



IFA (Individual Financial Assistance) Policy

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INTRODUCTION

Pakistan Bait-ul-Mal (PBM) is an autonomous body established in 1992 through an Act of Parliament under the umbrella of *Ministry of Social Welfare and Special Education with following objectives:-

- ❖ Financial assistance to the destitute, widows, orphans, invalids, infirm and other needy persons with emphasis on rehabilitation.
- ❖ Education assistance to needy orphan and stipends for the outstanding, non-affording students for higher professional education.
- ❖ Residential accommodation and necessary facilities for the deserving.
- ❖ Free medical treatment for indigent sick people, set up free hospitals and rehabilitation centers for the poor.
- ❖ Financial aid to charitable institutions including educational & vocational setups.
- ❖ Sponsor and promote self-employment schemes.
- ❖ Any other purpose approved by the Board.

All the programs and schemes of Pakistan Bait-ul-Mal are funded through “Grant-in-Aid” provided by Government of Pakistan. Through the application of Management Information Systems (MIS) down to the district level each application for IFA will be given a computerized number. *This will also built a database of poor population. Interfacing with other poverty alleviations programs such as Khushali Bank, Pakistan Poverty Alleviation Fund (PPAF), Micro Credit Programs, Zakat and NADRA shall help in tracing the duplicate beneficiaries.

Mission

To provide social protection to the poor marginalized segments of the society.

1. Objectives

- ❖ Fulfilment of immediate need of the poor.
- ❖ Medical treatment of major ailments and disabilities of the poor patients.
- ❖ Education stipends to deserving and brilliant poor students of educational and technical institutions in the Public Sector.
- ❖ Economic empowerment through rehabilitation.

*The amendment in Pakistan Bait-ul-Mal Act 1991 Clause 3 - amendment of section 12, Act 1 of 1992 – in the said Act, in section 12, for the words and commas “*the Ministry of Women Development, Social Welfare and Special Education, Government of Pakistan*” the words, comma and figures “*controlling Ministry or Division under the Rules of Business, 1973*” shall be substituted.

* BMB in its 67th meeting held on 10-06-2020 under Agenda # 12 amended as under:
 “An interview based investigation of the applicant will be carried out by the concerned PBM district office to ascertain socio-economic status of the applicant. Interface with other government databases will be developed to improve beneficiary targeting as soon as practical”.

2. Major Components of (IFA).

The areas of individual financial assistance are as under:

- ❖ **Medical Treatment**
for poor and destitute patients.
- ❖ **Education Stipend**
for poor students
- ❖ **Rehabilitation**
for able poor to set up small vocation to become self reliant.
- ❖ **General**
 - for poor individuals.
 - for disable (infirm, handicapped, orphans or widows) to sustain life.
 - for the victims of circumstances i.e. protracted ailment or death of earning member, natural calamity etc as economic shock therapy.

3. Implementation Network

PBM implements IFA program through countrywide network of Provincial/Regional and district offices.

4. Beneficiaries

The Poor

* A person having monthly income upto Rs. 4,000/- or equivalent to the salary of Grade-I government employee will be treated as poor & is eligible for receiving financial assistance under IFA General & Rehabilitation. However due to escalation in the medicine prices/fee of govt. institutions, the criteria to determine deserving status of the applicants seeking medical treatment and education stipends will be Rs. 6,000/-.

* BMB in its 65th Meeting held on 05-09-2019 vide Agenda No. 23 enhanced poverty threshold from Rs. 15,000/- p.m to Rs. 17,500/- p.m. for IFA beneficiary as per minimum wage raised by the Federal Government from time to time.

** BMB in its 60th Meeting held on 27-07-2016 vide Agenda No. 35 enhanced poverty threshold as follows:
From Rs. 10,000/- to Rs. 15,000/- per month for medical as well as other categories of IFA i.e. General, Education and Rehabilitation.

