

Grievance Redressal Mechanism

Grievance Redressal

Grievance Redressal Mechanism under NPS and APY

The present structure of the Subscriber Grievance Redressal system under National Pension System has a multi layered Grievance Redressal Mechanism having five escalation levels, which is easily accessible, simple, quick, fair, responsive and effective however, it is advisable to subscribers to file the grievances at the first level initially so that timely resolution can be ensured and trail of the grievance can be maintained.

Grievance Redressal Escalation Matrix :

The redressal of subscriber grievance takes place in accordance with the provisions of Pension Fund Regulatory and Development Authority (Redressal of Subscriber Grievance) Regulations, 2015 and amendments thereunder. For smooth and timely handling of the grievances, the subscribers are requested to follow the below mentioned escalation matrix:

Level 1:

As per the provisions of the PFRDA (Redressal of subscriber Grievance) Regulations 2015 and amendments thereunder, the subscribers can raise their grievances for resolution through the Central Grievance Management System (CGMS). The grievances shall be directed to the concerned intermediary/office, for taking necessary action to resolve the grievance raised by the subscriber. The resolution remarks provided by the concerned entity shall be intimated to the subscriber over email and can be viewed online.

To raise grievance, subscriber may visit the weblink on the respective CRA's website under which his/her PRAN is generated/mapped. Following are the details and processes to lodge the grievances and view the status of resolution:

<u>Indian eGov Technologies Limited</u>	<u>KFin Technologies Pvt. Ltd</u>	<u>Computer Age Manager Limited (CAMS)</u>
<p>Web based interface for registering grievance/complaint:</p> <p>Subscriber/Complainant can register a grievance through a web-based interface provided by the PCRA i.e. the Central Grievance Management System (CGMS) on the following link: https://www.npskra.nsdl.co.in/Log-your-grievance.php</p> <p>After successful login subscriber need to click Log Grievance request under Grievance Tab.</p> <p>Subscriber can also raise complaint through Mobile Application using I-PIN. After successful login subscriber need to click Enquiry/ Grievance Option.</p> <p>Other modes of registering grievance /complaint:</p> <p>Call Centre/Interactive Voice Response System (IVR) :</p> <p>By calling the Toll free Number 1800 210 0080 (for NPS), 1800 210 1030 (for APY) and authenticating oneself with the Tele Subscriber Personal Identification Number (TPIN).</p>	<p>1. Web based interface for registering grievance/complaint:</p> <p>a). Subscriber/complainant can register a grievance through a web-based interface provided by the KFinTech CRA with the use of I-PIN by visiting the website https://nps.kfintech.com/registergrievanceenquiry/registergrievanceenquiry/</p> <p>The complainant will have to provide the necessary details as required in the web-based format. On successful registration, a token number will be displayed on the screen for the purpose of reference.</p> <p>Subscriber can also raise complaint through Mobile Application using I-PIN. After successful login subscriber need to click Enquiry/ Grievance Option.</p> <p>2. Other modes of registering grievance / complaint:</p> <p>a). Call Centre/Interactive Voice Response System (IVR):</p> <p>Subscriber can reach Call Centre toll free number 1800 208 1516. Subscriber can raise a grievance after authentication using T-PIN. The grievance will be registered by the Call center executive and a token number will be given to the complainant for reference.</p> <p>b). Physical forms: A subscriber can log a grievance by submitting details in a physical form to the Central Grievance Management Cell at CRA. Subscriber has to submit the Grievance Form (Form G1) to CRA. On receiving such a grievance, the CRA user will digitize the same and lodge a request in the CRA system, with SMS/email intimation to the subscriber. It can be sent on following address:</p>	<p>1. Web based interface for grievance/complaint:</p> <p>a). Subscriber /complainant can register a grievance through a web-based interface provided by the CAMS on the following website https://www.camsnps.com</p> <p>b). The complainant will have to provide the necessary details as required in the web-based format. On successful registration, a token number will be displayed on the screen for the purpose of reference.</p> <p>Subscriber can also raise complaint through Mobile Application using I-PIN. After successful login subscriber need to click Enquiry/ Grievance Option.</p> <p>2. Other modes of registering grievance / complaint:</p> <p>a). Call Centre/Interactive Voice Response System (IVR) :</p>

