

PAKISTAN MEDICAL COMMISSION

NATIONAL MEDICAL SCHOLARSHIP FUND AND TRUST REGULATIONS, 2021

Islamabad, the October 31, 2021

NOTIFICATION

In exercise of the powers conferred section 40 and sub-section 2(f) of section 8 of the Pakistan Medical Commission Act, 2020 (XXXIII of 2020), the Medical and Dental Council is pleased to make the following regulations, namely:-

National Medical Scholarship Fund & Trust Regulations, 2021

- 1. Short title, application and commencement.-** (1) These regulations may be called the PMC National Medical Scholarship Fund & Trust Regulations, 2021.

(2) These regulations shall apply to all Pakistani students who obtain admission in medical and dental colleges and are consequently validly registered with the Commission for a medical and dental undergraduate program recognized by the Commission in Pakistan.

(3) These regulations shall come into force at once.
- 2. Definitions.-** (1) In these regulations, unless the context otherwise provides;
 - (a) "Act" means the Pakistan and Medical Commission Act, 2020;
 - (b) "Approval Note" means provisional approval by the Trust for grant of scholarship or loan subject to admission in the medical or dental college;
 - (c) "Authority" means the National Medical Authority established under the Act;
 - (d) "Council" means the Medical and Dental Council constituted under the Act;
 - (e) "Fund" means the National Medical Scholarship Fund formed under regulation 3 herein;
 - (f) "Medical and Dental Colleges Admissions Test" or "MDCAT" means the medical and dental colleges admissions test as described in section 18 of the Act;
 - (g) "Pakistani student" means a student who is a Pakistani student for the purposes of admission to a medical or dental college in Pakistan pursuant to the Medical and



Dental Undergraduate Education (Admissions, Curriculum and Conduct) Regulations 2021;

- (h) "Trust" means the National Medical Scholarship Trust established pursuant to regulation 4 herein;
- (i) "Trustees" means the trustees appointed pursuant to regulation 4 herein and thereafter pursuant to the terms of the Trust; and
- (j) "Tuition Fee" means the academic tuition fee charged by a college and does not include any other allied charges or fees;

(2) The words and expressions used in these regulations, but not defined herein shall have the same meaning as are assigned to them in the Act.

3. National Medical Scholarship Fund.- (1) There shall be a National Medical Scholarship Fund consisting of;

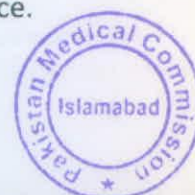
- a. annual grants approved by the Council representing not less than twenty five percent of the distributable income for the year available with the Authority at the financial close of each year;
- b. grants, donations and moneys received from any government, entity or person;
- c. five percent of all registration and examination, excluding the MDCAT, fees received by the Authority;
- d. ten percent of all licensing fees and charges received by the Authority from licensing services rendered to practitioners and students;
- e. an amount of rupees five hundred per student registered for the MDCAT exam, or greater as may be prescribed by the Council;
- f. as prescribed by the Council the annual scholarship contribution by each medical and dental college registered with the Commission; and
- g. all profits or earnings as may accrue on deposits or investments made by the Fund of its moneys.

(2) The Fund shall be maintained with a scheduled bank or invested in secured and recognized schemes.

(3) The Fund shall be managed and operated by the trustees or in their absence the Council.

(4) The Fund shall be audited by an independent third party auditor each year and the audit report shall be provided to the Council and displayed publicly.

4. National Medical Scholarship Trust.- (1) The Council shall within one hundred twenty days of the promulgation of these Regulations author and cause to be registered pursuant to the Islamabad Capital Territory Trust Act 2020 the National Medical Scholarship Trust being an irrevocable public charitable trust registered and situated at Islamabad having its principal office at the PMC head office.



(2) The President of Pakistan shall be the Patron of the Trust.

(3) The Trust shall consist of seven trustees and a chairman elected by the trustees from amongst themselves. The Trustees shall not receive any remuneration, expenses or benefits from the Trust Fund.

(4) The first trustees shall be selected and unanimously appointed by the Council with the consent of the Patron.

(5) A trustee shall be appointed for life or unless retires earlier or is removed pursuant to the terms of the Trust.

(6) A vacancy occurring amongst the trustees shall be filled by the remaining trustees unanimously nominating a person subject to the consent of the Patron.

(7) The trustees shall be responsible for the management and supervision of the Fund and the operations of the Trust in pursuance of the objects and purpose of the Trust. The trustees shall exclusively exercise all powers as vesting in the trustees under the terms of the Trust and in law. In the event of any conflict between the terms of the Trust and any regulations or policies of the Council, the terms of the Trust shall prevail.

(8) The Trust shall have such officers and employees and employed on such terms and conditions as may be determined by the trustees in their sole discretion.

(9) The annual expenses of the Trust shall not exceed seven and a half percent of the total annual moneys received by Trust in each year. The Authority shall pay to the Trust annually an amount equal to thirty percent of the net expenses of the Trust as a subsidy over and above the contributions to the Fund pursuant to these regulations.

