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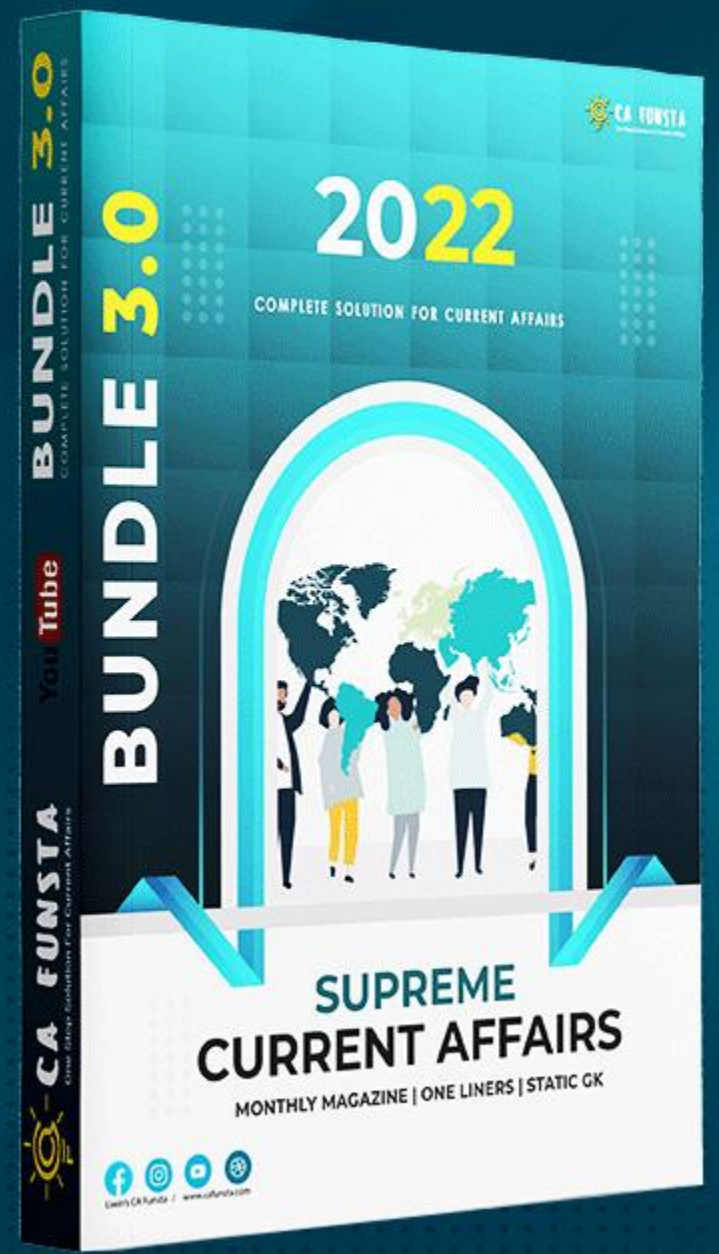
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➤ World Bank approved how many million USD loan to help Punjab improve access to public services?

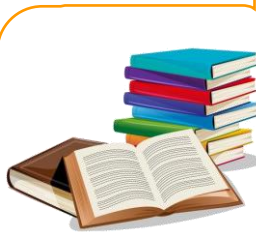
- A) \$ 200 million
- B) \$ 300 million
- C) \$ 100 million
- D) \$ 250 million
- E) \$ 150 million

Answer

E) \$ 150 million



THE WORLD BANK
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Explanation

- The **World Bank's** Board of Executive Directors approved a loan of **\$150 million** to the northern Indian state of **Punjab** to help the state better manage its **financial resources and improve access to public services**.
- Building Fiscal and Institutional Resilience Program will support the state's efforts to strengthen the institutional capabilities of various **government departments, manage fiscal risks and make informed policy choices to support sustainable growth**.
- The new project will support the state's development goals by strengthening the **planning, budgeting and monitoring functions, and leveraging digital technology**.
- The project will also aim to increase accountability in the public procurement systems by **supporting state-wide implementation of new legal and policy reforms**.



