
PMNRF

PRIME MINISTER'S
NATIONAL RELIEF
FUND

GUIDE BOOK

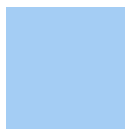
DOCUMENT GUIDE



The Process & Timeline



Information on the Scheme



Eligibility Criteria & Documents Required



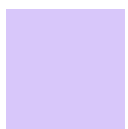
Fund Coverage



How to Apply



Claim Process



Ground Level Tips for Patients

PRE APPLICATION

- Scheme finalization (CM/PM)
- Document compilation

SMW, Patient

01

1-2 WEEKS

APPLICATION PREP

- Eligibility verification
- Document compilation
- MP letter/ supportive document collection
- Treatment plan from HCP

SMW, Patient, Local PoC

02

2-3 WEEKS

APPLICATION SUBMISSION

FOR OFFLINE:

- Form Download and completion
- Postal via govt. authorized postal service
- Documents to include filled application, supportive documents and MLA/MP letter

SMW, Patient

03

APPLICATION FOLLOW-UP

- tracking application status
- Updating patient upon release of fund
- Liaison with hospital for treatment initiation

SMW, Local PoC

04

4-12 WEEKS

APPLICATION REJECTION

- Ineligibility
- Missing documents
- Problem with document verification

SMW, Patient

05

A Simple Patient Guide for Cancer Care and Other Major Treatments

The Prime Minister's National Relief Fund (PMNRF) is a need-based financial assistance fund established by the Government of India to provide immediate help to patients who are **unable to afford treatment for serious and life-threatening illnesses**, including cancer.

PMNRF is **not an insurance scheme** and **not cashless**. It provides **one-time financial assistance**, which is usually released after approval to help reduce the cost of treatment.

This guide is written for **patients and caregivers**, using simple language and keeping the **practical realities of hospital treatment in India** in mind.

When and Why was PMNRF Started?

*The Prime Minister's National Relief Fund was created to provide **urgent financial support** to individuals and families facing extreme financial hardship due to medical emergencies, natural disasters, or other crises.*

*Over time, PMNRF has become an important source of support for patients undergoing **expensive and long-term treatments such as cancer**, especially when no other government scheme or insurance is available.*

Eligibility Criteria

- The patient is **financially unable to afford treatment expenses**.
- The illness is **serious or life-threatening** (such as cancer).
- The patient **does not have sufficient support** from insurance or other government schemes.
- In many cases, **Ayushman Bharat cardholders may not be eligible** for PMNRF assistance for the same treatment.

PMNRF support is meant for patients in genuine financial distress, based on the merits of each case.

Documents usually required

- IDENTITY PROOF (AADHAAR CARD OR SIMILAR GOVERNMENT ID)**
- COMPLETE MEDICAL RECORDS, COVERING YOUR DIAGNOSIS AND TREATMENT PLAN FROM YOUR DOCTOR.**
- AN INCOME CERTIFICATE GIVEN BY AN AUTHORIZED OFFICIAL**
- AN ESTIMATE OF HOSPITAL TREATMENT COSTS, OFTEN NEEDED FROM YOUR CONSULTING DOCTOR.**
- MP/MLA LETTER**

Additional documents might be requested during the review process. The documents include the case paper, CT scan report, MRI scans, X-rays, discharge summary, cost estimate, treatment prognosis, and treatment duration.

What Does PMNRF Cover?

- Assistance is one-time in nature
- The amount sanctioned depends on:
 - Nature and severity of illness
 - Estimated cost of treatment
 - Financial condition of the patient

The approved amount is meant to lower treatment costs and is sent to the hospital's account after approval.

Important for Cancer Patients

- *PMNRF usually **does not cover the full cost** of cancer treatment*
- *It helps reduce expenses related to **surgery, chemotherapy, radiotherapy, or hospitalisation.***
- *Patients often use PMNRF support **along with state schemes or NGO assistance.***

HOW TO APPLY

PMNRF applications are generally processed offline, with assistance from hospitals, NGOs, or elected representatives.

STEPS:

1. Download Application form

<https://pmnrf.gov.in/assets/uploads/downloads/PMNRF-Assistance-form-English.pdf> OR Collect Application form from the Hospital

2. Prepare an Estimated quotation from treating doctor of the Empanelled Hospital and Estimation Letter/ **application requesting financial assistance** under PMNRF.

3. Attach all required medical and income-related documents. The documents include the case paper, CT scan report, MRI scans, X-rays, discharge summary, cost estimate, treatment prognosis, and treatment duration

4. Applications are often routed through:

- Hospital social welfare departments
- Offices of local MPs or MLAs (Mostly)

5. Verification will be done from MP/MLA level

6. Verification from PM Office

7. If your application is approved, you will get a call or text message from the Prime Minister's Office.

Approval depends on verification and availability of funds.

HOW TO USE PMNRF AT THE HOSPITAL

(Claim Process)

PMNRF does not function like insurance.

1. After approval, the approved money is sent to the hospital's bank account.
2. The assistance is generally adjusted towards treatment expenses.
3. The release of funds may take time, and follow-up is often required.

Patients should plan treatment costs keeping possible delays in mind.

