

**KFin Technologies Limited – Central Recordkeeping Agency**



**PFRDA**

**Standard Operating Procedure**

**For**

**Grievances Redressal**

Document Name	Grievances Redressal V1.5
Document Number	KFin/NPS/ Grievances Redressal /SOP-004
Category	Internal

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**Document Revision History**

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## Distribution

This document has been distributed to:

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## 1.0 Overview

The National Pension System (NPS) was introduced by the Government of India to enable its citizens (in the Government/All-citizen/Corporate sector) to effectively plan for their retirement through reasonably safe and market based returns. Periodic contributions from the subscribers (and their employers – for Government/Corporate sector), are invested in Pension Funds chosen by the subscriber from the approved list. On attaining superannuation, part of the accumulated wealth can be withdrawn lump-sum and the balance can be invested in an “Annuity” with a registered ASP (Annuity Service Provider), so that the subscriber gets regular monthly pension from the Annuity purchase. There are other regulations regarding withdrawal, under various circumstances. Each subscriber is registered with the CRA and is allotted a PRAN (Permanent Retirement Account Number). This ID is used to track all his/her transactions, contributions, change of details, scheme preferences etc.

NPS is operated through various intermediaries at various stages, as given below:

- 1. Registration of subscribers** – Application is submitted by the Subscriber and routed through *Nodal Offices* – to *CRA*. Permanent Retirement Account is created in the *CRA* system and PRAN is allotted to the subscribers by the *CRA*.
- 2. Deposit of contribution** is made by Subscribers to the *Nodal Offices* (Contribution is deducted from the salary by the *Nodal Offices*, for Government employees). The funds are remitted by *Nodal Offices* to the Trustee Bank, with details being uploaded in the *CRA* system by the *Nodal Offices*.
- 3. Transfer of funds** from Trustee Bank to PFM (as selected) – On reconciliation & as per settlement instructions from *CRA*
- 4. Changes in subscriber** details (address, scheme preference etc.) –are intimated by Subscribers – routed through *Nodal Offices* – to *CRA* system. In case of changes in scheme preference etc., new instructions are accordingly implemented in the daily settlement run by *CRA*.
- 5. On Exit/ withdrawal** - Application is submitted by Subscribers and routed through *Nodal Offices* – to *CRA*. On processing, *CRA* gives instructions to the PFM to transfer the funds to the Trustee Bank. The Trustee Bank would transfer the lump-sum withdrawal to the Subscriber’s Bank account and the ‘Annuity’ amount to the ASP. The subscriber would thereafter receive monthly payouts



from the ASP.

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Hence, the various intermediaries in the functioning of the NPS system are:

**1. Nodal Offices** – They are the main interface for subscribers. Their functions include:

- a. Receiving applications for registration / changes in details / withdrawals / exits from subscribers, verification and forwarding of the same to CRA for processing
- b. Receiving contributions from subscribers and upload of contribution details in the CRA system
- c. Deposit of funds (contributions) with Trustee Bank and reconciliation thereof with the details uploaded

The Nodal Offices- for various models/sectors – are as given below:

Model/Sector	Registration/change requests/withdrawals/exits&receipt of contributions	Transfer & uploading of contributions	Over-seeing Nodal Offices
For Central Government employees:	DDO, PAO	PAO	Pr.AO
For State Government employees:	DDO, DTO	DTA (Centralized mode) DTO (De-centralized mode) DTA & DTO (Quasi centralized mode)	DTA
For 'All Citizen' model:	POP-SP & POP	POP (Centralized mode) POP-SP (De-centralized mode) POP & POP-SP (Quasi centralized mode)	POP
For Corporate model:	CHO/CBO/POP	CHO/POP	POP

**2. Trustee Bank** – Their functions include:

- a. Receipt of funds from Nodal Offices for contribution deposit and reconciliation thereof with the details uploaded in the CRA system

- b. Transfer of funds to PFMs as per settlement instructions from CRA
- c. On withdrawal, transfer of funds to Subscriber's bank account (lump-sum portion of withdrawal)
- d. On withdrawal, transfer of funds to ASP (the annuitized portion)

**3. Pension Fund Manager (PFM) – Their functions include:**

- a. Receipt of funds from Trustee Bank and investment thereof as per subscribers' preference
- b. Updating of NAV etc.
- c. On withdrawal, transfer of accumulated wealth to the Trustee Bank, as per instructions from CRA.

**4. Annuity Service Provider (ASP) – Their functions include:**

- a. Receipt of funds from Trustee Bank and instructions from CRA, for investment in annuity for subscribers, on withdrawal
- b. Maintaining annuity scheme with the subscribers thereafter (monthly payouts, queries etc.)

**5. Central Recordkeeping Agency (CRA) – Their functions include registration and interface with all intermediaries and recording all transactions i.e.:**

- a. Registration of Nodal Offices
- b. Registration of Subscribers
- c. Running settlement on upload of contribution details by Nodal Offices and funds receipt confirmation by Trustee Banks
- d. Settlement instructions to Trustee Banks to transfer funds to PFMs
- e. Processing change requests / withdrawals
- f. Instructions to Trustee Banks/PFMs/ASPs on withdrawal
- g. Providing interface to subscribers for checking status of applications/grievances etc. and providing SoT to the subscribers.

It is imperative to have a mechanism for recording and resolving any grievances that any party might have, with respect to another party/intermediary in the NPS system, to ensure that the

objectives of the system are met and to ensure justice and transparency. The PFRDA (Redressal of Subscriber Grievance) Regulations 2015 states that “Every intermediary under the National

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Pension System and any other pension scheme regulated by the Authority shall follow the grievance redressal policy as laid down under these regulations. In case of National Pension System, the National Pension System Trust shall lay down detailed guidelines and procedures for a two level grievance redressal policy for intermediaries and other entities with minimum conditions as referred to in regulation 4 and shall be responsible for the overall grievance management system. The two levels for the grievance redressal shall comprise a senior management level officer to be designated as Grievance Redressal Officer for compliance of the requirements laid down in such policy. In addition, every branch or authorized office or centre other than the central office, head office, corporate office or principal office of the intermediary dealing with National Pension System shall also have an officer nominated as the Grievance Redressal Officer for that office or centre.”

The CRA system provides an online mechanism for automated recording and tracking of the status of resolution of grievances raised by various parties. This document deals with the procedure for registering and resolution of grievances.

**ACRONYMS USED:**

<b><i>Acronym</i></b>	<b><i>Description</i></b>
ASP	Annuity Service Provider
CBO	Corporate Branch Office
CHO	Corporate Head Office
CRA	Central Record-keeping Agency
DDO	Drawing & Disbursing Officer
DTA	Directorate of Treasuries & Accounts
DTO	District Treasury Office
I-PIN	Internet Personal Identification Number
NPS	National Pension System
PAO	Pay & Accounts Office
PFM	Pension Fund Manager
POP	Point of Presence
POP-SP	POP Service Provider
Pr.AO	Principal Accounts Office
PRAN	Permanent Retirement Account Number
T-PIN	Tele-query Personal Identification Number

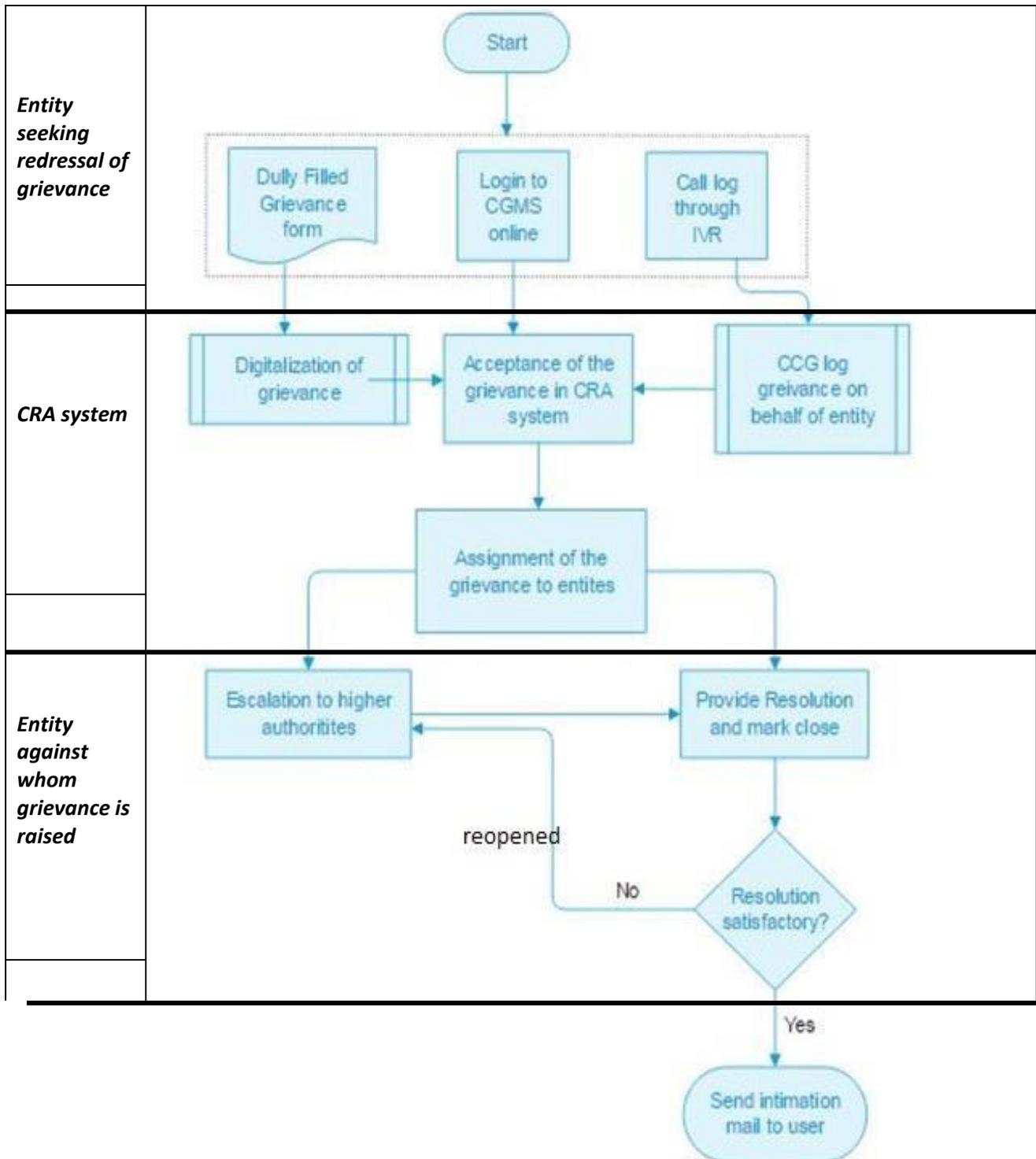
## 2.0 Scope

KFin Technologies Private Limited has been identified as the Central Record keeping Agency by PFRDA, Where Grievance can be raised by the Subscriber and the Nodal Offices for seeking properly resolution through CGMS in the CRA system. The scope covers all Sectors viz.. Central Government/State Government, Corporate and All Citizen Sectors.

## 3.0 Responsibilities

Name	Roles	Responsibilities
Raghwendra Sharma Assistant Manager	Maker	Update the Grievance SOP based on the new development taken place as per the circular issued by PFRDA
Sarvdeep Singh, Deputy General Manager	Checker	Provide approval for the updated Grievance SOP.

#### 4.0 Process Chart – Grievance Redressal



<b><i>CRA system</i></b>	
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## 5.0 Central Grievance Management System – Overview

“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 under NPS. Grievance is different from enquiry as enquiry is any communication from a subscriber/entity for the primary purpose of requesting information about the National Pension System.

CRA has developed a Central Grievance Management System (CGMS) in which grievances by multiple stakeholders will be logged at the CRA. A Central Grievance Management System is required to gather, resolve and record various types of grievances raised by different entities/stakeholders of the CRA system. In order to raise any grievance, an entity needs to be registered and be in an ‘active’ state in the CRA system. CGMS aims to provide a timely and seamless framework for handling grievances to protect the interests of the stakeholders of the National Pension System and for ensuring effective resolution of grievances.

As per the PFRDA (Redressal of Subscriber Grievance) Regulations 2015, every intermediary should have a two level Grievance Redressal policy. The two levels for the grievance redressal shall comprise a senior management level officer to be designated as Grievance Redressal Officer for compliance of the requirements laid down in the grievance redressal policy as explained in these regulations. In addition, every branch or authorized office or centre other than the central office, head office, corporate office or principal office of the intermediary dealing with National Pension System shall also have an officer nominated as the Grievance Redressal Officer for that office or centre.

CRA will provide a web interface to all the entities for registering a grievance against other permitted entities. Once a grievance is registered, a unique fifteen digit token number will be generated by the CRA system for reference by the entities concerned. Also an email will be sent to the entity for confirmation of successful registration of the grievance. The same platform will be used to view and update the resolution details of the grievances. The concerned entity will login into the interface and take up the grievance for resolution. After updating the resolution remarks, CGMS system will be updated and CRA will send details of the resolution by email to the complainant. The status will be marked as closed in the CGMS system after providing the

resolution of the grievance to the entity through email. After a grievance is closed, if the

concerned entity or subscriber is not satisfied with the resolution provided, they will have an option to reopen the issue.

### 5.1 Grievance Types:

Grievances may be of the following types:

**1. Grievances against Nodal Office** - Any grievance against a Nodal Office will be logged under this category. A subscriber can raise a grievance against Nodal Office for the services rendered by them. Also a Nodal Office can raise a grievance against other entities with which it is related for services. CRA will provide a platform to raise such grievances through CGMS against the concerned entities.

**2. Grievances against the CRA system** - The grievances raised against the CRA by any entity which is in relation to the services provided by CRA will be recorded under this category. These grievances will be assigned to the CRA for redressal and will be a part of expected service parameter for delivery services of the CRA.

**3. Grievances against Pension Fund Manager** - The grievances raised against a PFM will be recorded under this category. The concerned PFM will be responsible to resolve the grievances against them. CRA will provide a platform to raise such grievance through CGMS and will act as a channel to assign them to the concerned entities.

**4. Grievances against Trustee Bank** - The grievances raised on TB will be recorded in this category. The TB will be responsible to provide resolution to the grievances raised against them. CRA will provide a platform to raise such grievance through CGMS and will act as a channel to assign them to the concerned entities.

**5. Grievances against Annuity Service Provider** - The grievances raised on ASP will be recorded in this category. The ASP against which the grievance has been raised will be responsible for providing the resolution. CRA system will provide a central system to raise such grievances and will act as a channel to assign them to concerned entities to get the grievance resolved. It will also keep a log of the grievances raised.

## 5.2 Modes to raise Grievance

There are 3 modes in which a grievance can be raised: IVR (Call Centre), Online (Web interface) and Offline (Physical form). The grievances cannot be raised through any other mode like email etc.

- **Call Centre:**

An entity can dial the Interactive Voice Response -IVR to raise a grievance after authentication using T-PIN allotted at the time of entity registration in the CRA system. The grievance will be registered by the Call centre executive and a token number will be given to the entity for reference. An entity cannot raise grievance on behalf of other entity through call centre. It can be used only to log their grievance.

- **Online:**

An entity can register a grievance through a web based interface provided by the CRA with the use of I-PIN allotted at the time of registration in the CRA system. 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. Subscriber can also raise the grievance without login into the CRA system by providing the relevant details.

- **Offline:**

A subscriber can log a grievance by submitting details in a physical form to the Central Grievance Management Cell at 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. Other entities like PAO, PFM etc. will not have an option of logging grievance through physical format. The grievances will be logged into the CGMS by the Grievance Management Cell of CRA. Subscribers will have a particular format which will be included in the PRAN kit.

## 5.3 Escalation Mechanism:

There will three (3) levels of resolution, namely L1, L2 and L3 for Grievances raised against CRA.

- L1 will be the initial level for grievance received.
- L2 will be the second level of resolution with 1st level of escalation.

- L3 will be the specialized and unified grievance resolving team and with 2nd level of escalation.

**Note :** L2 and L3 are escalation levels. System will have two escalation levels (from L1 to L2 and from L2 to L3).

The system will have provision to manually escalate the grievance by the user or automatically escalate after a stipulated period. The escalation will be based on criteria like the nature of grievance, age of grievance, entity who raised the grievance, entity against which grievance is raised. The criteria for grievance escalation from one level to another are given below:

**Grievances logged by Subscriber against CRA**

- Grievances pending for more than 2 days at a level will be escalated to next level.
- Grievances related to scheme set up details will be directly escalated to L2 level when raised

**Grievances logged by Nodal Offices (PAO/DDO/DTO etc.) against CRA**

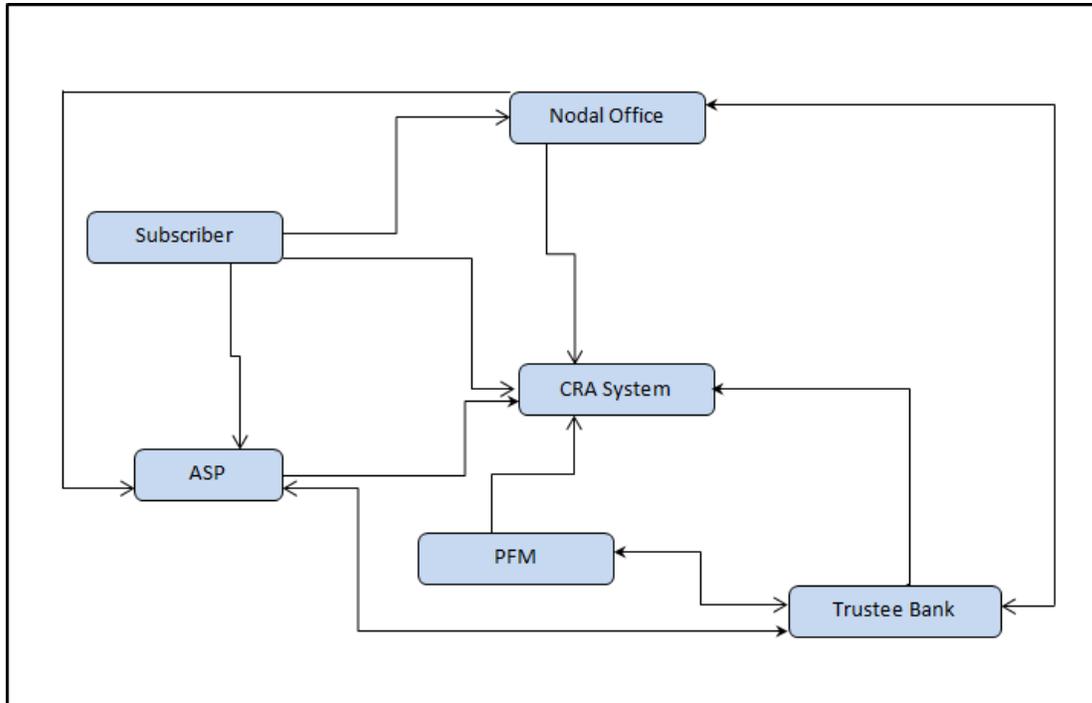
- All grievances raised on behalf of subscriber will be escalated based only on the criteria mentioned above under “Grievances logged by Subscriber”.
- All grievances that PAO has raised against CRA will be considered as an escalated grievance (directly escalated to L2 level when raised).

**Grievances logged by Trustee Bank, PFM and Annuity Service Providers against CRA**

- All grievances related to these entities themselves will be considered as an escalated grievance (directly escalated to L2 level when raised).

There will be no grievance escalation mechanism for grievances raised against other entities.

## 5.4 Grievance Diagram Entity Wise



### 6.0 Subscribers' Grievances:

Protection of subscribers' interests is of paramount importance. A subscriber may have grievances against the CRA or POP or ASP.

#### Examples of Subscribers' Grievance against CRA:

1. Incorrect PRAN account details (on registration) – (Personal/ Employment/ Nomination/ Scheme setup)
2. Statement of Transaction not received.
3. Change in signature/photograph request not updated
4. PRAN kit not received5.