5. Grant of a Scholarship or Student Loan.- (1) The objective of the Trust shall be to provide financial assistance in the form of scholarships and/or interest free loans on need and merit basis to Pakistani students freshly admitted or already enrolled in medical or dental colleges in Pakistan subject to the student maintaining a prescribed standard of merit and the scholarship or loan being paid directly towards the college Tuition Fee of the student.

(2) A scholarship grant shall be money paid towards the students Tuition Fee directly to the college and shall not be repayable by the student to the Trust.

(3) A student loan shall be a loan advanced to the student towards payment of the students Tuition Fee subject to the same being repaid by the student on terms and conditions approved by the trustees;

Provided that no interest or premium shall be charged on a student loan and the repayment period shall commence after the student has acquired a full license.



(4) The scholarship or student loan, or both, as may be granted to a student shall not exceed the annual Tuition Fee of the student.

(5) The trustees shall ensure that applications are available to all eligible students to apply for a scholarship or student loan, or both, with such applications available online.

(6) The scholarship or student loan shall be assessed on the basis of need and merit of the student and shall be processed on the basis of a declared transparent structure. For purposes of need, the resources available to the student in the form of family income and other assistance including other scholarships obtained shall be considered. For purposes of merit the students marks as obtained in the MDCAT exam shall be the primary criteria and the student's performance in the HSSC program may also be considered.

(7) The quantum of scholarship or loan shall be dependent on the funds available with the Trust for a given year and on the basis of a five-year planning of funds being available.

6. Eligibility for Grant of a Scholarship or Student Loan.- (1) Any Pakistani student who is eligible for admission to a medical or dental college in Pakistan recognized by the Commission and subject to having obtained admission shall be eligible for obtaining scholarship or student loan.

(2) A student granted a scholarship or student loan shall receive the same for the period it has been granted subject to remaining enrolled in the program in good standing.

(3) A scholarship or student loan shall be renewed on an annual basis;

Provided that the student achieves and maintains the academic or merit benchmarks applicable throughout their program of study for retaining the grant;

Provided further that no student shall receive a scholarship or loan for a period beyond the defined minimum period of the program.

(4) If a student fails to qualify any professional exam in two attempts, the scholarship granted shall be immediately cancelled and a student loan shall stand recalled and become repayable within the period prescribed in such circumstances by the trustees.

7. Approval and Grant of a Scholarship or Student Loan.- (1) An applicant shall be informed before 31st December of each year whether their application for scholarship or loan has been approved and to the extent of its value.

(2) A student shall on being offered admission by a college present the original Approval Note granted by the Trust to the college where the student is admitted and



the college shall be bound to accept the same and charge the student only such amount in tuition as may be in excess of the value of the scholarship or loan granted by the Trust.

(3) The college shall upon the student being admitted submit the original Approval Note granted by the Trust to the trustees. The trustees shall pay the approved amount directly to the college to the benefit of the students account within fifteen days of submission of the original Approval Note.

(4) A scholarship granted to a student shall not vest in the student a right to be admitted to medical or dental college and shall only be applicable and binding if the student acquired admission strictly on merit. The Approval Note shall be a provisional grant of scholarship or loan and shall become final on the admission of the student to a college.

8. Recovery of Student Loan.- (1) The trustees shall have the power to seek recovery of a student loan in accordance with law and pursuant to any securities obtained from the beneficiary.

(2) Students who fails to acquire a license to practice medicine or dentistry or does not undertake medical or dental practice after having acquired a license shall be required to repay the loan;

(a) if they do not undertake a house job then within twelve months of having completed their undergraduate degree;

(b) if they do not obtain a license after completing their house job, then within twelve months of having completed their house job;

(c) if they obtain a license but fails to enter practice, then within six months of having acquired a license.

(3) A student who after completing his undergraduate program leaves Pakistan for undertaking any post graduate medical or dental program shall be required to notify the trustees and the Authority and shall provide sufficient security to the trustees ensuring repayment of the student loan on terms to be determined by the trustees.

(4) The Authority shall at the request of the trustees suspend the license of any practitioner if they have defaulted in the payment of a student loan.

(5) Any violation of the terms of a student loan or misappropriation of a loan or scholarship by a student or submission of false information by an applicant at the time of applying for a scholarship or loan shall be an offence which the Medical Tribunal shall have the exclusive jurisdiction to take cognizance off on a complaint by the Trust or the Authority.



9. **Interim Operations.**- (1) Until such time as the Trust is registered and the trustees appointed, the Council shall have the right to manage the Fund and undertake all actions and authorities vesting in the Trust and the trustees under these Regulations.

Provided upon formation of the Trust the Council shall submit to the Trust a complete account of all actions taken during the interim period and hand over the complete record of all applications received, processed and granted during the interim period.

(2) During the interim period the Council may form a committee from amongst its members chaired by the President of the Council to undertake the operations of the Fund and shall be deemed to act as the Trust and the trustees for the purposes of these regulations.



Secretary
Pakistan Medical Commission

