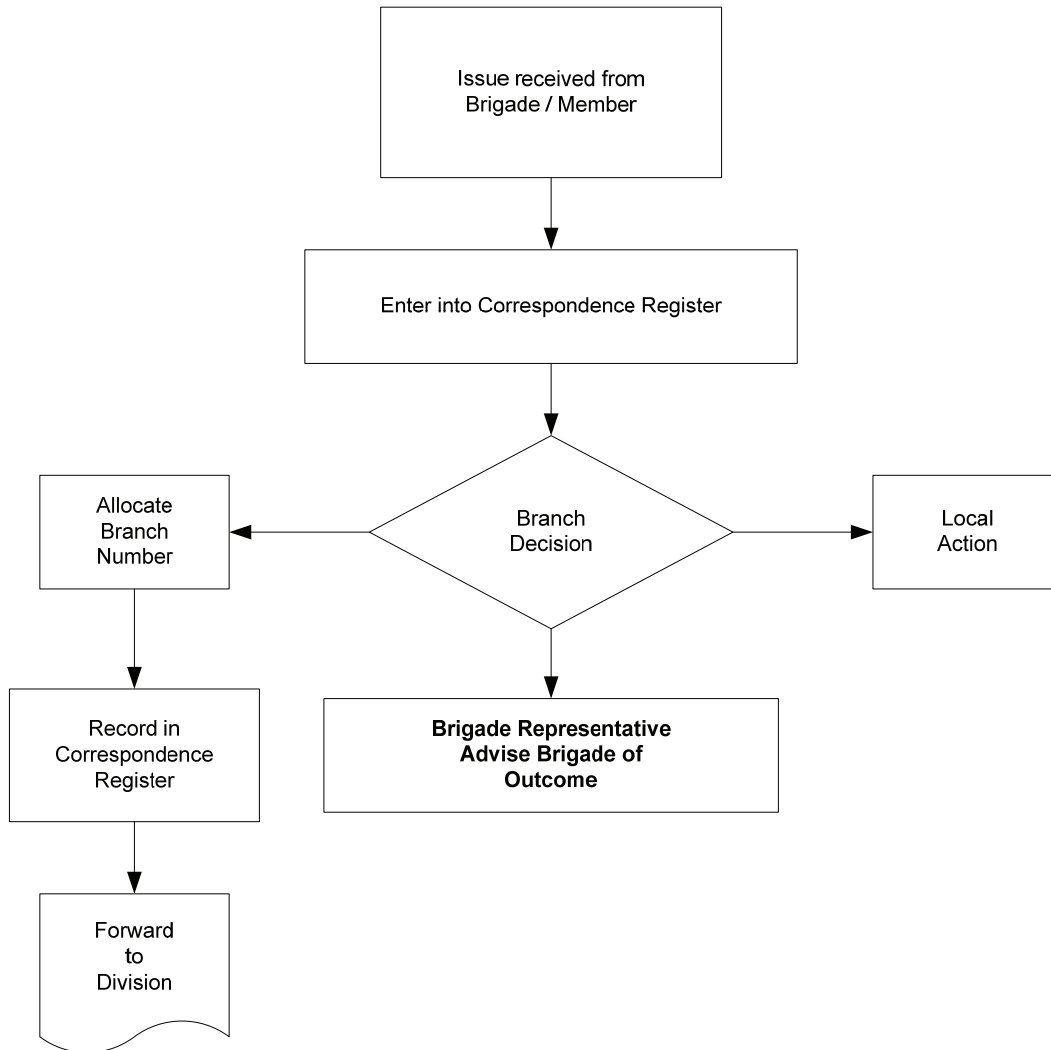


Flow Chart 2
Handling of Issues at Branch Level



Flow Chart 3
Handling Issues at Divisional Level