#### Examples of Subscribers' Grievance against Nodal Office:

1. Change request updated incorrectly - Personal/ Employment/ Nomination/ Scheme setup).
2. Change request given but not updated in account - (Personal/ Employment/ Nomination/

Scheme setup).

3. Change in subscriber details without subscriber consent- (Personal/Nomination/ Scheme setup/ switch units).
4. Switch instruction executed incorrectly
5. Switch instruction not executed.
6. Delay in executing switch instruction
7. Request for duplicate PRAN card not initiated
8. Contribution not reflected in account
9. Incorrect contribution amount reflected
10. Withdrawal amount not received

The detailed process for a subscriber to lodge a grievance against the CRA, ASP & Nodal Office, is explained below.

### **6.1 Subscribers' Grievances against CRA:**

1. The user will login to the CGMS system using the I-PIN provided to them during registration process. In case the grievance is lodged through IVR, the subscriber needs to provide the T-PIN. A subscriber can also raise grievance against CRA by submitting physical G1 Form to CRA.
2. To raise the grievance in the CRA system, Subscriber will login in CRA website (<https://enps.kfintech.com/Login/Login>) using his/her I-PIN. Below are the steps to raise the grievance in CRA system.

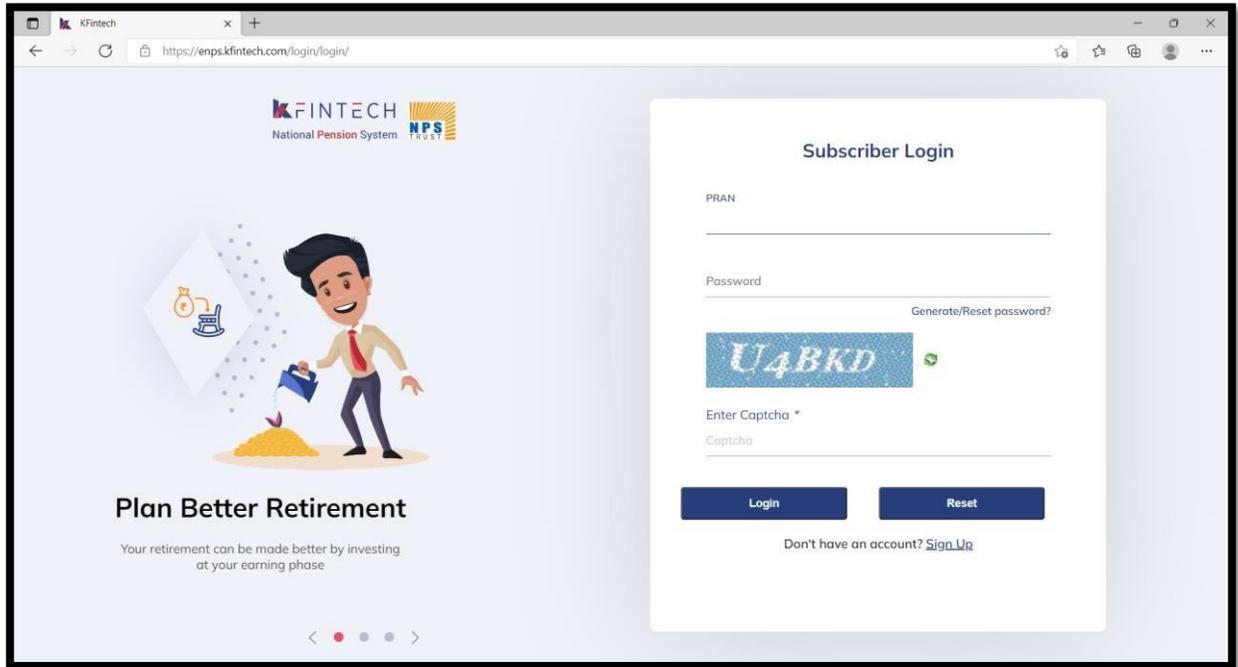


Figure 1

Welcome Page will be shown to the Subscriber after login into CRA system.

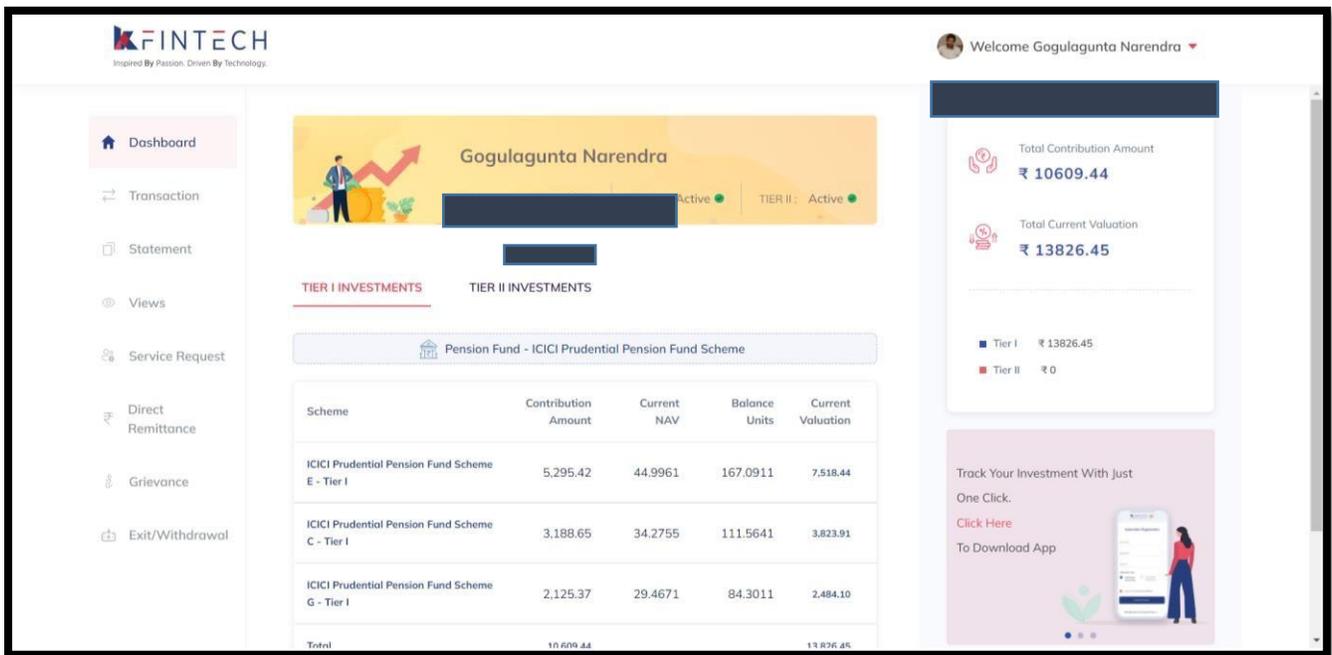
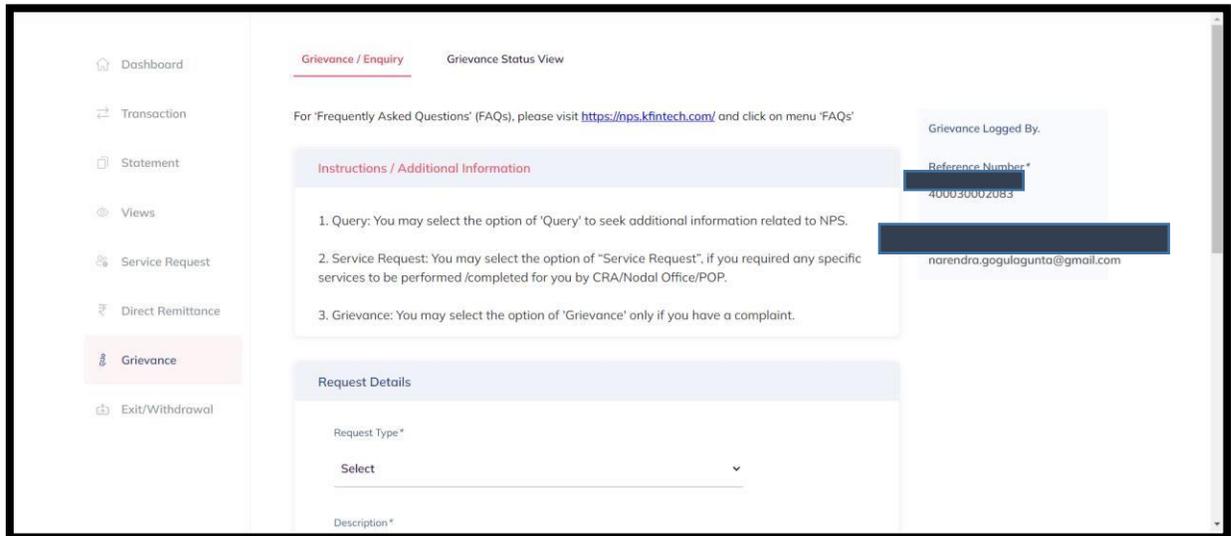


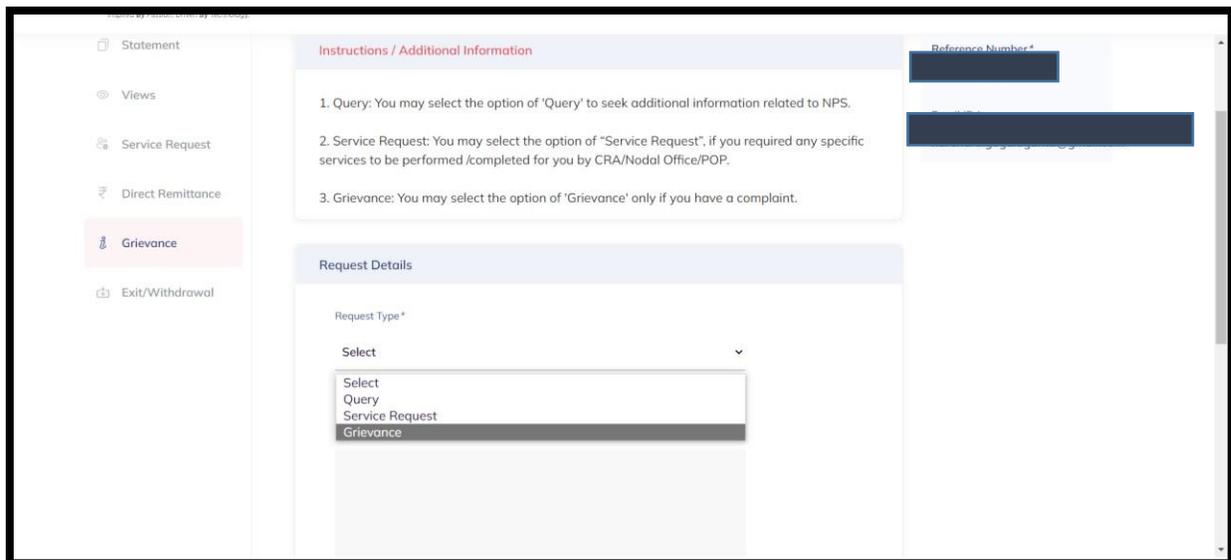
Figure 2

- Subscriber will click on 'Grievance' option to raise the Grievance.



**Figure 3**

- Subscriber will click on Request type.



**Figure 4**

- Subscriber will click on Request Category and select the Request category from the dropdown.

3. Grievance: You may select the option of 'Grievance' only if you have a complaint.

**Request Details**

Request Type\*  
Grievance

Request Category\*  
Statement of Accounts

Select  
Withdrawal  
Tier II  
Statement of Accounts  
PRAN Related  
PIN Related  
Against NPS Trust  
Email/SMS Alerts  
Contribution  
Change Request  
and confirm.

**Figure 5**

- Subscriber will click on Grievance Sub Category and select the option from the dropdown.

3. Grievance: You may select the option of 'Grievance' only if you have a complaint.

**Request Details**

Request Type\*  
Grievance

Request Category\*  
Statement of Accounts

Request Sub Category\*  
Select

Select  
Others - Tier I  
Others - Tier II  
Transaction Statement Not Received - Tier I  
Transaction Statement Not Received - Tier II  
and confirm.

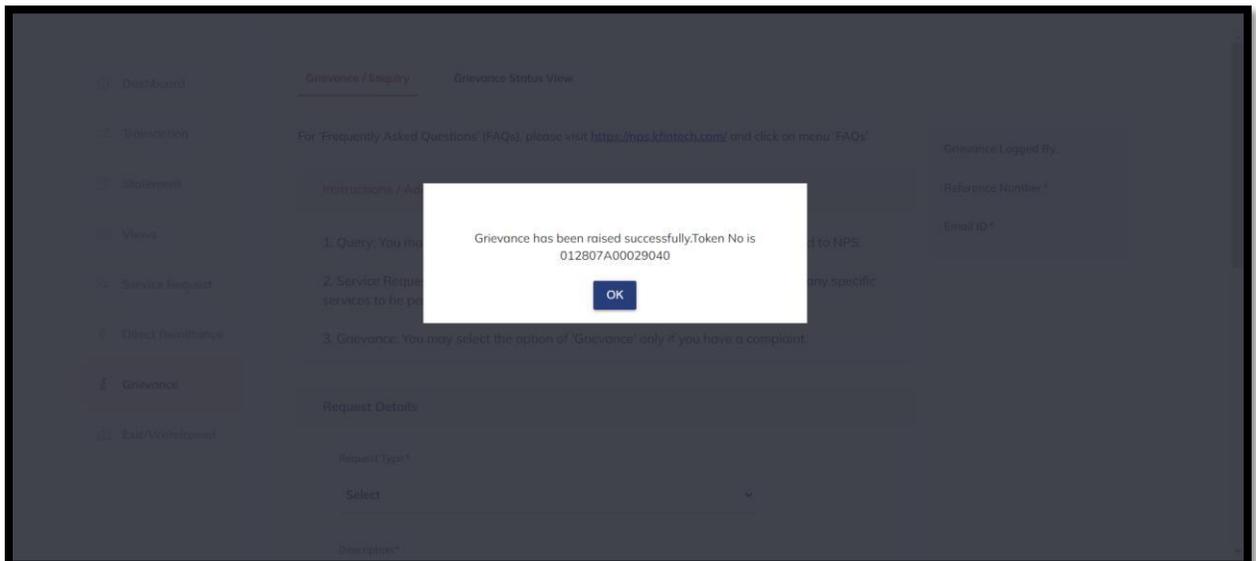
**Figure 6**

- Subscriber will provide the Grievance Description in the specified field.

The screenshot shows a web form for logging a grievance. At the top, there is a text area containing the text "Statement of transaction not received for the last month". Below this, there is a checkbox labeled "Logged Previously". Underneath, there are two input fields: "Against Entity ID Name" and "CRA HO". Below these is another input field labeled "Against Entity ID" containing the text "CRA0001". There is another checkbox labeled "Upload Attachment". At the bottom of the form, there are two blue buttons: "Submit" and "Reset". Below the buttons, there is a "Note" section with the text: "Note : Uploaded Attachments(Allowed File Types: 'jpg', 'jpeg', 'pdf', 'tiff', 'tif', 'zip', 'png', 'bmp'. Maximum File Size:2 KB to 5 MB)".

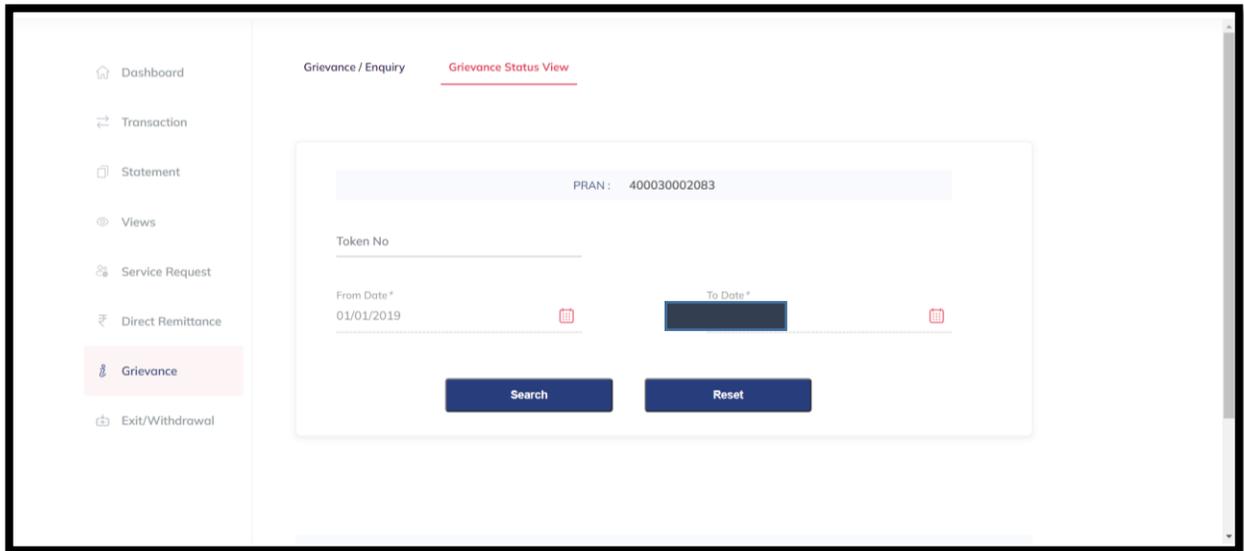
**Figure 7**

- The CRA system will generate unique 15-digit token number as acknowledgement and same will be shown on the screen.



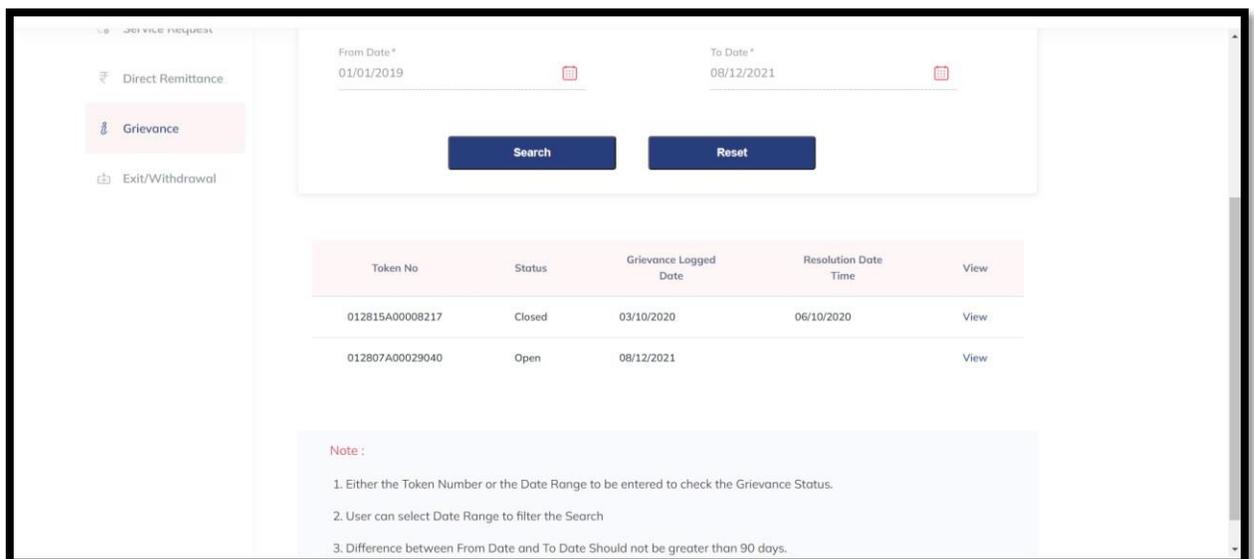
**Figure 8**

- Subscriber can view the Grievance status under 'Grievance Status View' menu. Subscriber is required to provide the token number or date range.



**Figure 9**

- Status will be shown to the User once subscriber clicks on search button.



Token No	Status	Grievance Logged Date	Resolution Date Time	View
012815A00008217	Closed	03/10/2020	06/10/2020	View
012807A00029040	Open	08/12/2021		View

**Note :**

- Either the Token Number or the Date Range to be entered to check the Grievance Status.
- User can select Date Range to filter the Search
- Difference between From Date and To Date Should not be greater than 90 days.

