

**APPLICATION FOR KEMCAANA POST-GRADUATE INTEREST-FREE KEMCAANA LOAN PROGRAM FOR
2025 KEM-01.2**

Date: _____ 2025

Note 1: Please always use the current application form. Old forms may look alike but they aren't. Please request new forms from KEMCAANA. Old forms are not accepted.

Note 2: Unfortunately, most of the loans are not being returned. From now on, it has become necessary that for anyone to have any kind of loan, you must have a co-signer as your guarantor. It means that those who default, the burden falls on the guarantor.

Note 3: Not returning a loan is not only such a serious moral issue but is a serious sin. It is mentioned in many Hadiths. Prophet Muhammad Phub would refuse to pray salat e Janaza if the deceased had an unpaid debt till it was paid by a relative or someone else.

Note 4: Not paying back your loan will not make you rich; but will certainly crush someone else's dreams.

1. This is a voluntary program initiated by KEMCAANA donors. KEMCAANA does not own this program but runs it according to the wishes of the donors. Terms and conditions are according to the donor's wishes.

2. We had created a loan program, but most people have not paid back, as we Muslims should have done. All funds returned are deposited in the KEMCAANA Loan account and for availability to future applicants and **are not returned to the donors**. We hoped that after the return of loans, the program would be sustained.

3. Please note that it is a loan and **must be returned** within the first year so that the loan can be rotated for next year to someone who may be more need than you were 3. Please attach your passport size photograph

4. All this information is subject to verification

1. Major requirements:

a. Step 1: Passed in first attempt; b. Score in Step 2 (CK): 250 (In order to apply, you must have passed step 2(CK).

I meet major requirements because I have passed Step 1 in first attempt and my Step 2 score is 250 or above. My score is: _____ Go ahead and apply.
 I do not meet requirements because I have not passed step 2, or my score is less than 250. Stop here. There are lots of candidates who may have met these requirements If you meet requirement 1.b, but haven't taken step 1, you can still apply.
 Wait to apply if you will be taking step 2. We try to conduct 2 interviews per year. The first interview is usually conducted in spring and the second interview in the fall (if funds available). For the application to be considered, it must have step 2 score listed on the application. Applications lacking step 2 cannot be considered. Sometimes candidates just send step 2 scores and ask us to add them to their previous application. We do all this voluntarily and have no secretarial help to do so. Please give this consideration and apply with a new application with Step 2 scores listed on it.

c. Part 3: passed preferred, not required; d. MBBS certificate.

e. Personal Statement

5. Documents to be submitted: a. Copy of passport; b. Copy of USA Visa; c. Your Pakistani identity card,

d. Your parent's Pakistani identity card (father's or mother's)

6. Incomplete applications will not be entertained

Your Full Name			
1. First Name		Gender:	Marital status:
2. Last Name		Spouse's name:	
3. Middle Name		Spouse's occupation:	
4. Date of Birth			
5.a Applying for	<input type="checkbox"/> Loan that has timeline & is outlined in this document		
5.b	If your spouse is a physician, has he/she applied/applying or intends to apply for KEMCAANA or APPNA loan program or approved for it <input type="checkbox"/> No <input type="checkbox"/> Yes. Explain:		
6. Scores	Step 1: passed in first attempt. Write score Step 2 (CK) _____ (Don't say, look scores in document) <input type="checkbox"/> Attached documents for step 2(CK) <input type="checkbox"/> Attached documents for step 1. <input checked="" type="checkbox"/> I am scheduled for step 2 (CK). Stop here. Please apply when you have passed the exam		
7a. Cell Phone			
7b. Other Phone			
8. Email			
9. Address in Pakistan			
10. How much loan do you need?			
11. In what installments will you need it?			
12. Are you applying for a short-term loan?	Short-term means you will return within 2-3 months (this is for those who have the funds but e.g., waiting for funds to arrive from Pakistan)		
13. Timeline when will you be returning the loan and what will the installment amount?	Note: those who get into training program, the principle of loan is expected be paid in twelve equal monthly installments, starting with your first salary check For example, \$ _____ starting: _____ (Date)		
	Name: _____		Date: _____
14. Help other candidates like you	We hope that you support our Pay it Forward program so that other students could be helped. Our goal is that every deserving KEMCU student must be able to procure a loan. Think about contributing to this program once you get into a training program. <input type="checkbox"/> I pledge I will contribute towards this worthy cause according to my circumstances. I understand this is a 100% voluntary program and there is no minimum or maximum expected amount nor is there a period. Please contact me after I have been accepted in training program. <input type="checkbox"/> No, thank you. I cannot commit it at this time		
15. APPNA Loan	Have you applied for an APPNA loan or intend to, or are you approved or received APPNA loan? <input type="checkbox"/> No <input type="checkbox"/> Yes Explain:		
16. Family monthly income:			
17. Name, address, telephone# and Email Who will co-sign your loan Without a cosigner, loan cannot be given	From USA. Include city, state, zip code, and telephone#		

