

# **National Pension System**

## **Subscriber's Grievance Redressal Policy**

### **Controller of Defence Accounts**

#### **Secunderabad**

## **1. Introduction:**

As per the provisions of PFRDA (Redressal of Subscriber Grievance) Regulations 2015, every intermediary is required to follow the Grievance Redressal Policy as laid down under the Regulations.

Accordingly, the below mentioned Grievance Redressal Policy is made for the grievances arising out of various services offered by any of the PAOs under CDA, Secunderabad in the capacity of intermediary.

## **2. Definition:**

“Grievance or complaint” includes any communication that expresses dissatisfaction in respect of the conduct or any act of omission or commission or deficiency of service and in the nature of seeking a remedial action but do not include the following:

- i. Complaints that are incomplete or not specific in nature;
- ii. Communications in the nature of offering suggestions;
- iii. Communications seeking guidance or explanation;

## **3. Objective:**

The purpose of this Policy is to set forth the procedure to be followed in receiving, handling and responding to any grievance against PAOs (NPS) in respect of the services offered by it under NPS. The broad objectives for handling the customer grievances are as under:

- To ensure that all issues raised by the subscribers are dealt with promptly and resolved in stipulated timelines.
- To provide easy accessibility to the subscribers for an immediate Grievance redressal.
- To put in place a monitoring mechanism to oversee the functioning of the Grievance Handling Policy.
- To be compliant to the provisions of the PFRDA Act, 2013, the PFRDA (Redressal of Subscriber Grievance) Regulations 2015 and any guidelines or notifications issued by the Authority, relating to subscribers grievances.

#### 4. How to raise the grievance:

The subscribers can raise grievances through the following modes:

- E-mail: The subscriber can mail their grievances at the e-mail address indicated against respective PAO's name (Appendix I) from where he is drawing pay and allowances.
- Letter: Subscriber may also raise the grievance by writing to the respective PAO through their DDO.
- Central Grievance Management System (CGMS): Any subscriber of NPS can raise the complaint through the CGMS using the login and password provided by CRA-NSDL, Mumbai.

#### 5. Redressal of Grievance:

1. It is the responsibility of the in charge of the PAO to ensure that the N.P.S. activities in respect of his office i.e., subscriber registration, uploading of contribution data, remittance of funds are being carried out correctly with in stipulated time frame and as per guidelines by PFRDA, NPS Trust and CGDA's Office.
2. All the grievances received in the office/section will be entered in a separate **Register** which will be maintained under the supervision of the Accounts Officers of the Section (or) Officer in charge of the Office (AOs GE). The Register to monitor the Grievances should be reviewed by the Head of the PAO periodically to ensure timely Redressal grievances.
3. The grievance received in the office should be examined thoroughly with reference to documents held and reference should be made to the DDOs wherever necessary on priority basis.
4. After taking necessary action on the grievance, the Subscriber should be intimated accordingly stating clearly the action taken by the PAO.
5. In case, any information is required from the DDO or any reference is made to any other office, the PAO will render an interim reply.
6. Grievances received in the PAOs should be disposed off with 15 days of their receipt, in case of any detailed examination necessitates, in not more than 30 days.
7. Grievances raised by the Subscribers on online platform of CRA-NSDL may also be resolved by the PAOs in the above manner. PAOs are instructed to access the NSDL Dashboard on daily basis for getting information on grievances raised against them and ensure resolution within the stipulated time frame.

## **6. Grievance Redressal Officers and Chief Grievance Redressal Officer:**

A list of **Grievance Officers** at each PAO level and **Chief Grievance Officer** at Pr. AO level is appended as Appendix I to whom Subscribers mapped with them can be contacted for resolution of grievances.

## **7. Escalation of grievances to NPS Trust:**

There is an escalation mechanism whereby unresolved grievances can be escalated to NPS Trust and further to the Ombudsman by the subscriber. Subscriber can file an appeal with the Ombudsman, whose grievance has not been resolved within 30 days by writing to NPS Trust at following address. The Ombudsman has the power to give directions or orders as considered appropriate including compensation and interest up to a sum of Rs. 10 lakhs (Rupees ten lakhs).

### **Address of NPS Trust:**

The Chief Executive Officer,  
NPS Trust, 3<sup>rd</sup> Floor,  
Chatrapati Shivaji Bhawan,  
B-14/A, Qutub Institutional Area,  
New Delhi - 110016.

### **Contact Details:**

E-mail id: npstrust.org.in  
Tel: 011-26897948/49  
Fax: 011-26897938

## **8. Maintenance of records and reporting:**

The PAO shall preserve all relevant records pertaining to grievance/complaint received from the subscribers.

  
**Assistant Controller (NPS)**

**Grievance Redressal Officers under CDA, Secunderabad**  
**(As per PFRDA (Redressal of Subscriber Grievance) Regulations 2015)**

