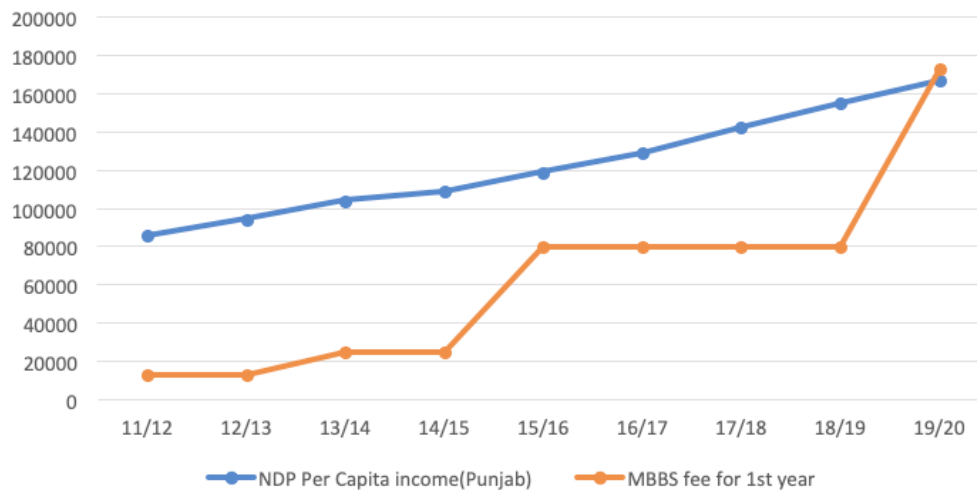




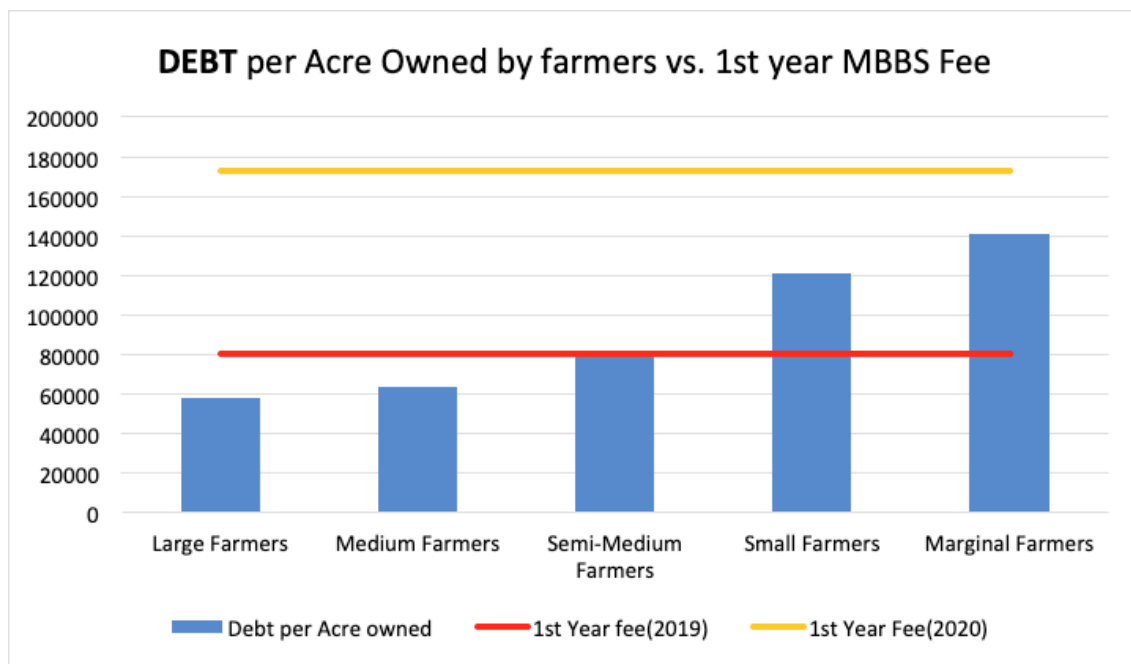
## THE COST OF DREAMS



Per Capita Income vs. 1st year MBBS fee



- In the light of the **economic slowdown due to the COVID-19 pandemic** and taking into consideration the dip in GDP growth (**1.9%** vs 4.2%) the per capita income growth will also decrease, thereby **widening the variance between the new fee and the per capita income.**(*IMF DATA*)
- With the increment in the **fees** structure, sending a child to the medical college **will become at par or above the per capita income** of the average household in Punjab thereby making medical education practically **unaffordable to at least 50% households.**(*www.esopb.gov.in*)
- **8.26%** of Punjabi population lives under the poverty line(**₹1155(U)/ ₹1054(R)**), increasing fee will only discourage the less privileged population and further decrease their chances of ever escaping poverty.(*www.rbi.org.in*)



- The amount of **debt per acre owned is the highest among the marginal farmers (₹1.41 lakh) (Majority landholding group)**, followed by small farmers (₹1.21 lakh), semi-medium farmers (₹82,000), medium farmers (₹63,000), and large farmers (₹58,000). A fee hike will apparently make sure that only the wards of large size farmers get the opportunity to attend a medical college in Punjab.\* ([www.agcensus.ac.in](http://www.agcensus.ac.in))
- In 2019, **4560 aspirants** applied for Punjab State counselling out of which **at least 30%** were from **lower middle-class income bracket** who might be able to afford the present fee, but they will **not be able to afford the new fee.**([www.bfuhs.ac.in](http://www.bfuhs.ac.in))([www.rbi.org.in](http://www.rbi.org.in))
- Out of 1370(30% of 4560), only 286 were eligible for EWS in 2019 and therefore applied under it. **The present Reservation for EWS provides for ONLY 4.4%(50/1135 SEATS) SEATS FOR MORE THAN 30 % ASPIRANTS WHICH WILL BE NEEDING IT, SHOULD THE FEE INCREASES.** ([www.bfuhs.ac.in](http://www.bfuhs.ac.in)) ([www.rbi.org.in](http://www.rbi.org.in))
