Government of Punjab

Department of Medical Education & Research, Punjab

Clarification / Guideline Regarding Execution of MBBS Bond (UG All India/ State Quota Admissions – 2025 Onwards)

In continuation of Government of Punjab, Department of Medical Education & Research notification regarding the Bond Policy for MBBS students admitted under the State Quota/ All India Quota in Government Medical Colleges, it has been brought to notice that certain students and parents/guardians are facing difficulty in producing **property-based sureties** for execution of the mandatory service bond of ₹20,00,000/- (Rupees Twenty Lakhs only).

In order to facilitate smooth compliance while ensuring that the Government's interest is adequately secured, it is hereby clarified that **in lieu of property-based sureties**, the following alternatives shall also be accepted by the concerned Government Medical Colleges at the time of admission:

Acceptable Alternatives to Property-Based Surety

1. **Bank Guarantee / Fixed Deposit Receipt (FDR)**
   - A Bank Guarantee of ₹20,00,000/- valid for a minimum period of **8 years**, issued by any scheduled/nationalized bank in favour of the *Governor of Punjab*; OR
   - A Fixed Deposit Receipt (FDR) of equivalent value lien-marked to the concerned Government Medical College/DMER, Punjab.
2. **Government / PSU Employee Surety**
   - One or both sureties may be Class-I/Class-II employees of the State/Central Government, PSUs, or Autonomous Bodies.
   - Such sureties shall submit a **salary certificate and undertaking** in prescribed format, in place of property documents.
3. **Single Solvent Surety**
   - In cases of genuine hardship, acceptance of **one solvent surety** of sufficient financial standing (Government employee or otherwise) may be permitted in lieu of two sureties.
4. **Education Loan Undertaking**
   - Where a student has availed an education loan, a certificate/undertaking from the financing bank may be accepted in lieu of property sureties.

Implementation

- All Principals/Directors of Government Medical Colleges shall ensure that students are duly informed of the above alternatives at the time of admission.
- Standard formats for Bank Guarantee, Government Employee Undertaking, and other alternatives shall be circulated separately by this office for uniformity.

- No student shall be denied admission solely on the ground of non-availability of property sureties, provided any of the above alternatives is furnished.

This issues with the approval of the competent authority.

Place: Chandigarh

Date: 26.09.2025

SD/

Principal Secretary, Medical Education & Research, Punjab

Endst no. 3.M.E.3-PB-2026/ 10366-73 **DATED** 01/09/2026

A copy of the above is hereby forwarded to the following for information and necessary action, as per the directions contained therein :

1. Registrar, Baba Farid University of Health Sciences, Faridkot
2. Director-Principal, all the Government Medical Colleges in the State

V. Kaushal
Superintendent Grade-I,

Directorate of Medical Education & Research, Punjab

Government of Punjab

Department of Medical Education & Research, Punjab

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- Standard formats for Bank Guarantee, Government Employee Undertaking, and other alternatives shall be circulated separately by this office for uniformity.
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Government of Punjab

Department of Medical Education & Research.

Addendum/ Clarification

Subject: Provision for Economically Weaker Students Unable to Furnish Bond Sureties (MBBS State Quota – 2025 onwards)

In continuation of the Government of Punjab's Bond Policy for MBBS students admitted under the State Quota in Government Medical Colleges, it has been represented that certain students belonging to **economically weaker sections (EWS) / below poverty line (BPL) families** are unable to furnish any form of surety, such as property sureties, bank guarantees, insurance bonds, government employee sureties, or education loan undertakings.

2. After due consideration, it is hereby ordered that a **Special Category** shall be created for such students, subject to the following conditions:

A. Eligibility

- Students belonging to families certified as **BPL/EWS** by competent revenue authority (Tehsildar/SDM).
- Annual family income as per GoI/State EWS norms (currently ₹8,00,000/- or as notified from time to time).
- Certified non-ownership of immovable property of significant value.

B. Required Documents

Students seeking admission under this special provision shall submit the following in lieu of bond sureties:

1. **Income Certificate** issued by competent authority (Tehsildar/SDM).
2. **EWS/BPL Certificate** issued by competent authority.
3. **Undertaking/Affidavit** jointly executed by Student and Parent/Guardian (Annexure – VII-A), declaring:

    - Non-availability of property or financial capacity to furnish bond surety.
    - Consent to serve the Government of Punjab for a minimum of **two years** after MBBS, as required under bond conditions.
    - Consent to enforcement of bond obligation through withholding of MBBS degree/provisional registration certificate until completion of service, or recovery from future salary in case of default.
4. **Verification Certificate** from local authority (Panchayat/Municipal Councillor/Headmaster or equivalent) confirming family's financial status (optional, for stricter cases).

