

Check List Scheme 2
Punjab Health Foundation Smart Loan Scheme
(maximum ceiling Rs.700,000/-)
Eligibility: MBBS, BDS Doctors, Pharmacist, Physiotherapists, Lab Technologist)

S.NO.	DETAILS OF DOCUMENTS
1	Rs. 1000 (Bank Draft/ Online Bank Deposit Slip at Bank of Punjab Account No CPA 1908-2 branch code 0048 Chouburji, Lahore in favour of MD, Punjab Health Foundation)
2	Attested copy of Valid CNIC.
3	Attested copy of Domicile.
4	02 passport size Pictures.
5	Attested copy of Medical Academic Qualification(Degree/Diploma)
6	Attested copy of valid Registration with the Respective Federal Council (PMDC etc)
7	Project Proposal/Quotation for purpose of loan with full specification, model/make, price, Reference No. etc. (In case of construction plan and rough cost estimate duly approved by concerned authority)
8	Evidence of clinic (ownership/rent agreement for the premises)
9	Registration and Licensed/provisionally Licensed with Punjab Healthcare Commission.
10	Unemployment Affidavit stating that you are not working in any Govt. Department as per PHF specimen.

11	Collateral/Security against loan	
	a.	Personal Guarantee of any Gazatted officer having 17 or above Scale of any Govt. Organization. (Latest salary slip, attested copy of CNIC and undertaking as per PHF specimen), one blood relation (parent or real brother or sister), Copy of CNIC, undertaking) and Promissory Note.
OR		
	b.	Mortgage of adequate Property in favour of Punjab Health Foundation (Proof of ownership, value of property 20% in excess to the loan amount and undertaking from owner if not owned by the loanee.
OR		
	c.	Line of Government Securities (Bond , Defence Saving Certificate Debenture etc) in favour of PHF.
OR		
	d.	Bank Guarantee from any scheduled bank as per PHF specimen.
12	Document required after approval fo the loan	
	a.	Loan Agreement
	b.	Undertaking of loanee
	c.	One of the collateral/security mentioned above.