*** BMB in its 53rd Meeting held on 12-07-2010 vide Agenda No. 33 enhanced poverty threshold for IFA General from 6,000/- to 10,000 p.m. Govt. employees from BPS 1 to 12 are also be eligible for IFA cases, on case to case basis. Board also agreed to exempt the condition of the investigations for special grants given by President or Prime Minister. In this regard list provided by the parliamentarians.

**** BMB in its 49th Meeting held on 23-04-2008 vide Agenda No. 7 enhanced poverty threshold as follows:
“Due to inflation in prices, PBM enhanced poverty threshold in IFA Education/Medical w.e.f. January 2008 from Rs. 6,000/- p.m to 10,000/- p.m. Enhancement in IFA (General) was also proposed to be enhanced from Rs. 4,000/- p.m. to 6,000/- p.m”.

5. General Conditions.

A poor, destitute, orphan, widow, invalid and infirm is eligible to apply for IFA on plain paper alongwith a copy of Computerized National Identity Card (CNIC) issued by National Database and Registration Authority (NADRA) or its receipt alongwith copy of old NIC, (application can be received from any source) subject to fulfillment of following conditions: -

- ❖ Any individual can apply for general financial assistance once a year only. Any of the two services i.e. (i) medical treatment (ii) general financial assistance (iii) education stipend and (iv) individual rehabilitation may be granted simultaneously
- ❖ within a period of one year to the same applicant. However, general financial assistance and rehabilitation cannot be combined.
- ❖ For IFA (General) preference will be given to widows, infirm and disabled every year. Other categories of individuals would be catered only twice in the entire life. Preference would be given to accommodate them in other dispensations i.e. IFA (Medical), IFA (Education), IFA (Rehabilitation) as per requirement.
- ❖ Approving/sanctioning authority reserves the right to regret any application after assessment through verification report. The authority may also change the type of requested service keeping in view the information provided by the applicant i.e. financial assistance instead of medical treatment, education stipend or vice versa.
- ❖ *Financial assistance will be provided through crossed cheque only through registered post at the given address of the applicant (except in the case of medical treatment and education stipend for which cheque shall be issued in favour of respective hospital and educational institute).
- ❖ The disabled applying for a particular aid/appliance will render a disability certificate duly signed/vetted by an authorized doctor of concerned specialty.
- ❖ CNIC of guardian of (**orphan boy/girl**) can also be entertained for the convenience of minor applicant as well.

* BMB in its 64th Meeting held on 13-03-2019 vide Agenda No. 3.(b) regarding Issuance/delivery of crossed cheques to the beneficiaries of IFA (General & Education) by Head/Provincial/Regional & District Offices approved as under:-

“The BMB approved the Agenda Item and allowed the management to decide the modality regarding delivery of crossed IFA & Education (1st Assistance Cheque) to the relevant beneficiaries. However, the BMB gave a guiding principle to facilitate the poor beneficiaries regarding delivery of financial and education assistance crossed cheques by adopting latest technology for easy deliverance of the same to the relevant beneficiaries”.

6. **SERVICES:**

6.1 **Medical.**

*Medical treatment for major ailments like Cancer, Heart disease, Hepatitis, Tuberculosis, Vital Organ Surgeries, Kidney Dialysis (as recommended by hospital authorities) and expensive general treatment is provided to poor patients after recommendation by designated hospital committees or a Specialist Doctor or Medical Superintendent of Government Hospital or expert opinion of the Senior Medical Officer (SMO) of PBM. PBM will also provide financial assistance upto Rs. 200,000/- for kidney transplant cases (through govt. hospitals). The amount of expenditure on treatment excluding hospital charges is remitted to the government hospital for the applicant patient. As per policy, copy of CNIC alongwith application for IFA is mandatory of applicant him/herself. However, where the patient is chronically ill his/her blood relations (father, brother, sister, son, or daughter) may furnish application alongwith a copy of his/her CNIC for medical treatment of their patient under IFA. The eligible applicants will be provided medical treatment on first come first basis as per following criteria.

