

Check List Scheme II
Punjab Health Foundation Smart Loan Scheme
(Maximum Ceiling upto Rs. 1,000,000/-)

Eligibility: Specialized Diabetic Care Centers, Fertility Clinic, Psychiatrist Clinics, Pharmacist and Pharmacies, Gynae- Obstetrician, Ophthalmologist, Pediatrics for establishing clinics and providing screening services to schools, Dermatologist/ Cosmetologist, Dental Clinics, Family Physician / General Physician /Doctors with specialization in their respective fields

S No.	DETAILS OF DOCUMENTS
1	Rs.1000 Bank Draft/ Online Bank Deposit Slip in favour of Managing Director, Punjab Health Foundation at Bank of Punjab Account No CPA 6580.0488.3060.0044 Chauburji Branch, Lahore.
2	<p>Description of Product</p> <p>a) Project proposal/quotation for purpose of loan with full specification, model/make, price, reference No. etc.</p> <p>b) In case of construction plan, rough cost estimate duly approved by concerned authority (TMA/ Development Authority/ Cantonment Board etc.)</p>
3	<p>Registration or License</p> <p>a) Attested copy of valid Registration with the Respective Federal/ Provincial councils (PMC/PPC etc.)</p> <p>b) Registration or License/provisionally Licensed with Punjab Healthcare Commission/Drug Sales License</p>
4	<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>
5	Evidence of clinic (ownership/rent agreement for the premises)
6	Unemployment Affidavit on (Rs. 100/- Stamp Paper) stating that you are not working in any Govt. Department as per PHF specimen
7	<p>Collateral/Security against loan *</p> <p>A.</p> <p>I. Personal Guarantee of any Gazetted officer having BPS 17 or above Scale of any Govt. Organization. (latest salary slip, attested copy of CNIC and undertaking as per PHF specimen). (Rs. 100/- Stamp Paper)</p> <p>II. Blood relationship (parent or real brother or sister), copy of CNIC, undertaking.</p> <p style="text-align: center;">OR</p> <p>B. 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. **</p>

	OR
	C. Government Securities (Defence Saving Certificate Debenture etc.) in favour of PHF.
	OR
	D. Bank Guarantee from any scheduled bank as per PHF specimen.
8	Documents required after approval of the loan
	a) Loan Agreement
	b) Undertaking of loanee
	c) Promissory Note (Only for loan up to Rs. 10 lacs)

*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 for scheme II is three (03) years. (Quarterly instalments)