**Figure 10**

3. In case the grievance is logged in offline mode, an email will be sent to the user when the grievance is captured in the CRA system, along with the token number for future reference.
4. In case the grievance is logged online, the token no. will be displayed and separate email intimation will be sent.
5. In case the grievance is raised through a call centre executive, the details of the token number would be sent to the user on whose behalf the grievance was raised.
6. If the grievance is raised against CRA, CRA user will login into CRA system and resolve the grievance. If the grievance is not resolved within T+2 working days, T being the date of raising the grievance, an auto-triggered email will be sent to the higher authority.
7. A customer care team is set-up at CRA to resolve the grievances raised by various entities.
8. This team is grouped into pre-defined customer care groups (CCG). Each group will be assigned to handle one or more type of grievance requests.
9. The CCG user will login to the system after due authentication and see all the unassigned grievances at that point of time under view and assign option.
10. Status of the grievance will be marked as closed. Email intimation will be sent to the user along with the resolution details and the grievance status will be updated as Resolved.
11. In case, the subscriber is not satisfied with the resolution provided, they will have an option to reopen the grievance within one month of closure of grievance.
12. A control point and measurement is established to check if significant numbers of grievance requests are being raised in same category like PRAN kit not received. Steps will be taken to determine the underlying cause.
13. In case of TAT overrun, escalation matrix will be followed as defined in above section.

**Subscribers' grievances against Nodal Office / ASP:**

1. The user will login to the CGMS system using the I-PIN provided to them during registration process. In case the grievance is lodged through IVR, the subscriber needs to provide the T-PIN. A subscriber can also raise grievance against CRA by submitting physical G1 Form to CRA.

2.To raise the grievance in the CRA system, Subscriber will login in CRA website (https://enps.kfintech.com/Login/Login) using his/her I-PIN. Below are the steps to raise the grievance in CRA system.

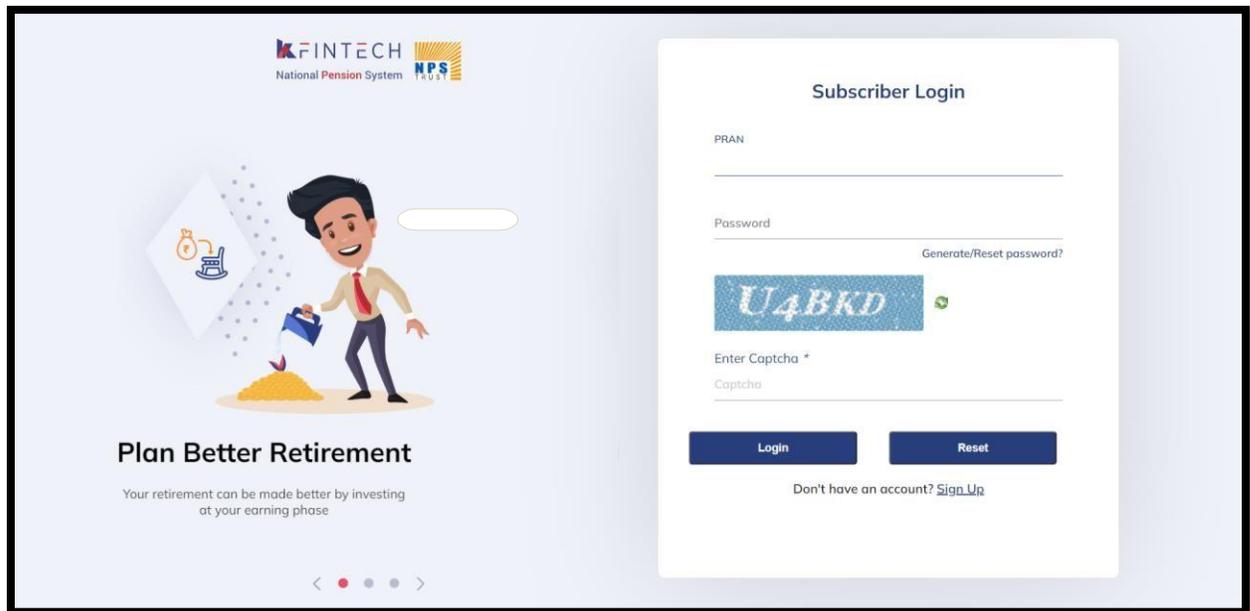
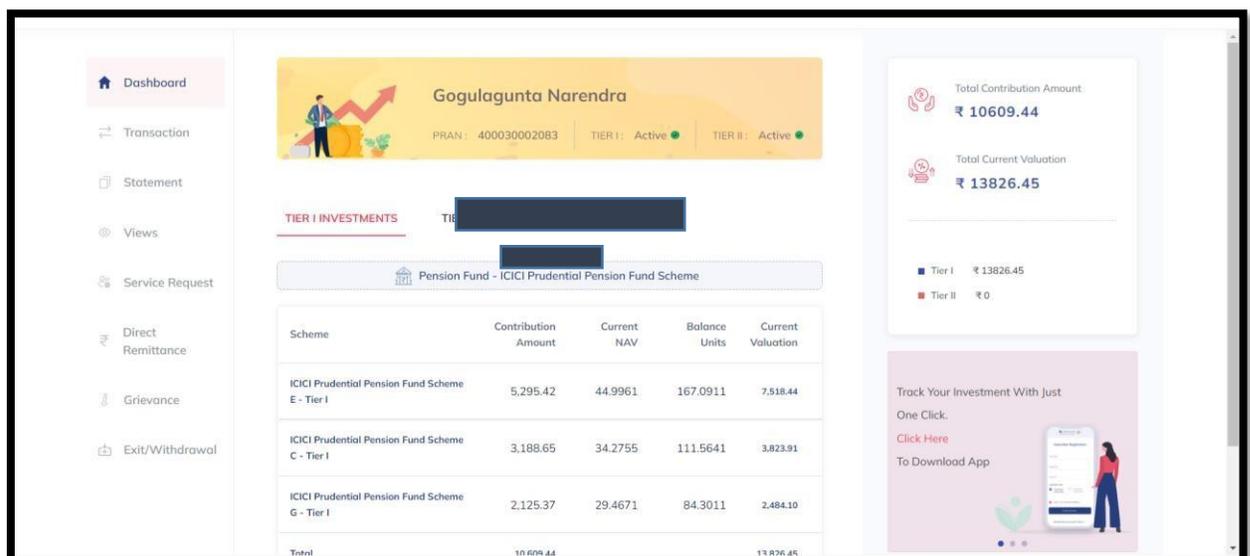


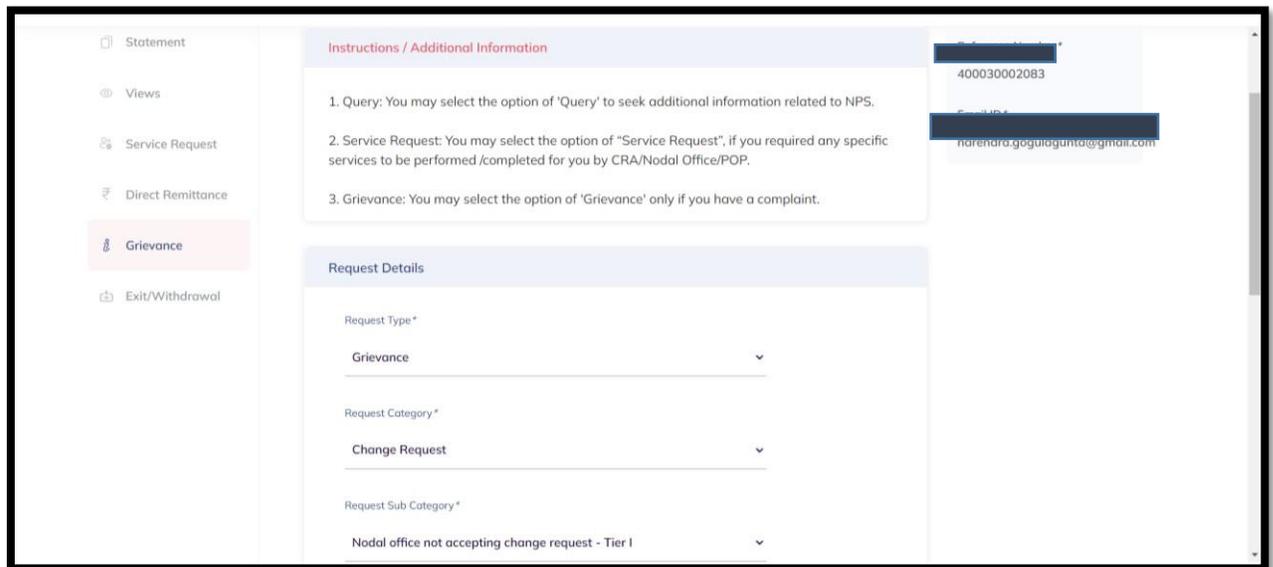
Figure 11

- Welcome Page will be shown to the Subscriber after successful login into CRA system.



**Figure 12**

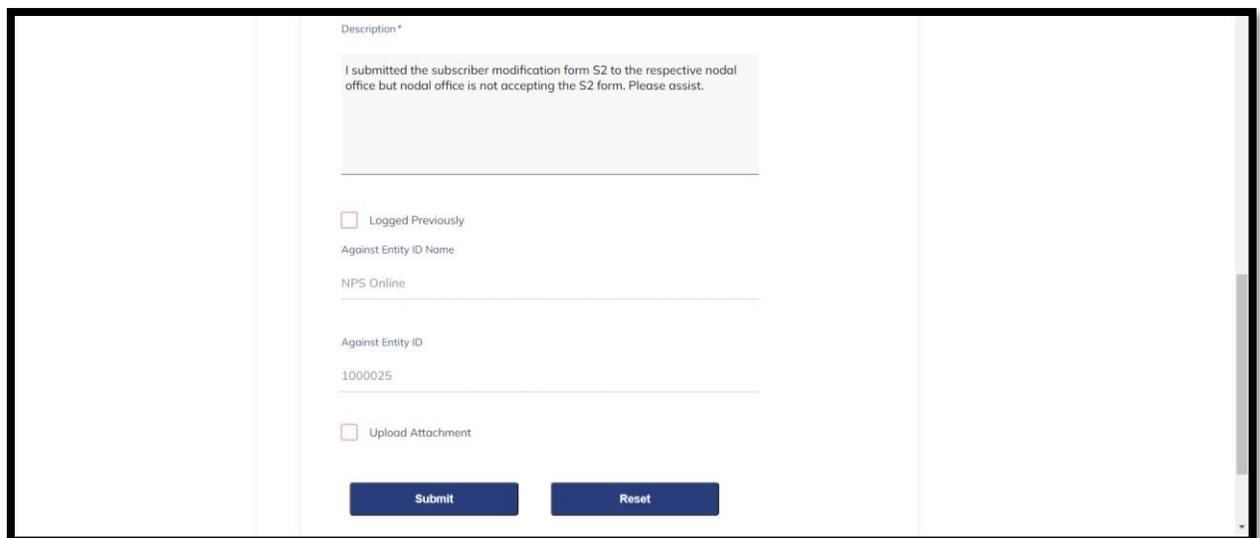
- The user will then enter all the details of the grievance in the prescribed format. Subscriber will click on 'Grievance/Enquiry' option to raise the Grievance.



The screenshot shows a web interface for raising a grievance. On the left, a navigation menu includes 'Statement', 'Views', 'Service Request', 'Direct Remittance', 'Grievance' (highlighted), and 'Exit/Withdrawal'. The main content area is titled 'Instructions / Additional Information' and lists three options: 'Query', 'Service Request', and 'Grievance'. Below this is the 'Request Details' section with three dropdown menus: 'Request Type\*' (selected: Grievance), 'Request Category\*' (selected: Change Request), and 'Request Sub Category\*' (selected: Nodal office not accepting change request - Tier I). On the right, there are fields for 'Subscriber Name\*' (400030002083) and 'E-mail\*' (narendra.gogulagunto@gmail.com).

**Figure 13**

- Subscriber will click on Category and Sub category and select the values from the dropdown. Subscriber will also provide the description of the grievance and will click on 'submit' button.



The screenshot shows the 'Description\*' field filled with the text: 'I submitted the subscriber modification form S2 to the respective nodal office but nodal office is not accepting the S2 form. Please assist.' Below the text area are two checkboxes: 'Logged Previously' and 'Upload Attachment', both unchecked. There are also input fields for 'Against Entity ID Name' (NPS Online) and 'Against Entity ID' (1000025). At the bottom, there are two buttons: 'Submit' and 'Reset'.

**Figure 14**

- The CRA system will generate unique 15-digit token number as acknowledgement.

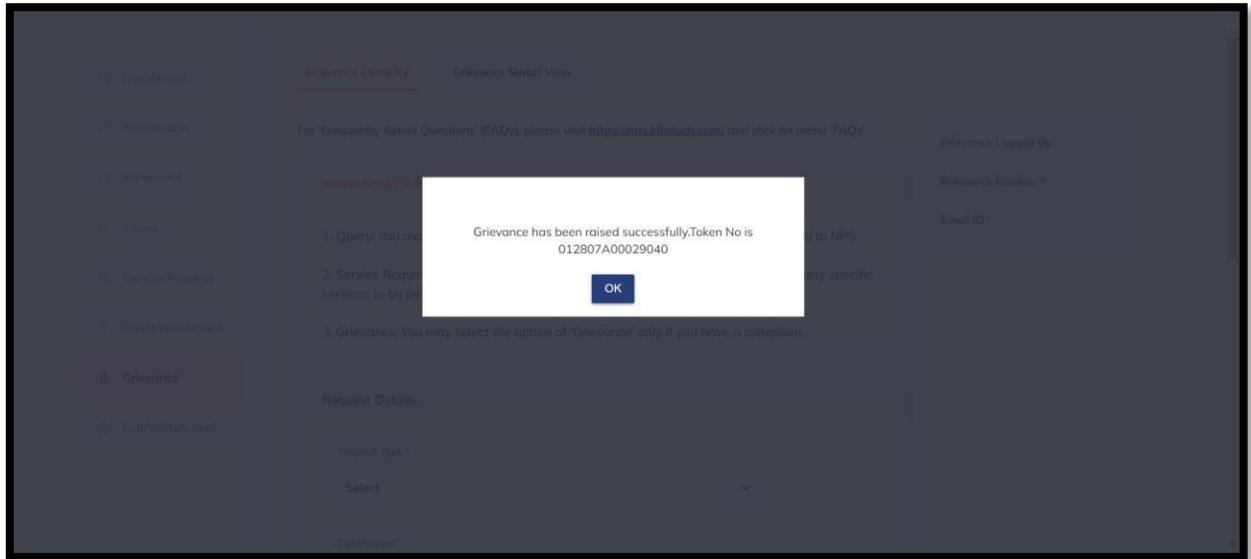


Figure 15

- To check the status of the grievance raised, subscriber will click on 'Grievance Status View' to view the status by providing token number or date range.

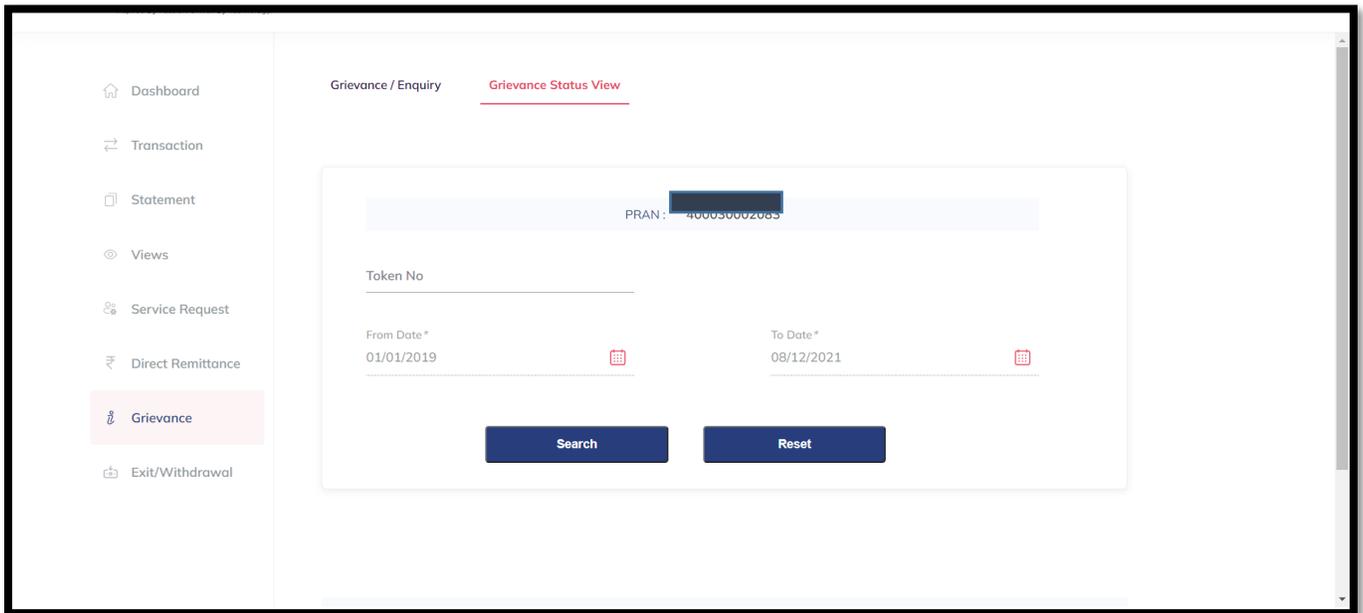
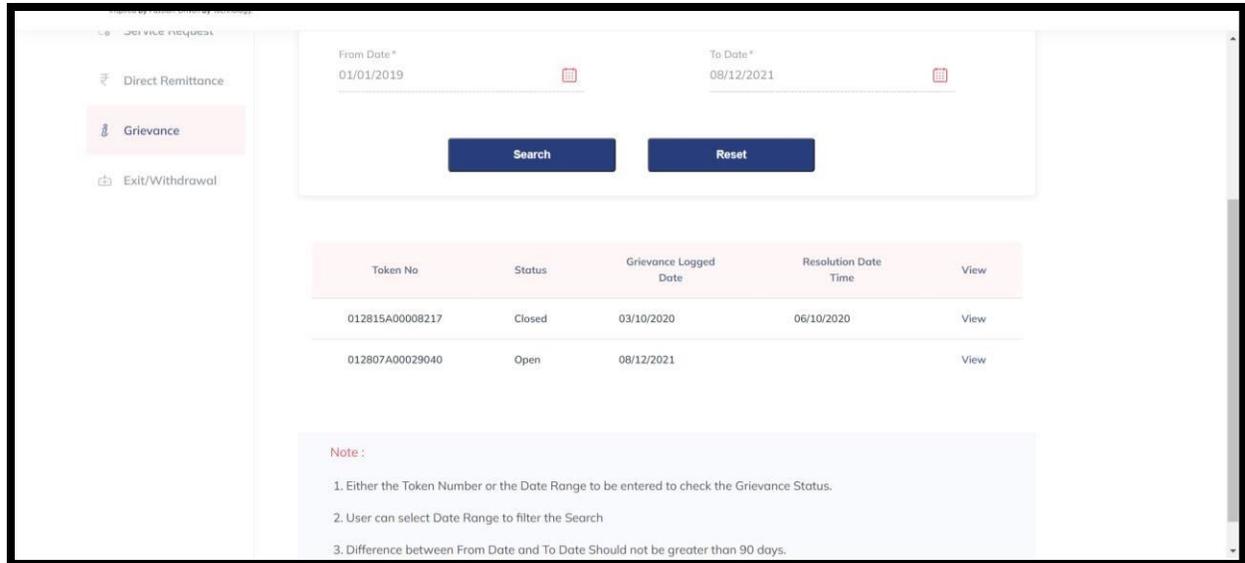


Figure 16

- Below screen will be shown to the User for Grievance Status View.