C. Enforcement

- Students admitted under this special provision shall be **compulsorily bound to serve the Government of Punjab** as per bond policy.
- In the event of non-compliance, the Government reserves the right to:
    - Withhold MBBS degree/registration until service obligation is completed; OR
    - Recover bond dues from future salary/pension/benefits, if the student joins Government/PSU service.

D. General

- This provision is intended as a **welfare measure** for genuinely poor students and shall not be misused.
- Any false declaration shall invite strict legal/disciplinary action, apart from enforcement of the bond liability.
- The Principals/Directors of all Government Medical Colleges shall ensure strict scrutiny of certificates before admission under this category.

This issues with the approval of the Competent Authority.

Annexure – R-5

Format of Undertaking by Student and Parent/Guardian Regarding Non-availability of Property for Surety

(On ₹100 Non-Judicial Stamp Paper; attested by 1st Class Executive Magistrate/Notary)

UNDERTAKING

We, the undersigned:

1. **Mr./Ms.** ____________________________, S/D/O Sh. _____________________, resident of ____________________________, *the Student*, admitted to MBBS course in ___________________ Government Medical College, Punjab, for the session _______; and
2. **Sh./Smt.** ____________________________, S/D/O/W/O Sh. _____________________, resident of ____________________________, *the Parent/Guardian* of the aforesaid student,

do hereby solemnly affirm and undertake as under:

1. That neither I (student) nor my parent/guardian own any **immovable property**, whether ancestral, self-acquired, or jointly held, which can be offered as surety for the execution of the MBBS bond.
2. That due to non-availability of property, we are unable to submit the **property-based solvency affidavits** prescribed under the bond policy of the Government of Punjab.
3. That we understand and accept that the bond amount of ₹20,00,000/- (Rupees Twenty Lakhs only), together with interest as applicable, shall remain recoverable from us jointly and severally, through any of the alternative instruments permitted by the Department of Medical Education & Research, Punjab (such as Bank Guarantee, Government Employee Surety, Insurance Surety Bond, FDR lien, or any other approved mode).

4. That in case any fact stated herein is found to be false or concealed, we shall be liable for appropriate legal/disciplinary action, apart from enforcement of the bond conditions.

We affirm that the contents of this undertaking are true and correct to the best of our knowledge and belief, and nothing has been concealed therein.

Date: ____________

Place: ____________

Signature of Student

(Name: ______________________)

Signature of Parent/Guardian

(Name: ______________________)

Witnesses:

1. _________________________ (Name, Address, Signature)
2. _________________________ (Name, Address, Signature)

Attestation:

(Signature & Seal of 1st Class Executive Magistrate/Notary)

Annexure – R-6

Model Format of Government / PSU Employee Surety Undertaking

(On ₹100 Non-Judicial Stamp Paper; attested by 1st Class Executive Magistrate)

I, Sh./Smt. ____, S/D/O Sh. ____________________________, R/o ______________________________, presently employed as _______________________ in ___________________ (Department/PSU/Autonomous Body), do hereby solemnly affirm and undertake as under:

1. That I stand as **surety** for Mr./Ms. _________________________, S/D/O Sh. ____________________________, admitted to MBBS course in _______________ Government Medical College, Punjab.
2. That in case the said student fails to comply with the terms of the bond executed with the Government of Punjab, I undertake to discharge the liability up to ₹20,00,000/- (Rupees Twenty Lakhs only).
3. That I authorize recovery of the said amount from my salary, pension, or other retirement benefits, if the Government so directs.
4. That this undertaking shall remain in force until the bond obligation of the student is fully discharged.

Date: _____________

Signature of Surety: ___________________

Name: _____________________________________

Designation/Employee ID: ___________________

Office Seal/Stamp

Witnesses:

1. ____________________
2. ____________________

Annexure R-7

Undertaking by Student and Parent/Guardian in Case of Education Loan

(On ₹100 Non-Judicial Stamp Paper; attested by 1st Class Executive Magistrate/Notary)

UNDERTAKING

We, the undersigned:

1. **Mr./Ms.** ____________________________, S/D/O Sh. _____________________, resident of ____________________________, *the Student*, admitted to MBBS course in ___________________ Government Medical College, Punjab, for the session _______; and
2. **Sh./Smt.** ____________________________, S/D/O/W/O Sh. _____________________, resident of ____________________________, *the Parent/Guardian* of the aforesaid student,

do hereby solemnly affirm and undertake as under:

1. That we have availed an **Education Loan** from ___________________ Bank, Branch ___________________, under Loan A/c No. ___________________, for an amount of ₹ ___________________, for the purpose of meeting the expenses of MBBS course.
2. That we have submitted to the College/DMER, Punjab, the **Education Loan Undertaking/Certificate** issued by the said Bank, confirming sanction of the above loan and acknowledging that it shall serve as security in lieu of property sureties under the MBBS Bond Policy.
3. That we jointly and severally authorize the said Bank to furnish information to the Department of Medical Education & Research, Punjab, and to recover any bond liability (up to ₹20,00,000/- with applicable interest) in accordance with law, in case of breach of the service bond conditions.

