

**Check List Scheme 3**  
**Punjab Health Foundation Smart Loan Scheme**  
 (For individual doctors maximum ceiling Rs.2,500,000/-)  
 Eligibility: MBBS, BDS Doctors and Diagnostic Labs

S.NO.	DETAILS OF DOCUMENTS	
1	Rs.2000 ( 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	04 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	<b>a.</b>	Project Proposal/Quotation for purpose of loan with full specification, model/make, price, Reference No. etc.
	<b>b.</b>	Experience Certificate of the equipment to be purchased.
	<b>c.</b>	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	Bank statement showing balance of 1/3 equity of total project.	

11	Annual Income and Expenditure statement approved by any Chartered Accountant Firm registered with ICAP.	
12	Copy of NTN, Tax Return Statements	
13	Unemployment Affidavit stating that you are not working in any Govt. Department as per PHF specimen.	
14	<b>Collateral/Security against loan</b>	
	<b>a.</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.
	<b>OR</b>	
	<b>b.</b>	Line of Government Securities ( Bond , Defence Saving Certificate Debenture etc) in favour of PHF.
	<b>OR</b>	
	<b>c.</b>	Bank Guarantee from any scheduled bank as per PHF specimen.
15	<b>Document required after approval of the loan</b>	
	<b>a.</b>	Loan Agreement
	<b>b.</b>	Undertaking of loanee
	<b>c.</b>	One of the collateral/security mentioned above.