Token No	Status	Grievance Logged Date	Resolution Date Time	View
012815A00008217	Closed	03/10/2020	06/10/2020	View
012807A00029040	Open	08/12/2021		View

**Note :**

1. Either the Token Number or the Date Range to be entered to check the Grievance Status.
2. User can select Date Range to filter the Search
3. Difference between From Date and To Date Should not be greater than 90 days.

**Figure 17**

3. In case the grievance is logged in offline mode, an email will be sent to the user when the grievance is captured in the CRA system, along with the token number for future reference.
4. In case the grievance is logged online, the token no. will be displayed and separate email intimation will be sent.
5. In case the grievance is raised through a call centre executive, the details of the token number would be sent to the user on whose behalf the grievance was raised.
6. Email intimation will be sent to the user along with the resolution details and the grievance status will be updated as Resolved.
7. In case, the subscriber is not satisfied with the resolution provided, they will have an option to reopen the grievance within one month of closure of grievance.
8. A control point and measurement is established to check if significant numbers of grievance requests are being raised in same category. Steps will be taken to determine the underlying cause.
9. Subscribers' grievances against ASP after complete closure of PRAN, i.e., after the entire accumulated pension wealth has been paid out – either as lump-sum to the subscriber or

has been transferred to ASP, will not be covered in the CRA system.

## **7.0 Nodal Offices' Grievances:**

Nodal offices include Pr.AO, DTA, PAO, CDDO, DTO, DDO, POP, POP SP, CHO and CBO.

### **Some examples of grievances that Nodal Offices may have against CRA are:**

1. PRAN allotted but card not received
2. PRAN not allotted
3. Withdrawal amount not received

### **Some examples of grievances that Nodal Offices may have against TB are:**

1. FRC not uploaded
2. Incorrect amount in FRC uploaded
3. Delay in uploading FRC

### **Some examples of grievances that Nodal Offices may have against ASP are:**

1. Annuity not received
2. Incorrect annuity amount

The procedure to be followed for registering and resolution of Nodal Offices' grievances against CRA or other parties is given below in detail.

## **7.1 Nodal Offices' Grievances against CRA**

1. The Nodal Office (Pr.AO/DTA/PAO/CDDO/DTO/DDO/POP/POP SP/CHO/CBO) user will login to the CGMS system using the I-PIN provided to them during registration process. In case the grievance is lodged through IVR, the user needs to provide the T-PIN.

- Nodal Office will visit the CRA website (<https://cra.kfintech.com/Login.aspx>) to login into CRA system.

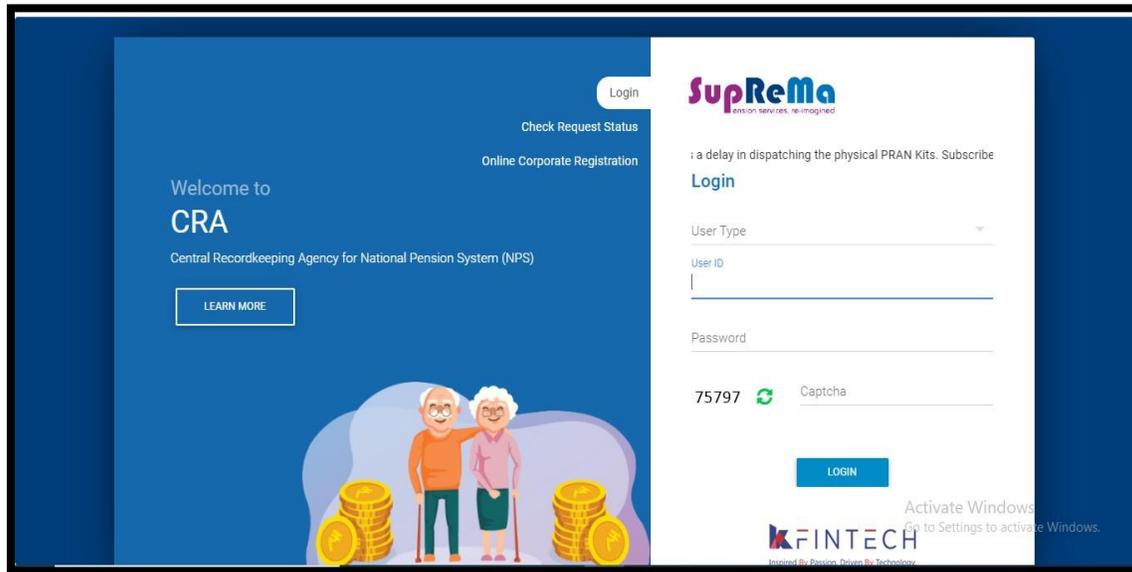


Figure 18

- Nodal Office will provide the User ID and I-PIN for logging into CRA system.

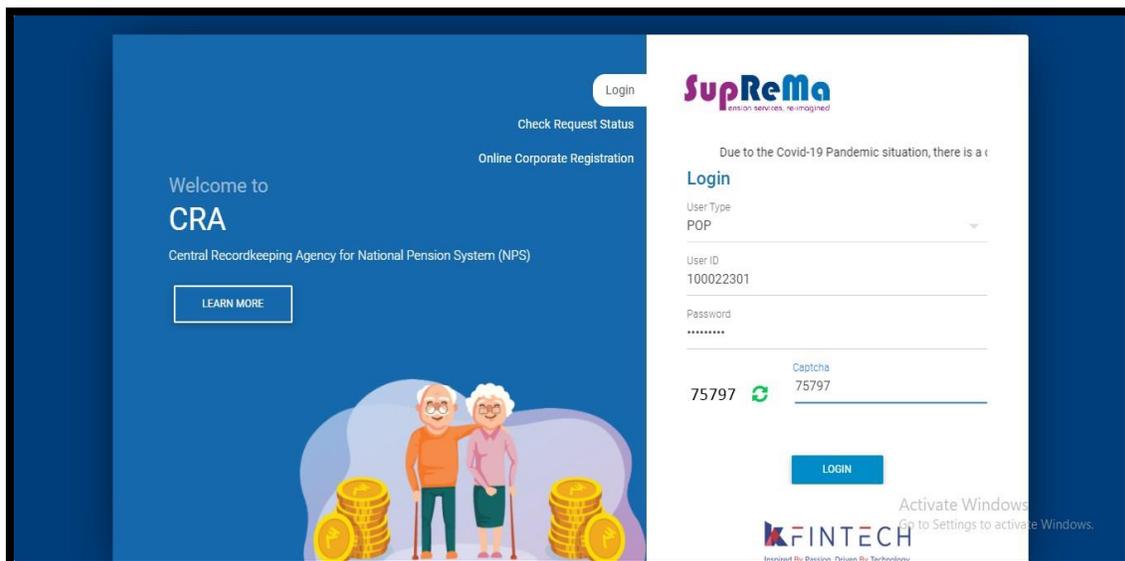


Figure 19

- Below Welcome page will be shown the User after Nodal Office logs in CRA system.

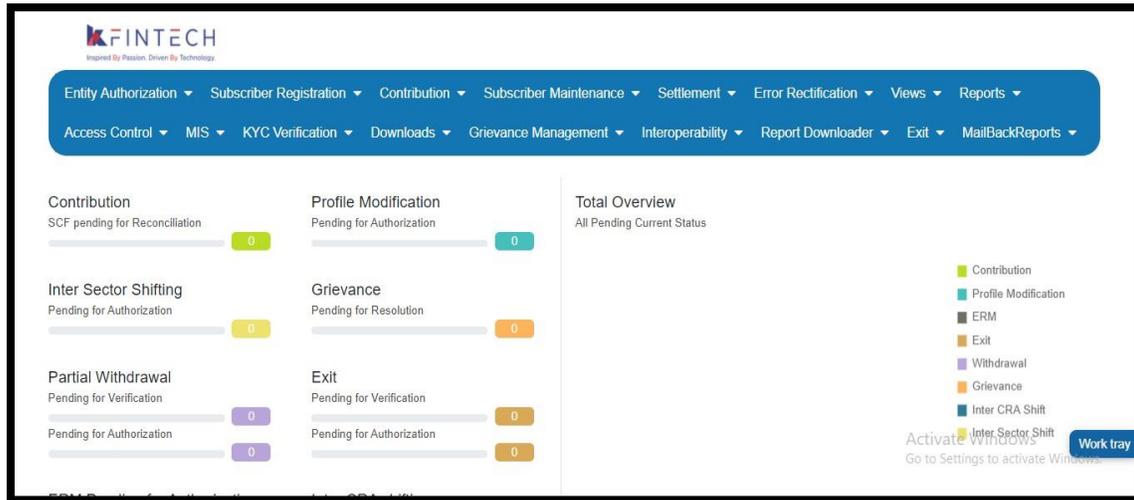


Figure 20

- Nodal Office will click on 'Grievance Management' option.

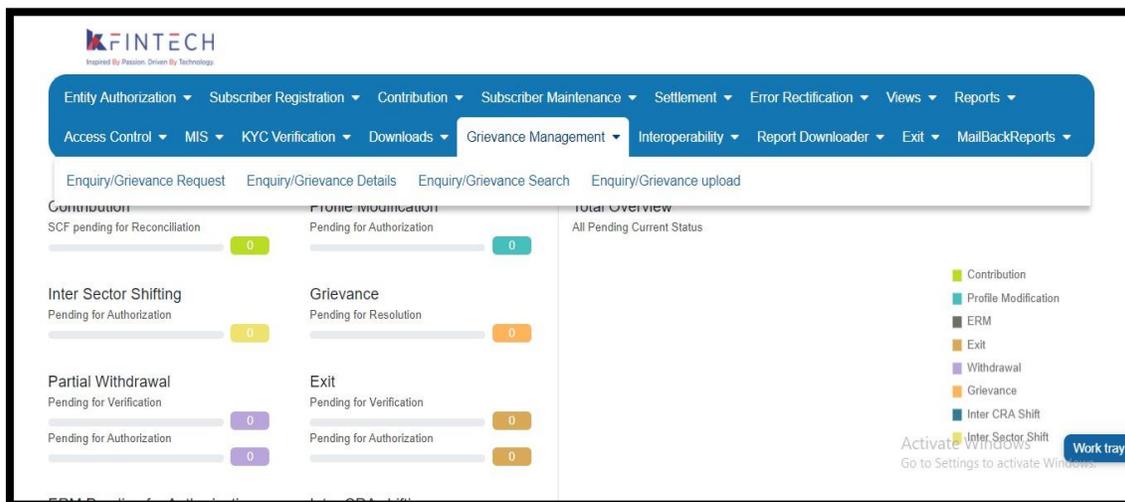


Figure 21

- User will click on 'Enquiry/Grievance request' option to raise the grievance in CRA system.

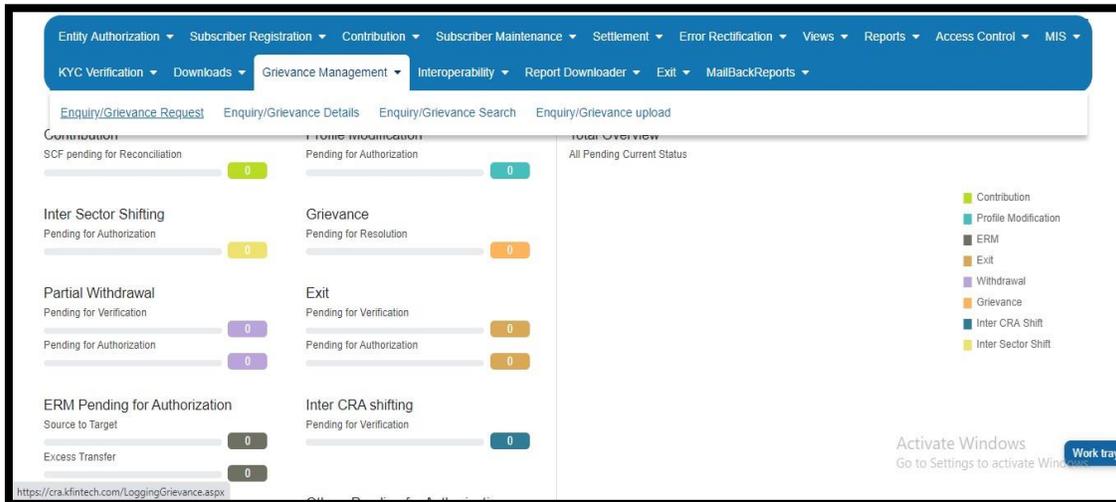
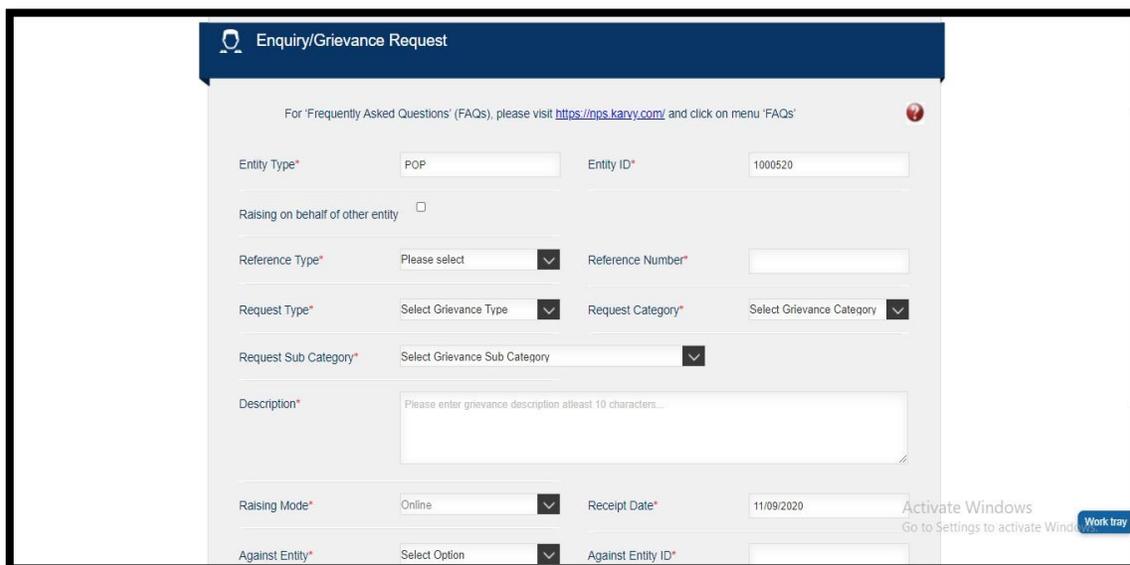


Figure 22

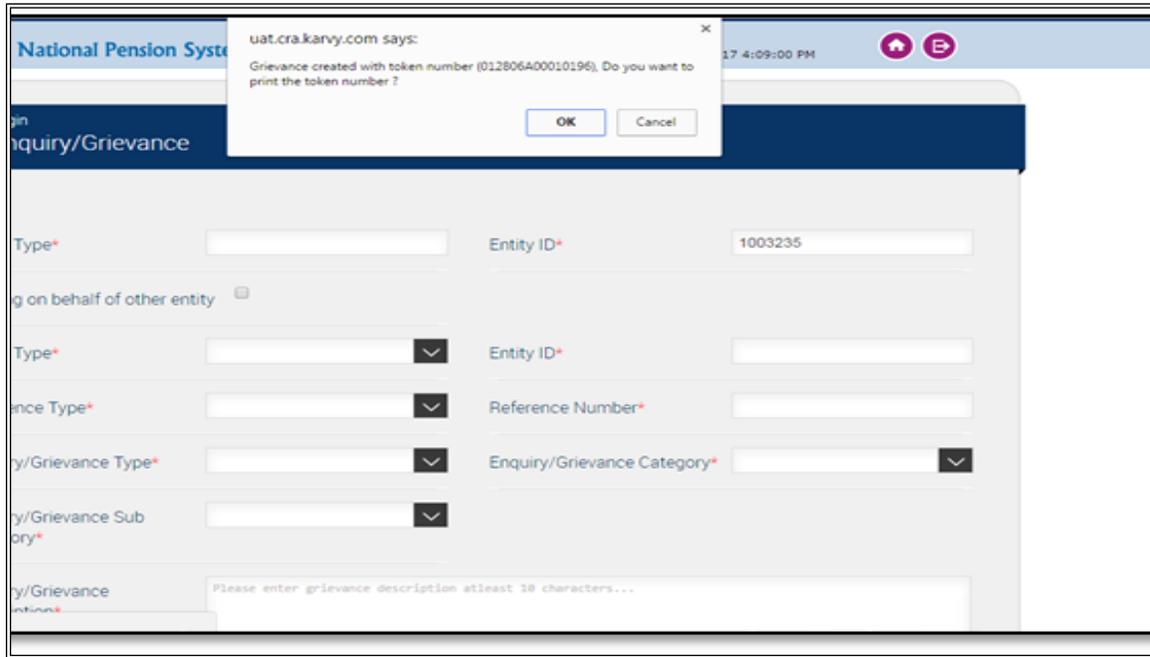
- The user will then enter all the details of the grievance in the prescribed format and submit the request.



The screenshot shows the 'Enquiry/Grievance Request' form. At the top, there is a header with a magnifying glass icon and the text 'Enquiry/Grievance Request'. Below the header, there is a link for 'Frequently Asked Questions' (FAQs) with the URL https://nps.karvy.com/. The form contains several input fields and dropdown menus: 'Entity Type\*' (text box with 'POP'), 'Entity ID\*' (text box with '1000520'), 'Raising on behalf of other entity' (checkbox), 'Reference Type\*' (dropdown menu with 'Please select'), 'Reference Number\*' (text box), 'Request Type\*' (dropdown menu with 'Select Grievance Type'), 'Request Category\*' (dropdown menu with 'Select Grievance Category'), 'Request Sub Category\*' (dropdown menu with 'Select Grievance Sub Category'), 'Description\*' (text area with placeholder text 'Please enter grievance description atleast 10 characters...'), 'Raising Mode\*' (dropdown menu with 'Online'), 'Receipt Date\*' (text box with '11/09/2020'), 'Against Entity\*' (dropdown menu with 'Select Option'), and 'Against Entity ID\*' (text box). The URL at the bottom left is https://cra.kfintech.com/LoggingGrievance.aspx.

Figure 23

2. The CRA system will generate a unique 15-digit token number as acknowledgement.



**Figure 24**

3. In case the grievance is logged in offline mode, an email will be sent to the user when the grievance is captured in the CRA system, along with the token number for future reference.
4. In case the grievance is logged online, the token no. will be displayed and separate email intimation will be sent.
5. In case the grievance is raised through a call center executive, the details of the token number would be sent to the user on whose behalf the grievance was raised.
6. A customer care team is set-up at CRA to resolve the grievances raised by various entities.
7. This team is grouped into pre-defined customer care groups (CCG). Each group will be assigned to handle one or more type of grievance requests.
8. The CCG user will login to the system after due authentication and see all the unassigned grievances at that point of time under view and assign option. CRA user will view the grievance

and will resolve in CRA system by appropriate remarks. If the grievance is on resolved within T+2

- working days, T being the date of raising the grievance, an auto-triggered email will be sent to higher authority.
9. Email intimation will be sent to the user along with the resolution details and the grievance status will be updated as Resolved.
  10. In case, the subscriber is not satisfied with the resolution provided, they will have an option to reopen the grievance within one month of closure of grievance.
  11. If a significant number of grievance requests are being raised in same category like PRAN generated but cards not received, PRAN Kit not received etc., steps will be taken to determine the underlying cause.
  12. If any grievance is being reopened repeatedly then steps will be taken to get it resolved.
  13. In case of TAT overrun, escalation matrix will be followed as defined in above section.

## 7.2 Nodal offices' Grievances against Trustee Bank

### Some examples of grievances that Nodal Offices may have against TB are:

1. FRC not uploaded
2. Incorrect amount in FRC uploaded
3. Delay in uploading FRC

The following procedure is to be followed, for grievances of Nodal Offices against the Trustee Bank:

1. The user will login to the CRA website (<https://cra.kfintech.com/Login.aspx>) by using the I-PIN provided to them during registration process. In case the grievance is lodged through IVR the user needs to provide the T-PIN.

