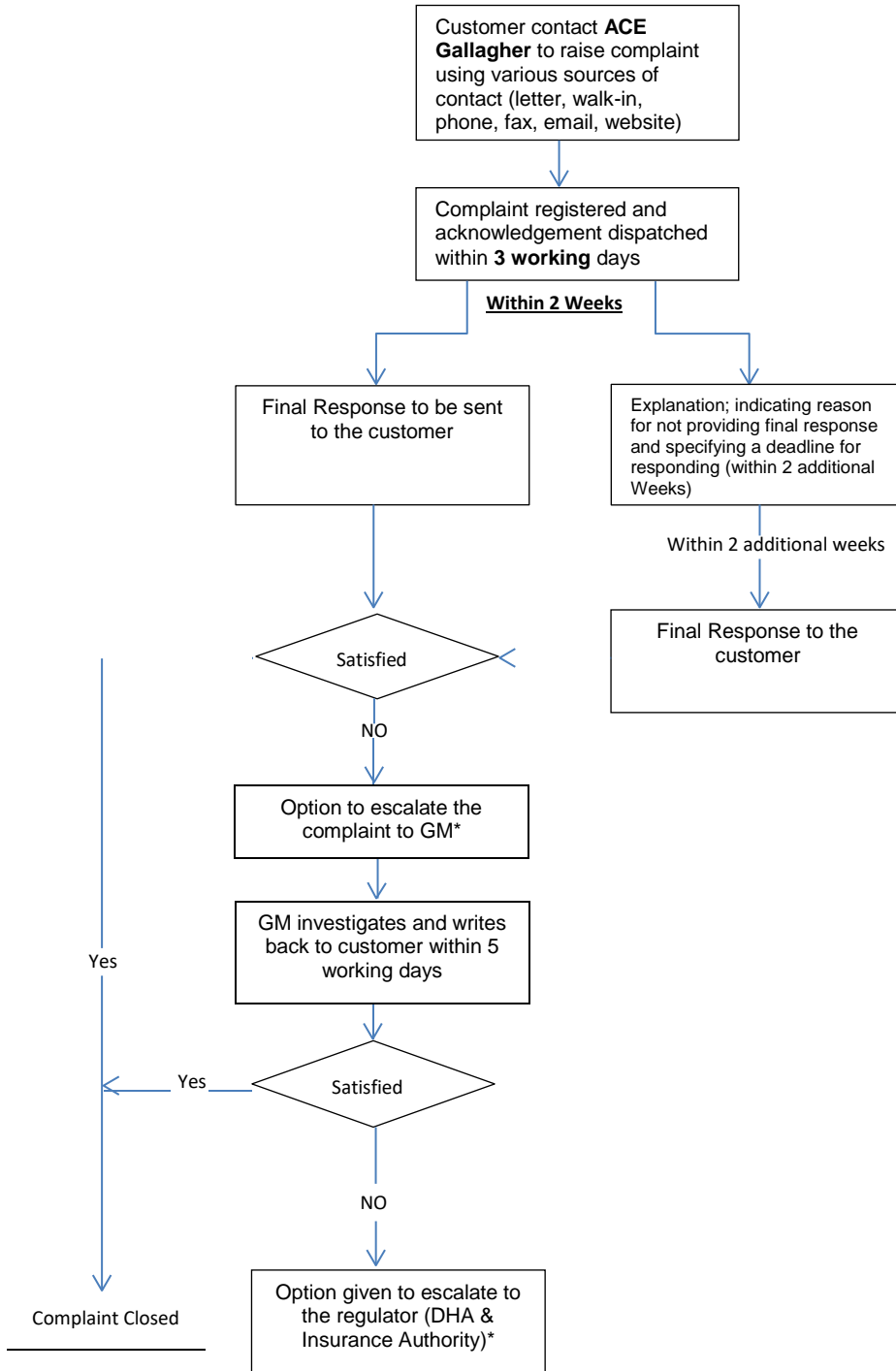




Complaints' Handling Procedure Flowchart



*The Customers always have the option to escalate the matter internally to the GM or externally to the regulator at any point in time.