Titbits

World Bank

- Founded: **December 1945**
- HQ: **Washington DC**
- President: **David Malpass**
- MD & CFO: **Anshula Kant**



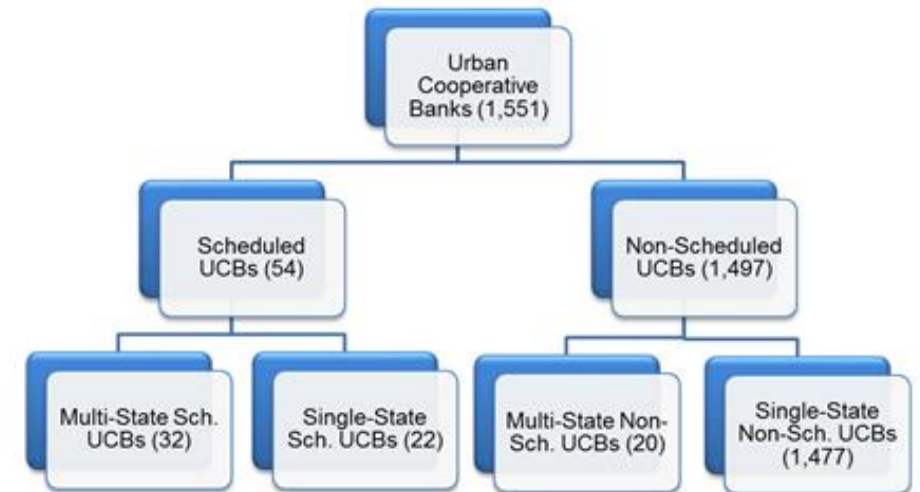
BANKING AND FINANCE



➤ Who among the following asked large UCBs to appoint chief compliance officers?

- A) Finance Ministry
- B) Cooperative Ministry
- C) RBI
- D) SIDBI
- E) SEBI

Answer
C) RBI



Explanation

- The **Reserve Bank** asked all large **Urban Co-operative Banks (UCBs)** to appoint **chief compliance officers** and put in place a board-approved policy for meeting regulatory norms.
- While the UCBs with deposits of **more than Rs 10,000 crore (Tier 4 UCBs)** will have to comply with the directions by April 1, 2023, those with deposits of **more than Rs 1,000 crore and up to Rs 10,000 crore (Tier 3 UCBs)** have been given time till October 1, 2023.
- Compliance risk is **the risk of legal or regulatory sanctions, material financial loss or loss of reputation a UCB** may suffer as a result of its failure to comply with laws, regulations, rules, and codes of conduct applicable to its activities.
- The RBI said as part of the **overall structure for corporate governance**, the compliance function serves a critical role.
- Therefore, it has been decided to introduce certain principles, standards and procedures for **Compliance Function in UCBs**, keeping in view the principles of proportionality.



Titbits

Reserve Bank of India (RBI)

- Founded: **01/04/1935**
- **RBI Act,1934**
- HQ: **Mumbai**
- Chairman: **Shaktikanta Das**
- 1926 - **Hilton Young Commission**
- 1937 – **Calcutta to Mumbai**
- 1949 – **Nationalisation**



➤ Which of the following public sector bank and Federal Bank start offering Kisan Credit Card in digital manner?

- A) Union Bank of India
- B) Indian Bank
- C) Canara Bank
- D) Bank of Baroda
- E) State Bank of India



Answer

A) Union Bank of India



Explanation

- To make it easier for farmers to get a **Kisan Credit Card (KCC)**, **Union Bank of India and Federal Bank** launched pilot projects.
- Under the pilot projects, the lenders will do away with the need for physical documents such as **land records** and in-person visit to a bank branch to get KCCs.
- Public sector lender Union Bank of India started the pilot from **Harda district in Madhya Pradesh** while private lender Federal Bank began the project from Chennai.
- The projects are part of the RBI initiative for the digitalization of rural finance wherein banks are collaborating with **Reserve Bank Innovation Hub (RBIH)**.
- Union Bank of India said it will gradually expand it to other states across India.
- A Manimekhalai, MD & CEO, Union Bank of India launched the project from Harda in presence of Rakesh Ranjan, Chief Product Manager, RBIH, senior management from the bank and more than **400 farmers from the district**.



Explanation

- The bank said it offers end-to-end digitalization of Kisan Credit Card product as part of flagship Digital Transformation project '**Sambhav**', A Manimekhalai.
- Federal Bank said it will use digital capabilities such as **eKYC and eSign**, APIs (Application Programming Interfaces) developed by the TN-eGA and machine learning capabilities to offer KCC in a digital manner.
- The facility aims at providing small value loans to **small and marginal farmers**, and is designed to facilitate efficient credit flow to unserved and underserved rural populations, the lender added.
- This launch will accelerate the transition towards quicker access to credit from the organised banking system and is one more decisive step in the **formalisation of our economy**, Shyam Srinivasan, MD and CEO.



Titbits

Union Bank of India

- Founded: **11/11/1919**
- HQ: **Mumbai**
- MD & CEO: **A Manimekhalai**
- Tagline: **Good People to Bank With**



➤ FY23 credit growth seen at how many percent?