Nature of Assistance (Financial Assistance upto Rs. 300,000)

- Medication.
- Surgery.
- Treatment of disability.

Procedure

The applications for medical treatment including surgery or medication are investigated by the concerned District Incharge to assess economic status of the applicant. Thereafter, cost estimation for treatment is done by specialist in a government hospital. It is finally analyzed and recommended for required amount by SMO PBM in head office and designated hospital committees at Provincial/Regional level. However, the medical cases upto Rs. 100,000/- are not required to be sent to Deputy Director Health/SMO head office for expert opinion. These cases may be disposed-off by the Provinces at their own on the basis of cost estimate received from concerned govt. hospital. All payments regarding medical assistance shall be made through crossed cheque in favour of concerned government hospital authority. However, where the diagnostic facility does not exist in a government hospital, the payment could be made direct to the private test laboratory or through government hospital. Instructions to government hospitals and various proformas are at Annexure-I.

* BMB in its 65th Meeting held on 05-09-2019 vide Agenda No.16 regarding provision of Financial Assistance for Cochlear Implant to Deserving Hearing Impaired Patients approved:-

- i. Allowed to provide full cost of the cochlear implant to deserving patients;
- ii. Financial powers of Managing Director enhanced up to PKR 1.5 (M) for the cases of cochlear implant only;
- iii. Allowed to invite/sign contracts with private hospitals for treatment of Cochlear Implant as per PPRA rules.

****** BMB in its 60th Meeting held on 12-07-2010 vide Agenda No. 35 (b) enhanced the financial power of Managing Director to sanction financial assistance for Medical treatment from Rs. 0.6 (million) to Rs. 1 (million) on case to case basis for life long treatment.

******* BMB in its 54th Meeting held on 23-12-2010 vide Agenda No.10 regarding Treatment of IFA Beneficiaries as well as PBM employees from Private Hospitals at Government rates and to_ decided to place private hospitals i.e. The Doctors Hospital & Medical centre Lahore, Neuro-Spinal Medical Institute Karachi, M. Hashim Memorial Trust Karachi, Shifa International Islamabad and Bilal Hospital Rawalpindi at penal of PBM for provision of medical facilities to PBM beneficiaries, PBM employees and their dependents. MD PBM may also be empowered to place such private hospitals and pharmacies at the panel of PBM in future.

******** BMB in its 52nd Meeting held on 02-01-2010 vide Agenda No. 09 (ii) enhanced the financial power of Managing Director to sanction financial assistance for Medical treatment upto Rs. 600,000/- per patient.

6.2 Education

*Deserving and brilliant students are paid education stipends in accordance with prescribed fees of government institutions including technical training at recognized Government polytechnic institutes, as under:

Level	Education Stipend (per month)	Boarding Charges (per month)
Primary	Rs.100	-
High School	Rs.200	Rs.500
Post Matric studies upto University	Equivalent to prescribed fee of Govt. institution (maximum to Rs.30,000) per annum including boarding charges@ Rs.1000/- per month or actual (whichever is less) where applicable.	Rs.1,000

The education stipend and boarding charges for the students of primary and high school level shall be paid for uniform, books, stationary and tuition fee, in favour of student's parents while education stipend & boarding charges for post matric students shall be paid to the institution including admission fee, tuition fee, examination fee, library fee & board/university registration fee. All payments shall be made through crossed cheque only. However, students of M.Phil & P.hD. are not eligible for IFA education stipend. The initial admission fee (if already deposited by the student) will be re-imbursed to the student.

Nature of Assistance

- ❖ Education stipend to purchase uniform, books & stationary (upto matric level students).
- ❖ Payment of full fee for post matric students (maximum to Rs. 30,000) including boarding fee.