- With an **average land holding of 8.94 acre**, an average Punjabi farmer's ward is **ineligible for EWS certification** and will not be able to afford the increased fee.([www.agcensus.nic.in](http://www.agcensus.nic.in))
- With an **average family size of 4.7**(1.6 children/family) and **income of ₹154996**, it is already difficult to pay ₹80,000, let alone ₹1.73lac. (NFHS-4)
- Punjab Government employees of **Group D category** will also be affected, with the new fee structure **more than their per annum income (₹1,47,960).** ([www.esopb.gov.in](http://www.esopb.gov.in))

- **Minimum wage of Unskilled, semi-skilled, skilled and highly skilled workers is ₹8776.83, ₹9556.83, ₹10453.83, ₹11485.83 per month** respectively making it practically **impossible** for any of them to afford **even a Government seat**. (*pblabour.gov.in*)
- **Education Loans** will also see a rise, along with **increase in Stressed Assets** (and NPA). With increase in ineligibility due to non-availability of collaterals.
- The present **stipend discrepancy** and **job security** issues together with **increasing violence against health-care professionals** is already keeping aspirants from choosing this field and with the present shortage of doctors, a rise in fee would decrease the number of students wanting to work in Government sector.

The lower middle-class families who lie on the borderline will be the drastically affected ones.

Needless to say, the fortunate ones will be unaffected.

**The Preamble to our Constitution promises us “equality of opportunities”. And this draconian decision takes that away from us. Medicine is all about servitude, hard work, dedication, love towards mankind and a life-long dream of many, and increased fees should not be a reason to kill this dream**

**Dr. Tanveer Dahiya**

*State patron*  
*IMA-MSN Punjab*

**Ganeev Singh**

*State President*  
*IMA-MSN Punjab*

**Dr Rakesh Koul**

*State General Secretary*  
*IMA -MSN Punjab*