4. That we fully understand that this undertaking does not dilute our liability under the MBBS bond, and the Government of Punjab retains full right to enforce the bond against us, either directly or through the financing bank.
5. That in case any fact stated herein is found false or concealed, we shall be liable for legal/disciplinary action apart from enforcement of the bond conditions.

Date: ____________

Place: ____________

Signature of Student

(Name: ______________________)

Signature of Parent/Guardian

(Name: ______________________)

Witnesses:

1. _________________________ (Name, Address, Signature)
2. _________________________ (Name, Address, Signature)

Attestation:

(Signature & Seal of 1st Class Executive Magistrate/Notary)

Annexure R-8

Model Format of Education Loan Undertaking by Financing Bank

(On Bank Letterhead; Signed and Stamped by Authorized Officer)

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr./Ms. ____________________________, S/D/O Sh. ____________________________, resident of ____ (hereinafter referred to as *the Student*), has been sanctioned an **Education Loan** by our bank as per the following details:

- Loan Sanction Letter No.: ____________________
- Loan Account No.: __________________________
- Amount Sanctioned: ₹ ________________________
- Date of Sanction: ___________________________
- Branch Name & Address: _____________________

2. The said loan has been sanctioned for pursuing the MBBS course in ____________________ Government Medical College, Punjab, for the session _____________.
3. In consideration of the above, we, ____________________ Bank, hereby **undertake** that the Student's liability under the mandatory MBBS bond of ₹20,00,000/- (Rupees Twenty Lakhs only), as required by the Government of Punjab, may be secured through this Education Loan facility.
4. We further confirm that:
    - The Student and his/her parent/guardian are liable jointly and severally for repayment of the loan amount to the Bank.
    - In the event of a demand raised by the Government of Punjab under the terms of the MBBS bond, the Bank shall, to the extent permissible

under law and subject to the loan agreement, facilitate recovery of such dues from the loan account of the Student/guarantors.

  - This certificate is being issued at the request of the Student for the purpose of admission compliance and execution of bond obligations.

Issued this _______ day of _________**, 20**.

For ____________________ Bank,

(Branch Seal & Stamp)

Authorized Officer: ______________________

Name: ______________________________________

Designation: ________________________________

Employee ID: _______________________________

Annexure R-9

Draft Undertaking for This Category

(On ₹100 Non-Judicial Stamp Paper; attested by 1st Class Executive Magistrate/Notary)

UNDERTAKING FOR STUDENTS UNABLE TO FURNISH ANY BOND SURETY DUE TO FINANCIAL HARDSHIP

We, the undersigned:

1. **Mr./Ms. ______________________________**, S/D/O Sh. ______________________, resident of ______________________________, *the Student*, admitted to MBBS course in ____________________ Government Medical College, Punjab, for the session ________; and
2. **Sh./Smt. ______________________________**, S/D/O/W/O Sh. ______________________, resident of ______________________________, *the Parent/Guardian* of the aforesaid student,

do hereby solemnly affirm and undertake as under:

1. That our total annual family income is ₹ ___________ (as per Income Certificate issued by Tehsildar/SDM, attached herewith).
2. That we belong to the **Economically Weaker Section (EWS)/Below Poverty Line (BPL)** category and do not own immovable property of significant value.
3. That due to our financial hardship, we are unable to provide property sureties, bank guarantee, insurance surety bond, government employee surety, or education loan undertaking.
4. That we undertake that the Student shall *necessarily serve the Government of Punjab* for a minimum of 2 years (or as prescribed) after completion of MBBS course and internship, if so required by the Government.
5. That we consent to the Government enforcing this obligation by:

    - Withholding of degree/provisional registration certificate until service completion; OR
    - Recovery of dues directly from salary, in case of future default.
6. That in case any declaration made herein is found to be false or misleading, we shall be liable for legal and disciplinary action, apart from enforcement of the bond liability.

We affirm that the contents of this undertaking are true and correct to the best of our knowledge and belief.

Date: ____________

Place: ____________

Signature of Student

(Name: ______________________)

Signature of Parent/Guardian

(Name: ______________________)

Witnesses:

1. _________________________ (Name, Address, Signature)
2. _________________________ (Name, Address, Signature)

Attestation:

(Signature & Seal of 1st Class Executive Magistrate/Notary)