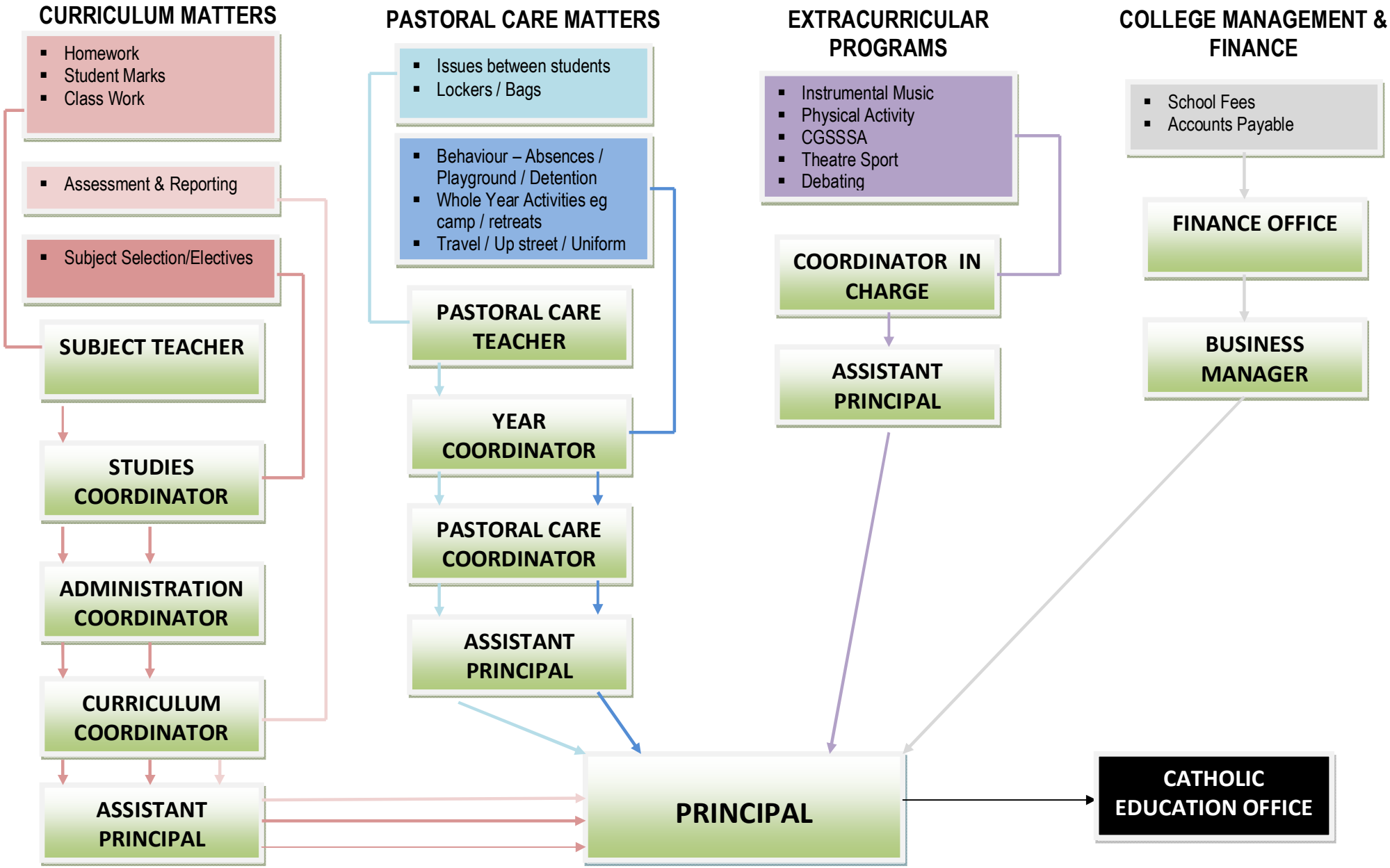COMPLAINTS & GRIEVANCES