

COMPLAINT REDRESSAL SYSTEM

Understanding Document



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1. Background

As per the session held by visiting the **PFRDA India** office to gather requirements and gain an understanding of their **Complaint Redressal Process**. The session was facilitated by the PFRDA team with support from **Protean (NSDL e-Gov)** who explained the current operational workflow and highlighted challenges and expectations from the proposed digital solution.

2. Objective

To document the workflow, functional expectations, and tentative scope of the Complaint Redressal Portal for further technical and business planning. This document serves as the basis for preparing the Functional Requirements Specification (FRS) and scope document.

3. Current Workflow of Complaint Redressal (As-Is Process)

Step-by-Step Process:

1. Complaint Referral

- Subscriber file complaints via email (via direct/ CPGRAM'S), physical letter, call centre, social media or web/ mobile application.
- Complaints are manually entered into legacy portal by support staff in case of complaint received via email, letter, social media or via call centre.

2. Complaint Categorization

- Each complaint will be tagged to one of the following category while lodging the complaint.
 - Delayed account activation
 - Incorrect data in NPS records
 - Website/App access issues
 - Delay in processing withdrawal
 - Delay in PRAN generation
 - Service charges without disclosure
 - Poor customer service or misguidance
 - Incorrect data in NPS records
 - Delay in processing withdrawal
 - Others

3. Entity Types

In the **Pension Fund grievance redressal system**, complaints can be lodged against a variety of entities involved in managing and servicing your Pension System account. Here are the **entities** against which a complaint can be made in the **CGMS of pension funds**.

- CRA (Central Recordkeeping Agency)
- Pension Fund Manager
- Trustee Bank
- NPS Trust
- Employer/POP
- Others

4. Routing

- The complaint is then forwarded to the respective entity via internal workflow.

5. Acknowledgment

- An automatic acknowledgment is sent to the complainant via email.

6. Reassignments and Transfer

- The complaints can be reassigned to another executive by their superior.
- If a complaint does not fall under the jurisdiction of the assigned entity, it may be transferred to the appropriate one.

7. Resolution Tracking

- Entity against which complaint has been done can submit their response within 30 days of receiving.
- Current Status of application is updated automatically.