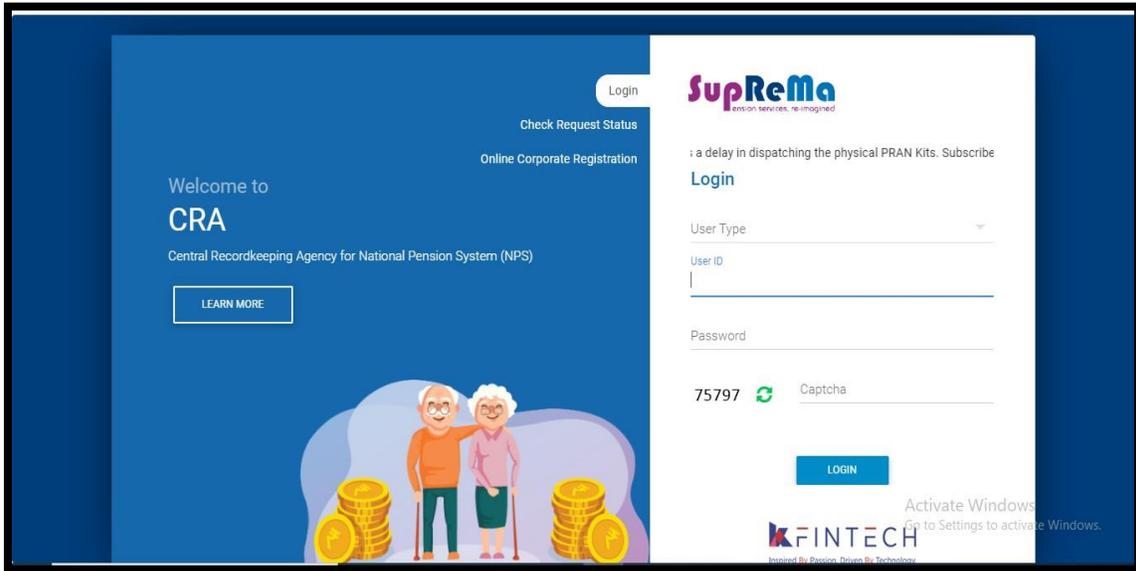


Figure 25

Welcome page will be shown to the User after he/she successfully logs into CRA system. User will click on Grievance Management.

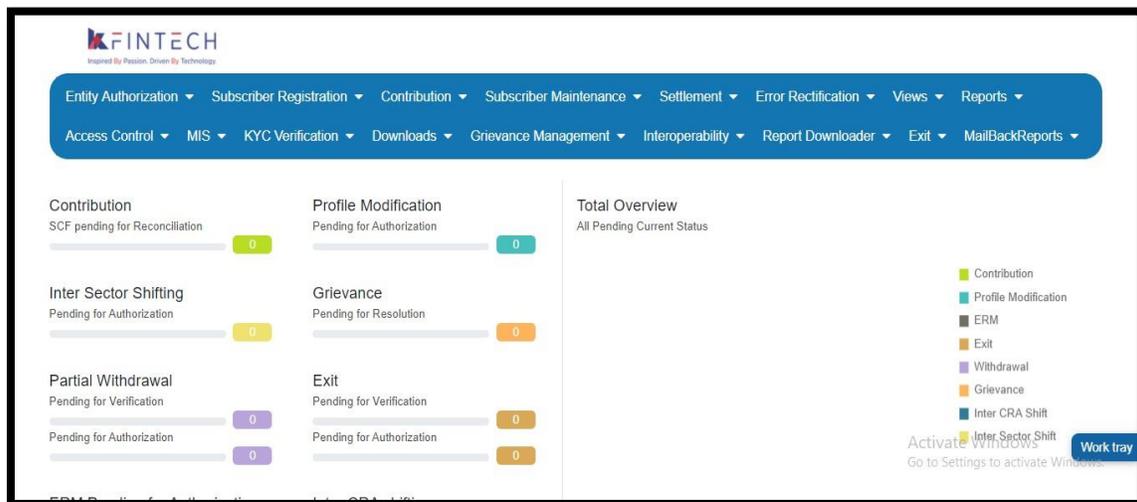


Figure 26

Nodal Office will raise the grievance by clicking on 'Enquiry/ Grievance Request'.

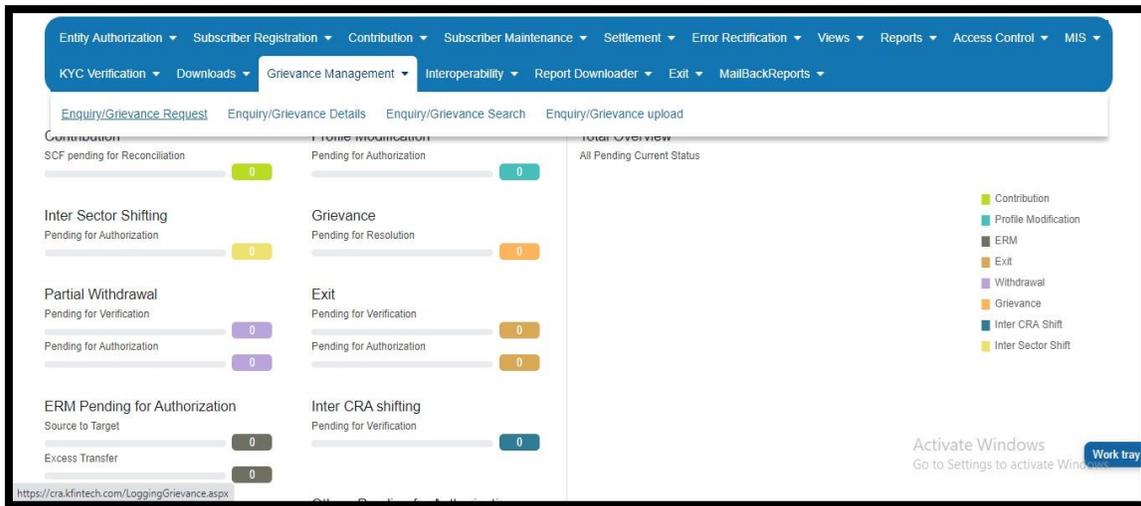


Figure 27

The user will then enter all the details of the grievance in the prescribed format and submit in the CRA system.

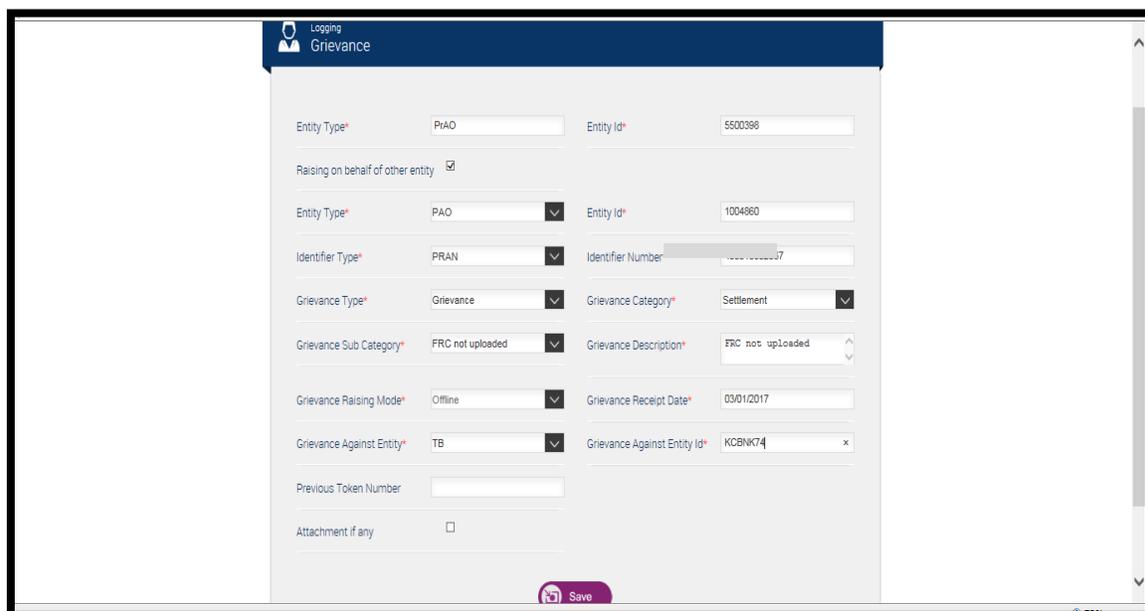


Figure 28

2. The CRA system will generate a unique 15-digit token number as acknowledgement.

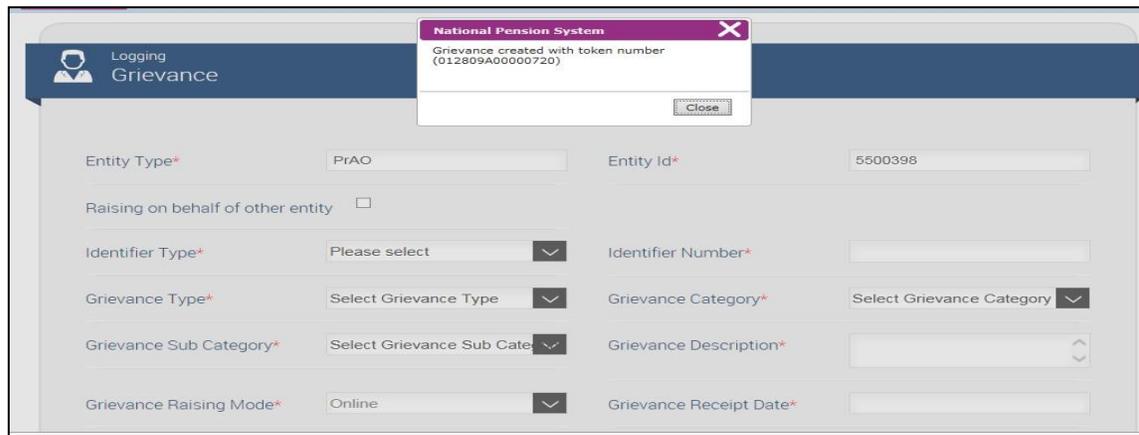
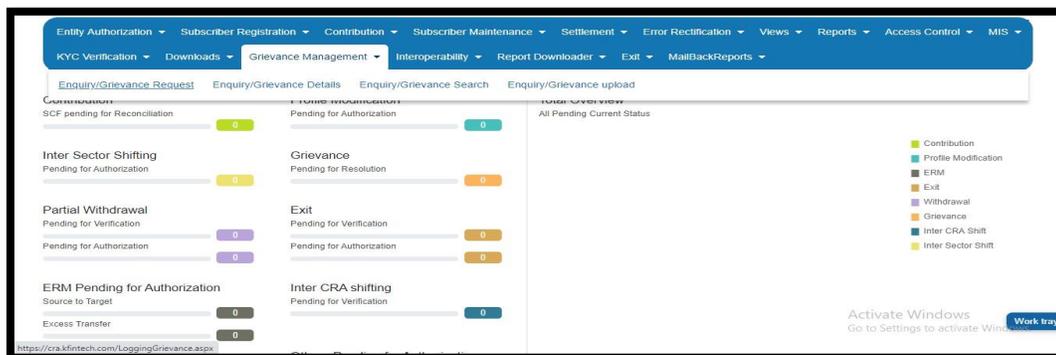


Figure 29

3. In case the grievance is logged in offline mode, an email will be sent to the user when the grievance is captured in the CRA system, along with the token number for future reference.
4. In case the grievance is logged online, the token no. will be displayed and separate an email intimation will be sent.
5. In case the grievance is raised through a call centre executive, the details of the token number would be sent to the user on whose behalf the grievance was raised.
6. TB user can go to view option in the CGMS, to check the grievances against them.

### Resolution of Grievances by Trustee Bank

1. To resolve the Grievance, Trustee Bank User will login into CRA system and click on 'Grievance Management' and then click on 'Enquiry/Grievance Search'.



**Figure 30**

Complete list of pending grievance requests will be shown in date wise sorted order (earliest one at the top). The TB User will select one or more or all of the grievance requests for resolution. Below screen will shown pending grievance against Trustee Bank.

Trustee Bank will click on the 'View' hyperlink to view the details of grievance raised.

Search Grievance

Raised Against me     
  Raised By me

Token Number

Identifier Number

Entity Type

Grievance Category

To Date\*

Identifier Type

Entity Id

Status

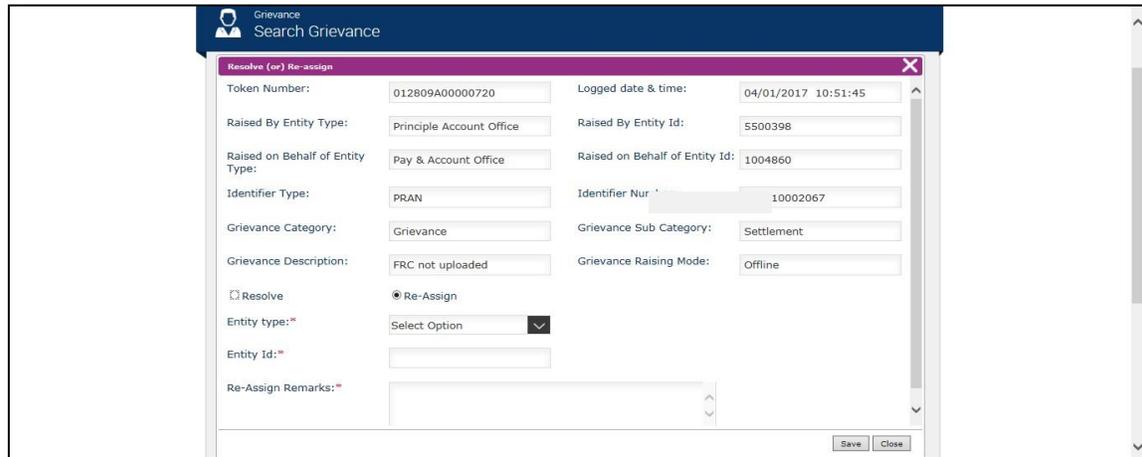
From Date\*

Preview
Clear

SI No	Token Number	Raised By Entity	Raised By Entity Id	Raised Against Entity	Raised Against Entity Id	Gr Type	Gr Sub Type	Status	Date	View
1	012809A00000720	Principle Account Office	5500398	Trustee Bank	KCBNK74	Grievance	Settlement	Open	04/01/2017	<a href="#">View</a>

**Figure 31**

Trustee Bank will provide the resolution remarks in CRA system and click on save button to close the grievance.



The screenshot shows a web application window titled 'Grievance Search Grievance'. A modal window titled 'Resolve (or) Re-assign' is open, displaying the following fields:

- Token Number: 012809A00000720
- Logged date & time: 04/01/2017 10:51:45
- Raised By Entity Type: Principle Account Office
- Raised By Entity Id: 5500398
- Raised on Behalf of Entity Type: Pay & Account Office
- Raised on Behalf of Entity Id: 1004860
- Identifier Type: PRAN
- Identifier Number: 10002067
- Grievance Category: Grievance
- Grievance Sub Category: Settlement
- Grievance Description: FRC not uploaded
- Grievance Raising Mode: Offline

At the bottom, there are radio buttons for 'Resolve' and 'Re-Assign', with 'Re-Assign' selected. Below these are fields for 'Entity type', 'Entity Id', and 'Re-Assign Remarks'. 'Save' and 'Close' buttons are at the bottom right.

**Figure 32**

7. The resolution will be provided based on the grievance type and the status of the grievance will be marked as closed. Email intimation will be sent to the user along with the resolution details and the grievance status will be updated as 'Resolved'.
8. The user at any point in between this process, view the status of the grievance raised by mentioning the token number.
9. In case, the user is not satisfied with the resolution provided, they will have an option to reopen the grievance within one month of closure of grievance.
10. If a significant number of grievance requests are being raised in same category like Contribution details not uploaded, incorrect contribution amount uploaded, Delay in uploading contribution etc., steps will be taken to determine the underlying cause.
11. If any grievance is being reopened repeatedly then steps will be taken to get it resolved.

### **7.3 Nodal Offices' Grievances against ASP**

The steps to be followed for Nodal Offices' grievances against ASPs are given below:

1. The user will login to the CGMS system using the I-PIN provided to them during registration process. In case of IVR the user needs to provide the T-PIN.

2. The user will then enter all the details of the grievance in the prescribed format and submit to the CRA system.
3. The CRA system will generate a unique 15-digit token number as acknowledgement.
4. In case the grievance is logged in offline mode, an email will be sent to the user when the grievance is captured in the CRA system, along with the token number for future reference.
5. In case the grievance is logged online, the token no. will be displayed and separate email intimation will be sent.
6. In case the grievance is raised through a call centre executive, the details of the token number would be sent to the user on whose behalf the grievance was raised.

### **Resolution of Grievance by ASP**

1. ASP can go to view option in the CGMs, to check the grievances raised against them.
2. Complete list of pending grievance requests will be shown in date wise sorted order (earliest one at the top). The ASP will select one or more or all of the grievance requests for resolution.
3. The ASP will then select the one of the assigned grievance requests from the assigned list from the Resolution option in CGMS.
4. The request resolution Screen will be shown to the user, with the details of grievance logged by PrAO/DTA.
5. The resolution will be provided based on the grievance type and the status of the grievance will be marked as closed. Email intimation will be sent to the user along with the resolution details and the grievance status will be updated as Resolved.
6. The user at any point in between this process, view the status of the grievance raised by mentioning the token number.
7. In case the user is not satisfied with the resolution provided they will have an option to reopen the grievance.
8. If a significant number of grievance requests are being raised in same category like Contribution details not uploaded, incorrect contribution amount uploaded, delay in uploading contribution etc., steps will be taken to determine the underlying cause.
9. If any grievance is being reopened repeatedly then steps will be taken to get it resolved.

## 8.0 PFM/ASP/TB's Grievances:

Trustee Bank, PFM, ASP can raise their grievances in a free text format by mentioning the nature and details of grievances through the web based interface. There will be no classification of the type of grievances. Any grievance received from these entities will be directly escalated to a higher level.

## 8.1 PFM/ASP/TB's Grievances against CRA

PFM/ASP/TB can raise their grievances by mentioning the nature and details of grievances in a free text format either through the web based interface. Any grievance received from PFM/ASP/TB will be directly escalated to a higher level.

The user will login to CRA website (<https://cra.kfintech.com/Login.aspx>) by using the I-PIN provided to them during registration process.

