

Investor Charter

To be present at every “moment of truth” in the beneficiaries NPS Journey

A commitment to protect the rights of the beneficiary

Protect the fiduciary interests of the beneficiary

Supervise & monitor the fund management ecosystem to ensure that the interests of the beneficiary are protected.

Ensure adequate financial literacy so that beneficiaries can make appropriate financial decisions

- Equip the subscriber to
1. Make the appropriate choices – Pension Fund Manager/ Asset class / Asset Allocation Strategy.
 2. Exercise the best post-accumulation option
 3. Use digital platforms

Equal treatment to all beneficiaries, irrespective of their category, age, contribution amounts etc.

1. Treatment with fairness, courtesy & dignity.
2. Equal treatment to beneficiaries, irrespective of whether they are APY/ Government/NPS Corporate/Individual subscribers.

Redress any grievance that the beneficiary has within the committed timelines

1. Redress grievances of beneficiaries keeping in mind
 - i) Speed of response
 - ii) Quality of response
2. Provide the option for escalation.

The NPS Trust will take care of the assets & funds in the interest of the beneficiaries. The role of the Trustees is to protect the properties of the NPS Trust and safeguard the interest of its beneficiaries.

The duties of the beneficiary would include:

1. That the beneficiary makes full disclosures on his/ her current status.
2. That the beneficiary owns full responsibility to keep track of his/ her NPS investments
3. That the beneficiary acknowledges that NPS fund investment will carry market risk.