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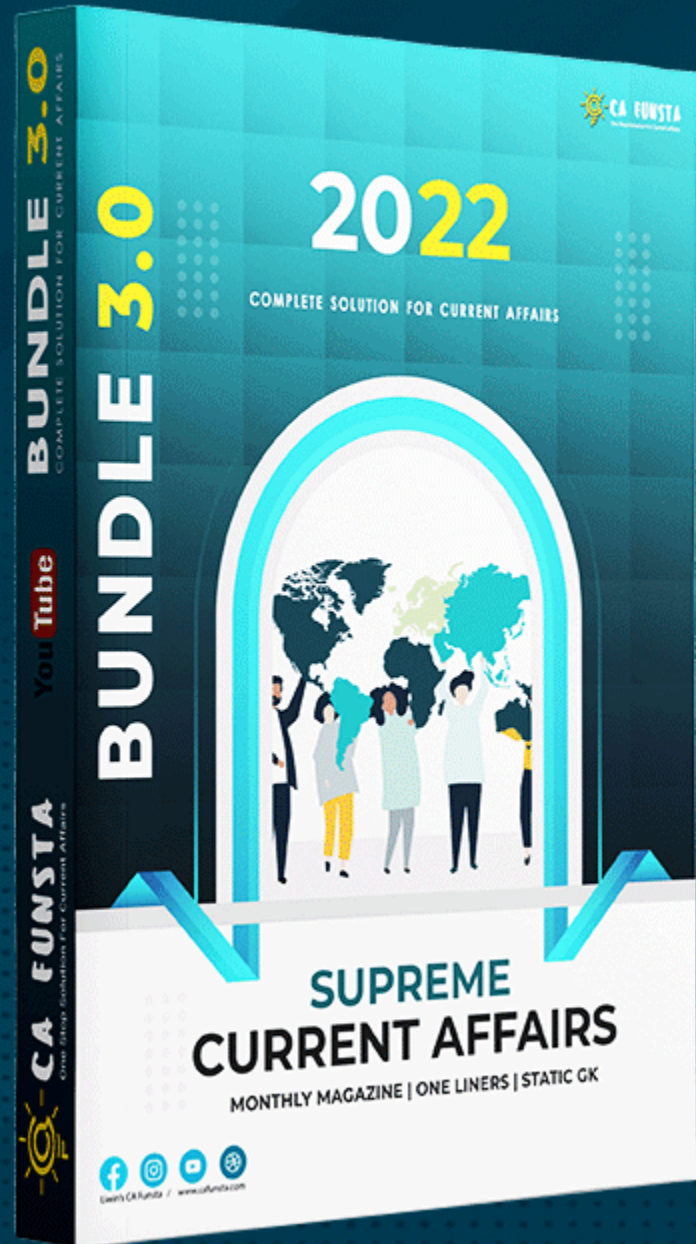


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# RANKING



**In the THE Young University Rankings 2023, what is the ranking of Mahatma Gandhi University?**

- A) 55th
- B) 67th
- C) 77th
- D) 87th
- E) 97th

**Answer  
C) 77th**



# RANKING



## THE Young University Rankings 2023

Rank	Name	Country
1	Nanyang Technological University	Singapore
2	The Hong Kong University of Science and Technology	Hong Kong
3	Paris Sciences et Lettres – PSL Research University	Paris, France
4	Hong Kong Polytechnic University	Hong Kong
5	Erasmus University	Rotterdam, Netherlands
77	Mahatma Gandhi University	India
79	JSS Academy of Higher Education and Research	
91	Shoolini University of Biotechnology and Management Sciences	
101–150	Alagappa University	
	Indian Institute of Technology Indore	



Which bank launched the brand campaign "The Great Indian FD Fest"?