- A) 15%
- B) 13%
- C) 16%
- D) 10%
- E) 14%

Answer
B) 13%



Explanation

- **Bank deposit rates** are likely to go up further as credit growth is outpacing the deposit growth by a wide margin, a **domestic rating agency**.
- As of August 26, system-level credit growth stood at **15.5 per cent as against 9.5 per cent** on the deposit front, which set to intensify competition for deposits as lenders jostle to arrange the funds to fuel the loan demand, India Ratings and Research.
- The agency also upwardly reviewed its **credit growth** estimate to **13 per cent** from the earlier expectation of **10 per cent**, on higher working capital demand, shift to bank lending from capital markets and revival in demand from the **corporate segment**.



Titbits

India Ratings and Research Private Limited

- Founded: **16/11/1995**
- HQ: **Mumbai**
- MD & CEO: **Rohit Sawhney**



APPOINTMENTS



➤ Who among the following appointed as Secretary of Ex-Servicemen Welfare?

- A) Viney Kumar Singh
- B) Vivek Kumar Singh
- C) Vijay Kumar Singh
- D) Vijoy Kumar Singh
- E) Vimal Kumar Singh

Answer

D) Vijoy Kumar Singh



APPOINTMENTS



Explanation

- **Shri Vijoy Kumar Singh** assumed charge as Secretary, Ex-Servicemen Welfare, **Ministry of Defence** on September 19, 2022.
- Shri Singh is a 1990-batch **IAS officer of Punjab cadre**, who has an experience of more than 32 years in administration.
- Shri Vijoy Kumar Singh recently served as **Special Secretary in Ministry of Textiles**.
- Prior to this appointment there, he had served as Joint **Secretary in Department of Personnel & Training**.



APPOINTMENTS



Titbits

Ministry of Defence

- Union Minister: **Rajnath Singh** (Lucknow, Uttar Pradesh)
- Minister of State: **Ajay Bhatt** (Nainital-Udamsingh Nagar, Uttarkhand)



➤ **Azure Power Signed Agreement for how many MW of First Solar's High-Performance Modules?**

- A) 600 MW
- B) 450 MW
- C) 325 MW
- D) 275 MW
- E) 500 MW

Answer

A) 600 MW



Explanation

- **Azure Power Global Limited ("Azure Power")**, a leading independent sustainable energy solutions provider and renewable power producer in India, announced that it has entered into an agreement for **600 megawatts (MW)DC** of high-performance, advanced thin film photovoltaic (PV) solar modules from **First Solar, Inc.**
- The agreement is the first for production from First Solar's new manufacturing facility in **Tamil Nadu, India**, which is expected to be commissioned in the **second half of 2023.**
- Under the agreement, Azure Power is expected to take delivery of First Solar's Series 7 photovoltaic (PV) solar modules from the fourth quarter of **2023 to 2025.**



Titbits

Azure Power Global Limited

- Founded: **2008**
- HQ: **New Delhi**
- CEO: **Harsh Shah**
- COO: **Murali Subramanian**
- CFO: **Pawan Kumar Agarwal**



ENVIRONMENT AND ENERGY



➤ Adani Green commissioned how many MW wind power project in Madhya Pradesh?

- A) 608.8 MW
- B) 450.6 MW
- C) 324.4 MW
- D) 275.6 MW
- E) 545.8 MW

Answer

C) 324.4 MW



Explanation

- **Adani Green Energy Limited** has commissioned a **324.4-megawatt wind energy plant** in **Dhar district of Madhya Pradesh**.
- With the commissioning of this plant, its operational generation capacity has increased to **6.1 gigawatt (GW)**, **Adani Green Energy Limited (AGEL)**.
- '**Adani Wind Energy MP One Private Ltd (AWEMP1PL)**, a subsidiary of AGEL, has commissioned a **324.4 MW** wind power plant in Dhar, Madhya Pradesh.
- The plant has two **25-year Power Purchase Agreements (PPAs)** with Solar Energy Corporation of India (SECI), one for **274.4 MW energy** and another for 50 MW power, at a tariff of **Rs 2.83 per kwh (kilowatt hour)**
- The newly commissioned plant will be managed by the Adani Group's '**Energy Network Operation Centre**' platform, which provides technological assistance.



Titbits

Adani Green Energy Limited (AGEL)

- Founded: **2015**
- HQ: **Ahmedabad**
- MD & CEO: **Vneet S Jain**



DEFENCE



➤ Indian Navy decommissioned INS Ajay after how many years of glorious service?

- A) 35 years
- B) 31 years
- C) 30 years
- D) 34 years
- E) 32 years

Answer
E) 32 years



Explanation

- **INS Ajay** was decommissioned after rendering **32 years** of glorious service to the nation.
- INS Ajay was commissioned on **January 24, 1990** at **Poti, Georgia** in the erstwhile **USSR** and was part of the **23rd Patrol Vessel Squadron** under the operational control of Flag Officer Commanding, **Maharashtra Naval Area**.
- The ship was in active naval service for more than 32 years and during her illustrious journey, she participated in several naval operations including **Op Talwar during Kargil War** and **Op Parakram in 2001**.