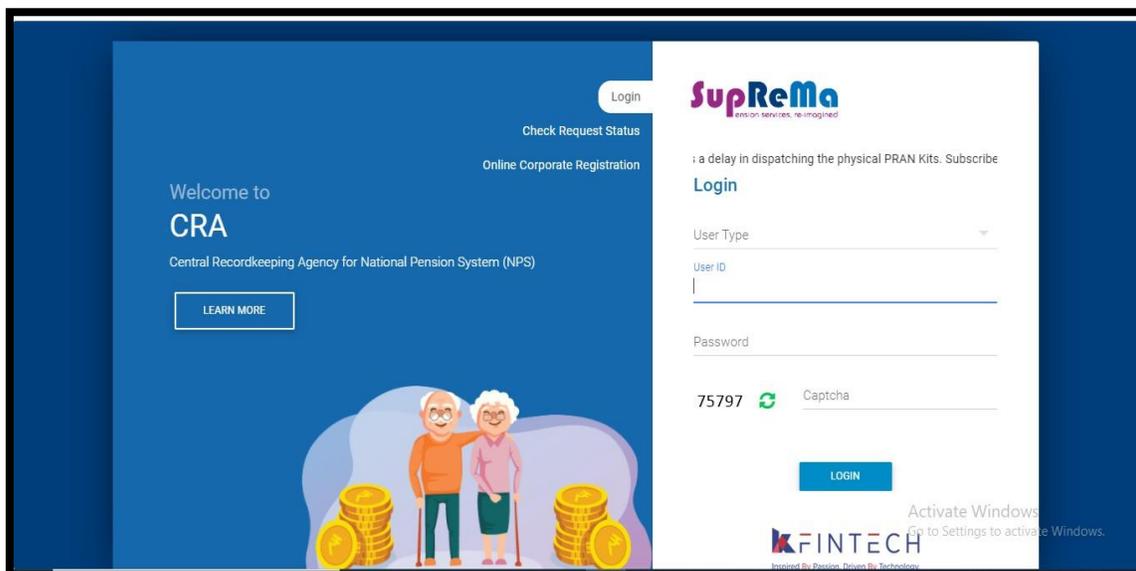
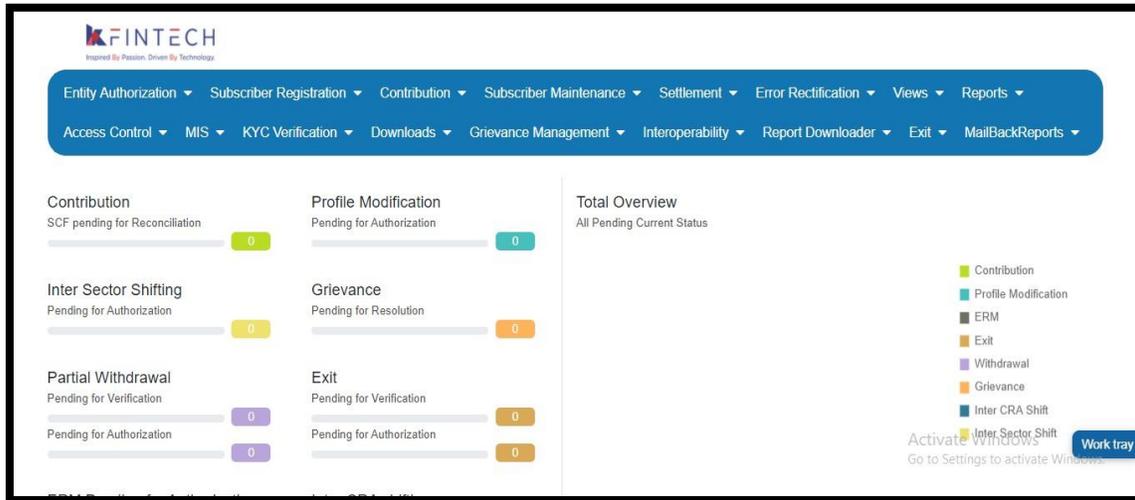


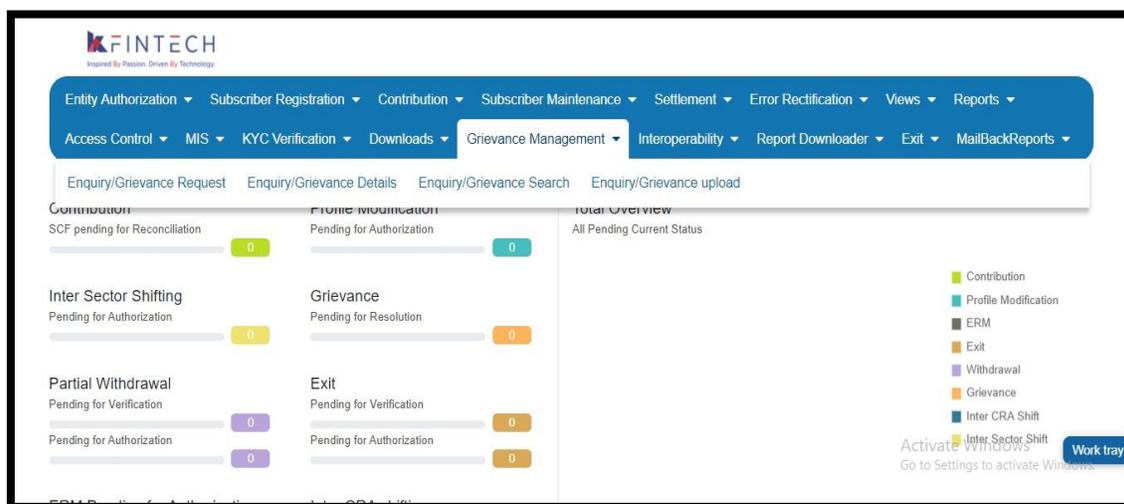
Figure 33

Below Welcome page will be show to the User after successful login.



**Figure 34**

User will click on 'Grievance Management'.



**Figure 35**

User will click on 'Enquiry/Grievance Request' option.

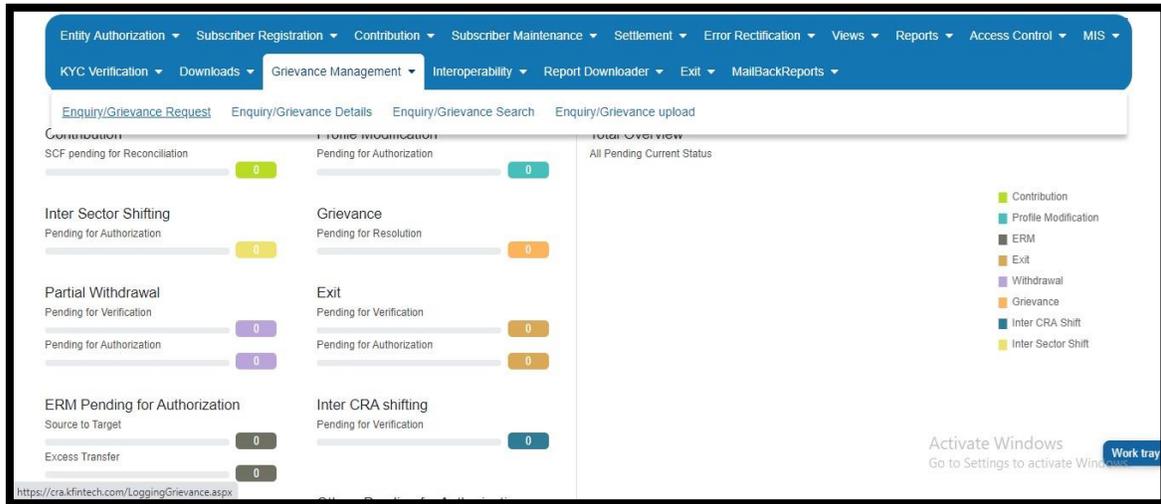


Figure 36

The user will then enter all the details of the grievance in the prescribed format and 'submit' to the CRA system.

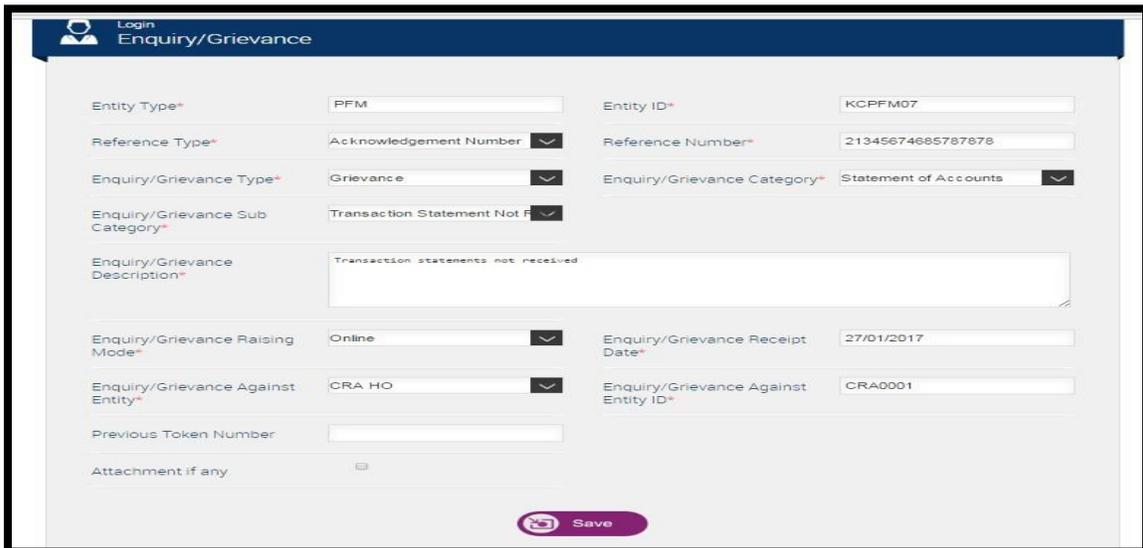
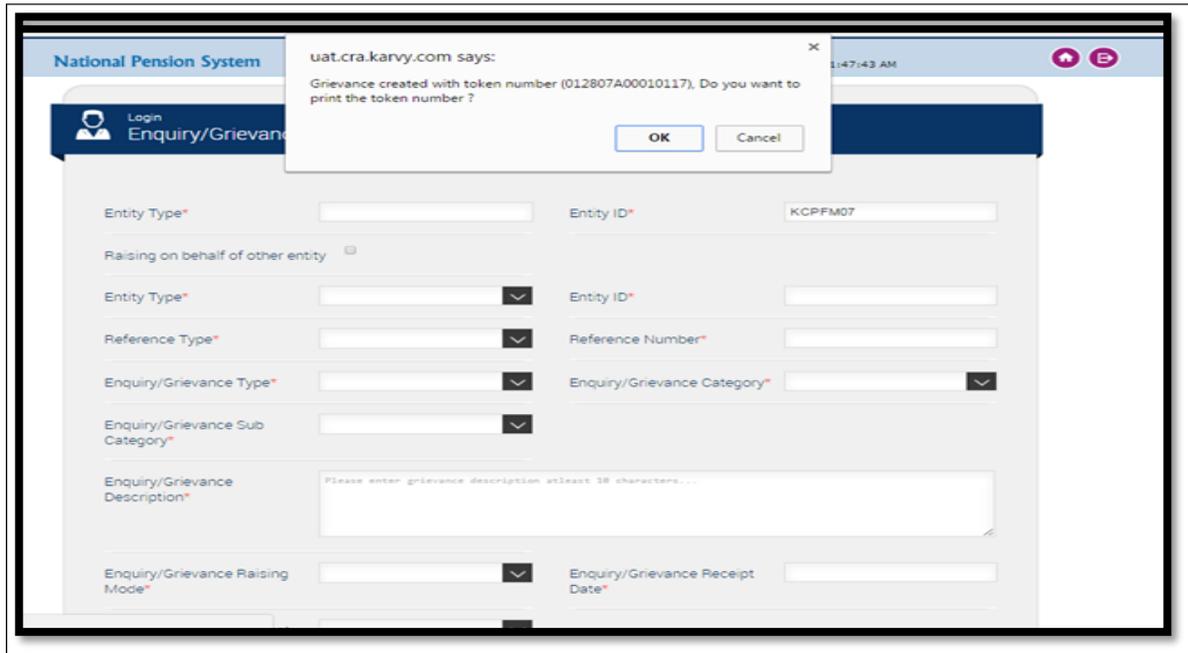


Figure 37

The CRA system will generate unique 15-digit token number as acknowledgement. On successful capturing of grievance in CRA system, the token no. will be displayed and separate email intimation will be sent.



**Figure 38**

- Email intimation will be sent to the user along with the resolution details and the grievance status will be updated as Resolved.
- In case, the subscriber is not satisfied with the resolution provided, they will have an option to reopen the grievance within one month of closure of grievance.
- If a significant number of grievance requests are being raised in same category, steps will be taken to determine the underlying cause.
- If any grievance is being reopened repeatedly then steps will be taken to get it resolved.
- In case of TAT overrun, escalation matrix will be followed as defined in above section.

## 8.2 PFM/ASP's Grievances against TB

1. PFM/ASP can raise their grievances by mentioning the nature and details of grievances in a free text format either through the web based interface or call centre. Any grievance received from PFM/ASP will be directly escalated to a higher level.
2. The user will login to the CRA system (<https://cra.kfintech.com/Login.aspx>) by using the I-PIN provided to them during registration process.

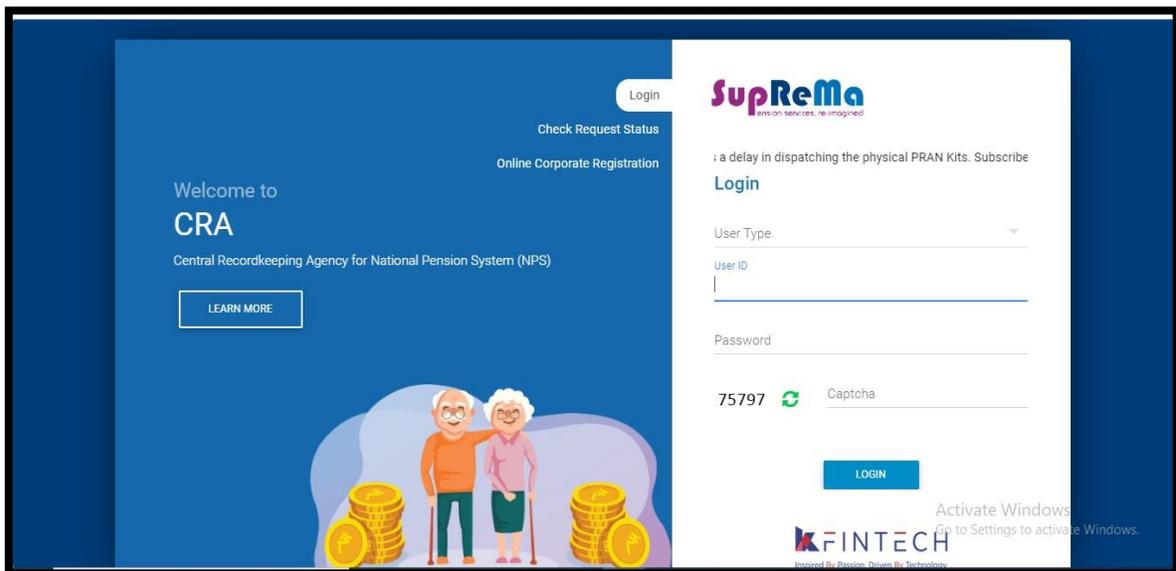


Figure 39

Below Welcome page will be shown to the User

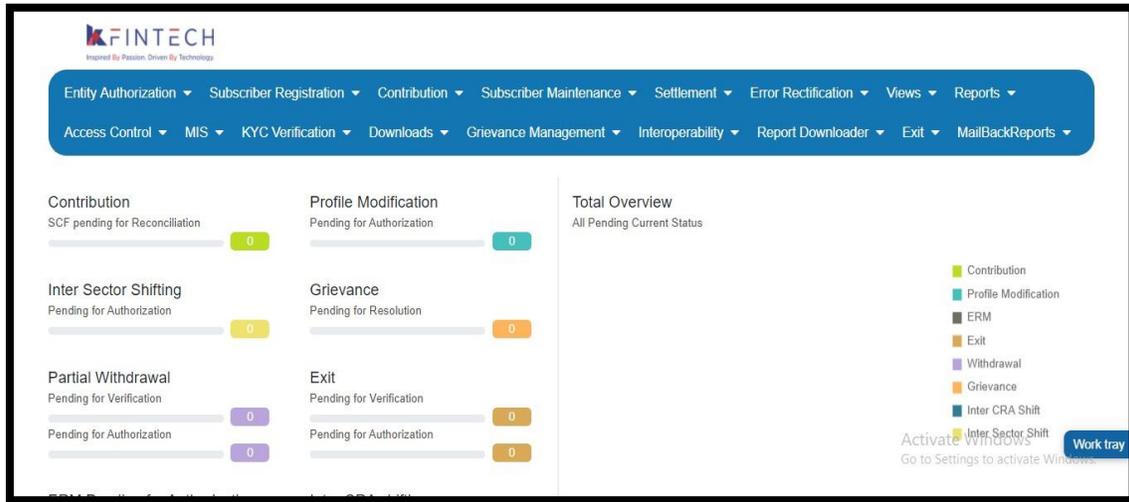


Figure 40

User will click on 'Grievance Management'.

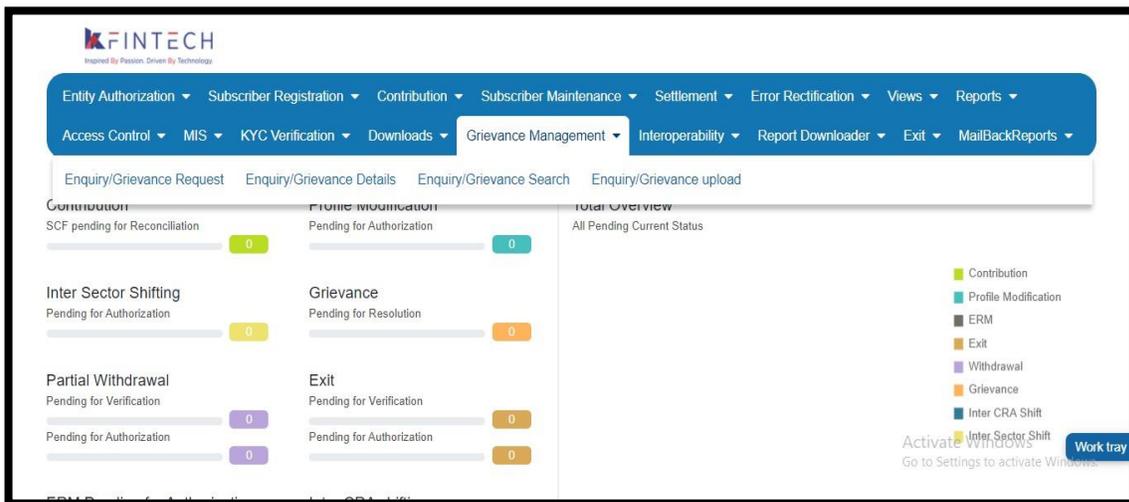


Figure 41

User will click on 'Enquiry/Grievance Request'.

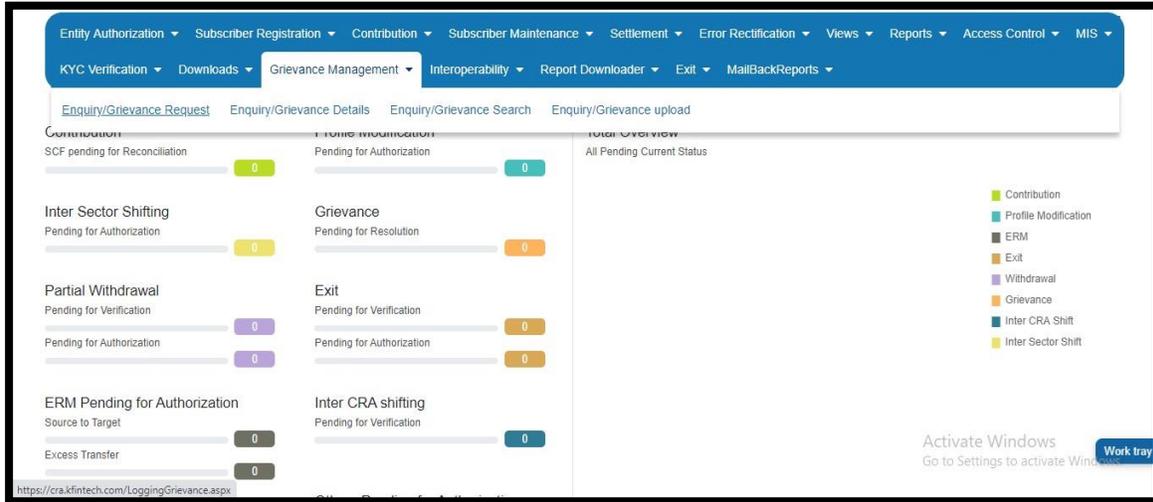


Figure 42

3. The user will then enter all the details of the grievance in the prescribed format and submit into the CRA system.

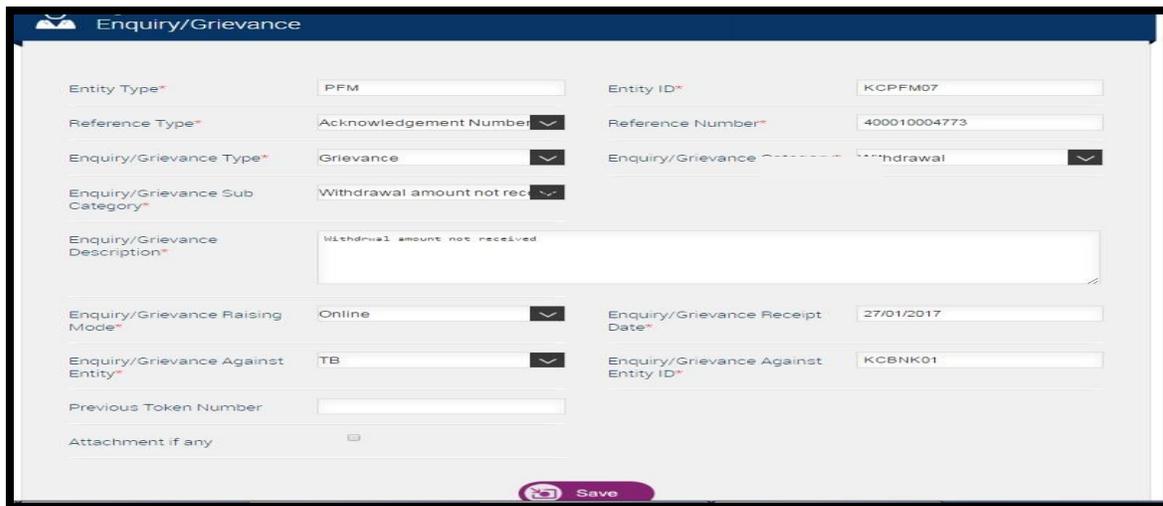


Figure 43

- The CRA system will generate a unique 15-digit token number as acknowledgement. On successful capturing of grievance in CRA system, the token no. will be displayed and separate email intimation will be sent.

