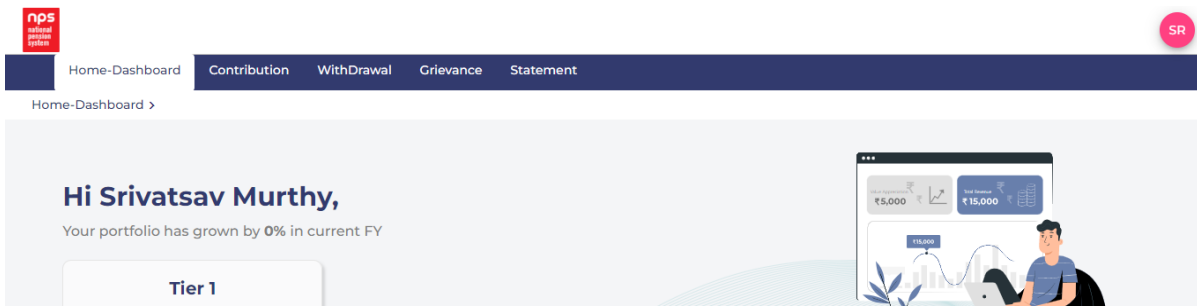
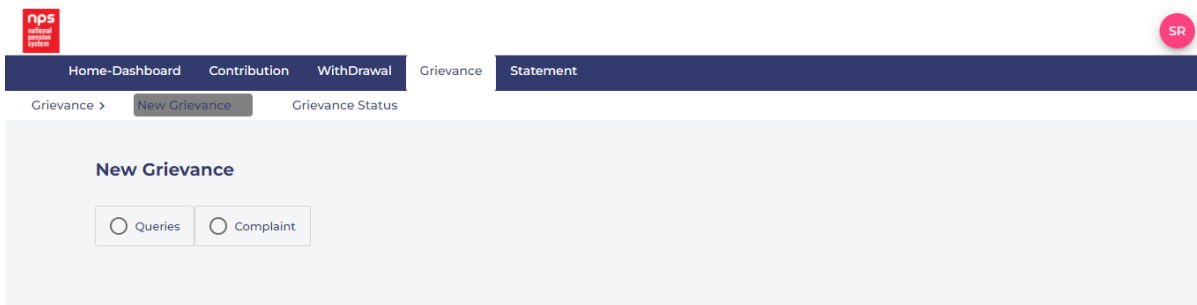


## Procedure for subscribers to raise a grievance in CGMS module, and resolution of the same:

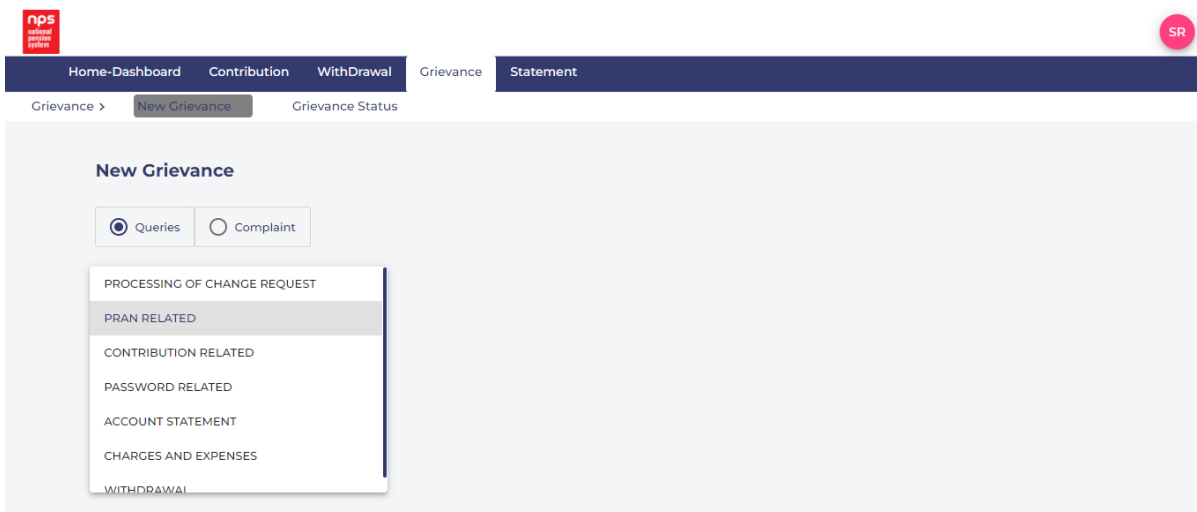
1) The subscriber logs into his / her NPS account on [www.camsnps.com](http://www.camsnps.com)



2) Under the "Grievance" tab, he / she selects "Queries" or "Complaint".



