Operational Guidelines of Pradhan Mantri Fasal Bima Yojana

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All the applications enrolled in NCIP are subjected to Quality Check and Validation to ensure compliance with the provisions of Operational Guidelines of Pradhan Mantri Fasal Bima Yojana such as having Insurable Interest in the crop being insured, ownership of land or proof of being a tenant or share cropper, insured land area being equal to or less than the actual land area of the land parcel, insured crop to be same as that of sown crop and farmer name to be same as per the Aadhaar Name etc. The Applications which do not comply with these basic pre-requisites and provisions of the Operational Guidelines or have been created without providing correct details, incomplete details or without the required documents are liable to be rejected by the Insurance Companies. The Maximum timeline provided as per the Operational Guidelines for the same is 60 days from the cut-off date for debit of premium/enrollment of farmers in the scheme, which generally is 31st July for Kharif season and 31st Dec for Rabi season.

The applications deficient in documents are reverted back by the Insurance Companies to the enrollment channel (CSC, Insurance Intermediary/Banks) for providing/uploading the missing documents. In case the desired documents are provided, the applications are approved by the Insurance Companies else are rejected. In case the concerned farmer have objection against the rejection of the applications, the same can be reported through KrishiRakshak Portal & Helpline to the Insurance Company or can approach the Talik/tehsil/District level officers of Agriculture Department or through the District Level Grievance Redressal Committee (DGRC) with desired documents for reviewing the applications and reconsider the same for approval by the Insurance Companies.

The Operational Guidelines has a provision for delayed claim payment on account of delay in settlement of claims beyond given timelines however, there is no mechanism to impose penalty on rejection of applications as the concerned District and State Govt. are required to reconcile and review rejection of applications. Only those applications can be rejected by the Insurance Companies, which are approved for rejection by the concerned State Govt. through National Crop Insurance Portal.

The Operational Guidelines of PMFBY has a provision for constitution of District level Monitoring Committee and State Level Monitoring Committee under the chairmanship of District Magistrate and Principal Secretary of Agriculture Department, respectively, as a mechanism for monitoring the overall implementation of the scheme. For redressal of Grievances of the insured/applicant farmers, first level of Grievance Redressal for the insured farmers under the scheme is provided through KrishiRakshak Portal & Helpline (KRPH) available through single toll-free number 14447. KRPHis available 24 X 7 all days in a year through web-portal and voice calls catered through more than 500 KRPH Executives located across 10 locations in the country.

Further, the appellate level of Grievance Redressal mechanism through various grievance redressal committees is also available under the scheme such as District Grievance Redressal Committee (DGRC) & State Grievance Redressal Committee (SGRC).

This information was given by Minister of State for Agriculture and Farmers Welfare, Shri Ramnath Thakur in a written reply in Lok Sabha today.

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