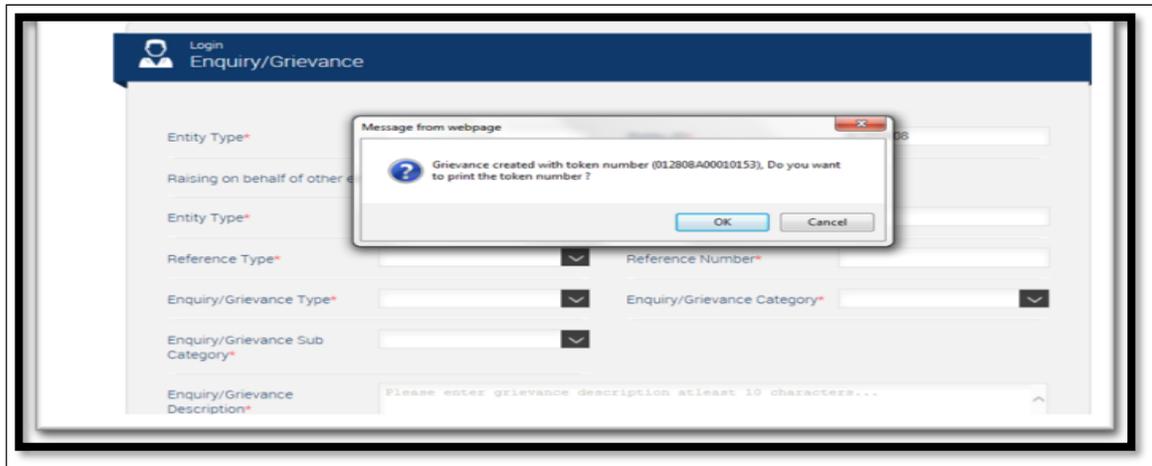
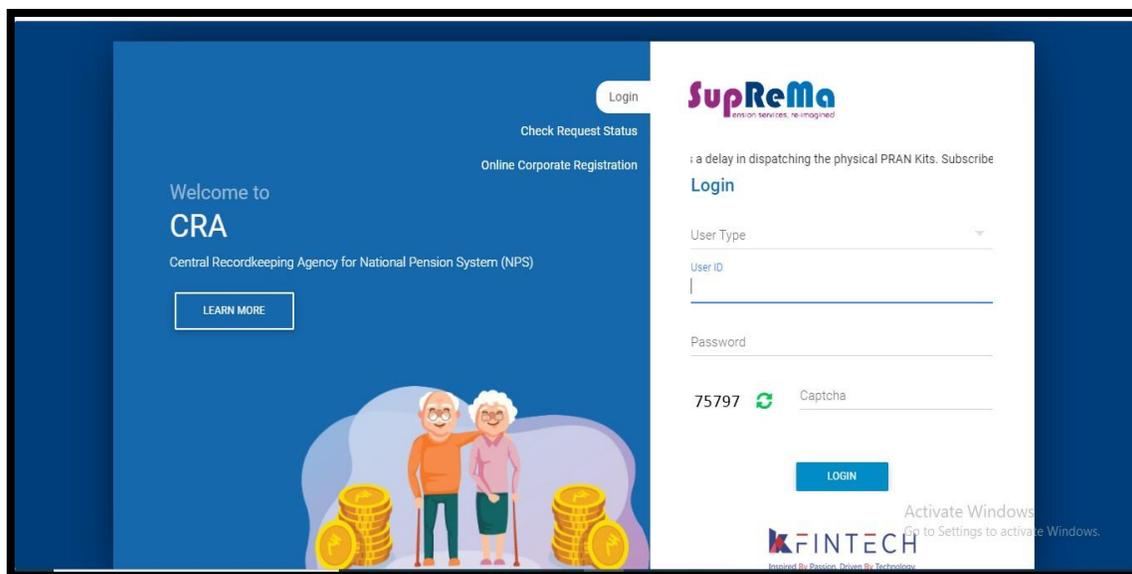


Figure 44

### Resolution of Grievance by Trustee Bank

- TB user can go to view option in the CGMS, to check the grievances raised against them.

TB User has to login into CRA system – (<https://cra.kfintech.com/Login.aspx>).



**Figure 45**

Trustee Bank will click on 'Grievance Management'.

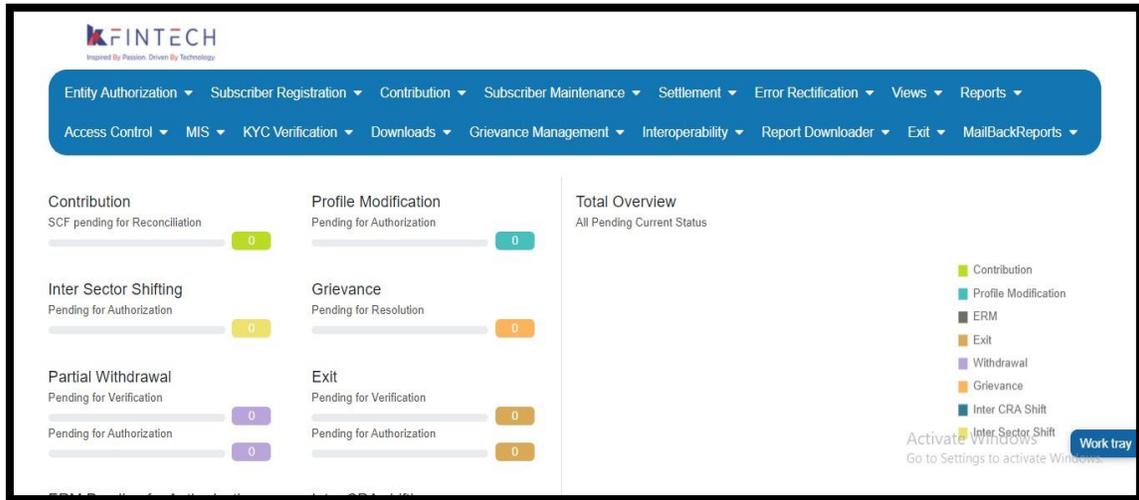


Figure 46

Trustee Bank will click on 'Enquiry/Grievance details'.

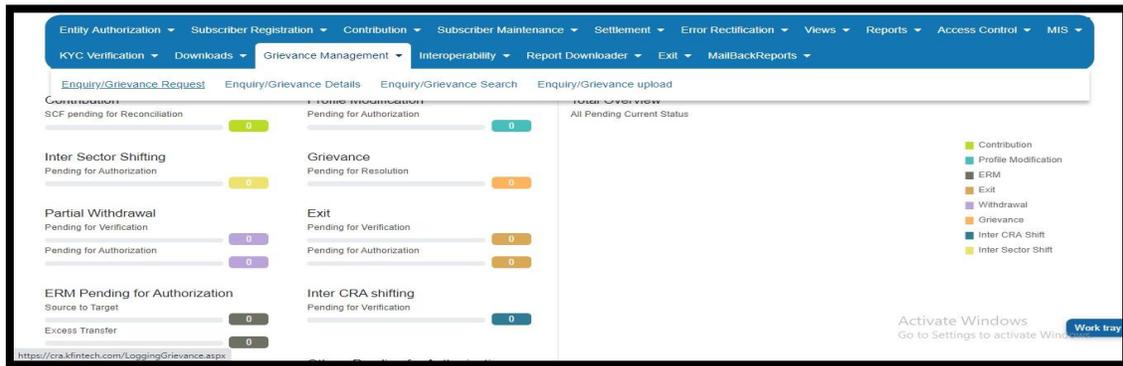


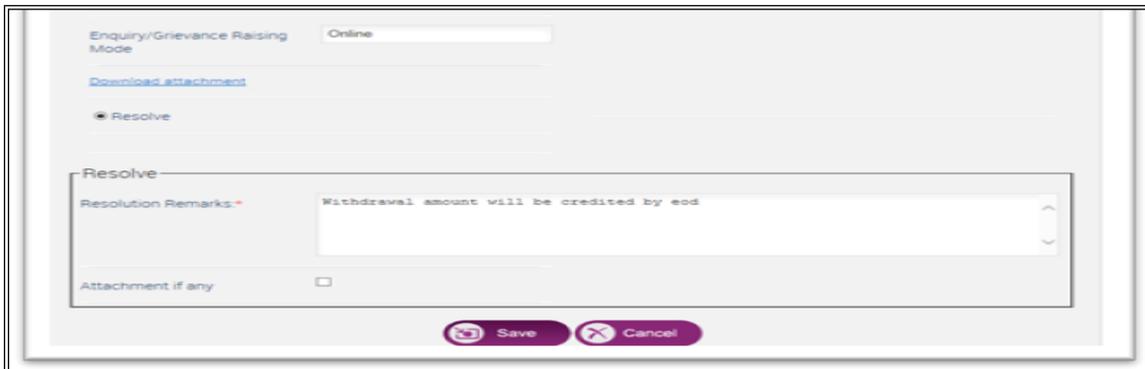
Figure 47

Complete list of pending grievance requests will be shown in date wise sorted order (earliest one at the top).The TB user will then select the one of the assigned grievance requests from the assigned list from the Resolution option in CGMS.



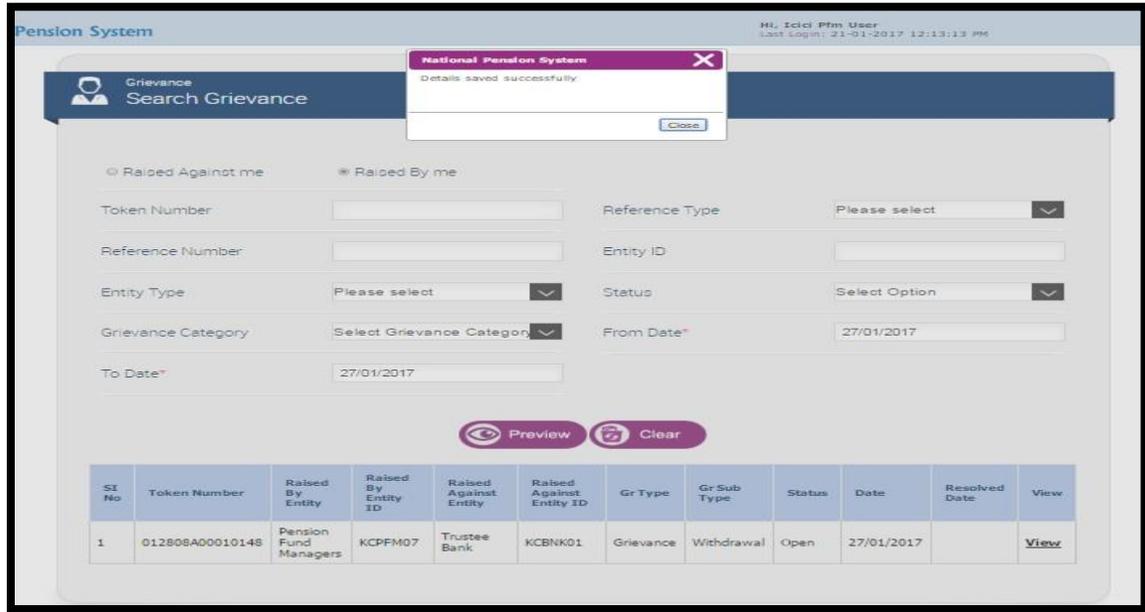
**Figure 48**

The request resolution screen will be shown to the user, with the details of grievance logged by the PFM/ASP. Trustee Bank User will provide the resolution remarks in CRA system.



**Figure 49**

On clicking the submit button, request will get closed in the CRA system and below message will be displayed.



**National Pension System**  
 Details saved successfully  
 Close

**Grievance Search Grievance**

Raised Against me   
  Raised By me

Token Number:    
 Reference Type: Please select

Reference Number:    
 Entity ID:

Entity Type: Please select    
 Status: Select Option

Grievance Category: Select Grievance Category    
 From Date\*: 27/01/2017

To Date\*: 27/01/2017

SI No	Token Number	Raised By Entity	Raised By Entity ID	Raised Against Entity	Raised Against Entity ID	Gr Type	Gr Sub Type	Status	Date	Resolved Date	View
1	012808A00010148	Pension Fund Managers	KCPFM07	Trustee Bank	KCBNK01	Grievance	Withdrawal	Open	27/01/2017		<a href="#">View</a>

**Figure 50**

2. The resolution will be provided based on the grievance type and the status of the grievance will be marked as closed. Email intimation will be sent to the user along with the resolution details and the grievance status will be updated as Resolved.
3. In case the grievance needs to be checked by another user then it will be marked as “pending verification for closure” and will be assigned to a checker. Once verified by the checker the grievance will be marked as Resolved in CGMS.
4. The user at any point in between this process, view the status of the grievance raised by mentioning the token number.
5. In case the PFM/ASP user is not satisfied with the resolution provided they will have an option to reopen the grievance.
6. If a significant number of grievance requests are being raised in same category, steps will be

taken to determine the underlying cause.

7. If any grievance is being reopened repeatedly then steps will be taken to get it resolved.

### 8.3 TB's Grievances against ASP/PFM

TB can raise their grievances by mentioning the nature and details of grievances in a free text format either through the web based interface or call centre. Any grievance received from TB will be directly escalated to a higher level. The steps to be followed for lodging the TB's grievances against ASP/PFM are given below:

1. The user will login to the CRA system (<https://cra.kfintech.com/Login.aspx>) by using the I-PIN provided to them during registration process.

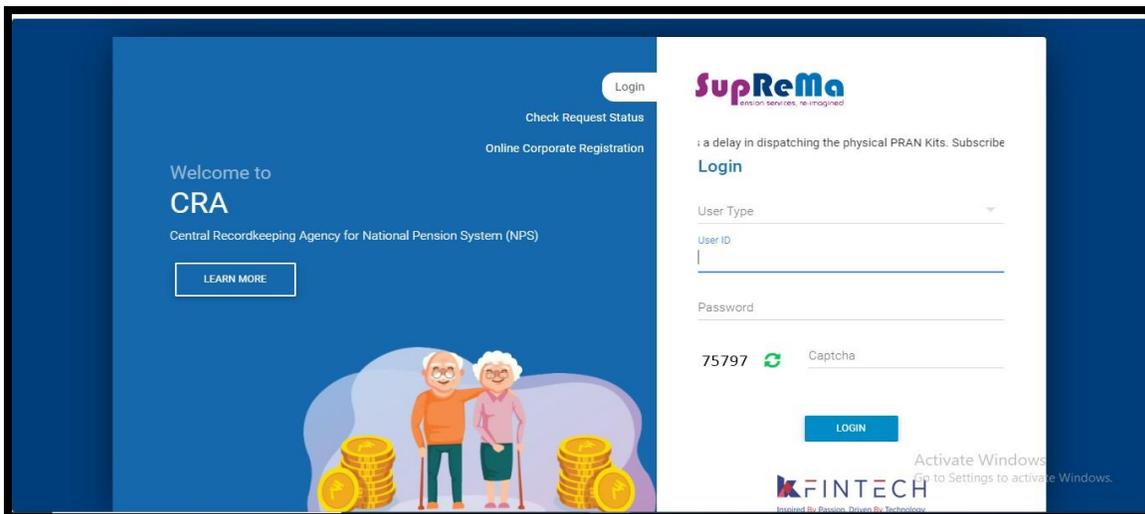


Figure 51

Below welcome page will be shown to the TB User.

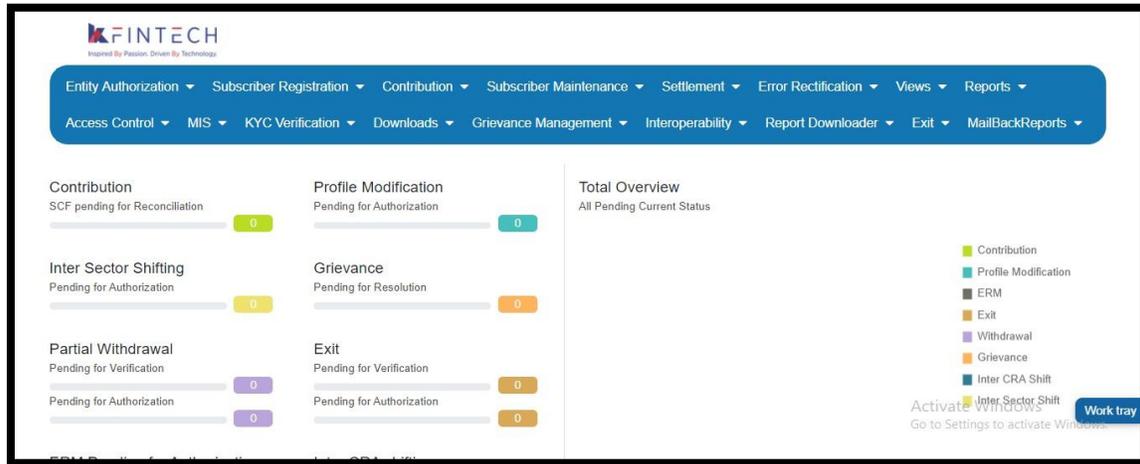


Figure 52

User will click on 'Grievance Management'.

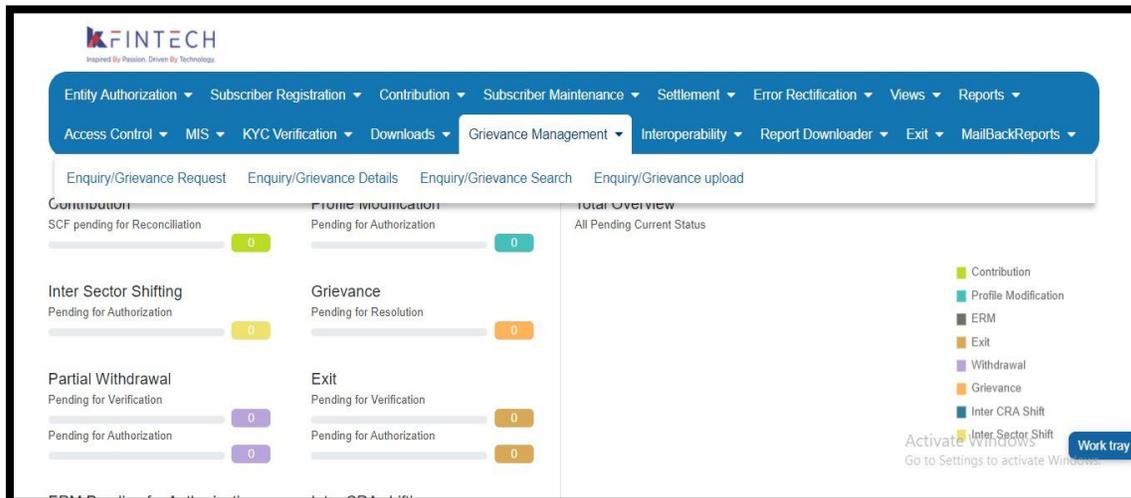


Figure 53

User will click on 'Enquiry/Grievance Request'.

