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PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

PRESS RELEASE

PFRDA Launches AI-Powered “PFRDA Pension Sahayak” Portal to Transform Pension Grievance Redressal

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The Pension Fund Regulatory and Development Authority (PFRDA) has launched **PFRDA Pension Sahayak**, an AI-enabled grievance redressal platform designed to provide subscribers of the pension schemes regulated by PFRDA with a simple, accessible and transparent mechanism for grievance resolution. The platform integrates multiple pension service touchpoints into a unified digital ecosystem and marks a significant step towards citizen-centric governance and digital transformation in the pension sector.

Building upon the principles and technological advancements being currently adopted under the Government of India's NextGen Centralized Public Grievance Redress and Monitoring System (CPGRAMS) initiative, PFRDA Pension Sahayak brings advanced digital grievance management capabilities to the pension ecosystem through a sector-specific platform designed for the unique requirements of pension subscribers, intermediaries and regulators. The platform combines the principles of accessibility, transparency and accountability envisaged under NextGen CPGRAMS with specialized pension-sector workflows, multilingual citizen interaction, integrated grievance handling and AI-enabled supervisory capabilities.

PFRDA Pension Sahayak replaces the earlier Central Grievance Management System (CGMS) and represents a significant technological upgrade in pension grievance redressal. The platform provides a unified omnichannel interface accessible through web, mobile and WhatsApp. Leveraging Artificial Intelligence, multilingual conversational interfaces and automated workflows, it simplifies grievance registration, tracking and resolution for subscribers across the country while strengthening regulatory oversight and service delivery.

Enhancing Accessibility and Subscriber Experience

The new portal addresses key challenges faced by pension subscribers under the earlier grievance management system. Subscribers can now log in using their mobile number and OTP without the need to remember PRAN credentials. Multiple PRANs linked to a single mobile number are automatically displayed under one login, ensuring seamless access across pension accounts.

PFRDA Pension Sahayak supports 22 Indian languages through integration with Bhashini and enables voice-based grievance filing, making pension services more inclusive and accessible, particularly for senior citizens, rural subscribers and users who are more comfortable communicating in regional languages. Subscribers can also receive responses in their preferred language and access audio-based communication.

The platform's AI-powered assistance system provides instant responses to subscriber queries and automatically categorizes and routes grievances to the appropriate entity, significantly reducing manual intervention and improving resolution efficiency. Subscribers are able to access grievance-related services through a conversational interface without the need to navigate complex processes or multiple service channels.

End-to-End Digital Grievance Management

PFRDA Pension Sahayak enables subscribers to:

- Lodge grievances through text or voice interactions in 22 Indian languages;
- Receive instant responses to pension-related queries through an AI-enabled assistance system;
- Track grievance status in real time;
- View complete resolution timelines and responsible entities;
- Provide ratings and feedback on grievance resolution quality;
- Escalate unresolved grievances to NPS Trust through a single click;
- File appeals to the Ombudsman digitally on the same ticket without requiring separate submissions.

The platform also incorporates an automated escalation mechanism whereby grievances not resolved within prescribed timelines are escalated automatically, enhancing accountability and ensuring timely resolution.

Strengthening Governance and Regulatory Oversight

For PFRDA, Pension Sahayak serves as more than a grievance portal. It functions as an AI-powered governance and supervisory platform that provides real-time dashboards, centralized monitoring, advanced analytics and actionable insights across the pension grievance ecosystem.

The platform enables:

- Real-time monitoring of grievance volumes, pendency and escalation trends;
- AI-based assessment of grievance resolution quality;
- Automated identification of recurring operational and technical issues;
- Performance evaluation of intermediaries;
- Evidence-based policy interventions through analytics-driven insights; and
- Enhanced transparency and accountability across stakeholders.

The platform incorporates several advanced capabilities that are in line with the Government's NextGen CPGRAMS vision, including AI-enabled grievance categorization, multilingual citizen interaction, real-time monitoring dashboards and analytics-driven governance, while providing pension-sector-specific workflows, automated escalation mechanisms and supervisory tools tailored to the pension ecosystem.

