

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO. 401
TO BE ANSWERED ON THE 02ND DECEMBER, 2025

OPERATIONAL GUIDELINES OF PMFBY

401. SHRI HANUMAN BENIWAL:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the criteria and time limit for cancellation of policy as per the operational guidelines of PM Fasal Bima Yojana (PMFBY) and the details thereof;
- (b) whether the Government is aware that farmers are not able to get their claims due to insurance companies cancelling their policies without any valid reason or at the time of harvesting;
- (c) if so, the details of procedure for re-approval of policies wrongly considered cancelled;
- (d) whether there is any provision for imposing any penalty or financial liability on insurance companies in the cases of wrongly cancelled policies and if so, the details thereof; and
- (e) whether the Government has fixed any standard time limit and monitoring mechanism for complaints regarding cancellation of policies of farmers by insurance companies and if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

- (a) : All the applications enrolled in NCIP are subjected to Quality Check and Validation to ensure compliance with the provisions of Operational Guidelines of PMFBY 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.

(b) & (c): 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 Krishi Rakshak 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.

(d) : 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.

(e) : 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 Krishi Rakshak Portal & Helpline (KRPH) available through single toll-free number 14447. KRPH is 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).
