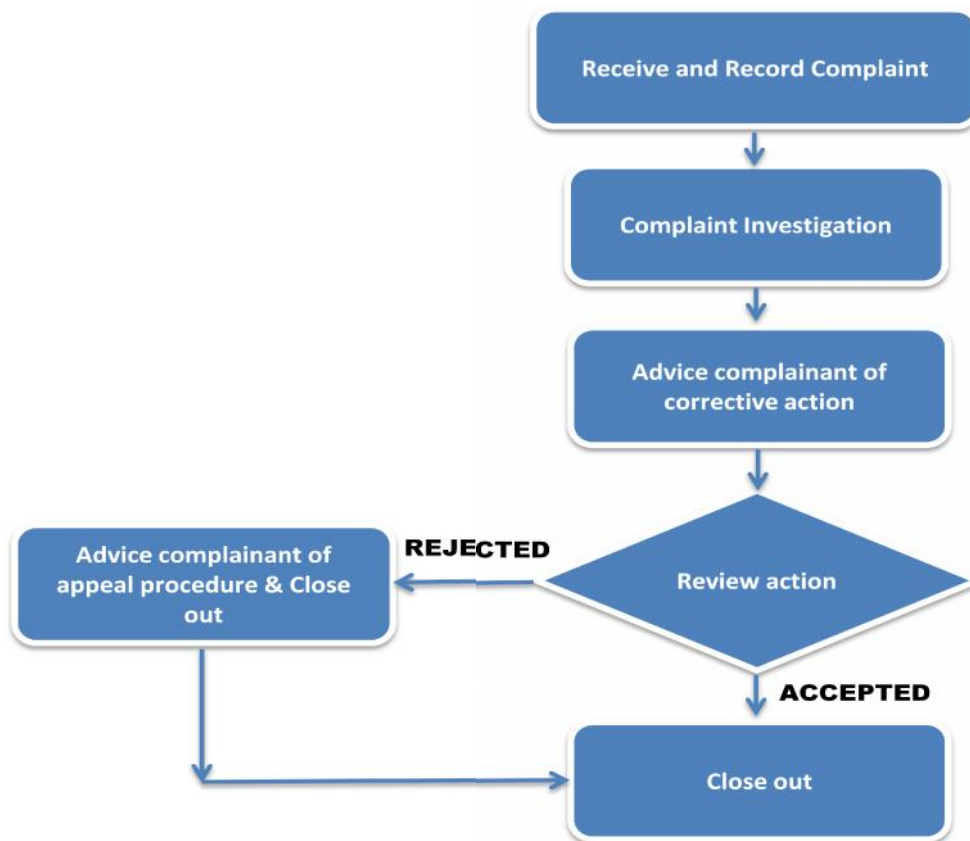


### 1.0 PROCESS FLOW – COMPLAINTS HANDLING:



### 3.0 PROCESS FLOW – APEALS HANDLING:

