



Directorate of Medical Education & Research, Haryana, Panchkula
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To

1. The Director, GMC, Bhiwani
2. The Director, MCMC, Koriyawas

Memo No. DMER/C&AB/F-08/2025/ 30635-38 Dated: 25-09-2025

Subject: Guidelines for the policy to incentivize Doctors to opt for Government Service upon completion of MBBS Degree Course from Government Medical Colleges in the State of Haryana.

Kindly refer to the subject cited above.

Please find enclosed herewith copy of "Policy to incentivize Doctors to opt for Government Service upon completion of MBBS Degree Course from Government/Government Aided Medical Colleges in the State of Haryana".

It is also informed that Government of Haryana has signed MoU with IDBI Bank to facilitate students for availing Education Loan for MBBS students taking admission in Haryana Government Medical Colleges for implementation of the policy dated 21.12.2022. You are also requested to coordinate with IDBI Bank at you own level.

This issues with the approval of competent Authority.

Encl: DA as above.

Deputy Director (Bond Policy)
for, Director, Medical Education & Research
Haryana, Panchkula

Endst. No. DMER/C&AB/F-08/2025/ 30637

Dated 25-09-2025

A copy is forwarded to DGM and Regional Head, IDBI Bank, Karnal with the request to make all arrangements for setting up counters in the Medical Colleges to facilitate students to sign the Tripartite Agreement.

Deputy Director (Bond Policy)
for, Director, Medical Education & Research
Haryana, Panchkula



Haryana Government Gazette

EXTRAORDINARY

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HARYANA GOVERNMENT

MEDICAL EDUCATION AND RESEARCH DEPARTMENT

Notification

The 21st December, 2022

No. 16/17/2019-6HBIV.—

Subject: - Policy to Incentivise Doctors to opt for Government Service upon completion of MBBS Degree Course from Government/Government Aided Medical Colleges in the State of Haryana.

1.	Preamble: The Government of Haryana with the intent of providing affordable, quality medical care to the public and to bridge the gap between demand and supply of medical professionals for quality health care in the State envisages a policy to incentivize MBBS doctors graduating from Government/Government Aided Medical Colleges established by the State of Haryana to serve in Government sector for further up scaling and strengthening overall health facilities in the State and hereby notifies the policy as under –
2.	Definitions: (a) “Public Health Institutions” shall mean and include all Government Medical Colleges, District/Sub Divisional Hospitals, Community Health Centers, Primary Health Centers, Health initiatives like NHM/Ayushman Bharat/CHIRAYU/NIROGI HARYANA or any other health care schemes or programs of the Government/Health Institutions established by the Government of Haryana. (b) “Government/Government aided Medical Colleges” shall include Colleges/Institutions imparting Medical Education and established by State Government. (c) “Candidate” shall mean the student admitted to MBBS degree course in the Government/Government aided Medical Colleges in the State of Haryana. (d) “Corpus” means the funds maintained by Haryana State Financial Services Limited and utilised for repayment of loan instalments of candidates and for improvement of Infrastructure/Equipment/Teaching facilities in Government/ Government aided Medical Colleges. (e) “Service” means any service with Central Government/any State Government/Armed forces/Judicial Services etc. (f) “Bond” in the case is defined as ‘education fee’ in banking parlance.

