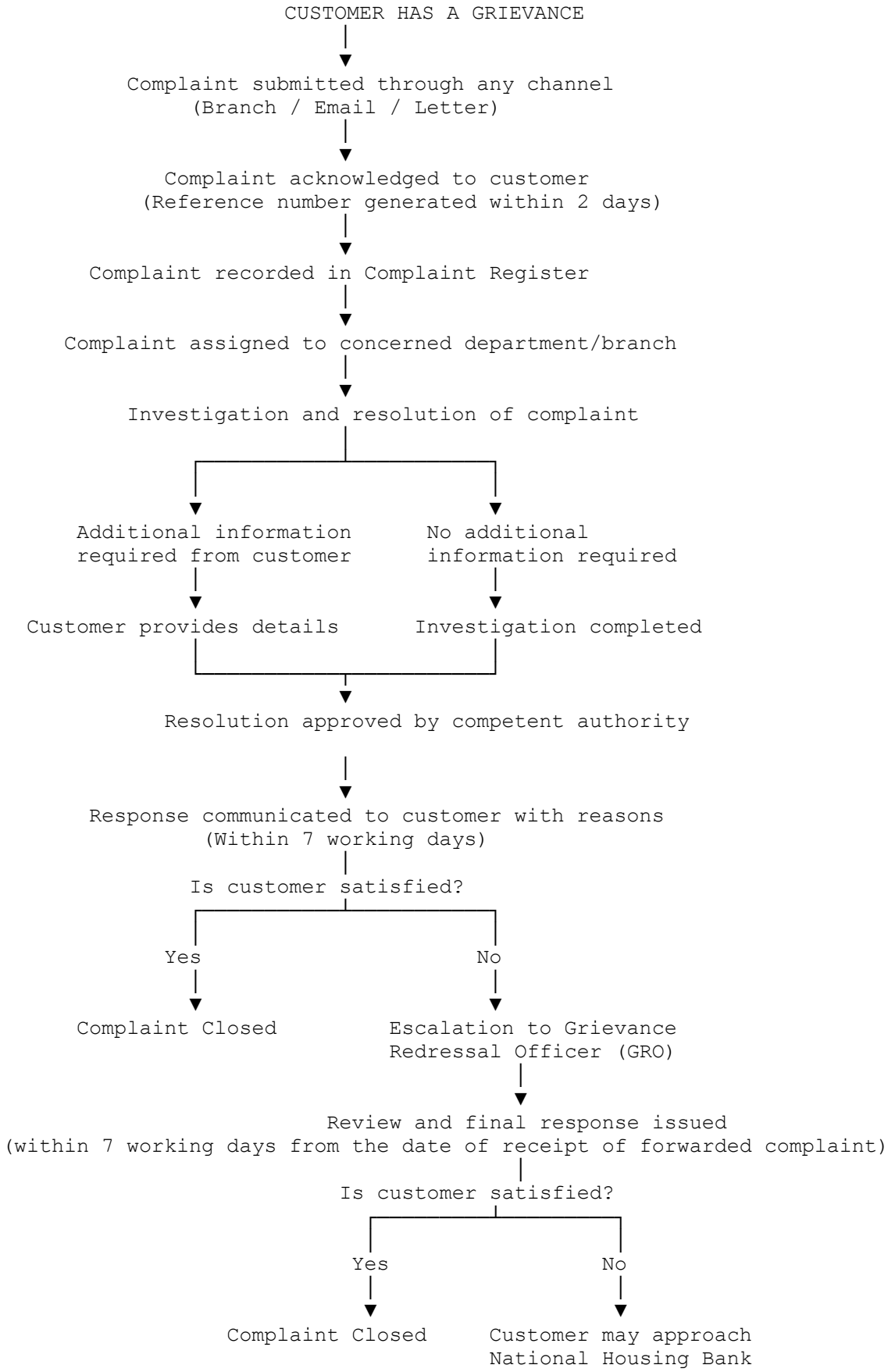GRIEVANCE REDRESSAL FLOW CHART IN MANIPAL HOUSING FINANCE SYNDICATE LIMITED