

Check List Scheme III
Punjab Health Foundation Smart Loan Scheme
(Maximum Ceiling upto Rs. 2,500,000 - 3,500,000)

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.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</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> <p>f) Annual Income and Expenditure statement approved by any Chartered Accountant Firm registered with ICAP</p>
5	Evidence of clinic (ownership/rent agreement for the premises)
6	Bank statement showing balance of 1/3 equity of total project
7	Unemployment Affidavit on (Rs. 100/- Stamp Paper) stating that you are not working in any Govt. Department as per PHF specimen
8	<p>Collateral/Security against loan *</p> <p>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. **</p>
	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.
9	Documents required after approval of the loan
	a) Loan Agreement
	b) Undertaking of loanee
	c) Mortgage of property

*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 III is eight (08) years (Biannually instalments)