Pr. AO (CDA, Secunderabad)		Contact No.	E-mail	Fax	
Chief Grievance Redressal Officer at Pr.AO (CDA, Secunderabad)	Shri B.Bala Jawahar, IDAS Assistant Controller, Office of the CDA, No.1, Staff Road, Secunderabad.	040 – 27843385, 27841676	cda-secd@nic.in	040-27810499/27817275	
PAOs (NPS)					
S.No.	Name of the PAO, Address	Grievance Redressal Officer	Contact No.	E-mail	Fax
1	Area Account Office-I (Army), Station Road, Visakhapatnam.	Shri B. Ramesh, S.A.O	0891-2717968	aaoarmyvsp@gmail.com	0891-2717967
2	Area Account Office-II (Army), Station Road, Visakhapatnam.	Shri B. Ramesh, S.A.O	0891-2717968	aaoarmyvsp@gmail.com	0891-2717967
3	PAO (ORs) AOC, Mornington Road, Secunderabad.	Shri C. Nagaraja Rao, A.O.	040-27740434 (Ext - 201)	pao-aoc.cgda@nic.in	040-27740407
4	PAO (ORs) AOC (CC Section), Mornington Road, Secunderabad.	Shri C. Nagaraja Rao, A.O.	040-27740434 (Ext - 201)	pao-aoc.cgda@nic.in	040-27740407
5	PAO (ORs) EME, Secunderabad	Shri K. Balakrishna Rai, S.A.O	040-27794516, 27790901, 27992414	pao-eme.cgda@nic.in	040-27790818
6	AN Pay Section, CDA, No.1, Staff Road, Secunderabad	Shri G. Jayasurian Nair, S.A.O	040-27841676, 27843385,	cda-secd@nic.in	040-27810499/27817275
7	Pay Section (MES), CDA, No.1, Staff Road, Secunderabad	Smt. G. Dhanalaxmi, S.A.O	040-27841676, 27843385,	cda-secd@nic.in	040-27810499/27817275
8	Pay Section (Non MES), CDA, No.1, Staff Road, Secunderabad	Smt. G. Dhanalaxmi, S.A.O	040-27841676, 27843385,	cda-secd@nic.in	040-27810499/27817275
9	Account Office GE R&D RCI, Keshavgi Post, Hyderabad	Shri P.S.N. Murthy, S.A.O	040-24306833	aoge-rci-cda@nic.in	040-24306822
10	Accounts Office, GE, Golconda, Langar House, Hyderabad.	Smt. K. Jayalalitha, S.A.O	040-23511090	aoge-gol-cda@nic.in	040-23413341
11	Accounts Office CWE (AF), Hakimpet	Shri B. Srinivasulu, S.A.O.	040-27860863	aoge-afhket-cda@nic.in	040-27863364
12	Accounts Office, GE (AF), Hakimpet	Shri B. Srinivasulu, S.A.O.	040-27860864	aoge-afhket-cda@nic.in	040-27863364

13	Accounts Office (North), 35 Allenby Lines, Secunderabad.	Shri M.S.V. Mathur, S.A.O	040-27862187	aogenorthsecunderabad@gmail.com	040-23513341
14	Accounts Office, CWE, Army, Mudfort, Secunderabad.	Shri M.V. Ratna Kumar, S.A.O.	040-27840284,	aoge-south-cda@nic.in	040-27847067
15	Accounts Office, GE, (South), Mudfort, Secunderabad.	Shri M.V. Ratna Kumar, S.A.O.	040-27840284,	aoge-south-cda@nic.in	040-27847067
16	Accounts Office, GE (Naval Depot), Kancharapalem, Visakhapatnam.	Shri A.K. Samal, S.A.O	0891-2722515	aogendvizag@gmail.com	0891-2543670
17	Accounts Office, AGE (I) R&D, Kancharapalem, Visakhapatnam.		0891-2722515	aogendvizag@gmail.com	0891-2543670
18	Accounts Office, GE (I) R&D Kanchanbagh, Hyderabad	Shri A.V.L.S.Vara Prasad , S.A.O	040-24342417	aoge-kb-cda@nic.in	040-24340717
19	Accounts Office (DGNP), Naval Base Post, Visakhapatnam.	Shri N.V. Subba Rao, S.A.O	0891-2577492	aodgnpvskp@gmail.com	0891-2577341
20	Accounts Office, GE, (AFA) Dundigal, Hyd.	Shri N. Vasukumara, S.A.O.	08418-253272	aoge-afadindigul-cda@nic.in	08418-254202
21	Accounts Office, GE, (NB), Gandhigram Post, Visakhapatnam.	Shri Chudamani Dalai, A.O.	0891-2702905	aogenbv@gmail.com	0891-2577193
22	Accounts Office UA AGE (I), Suryalanka, Bapatla, Guntur Dist.	Shri David Raju, UA I/c.,	08643-211034	suryalanka522101@gmail.com	08643-211034
23	Accounts Office GE (E/M), Mudfort, Secunderabad	Shri M.V.Ratna Kumar, S.A.O	040-2789711	aoge-em-cda@nic.in	040-27897111
24	Accounts Office GE (NS), Near Pipeline Jn., Naval Base Post, Visakhapatnam.	Shri K. Krishna Murthy, S.A.O	0891-2702906	aogensv@gmail.com	0891-2709306
25	Assistant Accounts Officer GE (I) NYC, Vijayanagar Gate, Visakhapatnam	Shri A. Anjani Kumar, S.A.O	0891-2584689		0891-2709543
26	Accounts Office GE (I) (P), Mudfort, Secunderabad	Shri M.V. Ratna Kumar, S.A.O.	040-27840284,	aoge-south-cda@nic.in	040-27847067
27	Assistant Accounts Officer, GE (I) (P), CE (Navy) Compound, Visakhapatnam.	Shri Y.V.K.J. Patro, S.A.O	0891-2720727	aogepvizag@gmail.com	0891-2546415
28	Unit Accountant AGE (I) (FYS), Yeddumailaram, Medak Dist.	Shri P. Rama Kishore, A.A.O	08455-237071	ua-eddumailaram-cda@nic.in	08455-238221
29	Assistant Accounts Officer GE (I) (P) Navy, Kalinga, INS Kalinga Post, Visakhapatnam	Smt. D. Roja Rani, .A.O.	08933-228877	aaogekalinga@gmail.com	08933-228962