



पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



CIRCULAR

Circular No: PFRDA/2025/01/CPGRAMS/01

Date: 24.02.2025

To,

All Govt Nodal Offices including Autonomous Bodies, PoPs, CRAs, PFM, RAs, NPS Trust and TB

Sir/ Madam,

Subject: Regarding Timely and Quality Resolution of Grievances received under Centralized Public Grievance Redress and Monitoring System (CPGRAMS) Portal

1. Introduction

The Centralized Public Grievance Redress and Monitoring System (CPGRAMS), under the Department of Administrative Reforms & Public Grievances (DARPG), is a platform for lodging grievances related to public service delivery which is monitored at the highest level in the Government of India. PFRDA is registered in CPGRAMS as a subordinate organization under DFS (Pension Reforms) and is responsible for ensuring the redressal of grievances related to the National Pension System (NPS) and Atal Pension Yojana (APY) received through the CPGRAMS portal.

2. Timelines for Resolution of Grievances

The timelines for resolution of grievances on the CPGRAMS Portal is 21 days. However, all efforts are to be made to resolve the grievances within the earliest possible time. The status of the grievance filed in CPGRAMS can be tracked with the unique registration ID provided at the time of registration by the complainant. CPGRAMS also provides appeal facility to the citizens if they are not satisfied with the resolution by the Grievance Officer.

3. Option to File an Appeal

After closure of grievance, the complainant has the option to provide feedback. If the complainant is not satisfied with the resolution and has given the 'Poor' rating as feedback, then the option to file an appeal is enabled. The status of the Appeal can also be tracked by the petitioner with the grievance registration number. The quality of resolutions should be ensured to avoid poor feedback rating by the complainants on the portal.

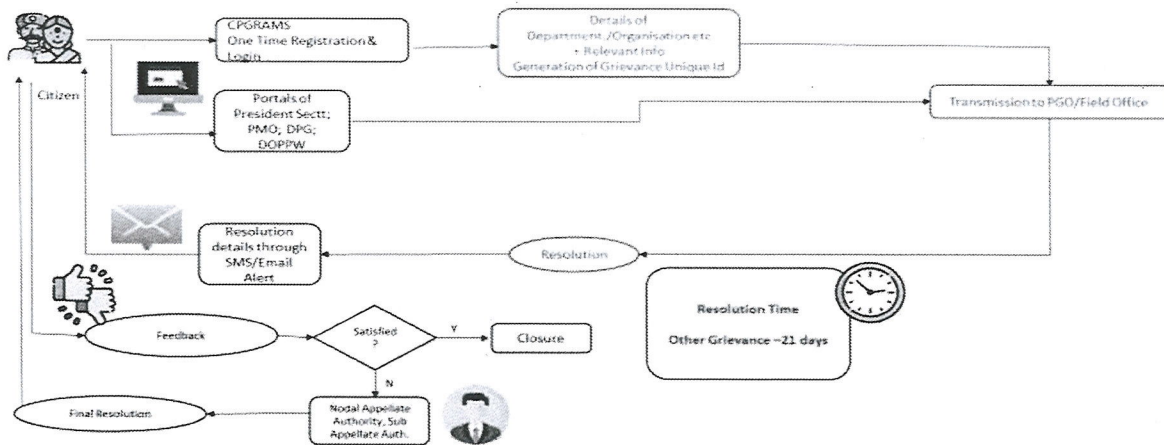
4. Advisory from the Department of Financial Services, Ministry of Finance

The PFRDA is provided all pendency reports and data on feedback rating, extracted from the CPGRAMS Portal, on frequent periodicity, advising PFRDA to ensure quick disposal of public grievances by all concerned. Monthly meetings are also held with Regulators to discuss all outstanding grievances to ensure timely and quality resolution.

5. Utmost care may be taken that all the grievances received at the end of intermediaries/entities/Government Nodal offices are resolved within defined turn-around time

while ensuring quality resolution. In this regard, the diagrammatic representation of CPGRAM is given below-

CPGRAMS Flow



(Source: Annexure A to DARPG OM Dated 23.08.2024)

6. It may be noted that, as per the DARPG OM dated 23.08.2024, following category of complaints do not fall under the ambit of CPGRAM as they are covered under separate protocols. The illustrative list of such complaints is as below:

- a. RTI Matters
- b. Court related / Sub-judice matters
- c. Religious Matters
- d. Grievances of Government employees concerning service matters
- e. Suggestions
- d. Anything that impacts upon territorial integrity of the country or friendly relations with other countries.

7. The Annexure A "Grievance Handling Process" of DARPG OM dated 23.08.2024 is also enclosed for ready reference.

8. This circular is being issued under sub-section (1) of Section 14 of PFRDA Act 2013, with the approval of the competent authority.

