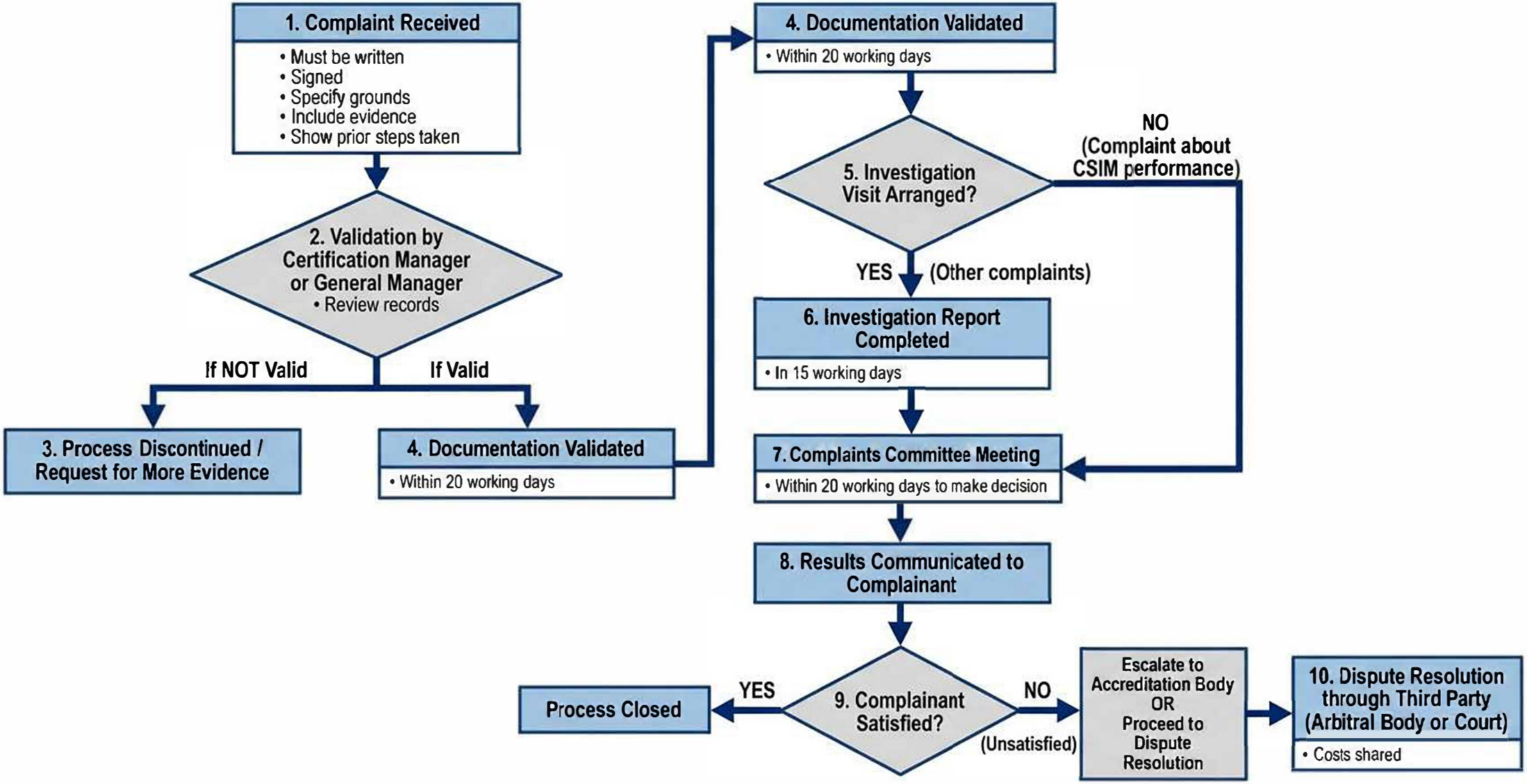CSIM COMPLAINTS AND GRIEVANCES PROCEDURE