

Grievance Redressal

Grievance Redressal Mechanism

The present structure of the Consumer Grievance Redressal system under National Pension System has a multi layered Grievance Redressal Mechanism which is easily accessible, simple, quick, fair, responsive and effective.

(I). Redressal of subscriber grievance happens in accordance with the Pension Fund Regulatory and Development Authority (Redressal of Subscriber Grievance) Regulations, 2015. For smooth and timely handling of grievance, subscribers are requested to follow the following escalation matrix :

Level 1: As per the provisions of the PFRDA (Redressal of subscriber Grievance) Regulations 2015, 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 click on the respective CRA under which his/her PRAN is generated. Following are the details and processes to lodge the grievances and view the status of resolution:

<u>Protean eGov Technologies Limited (earlier known as NSDL e-governance)</u>	<u>KFin Technologies Pvt. Ltd</u>
<p>1. Web based interface for registering grievance/complaint :</p> <p>a) By raising a grievance in the Central Grievance Management System (CGMS) by using the Internet Personal Identification Number (IPIN). (https://cra-nsdl.com/CRA/).</p> <p>After successful login subscriber need to click Log Grievance Request under Grievance Tab. By login in Mobile Application using I-PIN. After successful login subscriber need to click Enquiry/ Grievance Option.</p>	<p>1.Web based interface for registering grievance/complaint :</p> <p>a). Subscriber can register a grievance through a web-based interface provided by the KFinTech CRA with the use of I-PIN by visiting our website https://enps.kfintech.com/login/login/. The entity 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>

- b) Subscriber can raise the grievance at the Corporate website (<https://npscra.nsdl.co.in/Log-your-grievance.php> under Log Your Grievance / Enquiry option)

2. Other modes of registering grievance/complaint:

a). Call Centre/Interactive Voice Response System (IVR) :

By calling the Toll free Number **1800 222 080** and authenticating oneself with the Tele query Personal Identification Number (TPIN).

b).Physical forms : By raising a grievance in writing – in the specified format (Form G1) or a letter and sent to following address:

Protean e Gov Technologies Limited (earlier known as NSDL e-governance)

1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

3.How to check the status of the Grievance?

- b).Subscriber can also raise the grievance without login into the CRA system by providing the relevant details on <https://enps.kfintech.com/registergrievanceenquiry/registergrievanceenquiry/>

2. Other modes of registering grievance/complaint:

a). Call Centre/Interactive Voice Response System (IVR): Subscriber can reach our Call Centre our 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 entity for reference.

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:

KFin Technologies Pvt. Ltd

Selenium Tower B, Plot Nos. 31 & 32 Financial District , Nanakramguda ,Serilingampally Mandal Hyderabad – 500 032

3. How to check the status of the Grievance?

Subscriber can check the status of the grievance at the CRA website ([https:// https://enps.kfintech.com/login/login/](https://https://enps.kfintech.com/login/login/)) or through the Call Centre by mentioning the token number.

Subscriber can check the status of the grievance at the CRA website (<https://npscra.nsdl.co.in/Log-your-grievance.php> under Track Your Grievance / Enquiry option) or through the Call Centre by mentioning the token number.

Level 2: If the complainant is not satisfied with the redressal of his grievance or if it has not been resolved by the intermediary by the end of thirty days of filing of complaint, he may escalate the complaint to the National Pension System Trust (NPS Trust) through any one of the following modes -

1. Website: www.npstrust.org.in/ / <https://www.npstrust.org.in/content/contact-us>
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

14th Floor, IFCI Tower

61, Nehru Place

New Delhi – 110 019

Ph: +91 11 47207700

Level 3: If the complainant is not satisfied with the redressal of his grievance or no reply beyond 30 days at level 2 is received, Ombudsman appointed by PFRDA can be approached by the subscriber by submitting the details as per prescribed format ([annexure- Circular - Ombudsman for resolving grievances under NPS & APY : Format for raising complaint to Ombudsman](#)).

Ombudsman Details: At present only one Ombudsman has been appointed by PFRDA.

Shri Arnab Roy
Pension Fund Regulatory and Development Authority
B-14/A, Chatrapati Shivaji Bhawan,
Qutab Institutional Area, Katwaria Sarai, New Delhi- 110016
Chhatrapati Shivaji Bhawan,
Email Id: ombudsman@pfrda.org.in
Landline No. : [011 - 26517507](tel:011-26517507) Ext : 188

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(PFRDA)
B-14/A, Chatrapati Shivaji Bhawan,
Qutub Institutional Area, Katwaria Sarai

New Delhi – 110 016**

Level 5: Securities Appellate Tribunal.

(II) . Subscribers are requested to file the grievances at the first level so that timely resolution can be ensured and trail of the grievance can be maintained.