



## **CAMS Central Record-keeping Agency (CRA)**

# **Grievance Redressal Policy**

**Source: PFRDA (Redressal of Subscriber Grievance) Regulation, 2015**

**Version: 1.4 (1<sup>st</sup> April 2024)**

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## **1. INTRODUCTION:**

**Computer Age Management Services (CAMS)** has been appointed by Pension Fund Regulatory and Development Authority (PFRDA) as the third Central Recordkeeping Agency (CRA), for National Pension System (NPS).

As per PFRDA Regulation 2015, every intermediary under the National Pension System shall follow the grievance redressal policy as laid down therein under.

## **2. DEFINITION OF GRIEVANCE:**

The term grievances or complaints is defined under paragraph 2(g) of PFRDA (Redressal of Subscriber Grievance) Regulations, 2015:

“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 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 Authority or beyond the provisions of the 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 exclusive domain of the Authority under the provisions of the Act.

## **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 against CAMS CRA in respect of the services offered by them under NPS. The following are broad objectives for handling the customer grievances:

- To provide fair and equal treatment to all subscribers without bias at all times.
- To ensure that all issues raised by customers are dealt with courtesy and resolved in stipulated timelines.
- To develop an adequate and timely organizational framework to promptly address and resolve subscriber grievances fairly and equitably.
- To provide enhanced level of subscribers’ satisfaction.
- To provide easy accessibility to the subscriber for an immediate grievance redressal.
- To put in place a monitoring mechanism to oversee the functioning of this Grievance Redressal Policy.

The Grievance Redressal Policy is accessible to all, and it ensures that information is readily available on the modalities of making and resolving complaints. This policy is available on the website and also

at the offices of this organization. Complaint details will be kept confidential and shall be shared with other organizations / regulatory authorities only if in accordance with the relevant laws and the subscriber will be kept apprised about the same. Sharing of information otherwise will only be done with a written consent of the subscriber and the same will be done only in circumstances where the input of an external agency / organisation is necessary for resolving the complaint. All complaints shall be monitored and marked as closed only after resolution of the subscriber grievance.

#### **4. HOW TO RAISE THE GRIEVANCE:**

The subscriber in their grievance should clearly mention the nature of complaint, their PRAN/ application number/ other relevant reference number, their name, address and contact details, copies of supporting documents, wherever applicable.

Subscribers can raise a grievance through any of the following modes:

- Central Grievance Management System (CGMS) on [www.camsnps.com](http://www.camsnps.com)
- Customer Care number: 1800-572-6557. NRI subscribers can call +91-44-6602-4888.
- In writing – in the specified format (Form G1) or a letter

#### **Central Grievance Management System (CGMS) on [www.camsnps.com](http://www.camsnps.com)**

Any subscriber of NPS can raise the complaint through the CGMS using the login and password provided by CAMS CRA to him/her. A unique grievance number is provided to the subscriber on their registered mobile number, for future reference, if the query is not redressed immediately. “How to generate user ID and password” is provided to the subscriber in the welcome letter issued at the time of PRAN generation. The subscriber can also visit [www.camsnps.com](http://www.camsnps.com) for guidance regarding generating the same.

#### **Customer Care number: 1800-572-6557. NRI subscribers can call +91-44-6602-4888.**

Queries received on the Customer Care number will be answered immediately. If there is a grievance or complaint (per definition in Section 2) not redressed immediately, it is recorded in the CGMS by the Customer Care Officer, and a unique grievance number is provided to the subscriber on their registered mobile number, for future reference.

#### **Letter**

Subscriber may also raise the grievance by writing to any point of presence branch or nodal officer or to CAMS at the following address:

Grievance Redressal Officer  
Central Recordkeeping Agency  
Computer Age Management Services Ltd.  
No. 158, Rayala Towers, Anna Salai,  
Chennai - 600002

Queries received in writing through letters will be redressed immediately. If there is a grievance or complaint (per definition in Section 2) not redressed immediately, it is recorded in the CGMS by the Customer Care Officer, and a unique grievance number is provided to the subscriber on their registered mobile number, for future reference.