DEFENCE



Titbits

Indian Navy

- Founded: **26/01/1950**
- HQ: **New Delhi**
- Motto: **May the lord of water be auspicious unto us**
- Navy Day: **December 4**



INTERNATIONAL AFFAIRS



➤ Exhibition to celebrate 75 years of Indian art organised in which of the following country?

- A) Russia
- B) Singapore
- C) France
- D) USA
- E) UK

Answer
B) Singapore



Explanation

- An exhibition featuring **85 artists** and **over 170 artworks** from different parts of India has been organised in **Singapore** to showcase the evolution of the Indian art styles as part of celebrations to mark the **75 years of independence**.
- The exhibition titled '**75 Years of Indian Art #CanvasToNFTs**' was opened by Singapore Minister for Transport and Minister-in-charge of Trade Relations **S Iswaran** and the Indian High Commissioner **P Kumaran** at **The Arts House by Artpodium**, a Singapore-based art community.



Titbits

Singapore

- Capital: **Singapore City**
- Currency: **Singapore Dollar**
- President: **Halimah Yacob**
- Prime Minister: **Lee Hisen Loong**
- Language: **Malay**



INTERNATIONAL AFFAIRS



➤ Indian Coast Guards and which of the following country coast guards hold joint drill 'Abhyas'?

- A) Russia
- B) Singapore
- C) France
- D) USA
- E) UK

Answer
D) USA



Explanation

- The **Indo-US Coast Guard joint exercise "Abhyas-01/22"** was held off the coast here.
- The focus of the exercise was to familiarise the personnel of Coast Guards of both the nations with each other's capabilities.
- The objectives included strengthening working relationship between the forces of the two nations, enhancing inter-operability in the **area of maritime search and rescue (SAR), boarding operations and other maritime law enforcement duties.**
- The highlights are **fleet manoeuvres**, creating a scenario of hijacking of a vessel and subsequent rescue of its crew in a coordinated anti-piracy joint operation.



Explanation

- Interdiction of pirated vessel, coordinated joint boarding operation, **SAR demonstration and external fire-fighting** to salvage burning ships were the other highlights of the exercise.
- The **4-day visit** of United States Coast Guard Cutter Midgett to Chennai on a goodwill visit culminated.
- During the visit, USCG ship had professional exchanges on visit-board-search-seizure operations, cross-deck visits, friendly volleyball match with Indian Coast Guard counterparts from **16 to 19 September**.



Titbits

United States of America

- Capital: **Washington DC**
- Currency: **US Dollar (USD)**
- President: **Joe Biden**
- Language: **English**



INTERNATIONAL AFFAIRS



➤ **On Behalf of India who represented UN General Assembly?**

- A) Subramanian Jaishankar
- B) Jagdeep Dhankar
- C) Narendra Modi
- D) Amit Shah
- E) Droupadi Murmu

Answer

A) Subramanian Jaishankar



INTERNATIONAL AFFAIRS



Explanation

- World leaders will begin their high-level meeting of the **UN General Assembly**.
- **Global polarisation, Russia-Ukraine conflict, food & energy crises, economic problems and natural disasters** are likely to dominate the agenda.
- "**A Watershed Moment: Transformative Solutions to Interlocking Challenges**", is the theme of this year's meeting.
- Reform of **UN Security Council** is expected to get renewed attention during the meeting.
- It will be high on India's External Affairs Minister **S. Jaishankar's** agenda when he meets with leaders from around the world and when he participates in two meetings focused on the reforms.
- About **150 heads of government or state** are expected at the meeting formally known as the general debate of the Assembly that is held amid high security.
- As the world emerged from the worst of the Covid pandemic, the high-level meeting is taking place in-person after two years - it was all virtual in **2020** and **hybrid in 2021**.



Titbits

United nations

- Founded: **24/10/1945**
- HQ: **New York**
- Secretary General: **Antonio Guterres**



NATIONAL AFFAIRS



➤ **DPIIT planning multi-media campaign to promote GI products, DPIIT comes under which ministry?**

- A) Ministry of Agriculture and Farmers Welfare
- B) Ministry of External Affairs
- C) Ministry of Commerce and Industry
- D) Ministry of Cooperative
- E) Ministry of Home Affairs