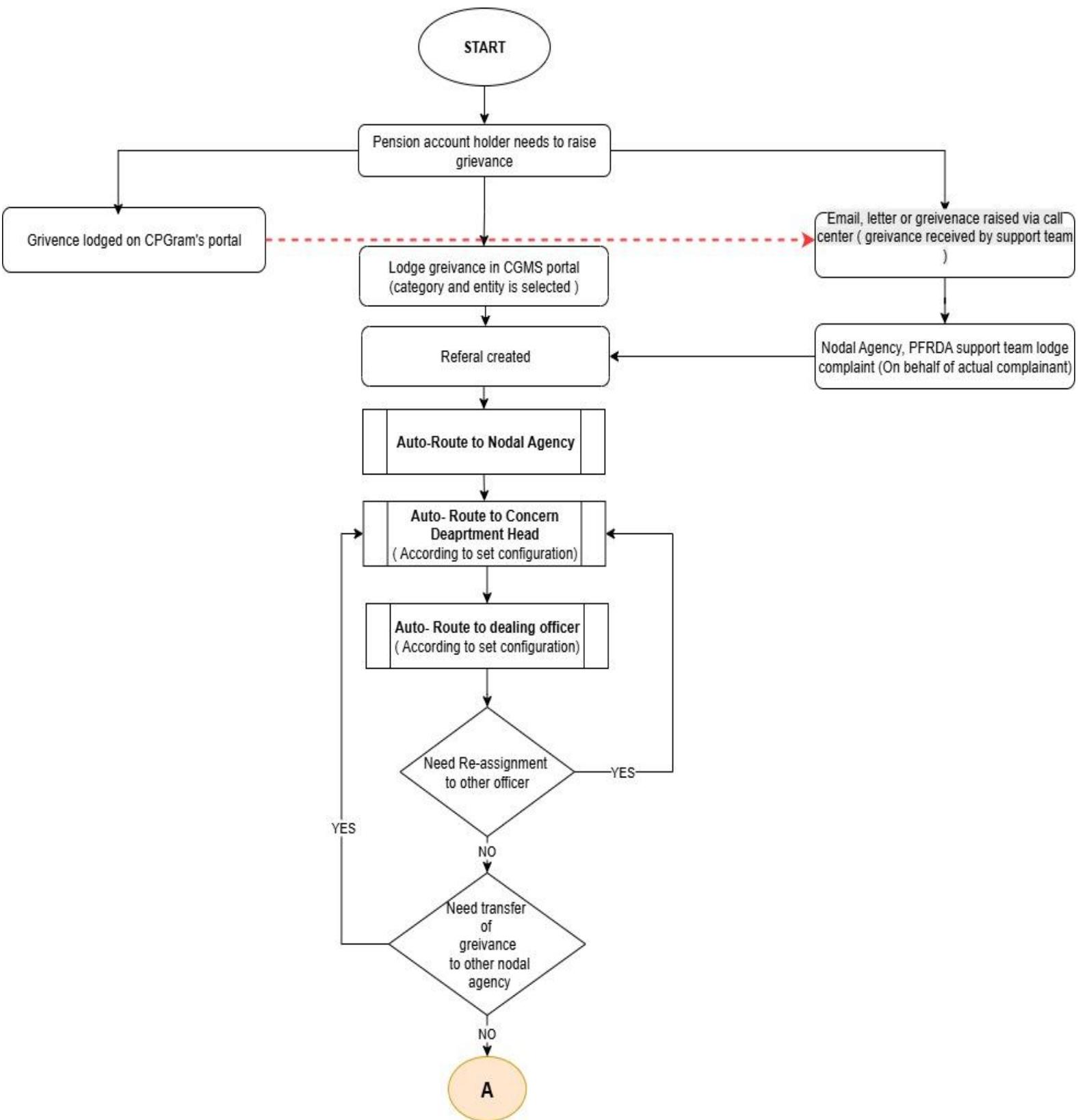
8. Escalation Handling

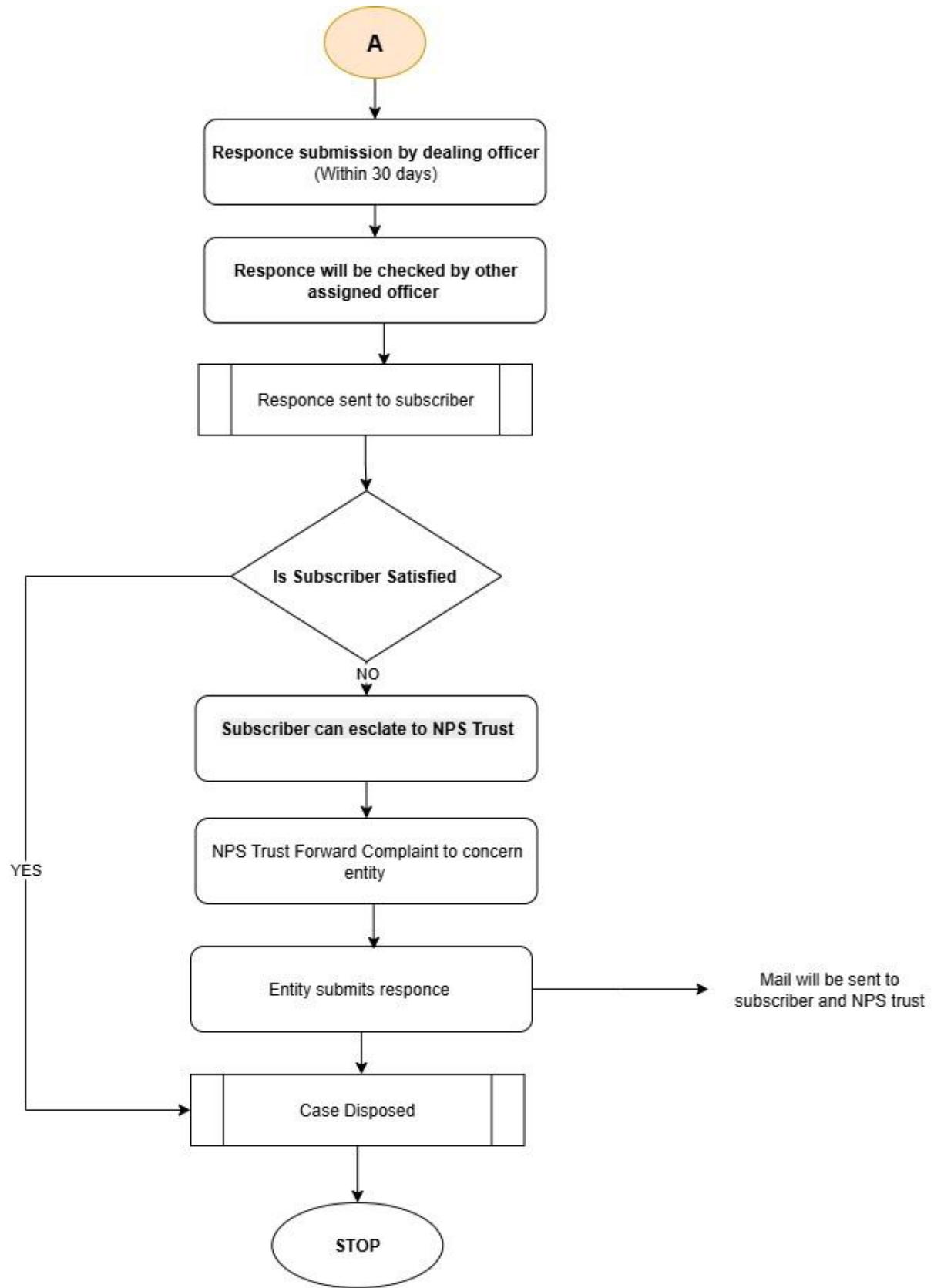
- If subscriber is not satisfied with the received response, he/she can escalate it further to NPS Trust.
- Also, if subscriber didn't get any response within 30 days, then he/she can escalate it to NPS Trust.

9. Closure

- Once a satisfactory response is received, the complaint is marked as Closed.

4. Workflow





5. Challenges in Current System

- Manual effort in data entry and tracking
- No unified dashboard for PFRDA to monitor complaint status
- Delays in SLA tracking and escalations
- There is no auto-escalation feature available.
- Lack of real-time notifications and automated alerts
- Inconsistent reporting and audit trails
- Manual uploading of the grievances received through email.

6. Tentative Scope for Proposed Complaint Redressal Portal (To-Be System)

Module	Functionality
User Registration/Login	For citizens, Protean staff, and stakeholders with secure authentication
Complaint Submission	Web-based form with structured fields and auto-validation
Auto Routing Engine	Based on complaint type, auto-assign to the correct stakeholder
Workflow Engine	Track status with SLA-based reminders, approvals, and escalations
Dashboard & MIS	Role-based dashboards for PFRDA, Protean, and other Stakeholders
Notification System	Email/SMS notifications for every status update or escalation
Audit Trail	Maintain logs of every action on a complaint
Analytics & Reports	Custom reports on TAT, categories, stakeholder performance
Escalation Matrix	Auto-trigger escalation based on time threshold
Integration APIs	Future scope for integrating with CRA/other PFRDA systems
Notifications and Reminders	Automatic notification, reminder and alerts communication through system.
CPGram's API	Integration of grievances received from CPGram's and their responses.
AI Implementation	AI will be implemented to automate the manual input of complaints received via emails, also text to speech feature can be implemented.

7. Stakeholders

- PFRDA Complaint Cell Team
- Protean (NSDL e-Gov) Support Team
- External Stakeholders (CRA, PFMs, Trustee Banks, NPS Trusts)
- End Users (NPS Subscribers)

8. Assumptions

- All complaints will be stored securely within the PFRDA data centre or cloud under MeitY guidelines.
- Aadhaar or PRAN number may be used as unique identifiers.
- All historical complaints will be migrated to the new system during Go-Live.
- All the third party api's e will be provided.

End of Document