

Hospital and clinic funding document checklist

For doctors and healthcare promoters funding a new hospital, nursing home, clinic or diagnostic centre, or expanding one. Lenders and bank schemes differ, so bring what applies to your facility.

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01 Entity and promoter KYC

- ☐ PAN and Aadhaar of all promoters, partners, directors or trustees
- ☐ Constitution documents: partnership deed, MoA and AoA, or trust deed
- ☐ Resolution authorising the borrowing
For companies and trusts; a trust must have the power to borrow.
- ☐ Udyam registration certificate, if an MSME
Bank of Maharashtra's doctors' scheme, for example, requires it.

02 Doctors' qualifications

- ☐ Degree certificates of promoter doctors (MBBS, BDS, BAMS, etc.)
- ☐ Medical council registration certificates
- ☐ Proof of experience after qualifying
Some schemes ask for at least 2 years.
- ☐ Details of consultants committed to the facility

03 Registrations and approvals

- ☐ Registration under the Maharashtra Nursing Homes Registration Act, 1949
Earlier known as the Bombay Act; check that the certificate is current.
- ☐ Biomedical waste authorisation from MPCB
- ☐ Fire NOC
- ☐ AERB licence for X-ray, CT and other radiology equipment
AERB procurement permission is also needed before buying such equipment.
- ☐ Ultrasound registration under the PC-PNDT Act, where applicable
- ☐ Building approval for hospital use and occupancy certificate
- ☐ NABH accreditation certificate, if any

04 Financials and operations (running facilities)

- ☐ Audited financial statements for the last 3 years
- ☐ Income tax returns
SBI requires ITRs for units running for more than one financial year.
- ☐ GST returns, where registered
- ☐ Bed occupancy, ARPOB and revenue mix data
- ☐ Payer mix: cash, insurance and government scheme share
- ☐ Empanelment letters for PM-JAY, MJPJAY, insurers and TPAs
- ☐ Ageing of insurance and scheme claims receivable

05 Project and equipment

- ☐ Project report with bed count, specialities and ramp-up plan
- ☐ Quotations for medical equipment
- ☐ Civil and fit-out cost estimates
- ☐ Title deeds or registered lease of the premises

GOOD TO KNOW

- Missing or expired approvals are a common cause of delay, so renew them before you apply.
- Qualification and KYC documents are usually needed for every promoter doctor and guarantor.
- Keep self-attested copies ready, and originals for the lender's verification.
- Lenders may ask for more, such as a staffing plan, catchment study or collateral documents.
- Lenders' requirements differ by lender, loan size and your profile; they may ask for more or fewer documents. Use this as a starting point and confirm the final list with the lender.

SOURCES

1. [Healthcare Business Loan](#) — State Bank of India
2. [Mahabank Loan Scheme for Doctors](#) — Bank of Maharashtra
3. [The Maharashtra Nursing Homes Registration Act, 1949](#) — Government of Maharashtra (district portal copy)

4. [Bio-Medical Waste Management Rules, 2016](#) — Ministry of Environment, Forest and Climate Change (via CPCB)
5. [Regulatory requirements for diagnostic radiology facilities](#) — Atomic Energy Regulatory Board

Last reviewed 5 October 2026.