



**Pension Fund Regulatory  
& Development Authority**

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**CIRCULAR**

**PFRDA/2015/03/SWM/01**

To,

All Aggregators

Date: 16<sup>th</sup> January, 2015

**Subject: Provision for registering grievances by NPS-Lite/Swavalamban subscribers directly on the CRA system**

Subscribers under NPS-Lite/Swavalamban were required to lodge their complaints/grievances with the Aggregators who in turn were required to redress it if it can be resolved at their level or register it on the CRA system under CGMS for action. Subscribers did not have a facility to lodge their grievance directly under CGMS system. With a view to ameliorate the services to the subscribers and enhance the credibility of the system, PFRDA in consultation with CRA has decided to extend the facility of lodging the grievance in the CRA system to all subscribers registered under NPS-Lite/Swavalamban.

The NPS-Lite/Swavalamban subscribers will now be able to register their grievances/complaints on CRA website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)). The process through which the subscribers will lodge grievances is available on CRA's website and also on PFRDA's website i.e. [www.pfrda.org.in](http://www.pfrda.org.in) under the section Intermediaries - Central Recordkeeping Agency – Standard Operating Procedures.

Once the grievance is registered by the subscriber, the same will be forwarded to the concerned NPS Lite Accounts Office (NLAO) who will be able to view and resolve the grievance in the NPS Lite system. NLOO would monitor the status of the grievance raised against NLAO/NLCC and ensure its timely resolution and closure of the grievance.

The Aggregators are requested to disseminate the information to their underlying subscribers. In case any further clarification is required, they may contact Shri. Sunil Samuel at 022-24994279 (email id – [sunils@nsdl.co.in](mailto:sunils@nsdl.co.in)) or Shri. Kaustubh S. Vaidya at 022-24994577 (email id – [KaustubhV@nsdl.co.in](mailto:KaustubhV@nsdl.co.in)).

  
(Rakesh Sharma)  
General Manager