3) Various categories and sub-categories are available under Queries and Complaint tabs. The subscriber selects the appropriate category.



4) He / she then selects the appropriate sub-category.

The screenshot shows the 'New Grievance' form in the NPS portal. The form has a dark blue header with the NPS logo and navigation tabs: Home-Dashboard, Contribution, WithDrawal, Grievance, and Statement. Below the header, there are links for 'Grievance >', 'New Grievance', and 'Grievance Status'. The main content area is titled 'New Grievance' and contains two radio buttons for 'Queries' (selected) and 'Complaint'. Below this is a 'Grievance Category' dropdown menu set to 'PRAN RELATED'. Underneath is a 'Sub-category' dropdown menu with three options: 'PROCEDURE FOR PRAN SHIFTING', 'STATUS OF PRAN APPLICATION', and 'HOW TO UNFREEZE PRAN'. A red 'SR' button is visible in the top right corner.

5) When they select a sub-category, the system displays a list of FAQs pertaining to that sub-category. If the query / complaint the subscriber was intending to raise is among the FAQs present there, they may click on the FAQ. This would reveal the answer to that FAQ.

6) If the subscriber is satisfied with the resolution provided through the FAQ and answer, they may select “Got my answer in FAQs”.

7) If they are not satisfied with this, they may select “Continue with grievance request”.

The screenshot shows the 'New Grievance' form with an 'FAQs' modal window open. The modal has a dark blue header with the title 'FAQs' and a close button. Below the header, there is a 'Sub-category' dropdown menu set to 'STATUS OF PRAN APPLICATION'. Below this is a search bar with the text 'We found few FAQs based on your selection' and a 'Search by keywords' button. A list of FAQs is displayed, with the first one highlighted: 'How do I check the status of my PRAN application'. The answer to this FAQ is: 'While initiating the registration process, you would be provided with an acknowledgment number for the same. Please use the same along with your DoB and mobile numbers for accessing the application at any state'. At the bottom of the modal are two buttons: 'Continue with Grievance Request' and 'Got My Answer in FAQs'. The background shows the 'New Grievance' form with the 'Sub-category' dropdown menu open, showing the same options as in the previous screenshot.

- 8) The system then displays the entity against whom the grievance needs to be raised. It also displays a free text field, where the subscriber may key in their exact grievance.
- 9) If they wish to submit any supporting documents or images, they may use the “upload document” option. They then click “Submit” to submit their grievance.

The screenshot shows the 'New Grievance' form in the NPS system. The navigation bar includes 'Home-Dashboard', 'Contribution', 'Withdrawal', 'Grievance', and 'Statement'. The 'Grievance' section is active, with 'New Grievance' selected. The form contains the following fields:

- Grievance Category:** PRAN RELATED
- Sub-category:** STATUS OF PRAN APPLICATION
- To whom you would like to address your grievance?:** CRA
- Description:** When will I receive my PRAN card?

There is an 'Upload Document' button and a note: "Note: You can upload a maximum of 5 files (each file should be minimum 4 KB and maximum 5 MB) of the following type - jpeg/pdf/doc". At the bottom right, there are 'Cancel' and 'Submit' buttons.

- 10) Their grievance is then displayed under the “Grievance Status” tab.

The screenshot shows the 'Grievance Status' page. The navigation bar includes 'Home-Dashboard', 'Contribution', 'Withdrawal', 'Grievance', and 'Statement'. The 'Grievance' section is active, with 'Grievance Status' selected. The page features a search bar for 'Search by Ticket No' and a '+ New Grievance' button. Below is a table with the following columns:

Ticket No	Request Date	Type	Request Category	Request Sub-category	Status	Stakeholder Responsible
0 of 0						

At the bottom right, there are navigation controls for 'Items per page: 10' and '0 of 0'.