18. Name, address, telephone # and Email address of two relatives living in the USA and relationship or any two references like friends or classmates already in the USA. Include their year of graduation	Include city, state, and zip code. Without references, loan cannot be given
19. USA Driver's license # and State:	<input type="checkbox"/> I do not have a driver's license yet but will provide you with the copy as soon as it becomes available.
20. Social security #:	<input type="checkbox"/> I do not have social security # yet but will provide you with the copy as soon as it becomes available.
21. Places You have lived in or plan to live in the USA with addresses and dates if possible:	
22. Details of interviews	Places you got interview calls from or where you have been interviewed. Attach a separate page if more space is needed:
23. Name of Medical College you graduated from	Year of graduation:
24. Did you graduate with honors?	
Acknowledgement	Please check this: <input type="checkbox"/> I understand that providing information in points # 17 and 18 will weigh in my favor

Name: _____ Date: _____

If married, please provide the following information. Include the following documents:

- Attached copy of spouse's passport Attached copy of spouse's visa.

Spouse's name	
Spouse's Occupation	
Spouse's Date of birth	
Spouse's Employment plans in the USA	
Spouse's Email	
Spouse's Cell Phone#	

Deadline for Application: This application must be filed with KEMCAANA Loan Committee by date announced each year to be considered in that year. Interviews are conducted each spring. The date of interview is included in the announcement for applications.

Please note:

- 1. All documents must be submitted together as one document. Please do not send applications in as multiple attachments.**
- 2. Only complete applications will be processed.**
- 3. Incomplete applications cannot be entertained. It is your responsibility to see the application is complete, legible, and presentable (some applications come in poor shape). Think, is this presentable to a medical director?**

Here is the point: Once Henry Kissinger (USA Secretary of State) asked his subordinate to draft a report on Viet Nam. He prepared a report and sent it to Henry Kissinger. Mr. Kissinger wrote back on report, “you got to do better than that” H.K. The subordinate added some more illustrations and maps etc. and sent them back to him. He wrote the same thing again and sent back, “you got to do better than that” H.K.

The guy was upset, but anyway he made the third attempt by adding more details and sending them back to Mr. Kissinger. Mr. Kissinger did the same thing, “you got to do better than that” H.K.

Now, this aide had it. He went to Mr. Kissinger’s office stamping his feet saying “Henry, I can’t do better than that.” To which Mr. Kissinger replied quietly, “In that case, I will read it.”

Note: we are doing all this to improve your chances of getting into a training program

- 4. You will not be notified of incomplete items as we do not have resources to point out omissions**

Please return this application by April 15, 2025 to all **four** entities. In the subject matter, **write down** “Application for KEMCAANA Loan Program” (& specify year like 2025 etc.):

1. **Masood Akbar, MD**
Email: masoodakbar2@gmail.com
2. **Tipu Sultan, MD**
Email: 2dr@ehacstl.com
3. **Saima Zafar, MD**
Email: saimazafar65@gmail.com
4. **KEMCAANA Pakistan Office**
Email: pakoffice@kemcaana.org

Name: _____ Date: _____

25. I certify that the above information is correct. I understand that this application is no guarantee that loan will be awarded. I also understand that if loan is approved, it may be cancelled anytime, or only partial funds may be awarded. If it is determined that the loan was obtained unfairly, the total amount will become due immediately. I also understand that incomplete applications or applications with incomplete documents may be rejected. Please see the complete list of documents required on page 10 of the application. I hold harmless KEMCAANA or any of its office holders including loan committee from any harm that may result from such action.

