the availability of two (2) loan programs from the **Government Service Insurance System (GSIS)** intended to ease financial burdens arising from rising energy and transportation costs:

GINHAWA SOLAR ENERGY LOAN (GSEL)	GINHAWA BIKE AND E-MOBILITY LOAN (GBEL)
<p>Up to ₱500,000 For residential solar panel installation 5% p.a. 5-year term (60 months) <i>Launched: March 25, 2026</i></p>	<p>Up to ₱300,000 For bicycles, e-bikes, e-scooters, and similar units 5% p.a. 3-year term (36 months) <i>Launched: May 4, 2026</i></p>

For the complete guidelines, eligibility criteria, loan features, list of eligible units, and application procedures, employees are directed to refer to the Official GSIS Memorandum on the GSEL and GBEL programs, accessible through the QR code provided on the right.

You may also visit: www.gsis.gov.ph or the GSIS official Facebook page at facebook.com/officialgsis.ph for the full text of the GSIS memorandum and program advisories.

Applications are accepted exclusively through the **GSIS Touch mobile application** (available on iOS App Store and Google Play Store).



IMPORTANT REMINDERS:

A. Truthfulness and Accuracy of Application. By applying, you certify that all information and documents submitted are true, accurate, and complete. Submission of false, or misrepresented information shall constitute a violation of existing civil service laws, GSIS regulations, and applicable penal laws.



Republic of the Philippines

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CITY HUMAN RESOURCES MANAGEMENT DEPARTMENT



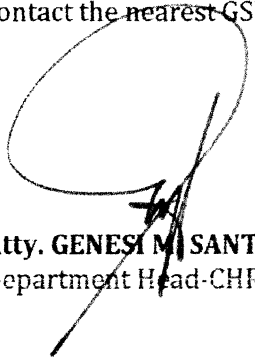
B. Employees must ensure that submitted quotations, installation agreements, receipts, and other supporting documents are genuine, issued by legitimate providers, and accurately reflect the intended purchase or installation.

C. Net Take-Home Pay Compliance. Ensure that your net take-home pay after all monthly deductions (including loan amortization) will not fall below the minimum required under the General Appropriations Act (GAA). Employees are personally responsible for computing their loan affordability.


D. Brand-New Units Only (GBEL). Only brand-new bicycles and e-mobility units are covered. Secondhand or pre-owned units do not qualify.

E. Digital Application Only. All applications must be submitted through the GSIS Touch mobile application. Walk-in applications at GSIS offices are not accepted for these programs.

All city government employees are encouraged to take advantage of these programs responsibly and in good faith. For concerns, coordinate with the Mr. Nelson Solicito and Ms. Sarah Alvarez or contact the nearest GSIS branch.


Atty. GENESI M. SANTIAGO
Department Head-CHRMD

Noted:


Engr. ALLAN A. CACHUELA
City Administrator

CENTRAL RECORDS OFFICE
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BY: CONFIDENTIAL PAM
DATE: 6/12/2016 TIME: 4:02

/mpsa