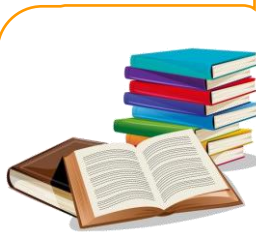
Answer

C) Ministry of Commerce and Industry



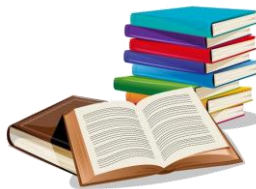
सत्यमेव जयते

वाणिज्य एवं
उद्योग मंत्रालय
**MINISTRY OF
COMMERCE
AND INDUSTRY**



Explanation

- The commerce and industry ministry is planning a multi-media campaign to promote over **400 GI (Geographical Indication) products such as Darjeeling Tea, Chanderi Fabric, Mysore Silk, and Kashmir Walnut Wood Carving.**
- The Department for Promotion of Industry and Internal Trade (DPIIT) intends to empanel one or more audio-visual agencies to carry out various multi-media campaigns, production of advertising and promotional materials on a regular ongoing basis.
- The agency will also support the department in scaling up the GI campaign through manifold interventions, considered important for building a **strong GI ecosystem.**
- **DPIIT**, under the ministry, is looking to empanel reputed audio-visual agencies for GI promotion campaign.
- Work for the empanelled agency or agencies would include **production of films, documentaries, sponsored AV (audio-visual) programmes, AV spots, and production of short videos.**
- It stated that there are **more than 400 GI products** registered in India.



Titbits

Ministry of Commerce and Industry

- Union Minister: **Piyush Goyal** (Rajya Sabha MP, Maharashtra)
- Minister of State: **Anupriya Patel** (Mirzapur, UP), **Som Prakash** (Hoshiarpur, Punjab)



NATIONAL AFFAIRS



➤ Which of the following state/UT announced Maharaja Hari Singh's birthday as annual holiday?

- A) Ladakh
- B) Himachal Pradesh
- C) Andaman and Nicobar Island
- D) Uttarakhand
- E) Jammu and Kashmir



Answer

E) Jammu and Kashmir



Explanation

- To commemorate the birth anniversary of **Maharaja Hari Singh ji, 23rd of September every year** shall be observed as a **holiday** in government offices and educational institutions across the union territory of Jammu and Kashmir under the **Negotiable Instruments Act 1881**.



Titbits

Jammu and Kashmir

- Capital: **Srinagar, Jammu**
- Lieutenant Governor: **Manoj Sinha**
- Language: **Kashmiri, Dogri, Urdu, Hindi, English**
- National Park: **Kishwar National Park**
- Wildlife Sanctuary: **Kanji WLS**
- Ramsar Site: **Hokera Wetland, Surinsar-Mansar Lakes, Wular Lake**
- Tiger Reserve: -
- Power Station: **Salal Hydro Electric Power Plant**
- Dams: **Baglihar Dam in Chenab River**
- RRB: **Ellaquai Dehati Bank (SBI), J&K Grameen Bank (J&K Bank)**
- UNESCO Site: -



NATIONAL AFFAIRS



- **Project Suraksha - a preventive health check-up initiative by Tata Motors Finance, benefits how many truck drivers?**

- A) 4000
- B) 5000
- C) 2000
- D) 6000
- E) 3000

Answer
B) 5000

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Explanation

- The brand concluded a comprehensive health screen program in **15 cities across India Mumbai.**
- Early this year, **Tata Motors Finance**, a leading Non-Banking Financial Company, and a pioneer in the vehicle financing industry, launched the '**Project Suraksha**' pledging to provide free health check-ups for truckers nationwide.
- Health camps were set up in collaboration with **Collective Good Foundation (CGF), Samhita**, a healthcare solution provider, in 15 cities of **Ambala, Anuppur, Bhojpur, Guwahati, Gwalior, Hyderabad, Lakhimpur, Lucknow, Mumbai, Muzzafarpur, Namakkal, Patna, Pune, Visakhapatnam and Vijaywada**, with on-the-spot registration.
- The health screening program was recently concluded, covering **over 5000 truckers Pan India.**



NATIONAL AFFAIRS



- Centre planned to offer sops for natural farming under national mission, which is the first organic state in India?

- A) Assam
- B) Manipur
- C) Sikkim
- D) Nagaland
- E) Mizoram

Answer
C) Sikkim



Explanation

- The **central government** is considering offering sops to farmers to **adopt natural ways of farming**, which will be part of a soon-to-be-launched **national mission**.
- The Centre is considering incentives, including monetary support for farmers to buy good quality seeds and natural manure as well as for **marketing support for products**.
- The mission will lay out a roadmap for the adoption of **sustainable and cost-effective natural farming techniques**, the official told the newspaper.
- Natural Farming is a **chemical-free alias traditional farming method**.
- It is considered an agroecology-based diversified farming system that integrates **crops, trees, and livestock with functional biodiversity**, according to NITI Aayog.