3.	The policy is applicable to the following – - Candidates admitted in MBBS course in Government Medical Colleges from the academic session 2020-21 onwards. - Candidates admitted in MBBS course in Govt. Aided Medical College(s)- MAMC, Agroha from the Academic Session 2022-23 onwards																																					
3(a)	The policy shall not apply to candidates admitted under NRI quota in Govt./Govt. Aided Medical colleges established by the State of Haryana.																																					
4.	(A) The Annual fee to be paid at the beginning of each Academic Session in Government/ Government aided Medical Colleges is as under – TABLE –‘A’ <table><tr><th>Sr. No.</th><th>MBBS Degree Course</th><th>Annual Fees in Government Medical Colleges</th><th>Annual Tuition Fees in Government Aided Medical Colleges</th></tr><tr><td>1</td><td>1st year</td><td>80,000/-</td><td>1,80,000/</td></tr><tr><td>2</td><td>2nd year</td><td>86,141/-</td><td>1,80,000/</td></tr><tr><td>3</td><td>3rd year</td><td>92,896/-</td><td>1,80,000/</td></tr><tr><td>4</td><td>4th year</td><td>1,00,327/-</td><td>1,80,000/</td></tr><tr><td>5</td><td>5th year</td><td>63,546/-</td><td>90,000/-</td></tr><tr><td colspan="2">Total</td><td>4,22,910/</td><td>8,10,000/-</td></tr></table> (B) The Government of Haryana with the objective stated in the preamble introduces “Service Incentive Bond” to incentivize the MBBS graduates to opt for Government Service after completion of MBBS degree in lieu of a bond of Rs 30 lakh - Minus Total Annual Fee (as per Table –‘A’) with a concession of 10% on bond amount for female candidates. Accordingly, the bond amount is as under – TABLE – ‘B’ <table><tr><th>Institute</th><th>Bond amount for Male candidates</th><th>Bond amount for Female candidates (10% lesser)</th></tr><tr><td>Government Medical Colleges</td><td>25,77,090/-</td><td>23,19,381</td></tr><tr><td>Government Aided Medical College (MAMC, Agroha)</td><td>21,90,000/-</td><td>19,71,000</td></tr></table>	Sr. No.	MBBS Degree Course	Annual Fees in Government Medical Colleges	Annual Tuition Fees in Government Aided Medical Colleges	1	1 st year	80,000/-	1,80,000/	2	2 nd year	86,141/-	1,80,000/	3	3 rd year	92,896/-	1,80,000/	4	4 th year	1,00,327/-	1,80,000/	5	5 th year	63,546/-	90,000/-	Total		4,22,910/	8,10,000/-	Institute	Bond amount for Male candidates	Bond amount for Female candidates (10% lesser)	Government Medical Colleges	25,77,090/-	23,19,381	Government Aided Medical College (MAMC, Agroha)	21,90,000/-	19,71,000
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5.	Salient Features of the Service Incentive Bond are as under:																																					
5.A.1	The bond shall be in the shape of a collateral free education loan as per amount specified in the Table-‘B’ at Point 4.																																					
5.A.2	Upon completion of MBBS, the candidates shall have to exercise the option out of the following: i. Consent for Government service ii. Not opting for Government service and declare to pay the amount qua the Service Incentive Bond in lumpsum iii. Not opting for Government service and declare to pay the amount qua the Service Incentive Bond in monthly installments.																																					
5.A.3	The candidates shall execute a tripartite bond which will be signed between the candidate, bank and Government through the Institution concerned in which the candidate gets admission.																																					
5.A.4	The loan towards Service Incentive Bond will be at rate of interest linked with REPO Linked Lending Rate (RLLR) which may vary from time to time.																																					
5.A.5	The total duration of Service Incentive Bond shall be five years starting from completion of MBBS course.																																					
5.A.6	Government will repay the entire bond amount with interest to the bank in lieu of the service rendered by the candidate in Government.																																					