- A) Fincare Small Finance Bank
- B) State Bank of India
- C) HDFC Bank
- D) ICICI Bank
- E) Axis Bank

**Answer**

**A) Fincare Small Finance Bank**



## Explanation

- **Fincare Small Finance Bank** has launched its multilingual campaign '**The Great Indian FD Fest**' featuring brand ambassador **Viswanathan Anand**.
- The primary objective of the campaign is to raise awareness about the bank's interest rate offering for all categories of customers.
- Additionally, it emphasises the significance of fixed deposit as a stable and long-term investment vehicle which is suitable for everyone.
- This monsoon season it is raining interest rates on fixed deposits, with very attractive rates for both senior citizens and general citizens.
- At present the bank is offering rates as high as 9.11% for senior citizens and 8.51% for general citizens.



## Titbits

### **Fincare Small Finance Bank**

Headquarters: Bengaluru, Karnataka

MD & CEO: Rajeev Yadav

Tagline: Banking On More

**Which payments service provider announced the launch of the fintech accelerator program "inFINity" for early-stage Indian startups?**

- A) Paytm
- B) PhonePe
- C) Razorpay
- D) PayU
- E) MobiKwik

**Answer**  
**D) PayU**

## Explanation

- Online payments solution provider **PayU** has collaborated with **Amazon Web Services (AWS) India**, a cloud platform, and venture capital firm **Chiratae Ventures** to launch a FinTech accelerator for early-stage Indian start-ups called **inFINity** .
- It is a 45-days program that brings together and supports the growth of early-stage FinTech start-ups by providing access to mentorship from leading industry experts, curated resources, and AWS activate credits.
- selected FinTech start-ups will be announced on August 17 as the first cohort of inFINity to receive training and mentorship sessions.
- Additionally, the start-ups will have access to PayU's payment solutions to help them meet their industry demands and experts to scale their business operations and expand their customer base.

## Explanation

- Furthermore, these start-ups will receive up to **\$25,000** in AWS activate credits to access over 200 fully featured services on AWS.
- The cohort will also receive actionable guidance on fundraising from Chiratae Ventures, and a select few start-ups might be presented to the Chiratae Investment Committee as well.
- In addition to mentorship from domain specialists, they will also have lifetime access to the resources of the inFINity community.
- Start-ups that are eligible to apply must be either bootstrapped, or must have raised a funding of less than \$5 million, seeking to raise Seed to Series A funding and have a minimum viable product (MVP) already developed.

## Titbits

### **Amazon Web Services (AWS)**

CEO: Adam Selipsky

Headquarters : Seattle, United States of America

### **PayU**

Headquarters: Hoofddorp, Netherlands

CEO: Anirban Mukherjee

**Which two cooperative banks had their licenses cancelled by the RBI?**

- A) Sri Sharada Mahila Co-operative Bank and Harihareshwar Sahakari Bank
- B) Punjab National Cooperative Bank and Bank of Baroda Cooperative Bank
- C) State Bank of India Cooperative Bank and HDFC Cooperative Bank
- D) ICICI Cooperative Bank and Axis Cooperative Bank
- E) Canara Bank Cooperative Bank and Union Bank Cooperative Bank

**Answer**

- A) Sri Sharada Mahila Co-operative Bank and Harihareshwar Sahakari Bank**

## Explanation

- The **RBI** cancelled the licence of **two cooperative banks -- Sri Sharada Mahila Co-operative Bank, Tumkur, Karnataka and Harihareshwar Sahakari Bank, Wai, Satara** -- as the lenders do not have adequate capital and earning prospects.
- Harihareshwar Sahakari Bank ceases to carry on banking business, with effect from the close of business on July 11, 2023
- About 99.96 per cent of the depositors of Harihareshwar Sahakari Bank are entitled to receive the full amount of their deposits from Deposit Insurance and Credit Guarantee Corporation (DICGC).
- In the case of Sri Sharada Mahila Co-operative Bank, about 97.82 per cent of the depositors are entitled to receive the full amount of their deposits from Deposit Insurance and Credit Guarantee Corporation (DICGC).