Titbits

Sikkim

- Capital: **Gangtok**
- CM: **Prem Singh Tamang**
- Governor: **Ganga Prasad**
- Language: **English, Nepali, Sikkimese, Lepcha**
- National Park: **Khangchendzonga National Park**
- Wildlife Sanctuary: **Barsey Rhododendron WLS**
- Ramsar Site: -
- Tiger Reserve: -
- Power Station: **Teesta Hydro Electric Power Plant**
- Dams: -
- RRB: -
- UNESCO Site: **Khangchendzonga National Park**



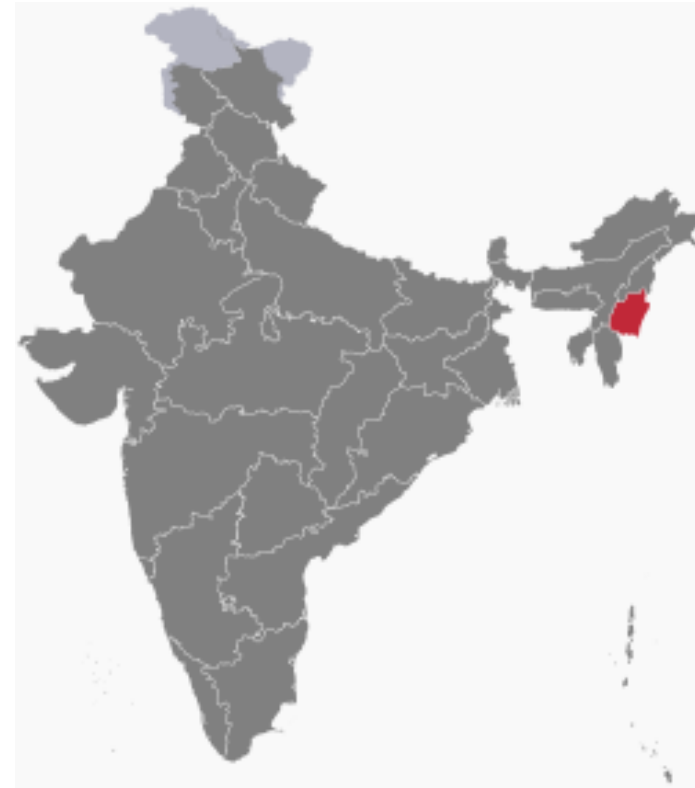
NATIONAL AFFAIRS



➤ Which of the following state CM launched 'CM Da Haisi' web portal to address public grievances?

- A) Assam
- B) Manipur
- C) Sikkim
- D) Nagaland
- E) Mizoram

Answer
B) Manipur



Explanation

- In **Manipur**, a web portal to receive complaints and grievances from the general public was launched by Chief Minister **N. Biren Singh at Imphal**.
- The name of the web portal is '**CM Da Haisi**' (**English translation- Inform to CM**) and the public can raise their grievances in the web portal by logging on to
- **www.cmdahaisi.mn.gov.in**
- The complainants can also check the status of their complaints.



Titbits

Manipur

- Capital: **Imphal**
- CM: **N Biren Singh**
- Governor: **La Ganesan**
- Language: **Meitei(Manipuri)**
- National Park: **Keibul Lamjao National Park**
- Wildlife Sanctuary: **Khongjaingamba Ching WLS**
- Ramsar Site: **Loktak Lake**
- Tiger Reserve: -
- Power Station: **Loktak Hydro Electric Power Plant**
- Dams: -
- RRB: **Manipur Rural Bank (UBI)**
- UNESCO Site: -



NATIONAL AFFAIRS



➤ **Union Minister Sarbananda Sonowal launches multiple projects for development of Bogibeel region in which of the following state?**

- A) Assam
- B) Manipur
- C) Sikkim
- D) Nagaland
- E) Mizoram

Answer

A) Assam



Explanation

- The Union Minister of Ports, Shipping, and Waterways, **Sarbananda Sonowal** announced that **India's longest river cruise service** would begin early next year between **Varanasi and Bogibeel**, traversing a distance of over four thousand kilometers via Ganga, Indo Bangladesh Protocol **Route, and the Brahmaputra**.
- He said this while launching multiple projects for the development of the Bogibeel region near **Dibrugarh in Assam**.
- The Union Minister said, the **PM Gati Shakti National Master plan** is to unlock the huge potential of inland water transportation in Assam using **National Waterways 2, our river Brahmaputra**.