- 11) The grievance gets queued under the “Pending” tab for the Level-1 user in the NPS Back-Office team.

The screenshot shows the 'Reports' page in the NPS system. The navigation bar includes 'Grievance' and 'Reports'. The 'Grievance' section is active, with 'Resolve Grievance' selected. The page features a search bar for 'Search by Ticket No' and a 'BO L-1 user screen' box. Below is a table with the following columns:

Ticket No	Request Date	Type	Request Category	Request Sub-category	Status	Stakeholder Responsible
405	22-Jun-2022	Complaint	WITHDRAWAL	TIER 1 WITHDRAWAL AMOUNT NOT RECEIVED	Pending	CRA
404	22-Jun-2022	Complaint	PRAN RELATED	PRAN CARD NOT RECEIVED	Pending	CRA
400	21-Jun-2022	Query	PRAN RELATED	PROCEDURE FOR PRAN SHIFTING	Pending	CRA

At the bottom right, there are navigation controls for 'Items per page: 10' and '1 - 3 of 3'.

- 12) The Level-1 user then provides appropriate resolution to the grievance, sends the response to the subscriber, and closes the ticket.
- 13) This ticket then reflects as “responded” for the L-1 user, and the subscriber.
- 14) The subscriber can choose to select “Not Satisfied” under the response provided for their ticket, if they are not satisfied with the resolution provided, or have a follow-up question. The subscriber can select this option within five days of receiving a response from the L-1 user. If he/she does not select this option within this time frame, the ticket status changes to “Closed”. After this time frame, if they wish to escalate this issue, or if they have a follow-up question, they will need to raise a fresh ticket.
- 15) If they select “Not Satisfied”, the ticket reopens for the subscriber, and they can enter their unresolved grievance or follow-up query.

**Grievance Status**

Search by Ticket No

Ticket No	Request Date	Type	Request Category	Request Sub-category	Status	Stakeholder Responsible	
405	22-Jun-2022	Complaint	WITHDRAWAL	TIER 1 WITHDRAWAL AMOUNT NOT RECEIVED	Pending	CRA	<a href="#">View</a>
404	22-Jun-2022	Complaint	PRAN RELATED	PRAN CARD NOT RECEIVED	Pending	CRA	<a href="#">View</a>
400	21-Jun-2022	Query	PRAN RELATED	PROCEDURE FOR PRAN SHIFTING	Pending	CRA	<a href="#">View</a>
393	21-Jun-2022	Query	CONTRIBUTION RELATED	CHECK CONTRIBUTION STATUS	Closed	CRA	<a href="#">View</a>
392	21-Jun-2022	Complaint	OTHERS	OTHERS	Closed	CRA	<a href="#">View</a>
381	16-Jun-2022	Complaint	CONTRIBUTION RELATED	ISSUES IN CONTRIBUTING THROUGH ENPS PORTAL	Closed	CRA	<a href="#">View</a>
371	15-Jun-2022	Query	PRAN RELATED	PROCEDURE FOR PRAN SHIFTING	Closed	CRA	<a href="#">View</a>
363	14-Jun-2022	Query	PROCESSING OF CHANGE REQUEST	CHANGE/REQUEST MODIFICATION IN THE ACCOUNT-TIER1	Closed	CRA	<a href="#">View</a>
361	14-Jun-2022	Query	PRAN RELATED	PROCEDURE FOR PRAN SHIFTING	Closed	CRA	<a href="#">View</a>
360	13-Jun-2022	Query	PRAN RELATED	STATUS OF PRAN APPLICATION	Closed	CRA	<a href="#">View</a>

