

**Grievance Redressal Policy**  
**for**  
**Central Recordkeeping Agency**  
**under**  
**National Pension System**

**NSDL e-Governance Infrastructure Limited**

Version 1.4

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## **I. Introduction**

NSDL e-Governance Infrastructure Limited is the Central Recordkeeping Agency (CRA) appointed by Pension Fund Regulatory and Development Authority (PFRDA) for the National Pension System (NPS).

## **II. Scope**

As a service organisation, customer service and customer satisfaction is the prime concern of CRA. As a part of PFRDA (Redressal of Subscriber Grievance) Regulations, 2015, every intermediary is required to follow the Grievance Redressal Policy as laid down in the regulations. Below stated Grievance Redressal Policy (GRP) is made for the grievances arising out of various services offered by NSDL e-Gov in the capacity of CRA. The scope of this GRP is restricted to redressal of grievances raised against CRA and not for the grievances raised against other intermediaries. In cases where the grievances have been raised against other intermediaries, the respective intermediaries will be responsible for resolution of these grievances. The subscribers/complainants are requested to approach the respective intermediaries for resolution of these grievances. The term “Grievances” is defined by the regulations under Regulation 2(g) as:

“grievances or complaints” include any communication that expresses dissatisfaction, in respect of the conduct or any act of omission or commission or deficiency of service on the part of, an intermediary or an entity or a person governed by the provisions of the Act and in the nature of seeking a remedial action but do not include the following:

- (i) complaints that are incomplete or not specific in nature;
- (ii) communications in the nature of offering suggestions;
- (iii) communications seeking guidance or explanation;

- (iv) complaints which are beyond the powers and functions of the PFRDA or beyond the provisions of the PFRDA Act and the rules and regulations framed thereunder;
- (v) any disputes between intermediaries; and
- (vi) complaints that are sub-judice (cases which are under consideration by court of law or quasi-judicial body) except matters within the exclusive domain of PFRDA under the provisions of the Act.

### **III. Objective**

The purpose of this Policy is to set forth the policies and procedures to be followed in receiving, handling and responding to any grievance against CRA in respect of the services offered by it. Following are broad objectives for handling the customer grievances:

1. To provide fair and equal treatment to all customers without bias at all times.
2. To ensure that all issues raised by customers are dealt with courtesy and resolved in stipulated timelines.
3. To develop an organizational framework to promptly address and resolve customer Grievances fairly and equitably.
4. To provide enhanced level of customer satisfaction.
5. To provide easy accessibility to the customer for an immediate Grievance redressal.
6. To put in place a monitoring mechanism to oversee the Grievance Redressal.

## **IV. How to raise the grievance**

A grievance can be raised through the following modes:

- a. By calling the Toll free Number 1800222080 and authenticating oneself with the Telequery Personal Identification Number (TPIN)
- b. By raising a grievance in the Central Grievance Management System (CGMS) by using the Internet Personal Identification Number (IPIN) or registering a grievance on – [www.npscra.nsdل.co.in](http://www.npscra.nsdل.co.in).
- c. By raising a grievance in writing – in the specified format (Form G1) or a letter

The Nodal Offices (such as Pay and Accounts Offices (PAOs)/District Treasury Offices (DTOs)/Point of Presence (POP) Service Providers or equivalent entities) can also raise a grievance in the CGMS against CRA on behalf of the subscribers.

## **V. Resolution mechanism for grievances**

1. Grievances received through call centre:
  - a. will be recorded in the system.
  - b. grievances that can be answered by the call centre executives will be answered immediately.
  - c. grievances that need escalation/need additional details will be escalated within the system.
2. Grievances received through written communication:
  - a. grievances can be received through G1 form or letter.
  - b. grievances received will be recorded in the system.

- c. grievance will be resolved and then appropriate reply will be sent to the customer.
3. Grievances raised in CGMS will be resolved by providing appropriate resolution remarks.

## **VI. Turn Around Time (TAT)**

TAT as defined in the Redressal Of Subscriber Grievance Regulations, 2015 are adhered to. Following are the salient points with respect to TAT:

- a. An acknowledgement is sent to the complainant within three working days of the receipt of the grievance.
- b. The complainant is provided with a unique grievance number (Token No.) for future reference.
- c. Every grievance has to be disposed off within a period of thirty days of its receipt

## **VII. Grievance Redressal Officer/Chief Grievance Redressal Officer**

The operations pertaining to NPS are handled only through the Head Office of NSDL e-Gov., i.e. at Mumbai. Accordingly, Grievance Redressal Officer (GRO) and Chief Grievance Redressal Officer (CGRO) are appointed. The escalation Matrix for Central Grievance Management System (CGMS) - Only for NPS (National Pension system) related queries/complaints is:

**Escalation Level :** Level I  
**Name of the Official:** Mr. Chandrashekhar Warange  
**Contact Details:** Tel No. 022 24993499  
**Email ID:** [gro@nsdl.co.in](mailto:gro@nsdl.co.in)  
**Role:** Grievance Redressal Officer (GRO)

**Escalation Level :** Level II  
**Name of the Official:** Mr. Mandar Karlekar  
**Contact Details:** Fax No. 022 24952594  
**Email ID:** [cgro@nsdl.co.in](mailto:cgro@nsdl.co.in)  
**Role:** Chief Grievance Redressal Officer (CGRO)

**Address:**

Central Recordkeeping Agency  
NSDL e-Governance Infrastructure Limited.  
1st Floor, Times Tower, Kamala Mills Compound,  
Senapati Bapat Marg, Lower Parel, Mumbai –400013  
Tel.: 022 24993499

The details of GRO and CGRO are available on our corporate website- [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in). Changes (if any) in the GRO/CGRO will be reflected on the said corporate website as and when done.

## **VIII. Escalation of grievances to NPS Trust**

If the complainant is not satisfied with the redressal of his grievances or if it has not been resolved by CRA by the end of thirty days of the filing of the complaint,

he/she may escalate the grievance to the NPS Trust in accordance with the provisions contained in regulation 10 of Redressal Of Subscriber Grievance Regulations, 2015 as mentioned below (excerpt from the regulations given below):

- (1) Any subscriber whose grievance has not been resolved within thirty days from the date of receipt of the grievance by any intermediary, or who is not satisfied with the resolution provided by the intermediary under the National Pension System (other than NPS Trust) shall register a grievance with the NPS Trust, against the intermediary. The NPS Trust shall follow up the grievance with the intermediary for redressal of the subscriber grievance. The NPS Trust shall call for the resolution of the subscriber grievance and respond to the subscriber within thirty days from the date of receipt of the grievance under this sub-regulation, about the resolution of the grievances.
- (2) The subscriber whose grievance has not been resolved by the intermediary within thirty days from the date of submission of the grievance to the National Pension System Trust , or who is not satisfied with the resolution provided by the National Pension System Trust shall prefer an appeal to the Ombudsman against the concerned intermediary or entity.
- (3) Nothing contained in sub- regulation (1) shall apply to a grievance which is directly against the NPS Trust, and it shall be resolved by the National Pension System Trust in accordance with the provisions of regulation 6.



## **IX. Ombudsman Details**

The details of Ombudsman appointed are available on PFRDA website – [www.pfrda.org.in](http://www.pfrda.org.in). At present, Shri. Vinod Kumar Pande has been appointed as the Stipendiary Ombudsman in terms of PFRDA (Redressal of Subscriber Grievance) Regulations, 2015.

**Address:**

C/o Pension Fund Regulatory and Development Authority,  
Plot No-14/A, Chhatrapati Shivaji Bhawan, Qutab Institutional Area,  
New Delhi-110016