

**Procedure for handling escalation of
grievances in NPS by NPS Trust**

under

**PFRDA (Redressal of Subscriber Grievance)
Regulations, 2015**

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1. Preamble

As per the provision of PFRDA (Redressal Of Subscriber Grievance) Regulations 2015, every intermediary is required resolve the grievances received against it within the timelines as laid down under the Regulations. If the complainant is not satisfied with the redressal of his grievances or if it has not been resolved by the intermediary by the end of thirty days of the filing of the complaint, he may escalate the grievance to the National Pension System Trust in accordance with the provisions contained in regulation 10. The excerpt of the Regulation 10 of PFRDA (Redressal Of Subscriber Grievance) Regulations 2015 is as follows:

Any subscriber whose grievance has not been resolved within thirty days from the date of receipt of the grievance by the intermediary, or who is not satisfied with the resolution provided by any intermediary under the National Pension System (other than National Pension System Trust) shall register a grievance with the National Pension System Trust, against such intermediary.

This document lays down the procedure of escalation of a grievance to the NPS Trust. The grievance escalation shall be in consonance with the PFRDA (Redressal Of Subscriber Grievance) Regulations 2015, the provisions of which shall have an overriding effect in case of any ambiguity or conflict, at any point of time.

2. Definition

“Grievances or complaint” includes any communication that expresses dissatisfaction, in respect of the conduct or any act of omission or commission or deficiency of service 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;

3. Objective

The purpose of this document is to set forth the policies and procedures to be followed in receiving, handling and responding to any grievance which is escalated by a grievant to NPS Trust.

4. How to escalate the grievance

To consider a communication as escalation of grievance, the subscriber should clearly mention that he/she has raised the grievance with the concerned intermediary and the intermediary has not resolved the grievance within the stipulated time or the grievant is not satisfied with the resolution of the grievance given by the intermediary.

The subscribers can escalate a grievance through the following modes:

- **Email:** The subscriber may write to nps.trust@pfrda.org.in
- **Letter:** Subscriber may also raise the grievance by writing us to the following address

Grievance Redressal Officer (GRO)
NPS Trust
1st Floor, ICADR Building
Plot No.6, Vasantkunj Institutional Area
New Delhi - 110070

- **Central Grievance Management System (CGMS) under NPS:** Any subscriber of NPS can escalate the grievance through the CGMS platform using the login and password provided by Central Recordkeeping Agency to him/her.

5. Registration of grievances

Grievances received through registered email or letter will be recorded in the Central Grievance management System (CGMS) of NPS.

The subscriber shall be provided with a unique grievance number generated under CGMS for future reference for grievance registered.

6. Acknowledgements

An acknowledgement shall be sent to the complainant within three working days of the receipt of the escalated grievance. Acknowledgement shall contain Date of receipt of complaint/grievance, Unique Grievance Number, Expected date for resolution of grievance, Name, Designation and Contact details of Officer, Grievance escalation matrix with contact details and address (includes organizational levels and Ombudsman) and manner and mode of tracking resolution of grievance/complaint with the Unique Grievance Number.

In case the escalated complaint pertains to activity of more than one intermediary, then the complaint shall be transferred to each of such intermediary involved, provided however that resolution time shall not exceed 30 days from the date of the receipt of the complaint from the complainant.

7. Redressal of Grievance and TAT

- The complaint letter / email should clearly provide the reason for escalation with complete details of the grievance raised originally to the concerned intermediary and the resolution, if any, provided by them. It should contain the PRAN/ Application number/ other relevant reference number, Complainant's name, address and contact details, copies of supporting documents wherever applicable.
- NPS Trust shall follow up the grievance with the concerned intermediary for redressal of the grievance. 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.
- All complaints shall be monitored and marked as closed only after resolution of the subscriber grievance.
- The complaint shall be treated as closed if the complainant has not responded within forty-five days of the receipt of the written response from NPS Trust.

8. Resolution of Grievance

The subscriber/complainant shall be intimated on resolution of grievance/complaint. The intimation of resolution shall contain the Date of receipt of complaint/grievance, Unique Grievance Number, Name, Designation and Contact details of Officer signing the communication, procedure of representing the matter to Ombudsman and PFRDA in case of non-satisfactory resolution of grievance, within the time specified in the regulation.

9. Escalation of grievances to Ombudsman

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

10. Maintenance of records and reporting

- The GRO shall preserve records pertaining to grievance / complaint received resolution and closure of the grievance. CGMS platform of NPS shall be updated within a maximum period of one (01) working day after sending intimation of resolution to the subscriber
- The GRO shall submit required reports as per the guidelines of the Authority/NPS Trust