**Resolve Grievance**

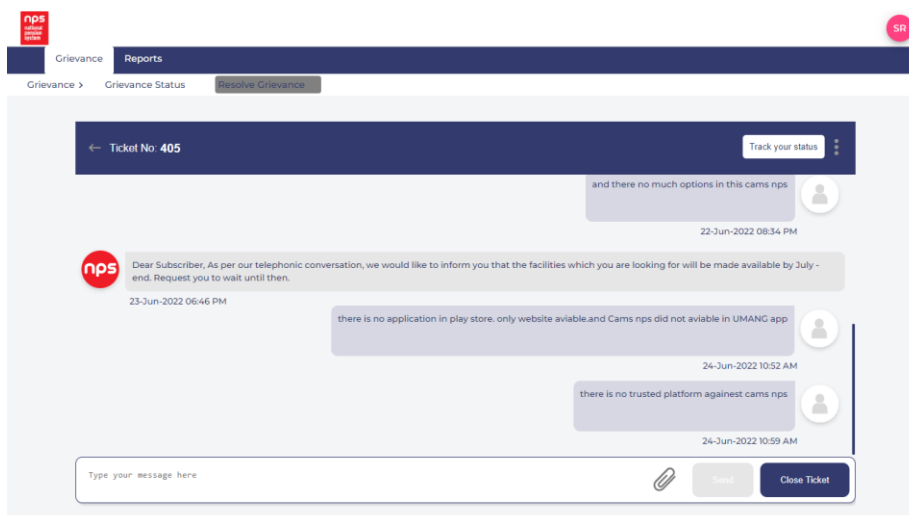
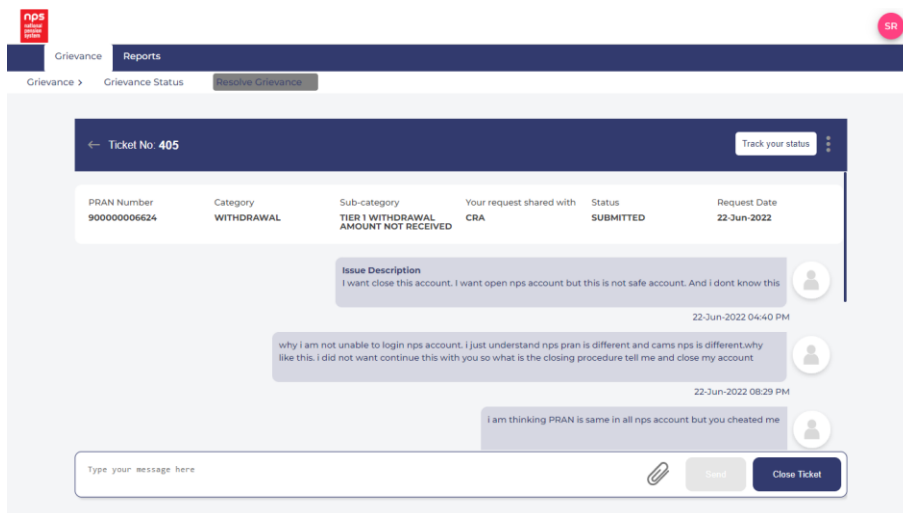
Pending Closed

Search by Ticket No

Ticket No	Request Date	Type	Request Category	Request Sub-category	Status	Stakeholder Responsible	
393	21-Jun-2022	Query	CONTRIBUTION RELATED	CHECK CONTRIBUTION STATUS	Closed	CRA	<a href="#">View</a>
392	21-Jun-2022	Complaint	OTHERS	OTHERS	Closed	CRA	<a href="#">View</a>
381	16-Jun-2022	Complaint	CONTRIBUTION RELATED	ISSUES IN CONTRIBUTING THROUGH ENPS PORTAL	Closed	CRA	<a href="#">View</a>
371	15-Jun-2022	Query	PRAN RELATED	PROCEDURE FOR PRAN SHIFTING	Closed	CRA	<a href="#">View</a>
363	14-Jun-2022	Query	PROCESSING OF CHANGE REQUEST	CHANGE/REQUEST MODIFICATION IN THE ACCOUNT-TIER1	Closed	CRA	<a href="#">View</a>
361	14-Jun-2022	Query	PRAN RELATED	PROCEDURE FOR PRAN SHIFTING	Closed	CRA	<a href="#">View</a>
360	13-Jun-2022	Query	PRAN RELATED	STATUS OF PRAN APPLICATION	Closed	CRA	<a href="#">View</a>
358	13-Jun-2022	Complaint	PRAN RELATED	PRAN CARD NOT RECEIVED	Closed	CRA	<a href="#">View</a>
353	11-Jun-2022	Complaint	OTHERS	OTHERS	Closed	CRA	<a href="#">View</a>

- 16) The ticket now moves to the Level-3 user in the Back-Office with the follow-up question.