Titbits

Assam

- Capital: **Dispur**
- CM: **Himanta Biswa Sharma**
- Governor: **Jagdish Mukhi**
- Language: **Assamese, Bodo**
- National Park: **Rajiv Gandhi (Orang) National Park**
- Wildlife Sanctuary: **Amchang WLS**
- Ramsar Site: **Deepor Beel**
- Tiger Reserve: **Manas**
- Power Station: **Bongaigon Thermal Power Station**
- Dams: -
- RRB: **Assam Gramin Vikash Bank (United Bank of India)**
- UNESCO Site: **Manas WLS, Kaziranga NP**

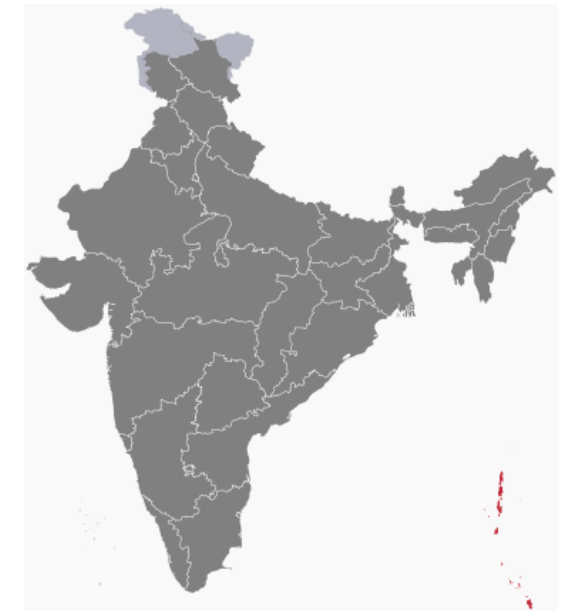


NATIONAL AFFAIRS



- Which of the following state/UT became India's first state/UT to achieve 100 percent coverage of precautionary dose?

- A) Ladakh
- B) Himachal Pradesh
- C) Andaman and Nicobar Island
- D) Uttarakhand
- E) Jammu and Kashmir



Answer

C) Andaman and Nicobar Island



Explanation

- **Andaman Nicobar Islands** becomes **India's first state/UT** to achieve a cent percent coverage of precautionary dose.
- To date, more than **2,87,216 beneficiaries** aged 18 have been vaccinated with a precautionary dose.
- The rate of vaccination has seen a spike after the 15th of July when Government decided to provide precautionary doses free of cost under '**Azadi ka Amrit Mahotsav**'.
- To intensify the **campaign, healthcare workers reached households and numerous camps** have organized in urban and rural areas, which received a good response, at last, the set target have been achieved before the set time limit of the 30th of Sept.



Explanation

- First, the Nicobar district has been fully vaccinated with a precautionary dose.
- Afterward, the **North and Middle Andaman and South Andaman districts** were fully covered.
- **Corbevax** along with **Covishield** have been administered as a precautionary dose in the islands.
- Apart from this, the set target of youths under 15-18 yrs and 12-14 yrs age category have been also fully vaccinated.
- A&N Islands have achieved this milestone in all the above three categories.
- The vaccination drive continues to go on in the islands.



Titbits

Andaman & Nicobar Island

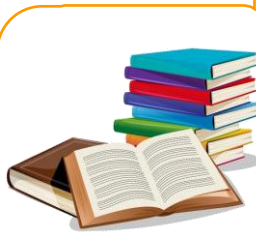
- Capital: **Port Blair**
- Governor: **Admiral Devandra Kumar Joshi (Retd)**
- Language: **Hindi, English**
- National Park: **Mahatma Gandhi Marine (Wandoor) National Park**
- Wildlife Sanctuary: **Landfall Island WLS**
- Ramsar Site: -
- Tiger Reserve: -
- Power Station: -
- Dams: -
- RRB: -
- UNESCO Site: -



QUICK RECALL



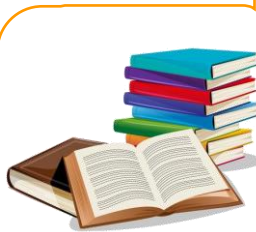
1. World Bank approves \$150m loan to help Punjab improve access to public services
2. RBI asks large UCBs to appoint chief compliance officers
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6. Azure Power Signs Agreement for 600 MW of First Solar's High-Performance Modules



QUICK RECALL



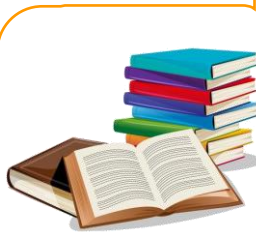
7. Adani Green commissions 324.4-MW wind power project in Madhya Pradesh
8. Indian Navy decommissions INS Ajay after 32 years of glorious service
9. Exhibition to celebrate 75 years of Indian art organised in Singapore
10. Indian, US Coast Guards hold joint drill 'Abhyas'
11. Global polarisation, Russia-Ukraine conflict, food & energy crises high on agenda in UN General Assembly starting
12. DPIIT planning multi-media campaign to promote GI products