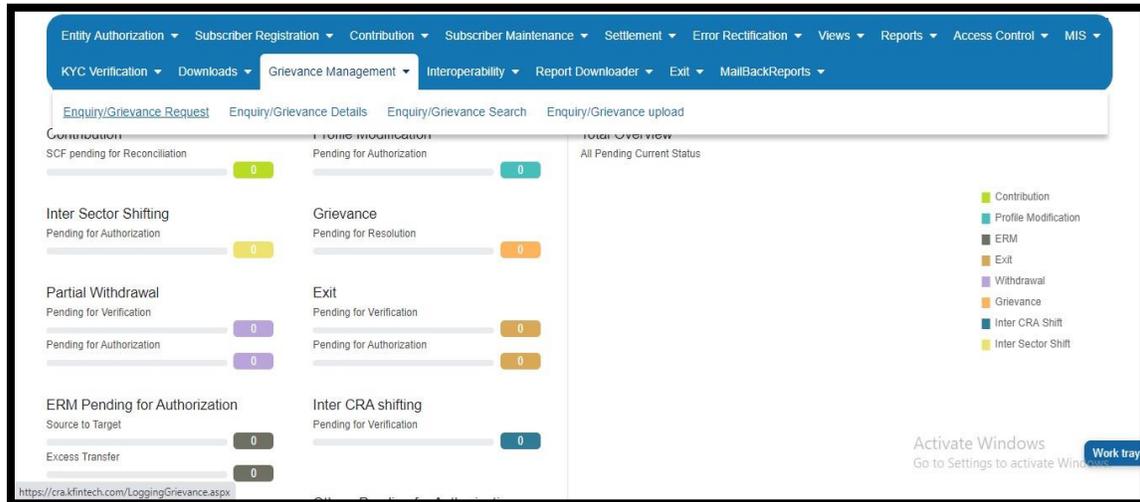
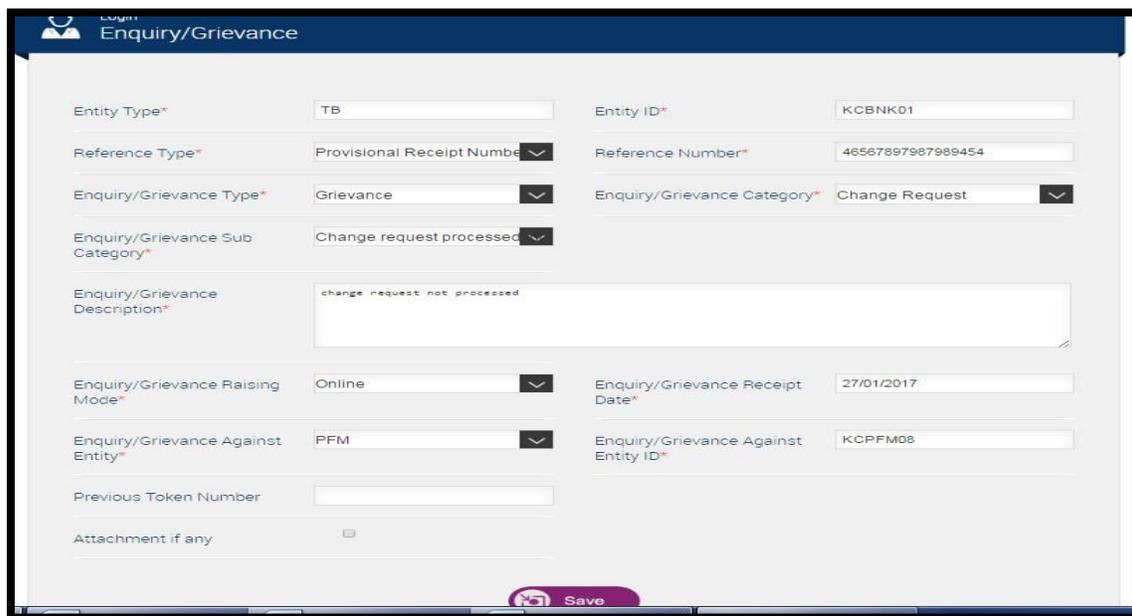


Figure 54

The User will then enter all the details of the grievance in the prescribed format and submit to the CRA system.



**Figure 55**

- The CRA system will generate a unique 15-digit token number as acknowledgement. On successful capturing of grievance in CRA system, the token no. will be displayed and separate email intimation will be sent.

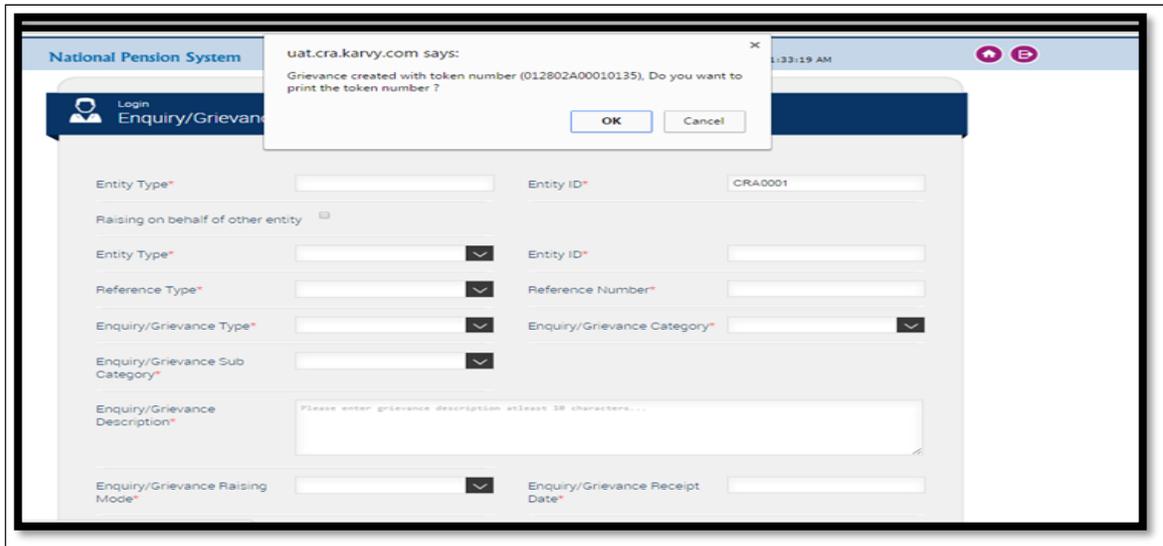
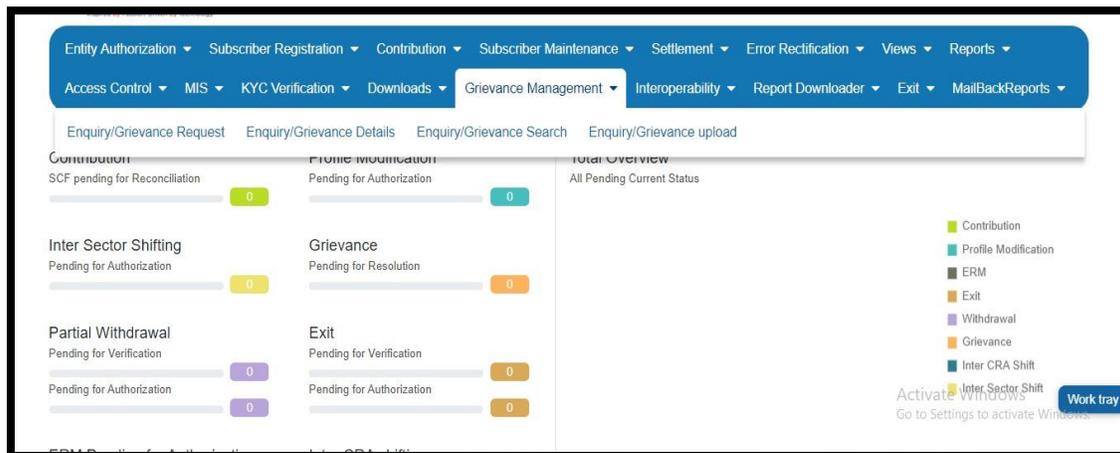


Figure 56

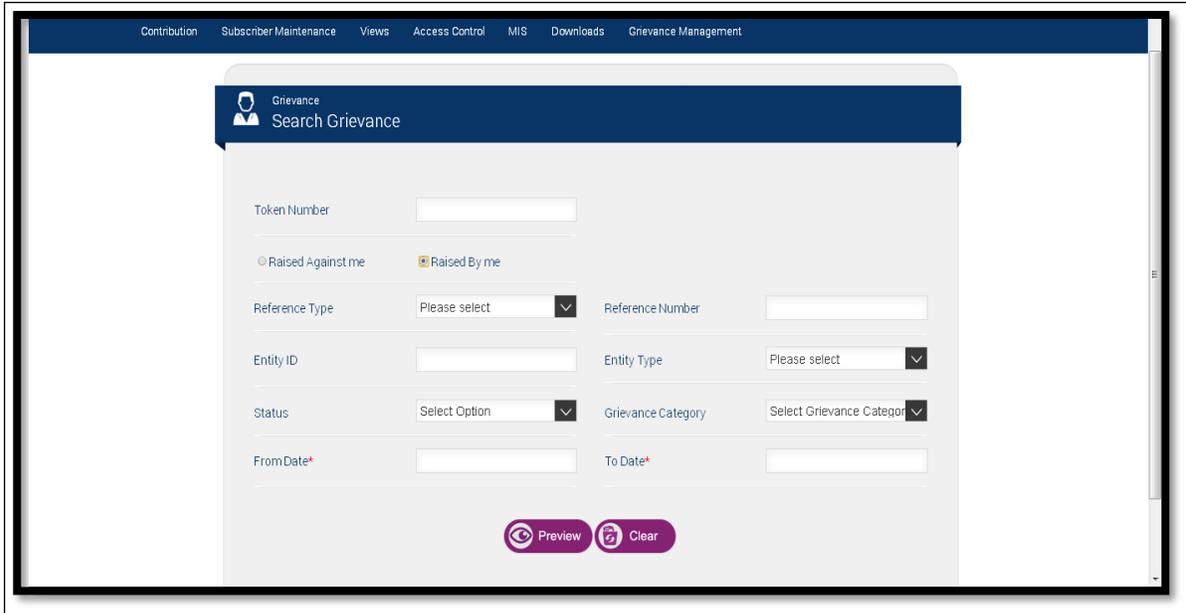
### Resolution of Grievance by ASP/PFM

- ASP or PFM user, as the case may be can go to view option in the CGMS, to check the grievances raised against them. User can view the status of Grievance in CRA system by click on 'Grievance Management and then click on 'Enquiry/Grievance Search'.



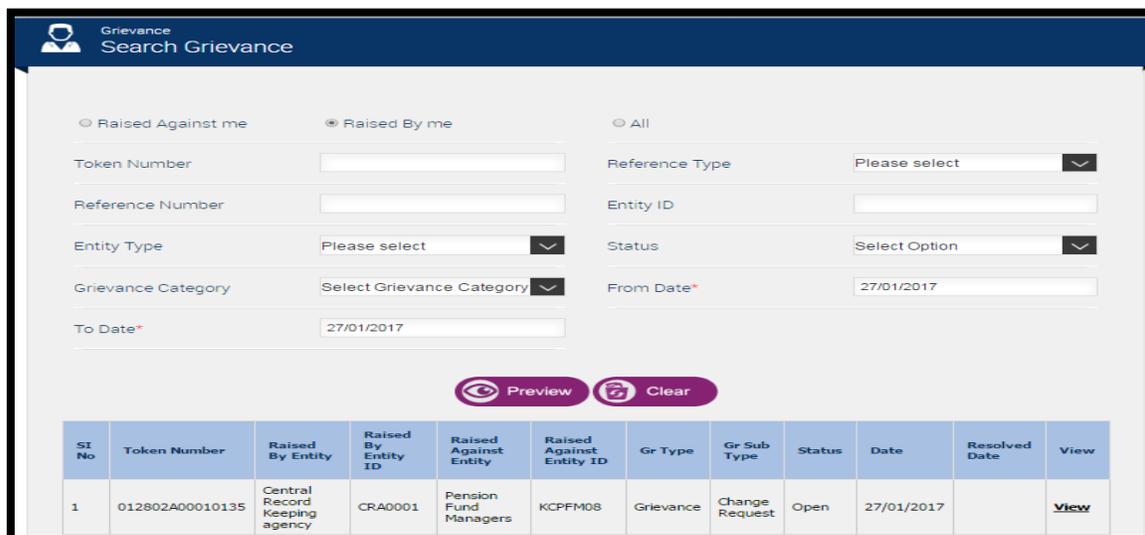
**Figure 57**

User will provide the required details to search the Grievance.



**Figure 58**

Complete list of pending grievance requests will be shown in date wise sorted order (earliest one at the top). The PFM/ASP user will click on 'View' hyperlink to select one or more or all of the grievance requests for resolution.



SI No	Token Number	Raised By Entity	Raised By Entity ID	Raised Against Entity	Raised Against Entity ID	Gr Type	Gr Sub Type	Status	Date	Resolved Date	View
1	012802A00010135	Central Record Keeping agency	CRA0001	Pension Fund Managers	KCPFM08	Grievance	Change Request	Open	27/01/2017		<a href="#">View</a>

**Figure 59**

Grievance details will be shown the User.

The screenshot shows a web application window titled "Grievance View and Resolution". The form contains the following fields and values:

- Token Number: 012802A00010135
- Logged date & time: 27/01/2017 11:41:15
- Raised By Entity Type: Central Record Keeping agen
- Raised By Entity ID: CRA0001
- Reference Type: Provisional Receipt Number
- Reference Number: 46567897987989454
- Enquiry/Grievance Category: Grievance
- Enquiry/Grievance Sub Category: Change Request
- Enquiry/Grievance Description: change request not processed
- Enquiry/Grievance Raising Mode: Online
- Resolution Options:
  - Resolve
  - Seek Clarification
  - Re-Assign

Figure 60

User will provide the resolution in the 'resolution remarks' field.

This screenshot shows the same "Grievance View and Resolution" form, but with the "Resolution Remarks" field updated. The "Resolution Remarks" field now contains the text: "change request will be processed by EOD".

Other fields remain the same as in Figure 60. The "Resolution Options" are still visible, with "Resolve" selected.

At the bottom of the form, there is an "Attachments if any:" section with an "Upload File:" button and a "Choose File" button. The status below the buttons reads "No file chosen".

Buttons for "Save" and "Close" are located at the bottom right of the form.

**Figure 61**

The resolution will be provided based on the grievance type and the status of the grievance will be marked as closed once User clicks on 'save' button. Email intimation will be sent to the user along with the resolution details and the grievance status will be updated as Resolved.

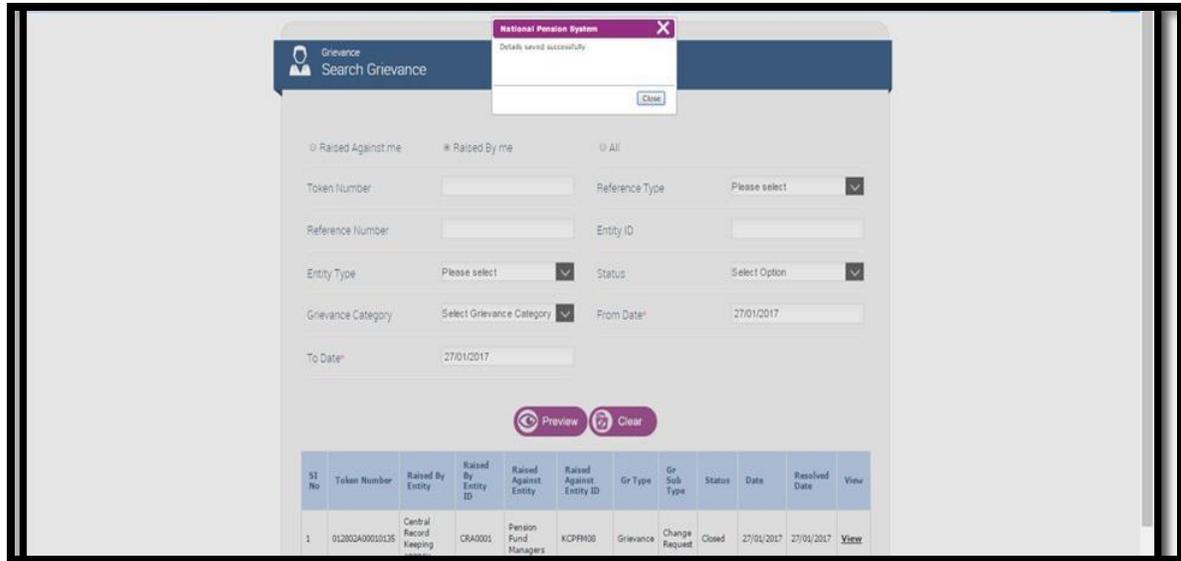
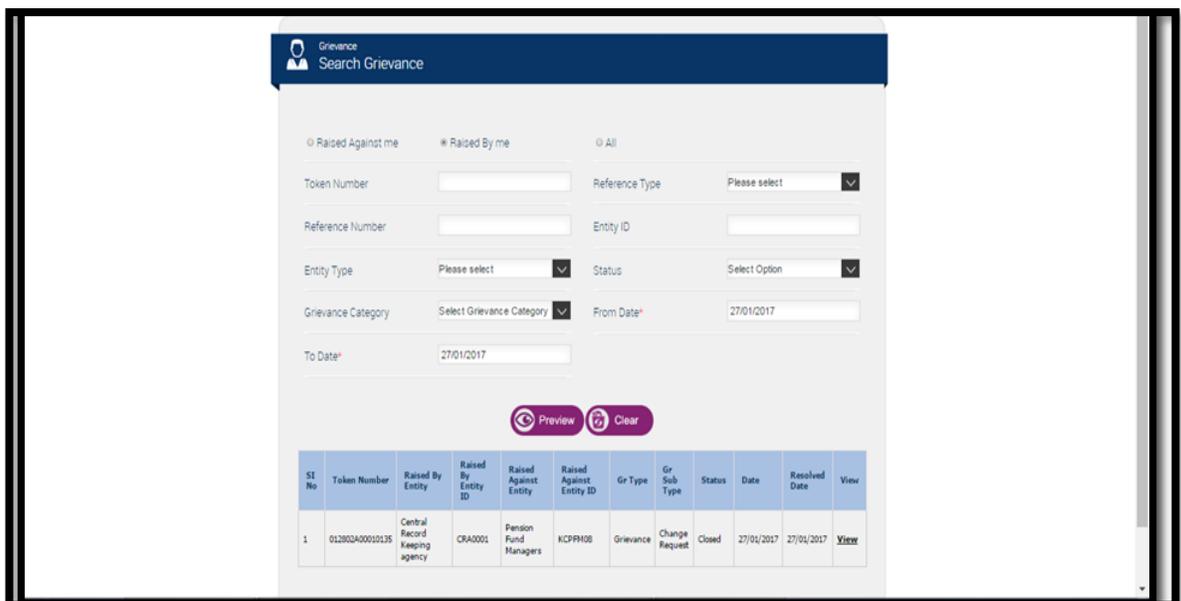


Figure 62

The user at any point in between this process, view the status of the grievance raised by mentioning the token number or date range under 'Enquiry/Grievance search'.



**Figure 63**

- 
- In case the TB user is not satisfied with the resolution provided they will have an option to reopen the grievance.
  - If a significant number of grievance requests are being raised in same category, steps will be taken to determine the underlying cause.
  - If any grievance is being reopened repeatedly then steps will be taken to get it resolved.

.....X.....