- 17) The L-3 user then provides the appropriate resolution to the grievance, sends the response to the subscriber, and closes the ticket.
- 18) This ticket then reflects as “responded” for the L-3 user, and the subscriber.
- 19) The subscriber can choose to select “Not Satisfied” under the response provided for their ticket, if they are not satisfied with the resolution provided, or have a follow-up question. The subscriber can select this option within five days of receiving a response from the L-3 user. If he/she does not select this option within this time frame, the ticket status changes to “Closed”. After this time frame, if they wish to escalate this issue, or if they have a follow-up question, they will need to raise a fresh ticket.
- 20) If they select “Not Satisfied”, the ticket reopens for the subscriber, and they can enter their unresolved grievance or follow-up query.



- 21) The ticket now moves to the NPS Trust user with the follow-up question.
- 22) The NPS Trust user then provides the appropriate resolution to the grievance, sends the response to the subscriber, and closes the ticket.
- 23) This ticket then reflects as “responded” for the NPS Trust user, and the subscriber.
- 24) In case the subscriber is not satisfied with the response provided by the NPS trust user, he/she may escalate the issue to the Ombudsman at PFRDA, in writing.

## Annexure: list of menu categories and sub-categories under queries and complaints in CAMS CGMS:

### QUERIES

#### PROCESSING OF CHANGE REQUEST

CHANGE/REQUEST MODIFICATION IN THE ACCOUNT-TIER1  
CHANGE/REQUEST MODIFICATION IN THE ACCOUNT-TIER2  
STATUS OF CHANGE REQ TIER 1  
STATUS OF CHANGE REQ TIER 2

#### PRAN RELATED

PROCEDURE FOR PRAN SHIFTING  
STATUS OF PRAN APPLICATION  
HOW TO UNFREEZE PRAN

#### CONTRIBUTION RELATED

CHECK CONTRIBUTION STATUS

#### PASSWORD RELATED

Password Change process

#### ACCOUNT STATEMENT

ACCOUNT STATEMENT-TIER 1  
ACCOUNT STATEMENT-TIER 2

#### CHARGES AND EXPENSES

CRA CHARGES -TIER 1 & TIER 2

#### WITHDRAWAL

PROCEDURE TO WITHDRAW FROM TIER 1 ACCOUNT  
PROCEDURE TO WITHDRAW FROM TIER 2 ACCOUNT

### COMPLAINTS

#### OTHERS

OTHERS

#### EMAIL/SMS ALERTS

NOT RECEIVING NOTIFICATIONS  
OTHERS

#### PROCESSING OF CHANGE REQUEST

POP/NODAL OFFICE NOT ACCEPTING CHANGE REQUEST  
ISSUES IN RAISING CHANGE REQUEST IN ENPS PORTAL  
STATUS OF CHANGE REQUEST  
CHANGE OF REQUEST PROCESSED INCORRECTLY  
OTHERS

#### PRAN RELATED

PRAN CARD NOT RECEIVED  
FORGOTTEN PRAN  
ERROR IN PRAN DETAILS  
ISSUES IN RE-ISSUANCE OF PRAN  
PRAN NOT ACTIVE  
OTHERS

#### CONTRIBUTION RELATED

INCORRECT CONTRIBUTION REFLECTED -TIER 1  
INCORRECT CONTRIBUTION REFLECTED -TIER 2  
CONTRIBUTION NOT REFLECTED IN ACCOUNT -TIER 1  
CONTRIBUTION NOT REFLECTED IN ACCOUNT -TIER 2  
ISSUES IN CONTRIBUTING THROUGH ENPS PORTAL  
OTHERS

#### PASSWORD RELATED

PASSWORD MAILER NOT RECEIVED  
PASSWORD NOT WORKING  
OTP NOT RECEIVED

#### WITHDRAWAL

TIER 1 WITHDRAWAL AMOUNT NOT RECEIVED  
TIER 2 WITHDRAWAL AMOUNT NOT RECEIVED  
PARTIAL WITHDRAWAL NOT INITIATED/NOT AUTHORIZED  
PREMATURE NOT INITIATED/NOT AUTHORIZED  
EXIT NOT INITIATED/NOT AUTHORIZED  
DEATH WITHDRAWAL AMOUNT NOT RECEIVED (RAISED BY NOMINEE)

#### STATEMENT RELATED

Unable to access Contribution Statement  
Unable to access Holding Statement  
Unable to access Transaction Statement