QUICK RECALL



13. Maharaja Hari Singh's birthday declared as annual holiday in JK
14. Project Suraksha - a preventive health check-up initiative by Tata Motors Finance, benefits 5000 truck drivers
15. Centre plans to offer sops for natural farming under national mission
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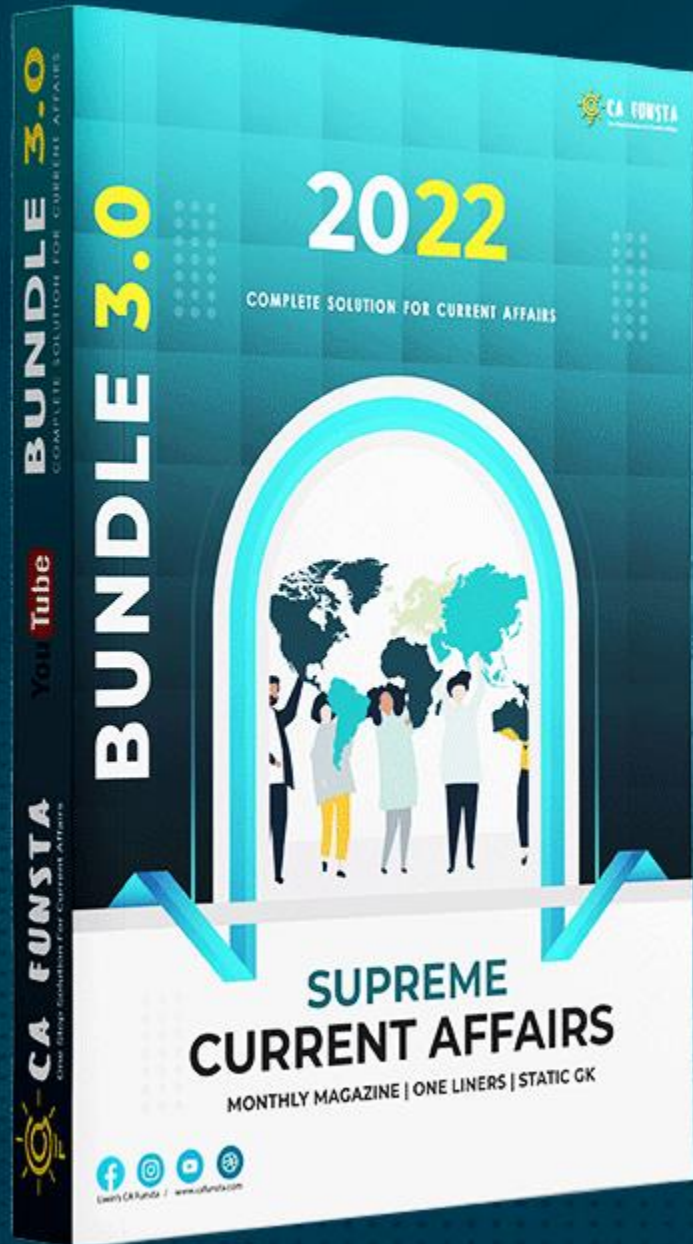
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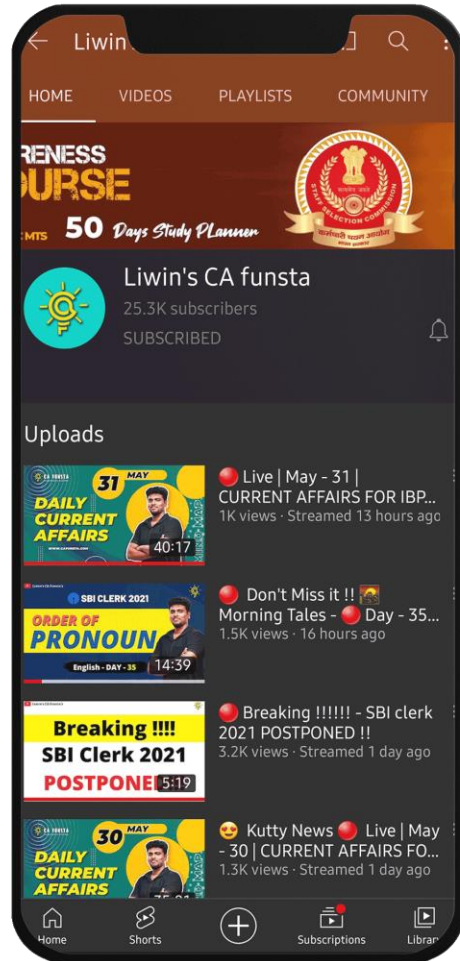
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