Signature: _____ Date: _____

Name: _____ Date of Birth: _____

Address: _____

City: _____ Sate: _____ Zip: _____

Notary Public

State of: _____, County of _____

On this, the _____ day of _____, 20____, before me a notary public, the undersigned officer, personally appeared _____, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and office

Notary Public: _____

Note: Please search the internet to find a notary near you. If you have a bank account, your bank will notarize it for you.

Please email completed application to: 2dr@ehacstl.com; masoodakbar2@gmail.com;

If there is any missing information like US Visa etc. you can submit it to us when available. Application can be delayed if critical information is missing.

Or Mail to: Tipu Sultan MD 522 N New Ballas Rd Suite 392, St. Louis MO 63141

Please return Loan payments to: **KEMCAANA POST-GRADUATE LOAN PROGRAM**
26 South Centre Street, Pottsville PA 17901

26. Did you publish as the first author in a USA journal? NO Yes. If yes, give details.

27. Did you do electives in the USA? No Yes. If yes, give details

28. Do you have letters of recommendations from an USA institution? No Yes. If yes, give details.

29. Have you done any extracurricular work/ Philanthropic work? No Yes. If yes, give details.

30. Did you write a personal statement that you submitted with your application? No Yes. If yes, attach statement here!

31. Do you have research experience? No Yes. If yes, give details.

Please note we are not nosy to ask question #s 26-31. These are some of the criteria USA program directors use in selecting the candidates for their residency programs. This is just to give you heads up.

PROMISSORY NOTE

Date of Note: _____, 20____	Amount Borrowed: US\$ _____
Lender: KING EDWARD MEDICAL COLLEGE ALUMNI ASSOCIATION, also known as KING EDWARD MEDICAL COLLEGE ALUMNI ASSOCIATION OF NORTH AMERICA	Borrowers' names: (1) _____ (2) _____
Lender address for payment: 19255 Compton Lane Brookfield, WI 53045	Borrowers' physical addresses: (1) _____ (2) _____
Borrowers' email addresses: (1) _____ (2) _____	Borrowers' Pakistani National ID (1) #: _____ Expiration date: 20_____ (2) ID #: _____ Expiration date: 20_____
Borrowers' Social Security numbers (1) _____ (2) _____	

FOR VALUE RECEIVED, Borrowers, both individuals currently residing at the respective addresses set forth above, hereby jointly and severally promise to pay to the order of Lender, an Illinois not-for-profit corporation, with the mailing address set forth above, or at such other place as Lender may designate, in lawful money of the United States of America, the Amount Borrowed set forth above.

The Amount Borrowed shall be payable in twelve (12) consecutive monthly installments, each equal to one-twelfth (1/12) of the Amount Borrowed. Each payment shall be received by Lender by the twentieth (20th) day of the month.

The first (1st) such installment shall be due upon the earlier of the twentieth (20th) day of (a) the month following that in which Borrower 1 first works in a medical residency or internship in the United States, its territories or possessions, or (b) the month twelve (12) months after the date of this Note set out above.

Borrowers shall have the right, at any time and from time to time, to prepay without premium or penalty all or any portion of the principal balance outstanding hereunder.

If any payment is not made or Borrowers shall default in any other obligation hereunder, (a) the entire principal balance, whether or not otherwise then due, shall at the option of Lender, become immediately due and payable without demand or notice, and (b) Borrowers shall be liable for all costs and expenses incurred by Lender in enforcing this Note by suit or otherwise, including but not limited to collection costs, court costs, and attorney's fees.

