Last checked: 20 October 2026 · Tamilnadu Industrial Investment Corporation Ltd (TIIC), a Government of Tamil Nadu undertaking

Healthcare Scheme (TIIC Medical Practitioner Scheme)

TIIC gives term loans to qualified doctors and other medical practitioners in Tamil Nadu to buy land, build or renovate a clinic, buy equipment, set up a lab or buy an ambulance.

What you may get

Term loan of at least Rs 10 lakh. Category A (promoter credit score above 650): up to Rs 2 crore, own contribution 10% for medical equipment, repayment in 60 months including 6 months moratorium. Category B (score above 600): need-based amount, own contribution 15% for existing and 25% for new units, repayment up to 9 years including 2 years moratorium.

Who it is for

Qualified medical practitioners of any stream, and proprietary firms, partnerships or private limited companies run by them, in Tamil Nadu.

Main conditions

- Doctors and dentists of every system of medicine can borrow, including allopathy, homeopathy, ayurveda and siddha, if they hold the qualification.
- Proprietary firms, partnerships and private limited companies can apply.
- In a partnership or private company, at least 50% of the partners or promoter directors must hold the required qualification.
- Promoter credit (CIBIL) score must be above 650 for Category A and above 600 for Category B.
- Category A needs immovable property for 20% of the loan or a 20% security deposit; Category B follows the rules of a regular term loan.
- The loan can be used for land, building, medical equipment, software, computers, a lab, renovation, an ambulance or a ready-built premises not older than 20 years.

Documents

- Financial results and income tax returns for the last 3 years
- Quotations for the machinery or equipment to be bought
- Collateral property documents

How to apply

1. Open the Healthcare Scheme page on the TIIC website and press Apply Now, or give the filled application at the TIIC branch office of your district.
2. Submit it with the registration or processing fee and the particulars listed in the TIIC checklist.
3. The branch processes the application as per TIIC guidelines.
4. Track your application with the Track Your Application option on the TIIC home page.

Status

Active

Official source: https://www.tiic.org/medical-practitioner-scheme/
Official application: https://www.tiic.org/portal/
Labh Lo page: https://labhlo.in/en/schemes/tamil-nadu/tn-tiic-healthcare-scheme/

Labh Lo Summary. Not an official government document.
Labh Lo is an independent information platform. This PDF is a summary. It is not an official government document. Government authorities determine final eligibility and approval. Check the official source before applying.