

**ADITYA BIRLA SUN LIFE  
PENSION FUND MANAGEMENT  
LIMITED**

**GRIEVANCE REDRESSAL  
POLICY**

**Version 2.2**

<b>ABSLPFML</b>	<b>Grievance Redressal</b>	Version <b>2.2</b>	Date: <b>17/04/2026</b>	Page <b>2 of 7</b>
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**Document Version Control**

<b>Version</b>	<b>Owner of the Document</b>	<b>Date of Approval by RMC</b>	<b>Date of Approval by Board</b>	<b>Revised Policy Effective from</b>	<b>Nature of Change</b>
1.0	Compliance	27/07/2016	27/07/2016	27/07/2016	New Policy
1.1	Compliance	23/04/2019	23/04/2019	23/04/2019	Coverage of Point of Presence activity and formatting change
1.2	Compliance	28/04/2020	28/04/2020	28/04/2020	Change in Grievance Redressal Mechanism – a. Added online facility to register grievance in CGMS portal b. Option to raise grievance with the Company covered
2.0	Compliance	18/04/2024	18/04/2024	18/04/2024	Review
2.1	Compliance	17/04/2025	17/04/2025	17/04/2025	Review
2.2	Compliance	17/04/2026	17/04/2026	17/04/2026	Review

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## 1. Background

Pursuant to PFRDA (Redressal of Subscriber Grievances) Regulations, 2015, National Pension Scheme (NPS) Guidelines issued on April 2015 and PFRDA (Point of Presence) Regulation 2018 or any other applicable regulations/guidelines, every intermediary has to put in place a two tier organizational structure for handling subscriber grievances which shall envisage framework for receiving, registering and resolving of Subscriber's grievance as per the definite timelines as per the prescribed method.

## 2. Objective:

The policy laid down the Redressal framework for handling subscriber grievances. The Objective of the policy shall be to ensure that:

- a) All queries, requests and complaints raised by subscribers are dealt with high accuracy and resolved within prescribed Timelines
- b) Subscribers are made aware of their rights to enable them to opt for alternative remedies, in the event of queries not pertaining to Pension Fund but has to be addressed by any other intermediaries like CRA/ Trustee Bank/ Custodian
- c) Subscribers not being satisfied with the GRO / CGRO responses or resolutions to the complaint.

## 3. Roles and Responsibilities:

The Company shall appoint a Grievance Redressal Officer (GRO) and whose name and telephone number should be made available to subscribers. GRO shall be responsible to resolved complaints received from subscribers. The Company shall also appoint Chief Grievance Redressal Officer (CGRO) who shall be designated as senior management executive at Head Office who shall be responsible to resolve the complaint / grievance escalated to CGRO. The GRO and CGRO will be appointed by the CEO.

Further, the Compliance Officer shall oversee and ensure the compliances of said framework.

## 4. Grievance Redressal Mechanism and Procedure:

Subscriber has the option of registering grievance/complaint through the following alternatives:

### A. Grievance can be raised through CRA with the following alternatives:

#### ➤ Call Centre

Subscribers can contact CRA call centre at toll free telephone number 1-800-222080 and register the grievance. On successful registration of grievance, a token number will be allotted by the Customer Care representative for any future reference.

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➤ Physical forms /Email

Subscribers can submit the grievance in a prescribed format to the Corporate who would forward it to CRA Central Grievance Management System (CGMS).

➤ Online

Subscribers can register their grievance or check the status of grievance at Central Grievance Management System portal of the respective CRAs under which subscriber's PRAN is generated

Below is the web link given of the CRAs:

Protean-CRA : <https://cra.nps-proteantech.in/CRA/>

Kfintech-CRA : <https://nps.kfintech.in/login/login/>

CAMS-CRA : <https://app.camsnps.in/CRA/auth/subscriber-portal/login?source=SUBSCRIBERPORTAL>

Additionally, PFRDA NPS Sahayak Portal -PFRDA Grievance Management Portal - <https://pensionsahayak.pfrda.org.in/en/auth>

**Unique Grievance Number:**

A Unique Grievance number ('UGN') shall be generated using CGMS platform of CRA for every Grievance Redressal.

**Acknowledgement:**

On receipt of the complaint, an Acknowledgement shall be sent to the subscriber through E-mail / letter within a period of three (3) days from the date of receipt of grievance/complaint. The date of sending the acknowledgment will be updated in to CGMS.

The acknowledgment shall contain:

- Date of receipt of grievance / complaint
- Unique Grievance number
- Expected turnaround time to resolve the Complaint
- Name, designation and contact details of GRO who will deal with the grievance by the subscriber using CGMS
- Grievance Redressal matrix including escalation to CGRO, NPS Trust and Ombudsman
- Manner and mode of tracking resolution of grievance with the unique grievance number using the CGMS accessible to the subscriber using CRA website

If the complaint is resolved within 3 days of its receipt, the acknowledgement will be sent as part of the resolution communication.

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**B.** For any Grievance, Subscriber can also approach the Company through Physical or Electronic mode as detailed below:

- a) E -mail can be sent to the GRO, details are provided on the company website
- b) Letter can be sent to GRO at Company's registered office address

GRO shall resolve the query within prescribed timelines and send suitable response / resolution to the Subscriber.

Any grievance received by the Company as above given or received outside of CGMS portal, GRO/CGRO will enter and update such grievance in CGMS portal.

**Grievances resolution:**

The TAT for resolving grievance shall be 30 days as defined in the Regulations. The GRO shall send the subscriber a written intimation which offers Redressal of the grievance or rejects the complaint recording the reason for the same.

The intimation to subscriber for resolution of grievance shall contain the date of receipt of, unique grievance number, name, designation and contact details of officer signing the communication, procedure of representing the matter to NPS Trust (contact details and address) and further right to approach Ombudsman and PFRDA in case of non satisfactory resolution of grievance within the time specified in the regulation.

GRO shall update CGMS platform within one working day after sending intimation of resolution to the subscriber.

Unresolved grievance shall be tracked internally and escalated to CGRO for cases which are pending resolution for more than two weeks from the date of sending acknowledgement GRO is empowered to provide status of complaints to subscribers.

**Transfer of Complaint:**

In case of grievance pertains to other NPS intermediaries, GRO will transfer the grievance on behalf of subscriber with the relevant intermediary and intimate the subscriber within maximum period of three (3) working days.

**6. Escalation Matrix:**

A Subscriber, who is not satisfied with the resolution by GRO, may approach the following:

- Chief Grievance Officer
- Compliance Officer
- National Pension System Trust
- Pension Fund Regulatory and Development Authority Ombudsman

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## 7. Preservation of Records of Grievances

The ABSLPFML shall preserve records pertaining to grievance / complaints received resolution and closure of the grievance for period of Five years from the date of closure of grievance / closure.

## 8. Closure of Grievance

Where the complainant / initiator of a complaint has been given intimation of resolution, or communicated that ABSLPFML has closed the complaint, and if the complainant does not appeal / respond within 45 days of the receipt of this response, it shall be taken that the complaint is closed.