## RBI cancels registration of four NBFCs, 11 surrender certificates

- The **Reserve Bank of India (RBI)** has cancelled the **certification of registration** of four **non-banking finance companies (NBFC)** two from **Telangana and one each from Kerala and Uttar Pradesh**. And the entities will not transact the business of a shadow bank, as defined under RBI Act, 1934.
- Separately, four NBFCs surrendered their registration certificates following a decision to exit from the non-banking finance business. Three NBFCs ceased operations following corporate actions such as amalgamation, dissolution, merger or voluntary strike-off.
- The remaining four NBFCs have surrendered their registration certificates because they do not require registration under the criteria prescribed for an unregistered core investment company (CIC).



## RBI cancels registration of four NBFCs, 11 surrender certificates

- Those NBFCs whose registration has been cancelled by the Reserve Bank include **Kerala- based Nanma Chits and Financiers Ltd, Uttar Pradesh based Kailash Auto Finance Ltd and Chidrupi Financial Services Ltd and Goldline Financial Services Ltd from Telangana.**
- Those NBFCs whose surrendered their registration certificates due to exit from non-banking financial institution business include Sanapala Holdings Private Limited from Andhra Pradesh, Samrudhi Finance and Investments Private Limited from Telangana, SC Dani Research Foundation Private Limited and De Lage Landen Financial Services Private Limited from Maharashtra.

## RBI cancels registration of four NBFCs, 11 surrender certificates

- Four NBFCs surrendered their registration certificates to the apex bank due to meeting the criteria prescribed for unregistered Core Investment Company (CIC) that do not require registration. The NBFCs include: **Jamshedpur Securities Limited from Jamshedpur (Jharkhand), Azorius Holdings Private Limited, Chennai (Tamilnadu), Serendipity Investments Private Limited, Chennai (Chennai, Tamilnadu) and Higain Investments Private Limited Gurugram (Haryana).**
- Three NBFCs surrendered their registration certificates to RBI as they cease to be a legal entity due to amalgamation/ merger/dissolution/ voluntary strike-off, etc. The entities include: **Unistar Resources and Trades Pvt Ltd and Skyline Tracom Private Limited from Kolkata) West Bengal, from Rector Investments Private Limited from Delhi.**

**What was the decline rate of the wholesale price-based inflation in June?**

- A) -2.12%
- B) -3.12%
- C) -4.12%
- D) -5.12%
- E) -6.12%

**Answer**  
**C) -4.12%**

## Explanation

- The **wholesale price-based inflation rate** declined to **(-)4.12 per cent in June** on easing prices of food, fuel and manufactured items.
- The wholesale price index (WPI)-based inflation in May was **(-)3.48 per cent**. In June last year, it was 16.23 per cent.
- Inflation in food articles declined to -1.24 per cent in June against -1.59 per cent in May, the Commerce and Industry Ministry said.
- Fuel and power basket inflation eased to (-) 12.63 per cent in June from (-) 9.17 per cent in May.
- In manufactured products, the inflation rate was (-) 2.71 per cent in the month under review, compared to (-) 2.97 per cent in May.

**Which rocket was used to launch India's third moon mission, Chandrayaan-3?**

- A) GSLV Mk III
- B) PSLV
- C) LVM-3
- D) GSLV Mk II
- E) Ariane 5

**Answer**  
**C) LVM-3**



## Explanation

- India's third moon mission, **Chandrayaan-3**, was successfully launched onboard a **Launch Vehicle Mark-3 (LVM-3) rocket** from the second launch pad at the Satish Dhawan Space Centre in Sriharikota at 2.35 pm on July 14.
- This is India's second attempt at soft-landing robotic instruments on the lunar surface after the previous attempt, Chandrayaan-2, failed in **2019**.
- Thus far, only **three countries, the U.S., Russia and China, have successfully soft-landed on the moon.**
- Around 16 minutes after the LVM-3 lifted off, the spacecraft separated from the rocket. It was an integrated module comprising the propulsion module, the lander module, and the rover.
- It entered into an elliptic parking orbit (EPO). This orbit's closest approach to earth was around 170 km and farthest, at 36,500 km.