## **5. REDRESSAL OF GRIEVANCE AND TURNAROUND TIME**

A grievance captured in CGMS is assigned a unique grievance number that is sent to the registered mobile number of the subscriber, within 2 working days for easy tracking. CAMS CRA will endeavour to resolve the complaint within a period of 5 working days from the date of receipt, subject to a maximum of 30 days. A final reply will be sent to the complainant, containing details of resolution or rejection of the complaint, with reasons thereof mentioned clearly. All complaints shall be escalated to the next higher level of authority (Grievance Redressal Officer) for cases which are pending for resolution for more than two weeks from the date of generating unique grievance number. Cases which are thus escalated will also be monitored by the Chief Grievance Redressal Officer (CGRO). The GRO would periodically put up the same for review by the Senior Management.

<b><u>CAMS CRA - Grievance Redressal Officer:</u></b> Name: Mr. Jitendar P E-mail: <a href="mailto:cragro@camsonline.com">cragro@camsonline.com</a>	<b><u>CAMS – Chief Grievance Redressal Officer:</u></b> Name: Mr. Karthik S E-mail: <a href="mailto:cracgro@camsonline.com">cracgro@camsonline.com</a>
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In case the complaint received does not pertain to the intermediary, the complaint shall be transferred to the concerned intermediary within three working days, under intimation to the complainant. In case the 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.

## **6. GRIEVANCE RESOLUTION STATUS UNDER CGMS**

- Grievance status, under CGMS, can be ascertained at [www.camsnps.com](http://www.camsnps.com) by quoting the unique grievance number.
- The status will be displayed as 'Responded' if the grievance is resolved by CAMS CRA, but the subscriber is yet to accept / reject.
- The status will be displayed as 'Resolved' if the subscriber has accepted the resolution provided or hasn't responded within 48-hours of timeline from receiving the resolution.
- Grievance shall be considered as "disposed-off and closed"
  - a) where the complainant has not responded within forty-five days of the date of communication of the written response from CAMS CRA
  - b) where the Grievance Redressal Officer has certified under intimation to the subscriber that the CAMS CRA has discharged its contractual, statutory, and regulatory obligations and therefore closes the complaint.
  - c) where the complainant has not preferred any appeal within forty-five (45) days from the date of communication of the resolution or rejection of the grievance communicated by CAMS CRA or the National Pension System Trust, as the case may be.
  - d) where the decision of the Ombudsman in appeal has been communicated to such complainant, provided that the closure shall not be applicable where the Ombudsman or the Authority, as the case may be, has allowed filing of the appeal, beyond the specified period.

## **7. ESCALATION OF GRIEVANCE TO NPS TRUST:**

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 can escalate the grievance with the National Pension System Trust.

### *Current address of NPS Trust:*

National Pension System Trust  
Tower B, B-302, Third Floor,  
World Trade Centre, Nauroji Nagar  
New Delhi- 110029  
Contact Number: +91-11-35655222

## **8. ESCALATION OF GRIEVANCE TO THE 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.

### *Current address of The Ombudsman:*

Shri Narender Kumar Bhola  
Pension Fund Regulatory and Development Authority,  
E-500, 5th Floor, Tower E,  
World Trade Centre, Nauroji Nagar,  
New Delhi – 110029  
Phone: 011-26517501,011-26517503,011-26517097  
Email: [ombudsman@pfrda.org.in](mailto:ombudsman@pfrda.org.in)

### Version control summary

Version No.	Date of draft	Prepared by	Reviewed by	Reviewed date	Reason for revision
1	01-Feb-22	Karthik S	Ashwini Kakkar	13-May-22	Initial draft
1.1	21-Apr-23	Srivatsav K	Ashwini Kakkar	27-Apr-23	Updation of Customer care Number
1.2	23-Aug-23	Srivatsav K	Ashwini Kakkar	24-Aug-23	Updation of Ombudsman details
1.3	01-Nov-23	Srivatsav K	Ashwini Kakkar	07-Nov-23	Updation in GRO and CGRO
1.4	01-Apr-24	Jitendar	Ashwini Kakkar	24-Apr-24	Updation in CGRO, address of NPST and address of Ombudsman