HOSPITAL DETAILS:

- PMNRF assistance can be used only in recognised or empanelled hospitals, as per government norms. As hospital empanelment may change from time to time, patients are advised not to rely on printed hospital lists.
- Patients and caregivers should refer to the official PMNRF website for the latest information:
- <https://www.pmindia.gov.in/en/pmrf/>
- Hospital eligibility can also be confirmed directly with the hospital administration or social work department.

GROUND LEVEL TIPS FOR PATIENTS

- Apply as early as possible, preferably soon after diagnosis.
- Ensure medical documents and estimates are clear and updated.
- Keep copies of all submitted papers.
- Do not depend only on PMNRF - explore state schemes and NGO support simultaneously.
- The mobile number provided in the application must be active, as any communication from the PMO is sent to the registered mobile number.
- If the applicant sends the PMNRF application form and documents personally, they should be dispatched only through a Government Post Office (India Post) and addressed to the Prime Minister's Office (PMO).
- If no response is received from the PMO within three months of submitting the application, the applicant may apply again (reapply).

IMPORTANT HELPLINE



Call us at – **8130050439 (Pair Academy)**

There is no public helpline for PMNRF. Patients are advised to seek guidance through:

- Hospital social welfare department
- Offices of elected representatives

*The Prime Minister's National Relief Fund is meant to help patients who are **financially distressed and facing serious illness**. For cancer patients, it can provide important financial relief when no other support is available.*

With proper documentation and patience, PMNRF can reduce part of the treatment burden and help families continue care with dignity.

**APPLICATION FOR FINANCIAL ASSISTANCE FROM
PRIME MINISTER'S NATIONAL RELIEF FUND (PMNRF)**

1.	Name of the Patient	Ramesh Kumar	Paste photograph of Patient here
2.	Age/Sex of the Patient	45 Years / Male	
3.	Father's /Husband's name	Shri Suresh Kumar	
4.	Number of Family members	5	
5.	Residential address for correspondence. Please enclosed copy of proof.	Village Rampur, District Shahjahanpur, UP – 242001	
6.	Contact details of the patient/applicant		
	Telephone/Mobile No.	9XXXXXXXXXX	
	E-mail ID	ramesh.kumar@gmail.com	
7.	AADHAAR-Card No. (Please enclose self attested copy of the card.)	XXXX-XXXX-1234	
8.	Nature of Disease/ailment/Treatment Required	Cancer – Chemotherapy & Surgery	
9.	Quantum of Financial Assistance required for future treatment as per estimate given by the hospital. Please enclose Expenditure Estimate from the Govt./private empanelled hospital. The list of private empanelled hospital may be accessed at https://pmnrf.gov.in	4,50,000 (Hospital estimate enclosed)	
10.	Whether any assistance from PMNRF was received on earlier occasion by the patient. If so, mention file No. of the Sanction/Release letter.	No	

11.	Whether the patient is covered under 'Ayushman Bharat [Pradhan Mantri Jan Arogya Yojana (PM-JAY)]. If yes, please give Card No. and details	Yes
	If yes, please give Card No. and details of assistance received under 'Ayushman Bharat [Pradhan Mantri Jan Arogya Yojana (PM-JAY)].	12XXXXXXXXXXXX12
12.	Whether applied / eligible for any other sources of funding/Assistance from any Govt. agency/NGO/Insurance company/Hospital/Employer etc. If Yes, please give details.	No
13.	Whether patient or the person on whom he/she is dependent is an employee of Central Govt./State Govt./Local Bodies/PSU.	No
14.	Occupation and monthly income of the patient or the person on whom he/she is dependent. Please enclose Income Certificate issued by District Revenue Authority.	Daily Wage Labourer – 8,000/month
15.	Bank Details (Please enclose a copy of passbook first page or cancelled cheque)	
	Bank A/C holder's Name (Patient/Applicant)	Ramesh Kumar
	Bank Account No.	XXXXXXXXXXXX
	Bank and Branch Name	SBI, Rampur Branch
	IFSC Code	IFSC: SBIN00XXXX
16.	Any Other relevant information.	Sole earning member of the family

Ramesh Kumar

Signature of the patient/applicant

(Name:)

(Mention name of applicant along with relation with the patient, if application is not signed by patient)

PMNRF Application Guidance

This document is intended for **patients, family members, and facilitators** to correctly fill and submit the PMNRF Application Form.

DO's (Important Instructions While Filling the Form)

1	Use an active mobile number that remains reachable
2	Fill patient name, age, and Aadhaar exactly as per documents
3	Attach self-attested Aadhaar card copy
4	Attach original hospital estimate from Govt./empanelled hospital
5	Mention correct treatment amount as per estimate only
6	Fill PM-JAY details if covered under Ayushman Bharat
7	Attach valid income certificate issued by District Authority
8	Provide correct bank account details with cancelled cheque
9	Sign the form (mention relation if signed by family member)
10	Send application only through Government Post Office (India Post)

DON'Ts (Common Mistakes to Avoid)

1	Do not leave mandatory fields blank
2	Do not attach estimate from non-empanelled private hospitals
3	Do not exaggerate or guess treatment amount
4	Do not submit without income certificate
5	Do not provide incorrect or inactive mobile number
6	Do not hide previous PMNRF assistance details
7	Do not send documents via courier/private service
8	Do not submit documents without MP/MLA Recommendation letter
9	Do not mismatch Aadhaar, bank, or name details
10	Do not re-apply before 3 months if no response is received