Yours Sincerely,

(Vikas Kumar Singh)
Chief General Manager

Grievance Handling Process - ANNEXURE-A

1. GRIEVANCE HANDLING PROCESS IN CPGRAMS- STEP BY STEP GUIDE

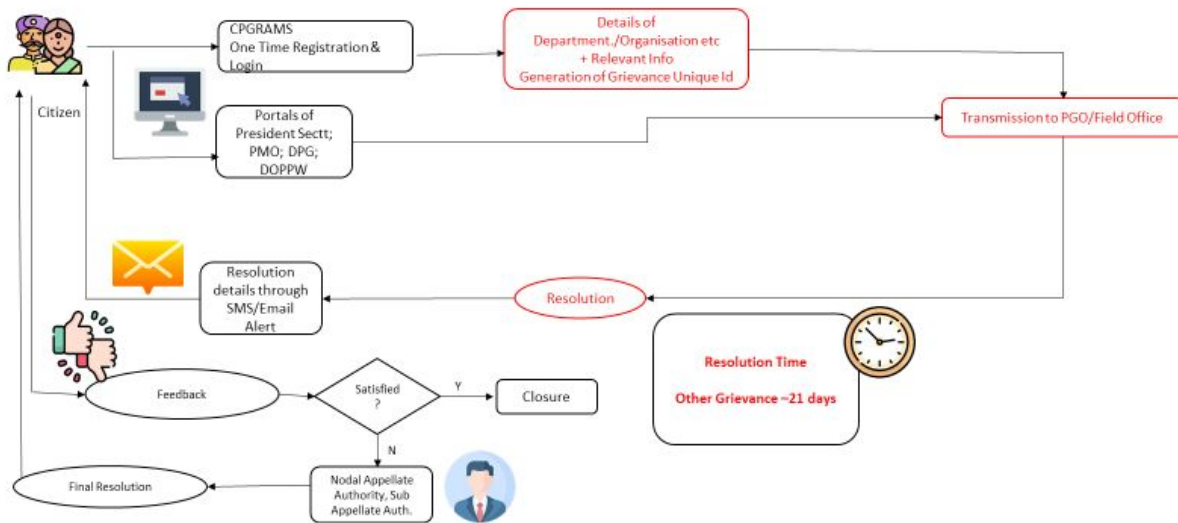
1.1 CPGRAMS is a Centralized portal which receives grievances on various issues ranging from service delivery, demand under schemes, queries on programmes, complaints against malpractices, corruption, discrimination, etc. The portal is connected to all the Ministries/Departments of the Government of India and its States through role-based access to the officers in the portal. When a citizen lodges a grievance, it gets redirected to the concerned authorities, ensuring it is resolved within the given time frame. CPGRAMS is also available in mobile application.

1.2 Going forward Complaints/ grievances received through physical mode/ Whatsapp/Chatbot shall also be registered in CPGRAMS. There is a possibility that the same grievances have been received by multiple authorities. Hence to avoid duplicate registrations in CPGRAMS only the authority concerned with the subject and also the grievance is addressed to them shall register the grievance in CPGRAMS. NIC will develop a protocol to assign unique code to such grievances registered by the Ministries/ Call center

1.3 After successful registration of the complaint a unique registration ID is generated through which the citizen can track status of his complaint. On resolution of grievance an SMS/email is sent to the registered mobile number & email address of the citizen. If the citizen is not satisfied with the resolution, he can provide feedback on the portal and raise appeal on the portal itself. In those cases where self -feedback is not available on the portal, DARPG tries to reach out the citizen through feedback call center to know whether their grievance has been actually resolved or not Unsatisfied citizen has the option to reopen / file an appeal through feedback call. The CPGRAMS process can be explained in the following Chart

1.4 Chart for Grievance Flow:

CPGRAMS Flow



2. References in CPGRAMS not falling under the category of Grievance:

2.1 CPGRAMS Guidelines provides that the following category of references do not fall under the ambit of Public Grievances as they are covered under separate protocols. Following categories are the illustrative list of such references:

- a. RTI Matters
- b. Court related / Sub-judice matters
- c. Religious Matters
- d. Grievances of Government employees concerning service matters
- e. Suggestions
- d. Anything that impacts upon territorial integrity of the country or friendly relations with other countries.

2.2 In case complaint is received under any such categories, it can be closed by the GRO clarifying the rule position to the citizens. DARPG will enhance capability of system for auto identification of such references. However, till such facility is created GRO can identify and mark the complaint under the above categories. He is not supposed to file ATR on those categories and complaints will not go into feedback loop.

2.3 Sometimes frivolous/Spam / abusive / complaints are also received in CPGRAMS. DARPG has developed AI capability to filter those complains at the initial stage. Those grievances are going into Spam box of GRO. If GRO validates the complaint as frivolous/ SPAM then the complaint will be automatically closed and no action will be required on such complaints. Those complaints will not be sent for feedback

2.4 CPGRAMS also receives suggestions from the citizens. The subject specific suggestions may be forwarded to the concerned Division of the Ministries and an acknowledgment may be sent to the citizen. A template for such acknowledgement will be built in the PG portal. However generic suggestions with no substance can be simply closed. GRO is not supposed to act on the suggestion. Once GRO identifies a reference as suggestion, it will not require to file an Action Taken Report and will not go into feedback loop.