Procedure

The students are required to submit application for education stipend alongwith academic testimonials and bonafide certificate at **Annexure-II**. Subsequently, the cases are got duly investigated to assess their genuineness. The deserving students are paid education stipend once a year on inception of new academic session in case of annual and semester system as well. However, the amount in both cases should not exceed Rs.30,000/- in a year (in case of post matric students). Education stipend can be provided to two members of the same family at a time (within the maximum limit of Rs. 30,000).

*BMB in its 65th Meeting held on 05-09-2019 vide Agenda No.24 (1) amended the policy from one lac per family' to 'one lac per student' per year.

** BMB in its 52nd Meeting held on 02-01-2010 vide Agenda No.21 decided that condition of two members of the same family be waived off for grant of educational stipend subject to the condition that total amount does not exceed from Rs. 100,000/- in a year (A year will commenced from the date on which stipend paid to 1st member of family concerned).

*** BMB in its 52nd Meeting held on 02-01-2010 vide Agenda No.9. (iii) enhanced the sanctioning power of Managing Director from Rs. 60,000/- to Rs. 100,000/- in IFA Education cases.

**** BMB in its 51st Meeting held on 19-01-2009 vide Agenda No.28 decided that M.Phil and P.hd students be also accommodated under IFA Education Scheme. The maximum ceiling would be upto Rs 100,000/- under this scheme.

**** BMB in its 50th Meeting held on 21-08-2008 vide Agenda No.5 regarding enhanced maximum limit of education stipend to deserving students from 30,000/- p.a. to 60,000/- p.a.

***** BMB in its 49th Meeting held on 23-04-2008 vide Agenda No.7 (a & b) decided to include transport as well as other charges claimed by the institution in IFA (Education). Similarly boarding charges from Rs. 1,000/- to Rs. 1,500/- per month were increased. Cheques may also allowed to be delivered to the applicant if he/she comes personally in exceptional circumstance on case to case basis.

6.3 **Rehabilitation**

It is further classified into two:

- ❖ Rehabilitation of those lacking physical, human or financial resources under General Rehabilitation Program.
- ❖ Rehabilitation of those lacking financial resources and or technical skills through individual, CBO based or NGO based rehabilitation Module.(Maximum up to Rs. 40000/-)

General Rehabilitation

In order to economically empower poor people, financial assistance will be given for rehabilitation.

Individual Rehabilitation Module

A program to make the poor self reliant & rehabilitated socially in general & financially in particular by institutionalizing the rehabilitation of poor as per manual at **Annexure-III**. Selection of beneficiaries and activity monitoring involves following steps:

- ❖ Receipt of applications through different sources.
- ❖ Selection of beneficiaries.
- ❖ Assessment of proposal.
- ❖ Release of funds
- ❖ Activity monitoring.

The financial assistance given for rehabilitation shall be monitored as per impact assessment report at **annexure-VII**.

6.4 **IFA General**

The eligible applicants will be provided financial assistance on first come first basis as per following criteria.

Eligibility Criteria

- All poor suffering misery and unable to overcome circumstances within available resources.
- The victims of sudden fall in economic status due to unpredictable circumstances.
- A person suffering with severe physical or mental disability and unable to earn livelihood.
- A deserving woman who is a widow or divorcee or separated with liability to raise her children with no source or regular source of income.

- An invalid or infirm person secluded from family or deprived of relatives and having no source of income.
- A person registered under PBM Food Support Program (FSP) can also be considered for IFA.

Ineligible

- The applicant should not be beneficiary of similar subsistence from any other government organization i.e. Zakat, Khushali Bank, Provincial Bait-ul-Mal etc.
- The government servants (including those on contract) and their family members are not eligible to apply for IFA. Employees serving in public sector organizations, corporations, autonomous bodies are also not eligible to apply.
- “False declaration or provision of wrong information/concealment of facts may result in recoveries and permanent ineligibility or debar from all PBM schemes”.