<p>Physical forms: By raising a grievance in writing – in the specified format (Form G1) which can be downloaded from the following link:</p> <p>https://npskra.nsdl.co.in/download/government-sector/central-government/forms/Subscriber%20Grievance%20Registration.pdf</p> <p>letter and send to following address:</p> <p>State e Gov Technologies Limited (earlier known as DL e-governance)</p> <p>Floor, Times Tower, Kamala Mills Compound, Senapati Bhat Marg, Lower Parel, Mumbai - 400 013</p> <p>How to check the status of the Grievance?</p> <p>Subscriber can check the status of the grievance at the CRA website (https://npskra.nsdl.co.in/Log-your-grievance.php under Track Your Grievance / Enquiry option) or through the Call Centre by mentioning the token number.</p>	<p>KFin Technologies Pvt. Ltd</p> <p>Selenium Tower B, Plot Nos. 31 & 32</p> <p>Financial District, Nanakramguda, Serilingampally Mandal , Hyderabad – 500 032</p> <p>3. How to check the status of the Grievance?</p> <p>Subscriber can check the status of the grievance at the CRA website https://nps.kfintech.com/registergrievanceenquiry/registergrievanceenquiry/ or through the Call Centre by mentioning the token number.</p>	<p>By calling the Toll-free Number 1800 572 6557 and authenticating oneself with the Telephone Personal Identification (TPIN).</p> <p>The grievance will be received by the center executive and a token given to the complainant :</p> <p>b). Physical forms: By raising a grievance in writing – in the specified format or a letter and send to following address:</p> <p>Grievance Redressal Officer</p> <p>Central Recordkeeping Agency</p> <p>Computer Age Management Services Ltd.</p> <p>No.158, Rayala Towers, Anna Salai, Chennai–600 008</p> <p>3.How to check the Grievance?</p> <p>The response will be communicated to the subscriber/complainant via email and can also track the status of the ‘Grievance Status’ page under ‘Grievance’ tab of the website https://www.camsnps.com or through the Call Centre by mentioning the token number.</p>
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Level 2:

If the subscriber / complainant is not satisfied with the redressal of his/her grievance or if it has not been resolved by the intermediary by the end of thirty days of filing of the complaint, he/she may escalate the complaint to the National Pension System Trust (NPS Trust) through any one of the following modes -

- 1.Website: <https://www.npstrust.org.in/lodge-a-grievance>
2. Letter: Subscriber may also raise the grievance by writing to NPS Trust at the following address -

Grievance Redressal Officer (GRO)
National Pension System Trust
Tower B, B-302,
Third Floor, World Trade Center,

Nauroji Nagar, New Delhi-110029
Contact Number: +91-11-35655222
Whatsapp Number for query resolution: +91-8588852130

Level 3:

If the complainant is not satisfied with the redressal of his/her grievance or no reply beyond 21 days at level 2 is received, Ombudsman appointed by PFRDA can be approached by the subscriber by submitting the details prescribed as per circular and format as follows:

- [Circular - Appeal with Ombudsman for Resolution of Grievances under National Pension System \("NPS"\) & Atal Pension Yojana \("APY"\)](#)
- [FAQs - Appeal with Ombudsman for Resolution of Grievances under National Pension System \("NPS"\) & Atal Pension Yojana \("APY"\)](#)
- [Format for raising appeal to Ombudsman for Resolution of Grievances under National Pension System \("NPS"\) & Atal Pension Yojana \("APY"\)](#)

Ombudsman Details: Presently, the following Ombudsman has been appointed by PFRDA:

Shri Narender Kumar Bhola
The Office of Ombudsman
Pension Fund Regulatory and Development Authority
Tower E, 5th Floor, E-500, World Trade Center
Nauroji Nagar, New Delhi – 110029
Phone No.: 011-4071 7900

Email Id: ombudsman@pfrda.org.in

Level 4:

If subscriber is not satisfied with the order passed by the Ombudsman, subscriber can file appeal against the order to the Designated member of PFRDA at following address:

Ombudsman Department
Pension Fund Regulatory and Development Authority
Tower E, 5th Floor, E-500, World Trade Center
Nauroji Nagar, New Delhi – 110029
Phone No.: 011-4071 7900

Level 5:

If subscriber is not satisfied with the order passed by the Designated member of PFRDA, subscriber may approach the Securities Appellate Tribunal.