5.A.7	The said Service Incentive Bond shall be implemented after completion of MBBS course. One year moratorium period shall be provided. Candidate is not required to re-pay any amount pertaining to the Bond during the period of study including period of Post graduation.	
5.A.8	StateGovernment shall offer a ' Contractual service ' in Public health institutions / Government/ Government aided Medical Colleges to the candidate within 01 year of completion of MBBS course upon which repayment towards loan by State Government shall begin immediately.	
5.A.9	Candidate will be at liberty to appear for any Central /State Government service including Judicial Services/Armed forces etc. In case the candidate obtains employment with Central/any State Government/ Armed forces/Judicial Services/, then the Government of Haryana shall repay the loan (both principal and interest) till the time he/she continues to serve in the said job, up to completion of bond period or total repayment; whichever is earlier.	
5.A.10	The State Government shall repay the monthly installments of the loan (both principal and interest) till the time he/she is serving in the Public Health Institutions / Government/ Government aided Medical Colleges of Government of Haryana in ' Permanent ' or ' Contractual service '.	
5.A.11	No deductions shall be made by the Government from the salary of candidates who choose to work with Government for the purpose of repayment towards the Service Incentive Bond.	
5.A.12	Should there arise a situation that despite best efforts the candidate is not able to secure a regular/contractual employment with the Government even after one year, the loan repayment qua such candidates shall also be made by the Government of Haryana	
5.A.13	The candidates shall be liable to repay the amount qua the Service Incentive Bond, only when the candidate chooses NOT to join any Government Service, either permanent/contractual when offered the service	
5.A.14	Upon selection for Post-Graduation in Haryana or any other State in India, the period of Post Graduation shall be deducted from the total bond period of five years (Detail explained at point No. 7 and 8 below)	
5.A.15	If a candidate is not able to secure a contractual service within 01 year of completion of his/her course, the candidate can take up any employment, and the repayment of loan against such candidate shall be made by the Government of Haryana. Such candidate shall still be liable to serve in the Government sector, if offered a job by the Government, within the period of service as envisaged under the Service Incentive Bond i.e. within 05 years after completion of course.	
	The course of repayment of loan (both principal and interest amount) in this scenario shall be as under –	
	Privately/Self employed Candidate earning less than the initial salary of Medical officer with Government of Haryana	Entire Repayment by the Government of Haryana
	Privately/Self employed Candidate earning more than the initial salary of Medical officer with Government of Haryana but less than 1.5 times of such salary	Repayment of loan amount against the equivalent component of salary shall be made by the Government of Haryana. The candidate shall be required to repay installment towards the remainder amount Illustration: Presuming the salary of a Govt. medical officer is Rs 100/-, and the candidate is serving outside the Government sector and earning more than Rs 100/- but less than Rs 150/-; then the candidate is liable only to repay the installment against amount above Rs 100/- as installment, i.e. against Rs. 50/-. The proportionate repayment against Rs. 100/- shall be made by the Government
	Privately/Self employed Candidate earning more than 1.5 times of initial salary of Medical Officer with Government of Haryana	Entire Repayment by the Candidate

5.B.	The candidate can also choose to pay the entire bond amount him /her without recourse to the loan on lump sum basis or in equal installments annually during the course of study. In this case, the candidate shall not be required to serve with Government.
5.C.	Candidate is at liberty to leave the Government service (Regular/Contractual) at any time before the bond period expires subject to repayment of remaining loan amount with interest. The amount shall be calculated on a pro-rata basis (for both period of service as well as the bond amount). The candidate will have the following options - • The remaining amount qua the Service Incentive Bond can be paid in a lump-sum basis. • The candidate can choose to pay the installments at his/her own level thereafter.
5.D.	The candidate shall have the option to shift between Options (A)/(B)/(C) at any time, during the duration of study/period of service and serve the Government and pay the bond amount accordingly as specified at point No. 5(A).
6.	The Department of Medical Education & Research shall devise an online portal for effective ground implementation of the policy.
7	The candidates shall be awarded provisional degree upon completion of MBBS Course. Original Degree shall be awarded upon completion of period envisaged under the Service Incentive Bond.
7.A.	The students who do not opt for Government Service or change option the original degree of such candidates shall be awarded once the financial encumbrance as per the service incentive bond is cleared.
8.	An MBBS candidate, shall be at liberty to pursue any Post Graduate Degree /diploma course (in any Institute across the Country), before/during the service. The period of Post-graduation shall be deducted from the total period of Service under the Service Incentive Bond. The candidate shall complete the remaining period of Service after completion of such Post Graduate Degree /Diploma course by serving in the State of Haryana not later than 03 months from the date of completion of the PG course.
8.A.	The period of Post graduation as per the defined course period (2 or 3 years depending upon diploma or degree course) service shall count towards the total period of service bond and will be accordingly deducted from 05 years.
9..	Candidates who pursue PG courses outside the State of Haryana will be required to undertake to complete the remaining period of Government service after the completion of his/her PG course.
10.	The Policy shall not be applicable in the unfortunate event of death/insanity/permanent disability of the candidate.
11.	The State Government reserves the right to add/delete any clause in the policy from time to time
12.	This Notification is being issued in supersession of all other notifications and policies pertaining to the matter covered under this notification.

DR. G. ANUPAMA,
Additional Chief Secretary to Government of Haryana,
Medical Education & Research Department.