Until this Note is fully paid, Borrowers shall promptly inform Lender of any change of each Borrower's (a) physical address, (b) email address, (c) employment, and (d) attendance at any educational institution.

Borrowers and all endorsers or guarantors waive presentment, protest, and demand, notice of protest, demand, and dishonor, and agree the due date of this Note or any installment may be extended by Lender without affecting any liability hereunder.

Suit to enforce or construe this Note may be filed by Lender in the Circuit Court for the County of St. Louis, Missouri or, if it may acquire jurisdiction, in the United States District Court for the Eastern District of Missouri, and Borrowers and Lender hereby irrevocably consent to the jurisdiction of such courts. Further, Lender shall have the right to file suit to enforce this Note in any court having jurisdiction over either Borrower.

The rights and remedies of the Lender provided in this Note shall be cumulative and concurrent at the sole discretion of the Lender. The failure to exercise any such right or remedy shall in no event be construed as a waiver or release of such right or remedy or of the right to exercise them at a later time.

This Note may not be amended, modified, or changed, nor shall any waiver of any provision hereof be effective, except only by an instrument in writing signed by the party against whom enforcement of any waiver, amendment, change, modification is sought. If the date required hereunder for any payment falls on a Saturday, Sunday, or legal holiday at the location where payment is to be received, such payment shall be due and payable on the next business day.

The words "Borrower" and "Lender" herein shall be deemed to include their respective heirs, legal representatives, successors, and assigns; provided, however, that Borrower shall not assign any obligation hereunder.

This Note shall be construed according to and governed by the internal laws of the State of Missouri without reference to principles of conflicts of laws.

IN WITNESS WHEREOF, Borrowers have executed this Note on the date first written above.

Borrower 1

Borrower 2

DOCUMENTS TO SUBMIT

Here is the list of documents needed with your initial application (KEM-01.2). Please Submit documents in the order shown and mark the checklist the documents you are submitting. If possible, submit all documents as a single PDF file instead of sending multiple attachments or multiple emails. It saves time for physicians who review your application.

We thank you for this courtesy.

At the end of the application, please include this checklist.

- Step 1 certificate
- Step 2 scores
- Clinical Skills: if passed
- MBBS certificate
- Copy of passport
- Copy of USA visa
- Your Pakistani identity card.
- Transcript

NOTE:

1. **ONLY COMPLETE APPLICATIONS WILL BE PROCESSED. USE THE MOST CURRENT APPLICATION FORM KEM-01.2. DON'T USE OLDER VERSIONS. MUST REQUEST THE MOST CURRENT APPLICATION FORM**
2. **All three programs are strictly for expenses related to while in being in the USA. You can apply for the loan while being in Pakistan, but request release of funds only when you are in the USA.**
3. **FOR RELEASE OF FUNDS, PLEASE GIVE US 2 WEEKS OF NOTICE. We are all volunteers and have our own commitments. Thank you for your understanding. Some people have requested to release funds right away, which may not be possible.**

“A lack of planning on your part does not necessitate an emergency on mine” Bob Carter.

PLEASE REMAIN IN TOUCH KEM-10

Please keep this page with you. Once you get in the training program, please provide us with your contact information within 1 month. Failure to do so will result in loan default. In that case the full loan becomes due immediately. Otherwise, USA physicians get 12 months to pay in equal installments and non-USA physicians get 36 months to pay back.

Please use a copy of this to notify us also of any changes to your contact information.

Name: _____ Date of graduation: _____

Program's name and specialty: _____

Employer: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone # _____ Fax # _____

Home Address: _____

City: _____

State: _____ Zip: _____

Telephone # _____ Cell # _____

Email: _____ @ _____

Please return this form to: KEMCAANA POST-GRADUATE LOAN PROGRAM

26 South Centre Street, Pottsville PA 17901

Email: masoodakbar2@gmail.com

&

Tipu Sultan MD

Email: 2dr@ehacstl.com

522 N New Ballas Rd Suite 392

St. louis, MO 63141