Nature of Assistance

******Financial assistance maximum to Rs.30,000/- .

Procedure

Applications for financial assistance are received alongwith a copy of CNIC issued by NADRA or slip/receipt of new ID Card alongwith old ID Card of the applicant through any source. These are duly investigated by the survey/Investigation Officer in the provincial/regional office or by the concerned District Incharge PBM. On completion of verification, the application is processed at PBM Head Office or concerned provincial/regional Office. The amount of financial assistance is then finally assessed and recommended by concerned Director/Deputy Director for approval by the sanctioning authority.

* *BMB* in its 65th Meeting held on 05-09-2019 vide Agenda No.15 regarding Financial Assistance to the individuals suffered in terrorism/violence/rape victims or their families_decided the following:

- i. *To provide financial assistance upto PKR 200,000/- to civilians/common-man/or their legal heir who become victims of rape/terrorism (as one time dispensation).*
- ii. *To provide financial assistance for education of civilian victims of rape/terrorism/deceased's children for higher education at any public/private institution/college/university.*
- iii. *Financial power of the Managing Director for IFA (General) is enhanced from PKR 60,000/- to PKR 200,000/- for this particular purpose only.*

****** *BMB* in its 52nd Meeting held on 02-01-2010 vide Agenda No.9 (i) *enhanced power of Managing Director from Rs. 30,000/- to Rs. 60,000/- in IFA General.*

7. Approving / Sanctioning Authority

Station	Authority	Nature of Assistance	Monetary limits (Rs.)	Remarks
Head Office Islamabad	*Managing Director	Medical Education General Rehabilitation	300,000 30,000 30,000 40,000	Approval of Bait-ul-Mal Board is required in cases beyond the limit.
Head Office Islamabad	**Deputy Managing Director	Medical Education Rehabilitation General	100,000 15,000 15,000 15,000 Tools/Aids/Appliances upto 10,000	Approval of Managing Director is required in cases beyond the limit.
Provincial/Regional Office	*** Members Bait-ul-Mal Board	Medical Education Rehabilitation General	100,000 15,000 15,000 15,000 Tools/Aids/Appliances upto 10,000	Approval of Managing Director is required in cases beyond the limit.

Powers of Managing Director

*IFA (Medical) Rs. 1.5 M (65th Meeting for Cochlear Implant only), Rs. 1 M (60th BMB Meeting on case to case basis), Rs. 600,000/- (52nd BMB Meeting).

**IFA (Education) Rs. 100,000/- per student per year (65th BMB Meeting), Rs. 100,000/- per year per family (52nd BMB Meeting), Rs. 100,000/- for M.Phil & P.h.d Students (51st BMB Meeting), Rs. 60,000/- p.a. (50th BMB Meeting).

***IFA (General) Rs. 200,000/- for terrorism/violence/rape victims or their families (65th BMB Meeting), Rs. 60,000/- (52nd BMB Meeting),

Powers of Deputy Managing Director

*IFA (Medical) Rs. 150,000/- (49th BMB Meeting), **IFA (Education) Rs. 30,000/- (49th BMB Meeting), ***IFA (Rehabilitation) Rs. 30,000/- (49th BMB Meeting), ****IFA (General) Rs. 30,000/- (49th BMB Meeting).

Powers of Members Bait-ul-Mal Board

* IFA (Medical) Rs. 150,000/- (49th BMB Meeting), **IFA (Education) Rs. 30,000/- (49th BMB Meeting), ***IFA (Rehabilitation) Rs. 30,000/- (49th BMB Meeting), ****IFA (General) Rs. 30,000/- (49th BMB Meeting).

BMB in its 62nd Meeting held on 08-08-2017 (Other Points No. 10 A) restored above said financial powers of Members

BMB in its 65th Meeting held on 05-09-2019 under Agenda No. 10.1 decided not to restore member's power regarding approval of IFA cases and directed to make necessary amendments in IFA policy.