2.5 CPGRAMS also receives lots of references demanding a benefit under a scheme. Though they are not a grievance as such, however, those demand shall be noted by the concerned divisions. GRO therefore shall forward all such references to the concerned division and bulk close such references with a polite rule position. Such references shall also be identified by the GRO as a new demand under a scheme and excluded from the feedback loop.

3. Handling complaints:

Different scenarios for a GRO are explained as under:

3.1 Complaint reaches the concerned GRO:

3.1.1 The Grievances shall ordinarily be resolved within a time frame of 21 days. However, grievances identified as priority by the system or where early action is critical such grievances shall be attended to promptly and resolved maximum within 3 days.

3.1.2 If the grievance will take time to resolve beyond the stipulated 21 days an interim reply shall be given to the citizen through interim Action Taken Report (ATR). After final resolution ATR shall be updated with final response. Interim ATR will not go for feedback till the complaint is finally resolved.

3.1.3 If the grievance lacks necessary critical information without which it cannot be processed, the same can be collected either by calling the complainant on his/her registered number by GRO or through feedback call center or use the feature of CPGRAMS for seeking additional information from them complainant. Grievances shall not be closed on the ground of incomplete information without making genuine effort to reach the complainant and get the complete information. Seeking information through feedback call center will require to establish a workflow between GRO and call Center in CPGRAMS. Going forward, DARPG will develop such a system for the benefit of the GROs.

3.1.5 If GRO is not able to get the requisite information despite his best efforts then the grievance can be closed. Since the grievances could not be redressed in such cases those grievances shall not be sent for feedback. They shall be treated under a separate category "**Closed due to insufficient information**". The feedback call

Center will inform the citizen that their grievances could not be resolved due to lack of information (specify information) and they can file again with complete information.

3.1.6 While resolving the grievances if GRO has observed any policy/ process issue that have resulted in grievance he will bring the same to the notice of the concerned Division in Ministry with a copy to the Nodal PG officer.

3.1.7 If the grievance cannot be resolved then, the response to applicant shall contain a reasoned explanation for the same. Such grievances shall not go for feedback loop.

3.2. Complaint got assigned to wrong GRO:

3.2.1 If the grievance does not pertain to GRO, he shall immediately forward the same to the concerned GRO if he knows the correct mapping. If not then it shall be forwarded to the Nodal PG officer of his Ministries/Department/ who will find out the right authority and forward the complaint to them for action. The complaint/ grievance shall be forwarded to the concerned GRO / Nodal; GRO within 48 hours of receipt of the complaint. In no case complaint/ grievance shall be closed by stating that "it does not pertain to this Office ".

3.3. Complaints has multiple issues pertaining to different GROs:

If complaint has more than one issue relating to different GROs, the GRO who has received the complaint will collect input from other GROs and ensure a coordinated redressal within the timelines of 21 days.

3.4. Grievance pertaining to Schemes of Central Ministries implemented through States:

Grievances pertaining to the schemes of Government of India shall be examined and redressed by the concerned Ministries irrespective of the fact that the scheme is implemented through the State Government. The onus of redressal in such complaints are on the concerned Ministry. Therefore, Ministries shall seek information from the implementing agency, examine the reply and take a final call on the resolution to be provided to the citizen. Such grievances cannot be transferred to the States for disposal.

3.5. Corruption Complaints:

3.5.1 Complaint relating to corruption, bribery, harassment or having any other vigilance angle of citizens shall be examined closely under the broad guidelines and timelines prescribed by the DoPT and CVC and in consultation with the CVO of the Ministry. If complaints are found worth to take up then an acknowledgement shall be sent to the complainant. As vigilance cases are governed by the procedure and rules stipulated by CVC and DoPT, no ATR will be needed to be filed nor will such complaints/ grievances will go into the feedback. However, after the action is

completed an ATR for internal use may be preferred by the Ministry/Departments. From the citizen's point of view such complaints may be closed with an interim reply

3.5.2 However, if the complaint is found false, malicious, intentional and filed by habitual complaints time and again then such complainants are flagged and blocked in CPGRAMS

4. Escalation Process:

4.1 CPGRAMS has multichannel feedback and appeal mechanism. Going forward, Citizen can file appeal through Portal, Chatbot, WhatsApp and feedback call center. It shall be ensured that only a single appeal is filed for a grievance.

4.2 Appeals will reach to the officer designated as Appellate authorities. The appellate authorities are the officers next senior to the GRO in the hierarchy. The appellate authority will examine the appeal and take an independent view on the appeal after careful examination of grievances and resolution provided by the GRO. The appeals shall ordinarily be closed within 30 days. Appeals will not go into feedback process.