By leveraging cloud-native architecture, Artificial Intelligence and multilingual digital services, PFRDA Pension Sahayak is expected to significantly improve service delivery standards while strengthening trust and transparency in pension grievance redressal.

In addition, the platform utilizes AI-driven analytics to assess grievance resolution quality, identify recurring operational and technical issues, detect emerging trends and generate actionable insights for continuous improvement of subscriber services and regulatory supervision.

A Major Step Towards Inclusive Digital Governance

PFRDA Pension Sahayak embodies PFRDA's commitment to harnessing emerging technologies for improving citizen services and promoting inclusive access to pension-

related support. By combining AI-powered assistance, multilingual accessibility, voice-enabled interaction, automated grievance routing, automated escalation and real-time transparency, the platform delivers a comprehensive digital grievance resolution and governance framework for pension subscribers and stakeholders.

The launch of PFRDA Pension Sahayak reinforces the Government's vision of leveraging digital public infrastructure and emerging technologies to deliver efficient, transparent and citizen-centric public services. The platform is expected to contribute significantly to strengthening trust, accountability and responsiveness across the pension ecosystem while advancing the broader objectives of Digital India and technology-enabled governance.

CGMS Grievance Portal vs Pension Sahayak Portal

Feature	Earlier – CGMS Grievance Portal	NEW – Pension Sahayak Grievance Portal
Login Process	Subscriber had to remember PRAN number and password and log in separately to raise a grievance.	Subscriber can log in instantly using Mobile Number + OTP . No need to remember PRAN or password.
Multiple PRAN Handling	Separate login required for each PRAN/account.	All PRANs linked to one mobile number are automatically displayed under a single common login .
Ease of Access	Complex navigation to find grievance registration tab.	Simple, intuitive and guided interface focused on quick grievance filing.
PRAN Discovery	Subscribers who forgot/lost PRAN had difficulty accessing services.	Linked PRANs are automatically shown after mobile OTP login. Even APY subscribers can rediscover forgotten PRANs easily.
Query Resolution	Subscriber had to submit queries and wait for response from concerned entity.	Queries are answered instantly through AI-powered assistance .
Language Availability	Portal available only in English.	Portal available in 22 Indian languages using Bhashini integration .
Voice-Based Grievance Filing	Grievances could only be typed manually.	Subscribers can speak grievances in any of the 22 languages .
Response in Native Language	Responses were primarily text-based and in English.	Subscriber receives resolution in the same language spoken and can also listen to the response in audio format .
Grievance Categorization	Subscriber had to manually select grievance category and concerned entity.	AI automatically understands the grievance, categorizes it, and routes it to the correct entity within seconds.

User Effort	Subscriber needed knowledge of pension system structure and entities.	Subscriber simply explains the problem; the system handles the rest automatically.
Tracking Grievance Status	Tracking was difficult and not user-friendly.	Real-time tracking available on the same portal with complete transparency.
Transparency in Resolution	Limited visibility of grievance movement.	Subscriber can see pending entity, contact details, email IDs, timelines, and every stage of resolution.
Feedback Mechanism	No facility to rate or review grievance resolution.	Subscribers can provide ratings and written feedback on the resolution quality.
Escalation to NPS Trust	Escalation process was difficult and inconvenient.	One-click escalation to NPS Trust directly from tracking page after closure by first-level entity.
Auto Escalation	No automatic monitoring of delays.	If grievance is not resolved within prescribed timelines, it is automatically escalated to NPS Trust.
Appeal to Ombudsman	Appeal required filing physical application manually.	Subscriber can file appeal to Ombudsman online through the portal itself.
CRA Dependency	For multiple PRANs under different CRAs, subscriber had to visit separate CRA portals.	One unified portal for grievances across all PRANs and CRAs.
Digital Experience	Traditional grievance system with limited automation.	AI-driven, multilingual, voice-enabled, citizen-centric grievance ecosystem.