8. Program Implementation

All applications shall be addressed to Managing Director, Member Bait-ul-Mal Board or Director concerned of PBM Head office, Provincial/Regional offices. Financial assistance shall be provided on verification of the applicant by PBM District Incharge on specific forms at **Annexure-IV** and recommendation of District Bait-ul-Mal Committee (as and when constituted) /Directorates of IFA at the Head Office/Provincial/Regional Offices and finally approved/sanctioned by competent authorities. IFA budget is distributed to all Prov./Reg. Offices according to specified quota and further allocation made to all District offices on poverty ranking basis as at **annexure-V**.

9. Computerization of IFA and Interfacing

In order to ensure transparency, one window operation, less paper work and reduced response time, PBM is already in the process of interfacing with other public sector dispensation agencies and government hospitals through its computer network down to district level. Computerization of IFA applications shall ensure one time grant in a year and plug chances of duplicate payment from Head Office or Provincial/Regional Offices within prescribed period to the same applicant. It will also help to identify any assistance sought by the same applicant from other welfare agencies.

10. Reporting.

All provincial/regional offices shall provide computerized monthly reports to the head office, stating district wise and category wise disbursement on prescribed Proforma (**Annex-VI**). These reports shall be compiled at Head office and Provincial/Regional offices for further analysis and evaluation of financial assistance. After e-government concept is fully computerized in ensuing years, online information will be maintained between Provincial/Regional and Head office.

11. Budget distribution and services strand

Annual budget for IFA activities shall be distributed among provincial/regional offices on population basis. A sizable portion of said budget will be retained at head office. This budget with head office will be utilized for IFA priority cases and rest of all services shall be catered by provincial/regional offices. These offices shall further allocate budget to all districts on poverty ranking basis. However, district wise budget may be re-appropriated at provincial/regional headquarter considering the budget utilization and service demand, especially for medical cases.

12. Monitoring and Evaluation.

A periodic monitoring and evaluation of disbursement in different categories of financial assistance will be done through Monitoring and Evaluation Directorate at Head office. The investigation officers from head office shall conduct a quarterly survey of atleast one district of each provincial/regional office on random basis. This survey report will bring out factual position of service delivery and its impact upon beneficiary. During survey, emphasis shall be laid down to verify the genuineness of the beneficiary. Officers

from IFA section, Members Bait-ul-Mal Board and Assistant Director of concerned provincial/regional offices shall also visit district offices to overview the services provided and verify the genuineness of beneficiaries. The District Incharge shall monitor cases for individual rehabilitation. An impact assessment report on prescribed proforma (**Annex-VII**) will be submitted by District Incharge to concerned provincial/ regional office for record.

The provincial/regional headquarters shall maintain monthly record of applications received and cases processed either finalized or regretted, for need assessment and performance evaluation, these reports are required to be furnished to head office on quarterly basis.

13. Annual Review.

The progress of IFA activities shall be reviewed on annual basis keeping in view the Monitoring/Evaluation reporting district wise budget utilization and category wise services provision. On the basis of monthly and quarterly reports annual progress will be compiled at all provincial/regional offices and a comprehensive report including disbursement data and case studies of individual rehabilitation package will be published from head office. Based on evaluation/analysis if there is any changes required in procedures, policy will be placed before the Board for consideration.

14. Internal Audit

PBM Audit section will conduct internal audit of IFA activities once a year. A special emphasis would be laid on utilization of funds, given to government hospitals for the medical treatment of poor patients and thereupon, recovery of unspent amount through accounts section of concerned provincial/regional offices. Program implementation according to approved policy and prescribed procedure will also be executed and ensured through audit.

15. Proxy Means Testing

For transparent and authentic analysis of applicants, proxy means testing/proforma has been introduced which will enable to calculate poverty index and amount for Individual Financial Assistance (IFA General) and (IFA Rehabilitation) which is as under:-

Sr.No.	Poverty Index	Amount (Rs)
1.	1 - 20	5,000 – 10,000
2.	21 – 40	11,00 – 20,000
3.	41 – 100	21,000 – 30,000

In case of education stipend, proxy means index will only be used for poverty ranking. Whereas, for IFA medical, proxy means index will not be used.

