

Check List for Blood Banks & Medical Laboratories
Punjab Health Foundation Smart Loan Scheme
(Maximum Ceiling upto Rs. 5,000,000)
Eligibility: Pathologist

S No.	DETAILS OF DOCUMENTS
1	Rs.2000 Bank Draft/ Online Bank Deposit Slip in favour of Managing Director, Punjab Health Foundation at Bank of Punjab Account No CPA 6580.0488.3060.0033 Chauburji Branch, Lahore.
2	<p>Description of Product Business Plan on the template provided by the PHF; that may include the following:</p> <p>a) Project proposal including mission statement, type of business, ownership and relevant experience etc.</p> <p>b) Describe the current status of your products or services</p> <p>c) Project services, products and the market that health entrepreneur will serve, linking their trends with national priorities and their competitive advantage in local market</p> <p>d) Cost of project for new/additional products or services</p> <p>e) Quotation for purpose of loan with full specification, model/make, price, reference No. etc.</p> <p>f) In case of construction plan, rough cost estimate duly approved by concerned authority (TMA/ Development Authority/ Cantonment Board etc.)</p> <p>g) Pricing strategy, marketing, distribution and customer services</p>
3	Ownership and Employees Detail
4	<p>Registration or License</p> <p>a) Attested copy of valid Registration with the Respective Federal/ Provincial councils i.e. PMC.</p> <p>b) Registration or License/provisionally Licensed with Punjab Healthcare Commission</p>
5	<p>Documents required by the Health Entrepreneur</p> <p>a) Attested copy of Valid CNIC</p> <p>b) Attested copy of Domicile</p> <p>c) 02 passport size Pictures</p> <p>d) Attested copy of Academic Qualification (Degree)</p> <p>e) Proof of active taxpayer, copy of NTN etc.</p> <p>f) Annual Income and Expenditure statement approved by any Chartered Accountant Firm registered with ICAP</p>
6	Evidence of clinic (ownership/rent agreement for the premises)
7	Bank statement showing balance of 1/3 equity of total project
8	Unemployment Affidavit on (Rs. 100/- Stamp Paper) stating that you are not working in any Govt. Department as per PHF specimen

9	Collateral/Security against loan* A. Mortgage of adequate property in favour of Punjab Health Foundation (proof of ownership of any person, value of property 20% in excess to the loan amount and undertaking from owner if not owned by the loanee. **
	OR
	B. Government Securities (Defence Saving Certificate Debenture etc.) in favour of PHF.
	OR
	C. Bank Guarantee from any scheduled bank as per PHF specimen.
10	Documents required after approval of the loan
	a) Loan Agreement
	b) Undertaking of loanee

*One of the collateral/securities mentioned above

**The property will be mortgaged once the loan is approved by the Punjab Health Foundation.

Note:

1. All the templates of required documents are available on PHF website.
2. In case of any clarification please contact 042-99210984-85 WhatsApp No.0317-4408689.
3. Payback period is eight (08) years (Biannually instalments)