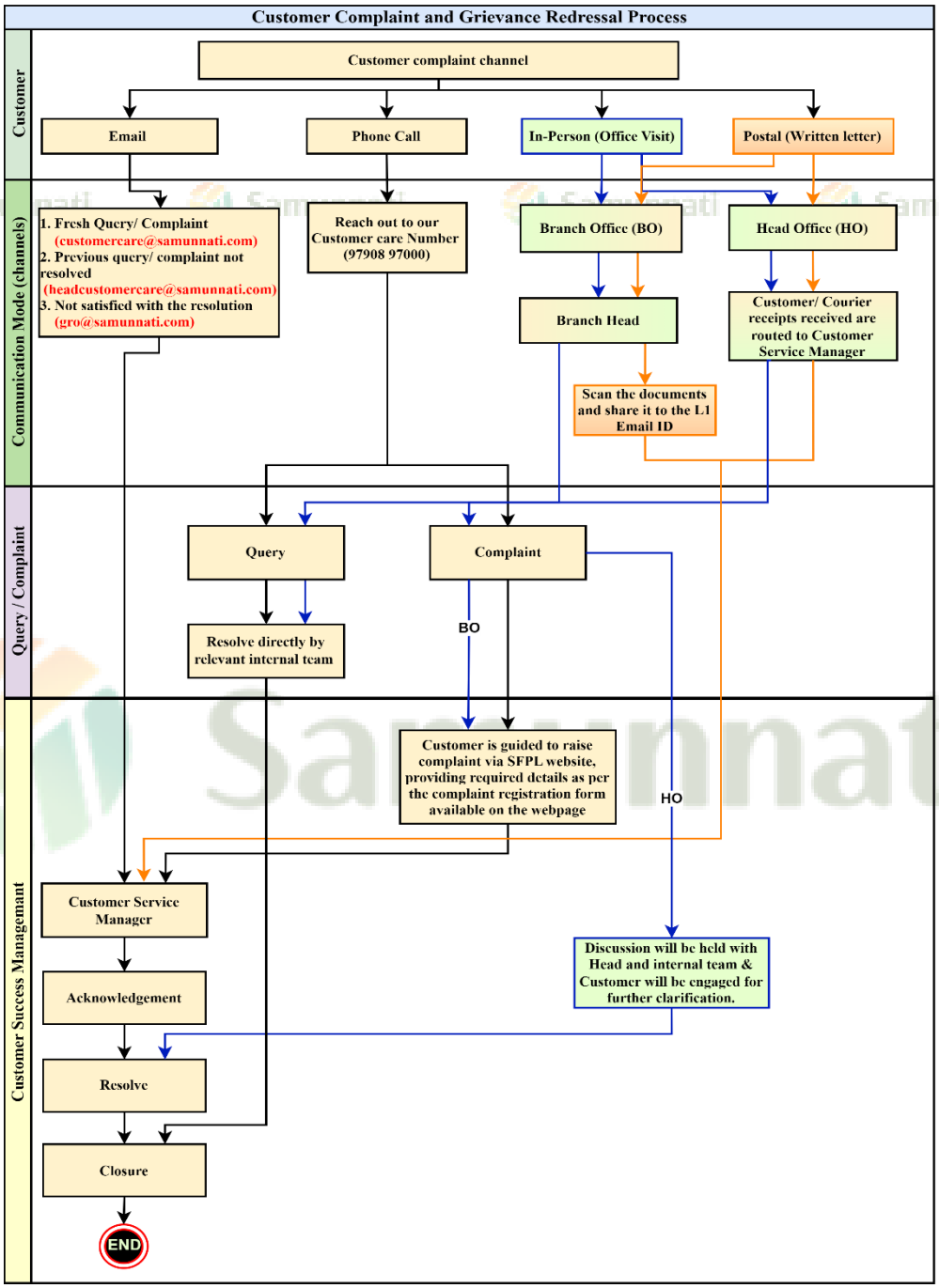Customer Complaint and Grievance Redressal Process-