PROCEDURE TO AVAIL ASSISTANCE FROM PAKISTAN BAIT-UL-MAL FOR MEDICAL TREATMENT.

1. The Government Hospitals may constitute a committee comprising of following members:-

- **Concerned Consultant.**
- **Budget and Accounts Officer.**
- **Pharmacist.**
- **Medical Social Officer.**

- a) The committee would identify the medical cases of poor patients having better clinical out-come and send to PBM Provincial/Regional Offices after verification by the Medical Superintendent/Chief Executive/Administrator of the concerned Government Hospitals.
- b) The committee at para-1 will be responsible for best utilization/monitoring of PBM funds for in-door as well as out-door referral cases and would make special co-ordination with PBM monitoring staff who will visit periodically for internal audit.

2. The Hospital Authority will utilize PBM funds only for following medicinal purchases as per institutional rebate rate.

- a) Non-available, life-saving / essential medicines including interferon for Hepatitis and first line Chemotherapy drugs for cancer patients etc.
- b) Essential, life-saving surgical disposable including Cardiac Disposable i.e. Heart Valves, Oxygenator and Permanent Pacemaker (PPM) etc. Surgical Grafts/ Ortho Implants, V-P Shunts, Desferol injection, Infusion Pumps and Nebulizer etc.
- c) Rehabilitative devices like hearing-aids, artificial limbs, wheel chair, tri-cycle, crutches and electro-larynx etc.
- d) **Non-registered/smuggled medicines of any kind cannot be purchased from PBM fund.**

Moreover, all the empty vials of cancer chemotherapy drugs purchased from PBM funds are supposed to be retained/preserved by the hospital authority and those would be inspected by the PBM internal audit team on random basis.

3. The correct cost estimate dully verified by the consultant, pharmacist/medical social officer and M.S of the Hospital as per PBM clinical proforma for life threatening diseases would be considered only and hospital committee would be responsible for any fake estimate.

4. If the discount prices to the PBM patients for required medical purchases are not genuine, PBM has the right to inform the concerned provincial health department as well as to Ministry of Health Islamabad, that the system introduced by PBM is not being followed properly.

5. Medical Social Officers in Government Hospitals would be engaged actively as single outlet and would be responsible for:-

- i) Retaining and issuing of different PBM clinical proforma for Cancer, Heart, Hepatitis, Surgical Cases, Provision of Medicine, Hearing Aids and Artificial Limbs/Caliper to the consultants for poor patients (proformas enclosed).
- ii) Complete proper record of PBM patients.
- iii) To send monthly progress report duly verified by the Hospital Authority regarding PBM funds and fate of the referral patients to the concerned Provincial/Regional Directors/Deputy Directors.

6. No Hospital charges/government dues of any kind be deducted from the PBM funds such as; consultation fee, Hospital charges i.e. (ICU,CCU,OT) food charges, service charges and nursing charges.

7. The Hospital authority is also supposed to discharge following special instructions to the concerned quadrant.

- i) Separate PBM Account to be opened.
- ii) Separate cash book to be maintained.
- iii) Separate personal file of PBM patients be maintained containing clinical papers, medicine vouchers/bills etc.
- iv) Unspent/Balance amount (if any) be refunded along with complete utilization report on case to case basis to respective PBM Provincial/Regional offices or to PBM Head office Account No. C/A 1318-5 National Bank of Pakistan Industrial Area, Branch H-9/4 Islamabad (for Head Office cases & respective IFA accounts against cases received from Provincial/Regional offices) on quarterly basis as per proforma retained by Medical Social Officer.

8. As per IFA medical policy, no medical bills of past treatment be reimbursed out of PBM funds.