## Explanation

- The **Chandrayaan-3** consists of an indigenous propulsion module (PM), lander module (LM). The mission's objective is to develop and demonstrating new technologies required for inter-planetary missions.
- The propulsion module will carry the lander (containing the rover) from the EPO around earth to a circular orbit around the moon, at an altitude of 100 km. This module also carries instrument called 'Spectro-polarimetry of Habitable Planetary Earth' (SHAPE), to study spectral emissions coming from earth.
- The propulsion module will execute a series of manoeuvres over the next month to sling itself towards the moon and be caught there by the moon's gravity. Once it has been captured into a lunar orbit, the lander will detach itself and attempt to soft-land on the moon's surface.
- The Chandrayaan-3 mission's objective is to develop and demonstrate new technologies required for inter-planetary missions.

**Which country became the first Arab country to obtain observer status at the Asia-Pacific Group on Money Laundering?**

- A) Saudi Arabia
- B) Qatar
- C) United Arab Emirates (UAE)
- D) Kuwait
- E) Bahrain

**Answer**

**C) United Arab Emirates (UAE)**





## Explanation

- A delegation from the **UAE** is participating with **observer status in the plenary of the Asia/Pacific Group on Money Laundering (APG)**, a Financial Action Task Force-Style regional body (FSRB), taking place in **Vancouver, Canada**.
- The UAE is the first Arab country to be granted observer status at the APG.
- Founded in **1997** and part of the global network of similar Financial Action Task Force-Style Regional Bodies (FSRBs), the Asia/Pacific Group on Money Laundering is the largest in terms of membership numbers and geographical size.
- In addition to observer countries such as the UAE, the Asia/Pacific Group on Money Laundering plenary is also attended by key international organisations such as the International Monetary Fund, World Bank, OECD, United Nations Office on Drugs and Crime, the UN's Counter Terrorism Executive Directorate, the Asian Development Bank, Commonwealth Secretariat, Interpol, and the Egmont Group of Financial Intelligence Units

## Titbits

### United Arab Emirates (UAE)

President- Sheikh Mohammed bin Zayed Al Nahyan

Prime Minister- Sheikh Mohammed bin Rashid Al  
Maktoum

Capital- Abu Dhabi

Currency- United Arab Emirates Dirham

# INTERNATIONAL AFFAIRS



**Which two countries have agreed to enhance cooperation in strategic areas, space, science, and sustainable development?**

- A) India and United States
- B) India and China
- C) India and Russia
- D) India and France
- E) India and Germany

**Answer**  
**D) India and France**



## Explanation

- **India and France** have agreed to enhance cooperation in strategic areas, **space, science, sustainable development, and cooperation at the institutional level.**
- Various agreements were made between the two countries during Prime Minister Narendra Modi's two-day visit to France to attend the Bastille Day celebrations.
- In the area of strategic cooperation, an agreement was signed between **Indian Oil Corporation Limited and Total Energies Gas and Power Ltd (Total Energies)** to establish a long-term LNG Sale and Purchase Agreement (SPA).
- In the area of scientific cooperation, a Memorandum of Understanding (MoU) was signed between the **National Institute of Ocean Technology (NIOT), Ministry of Earth Sciences (MoES), Chennai, and Instiut Français de Recherche pour l'exploitation de la Mer (IFREMER)** on collaborative research projects including in the area of Deep Ocean Mission, exchange of scientific and technical expertise.

## Explanation

- A Letter of Intent was issued for Cooperation in the field of health and medicine. Areas of cooperation include digital health, AI for healthcare, medical waste treatment technology, biotechnology, one health approach for fight against antimicrobial resistance, exchange and training of medical doctors, etc.
- To enhance cooperation in Space, the two countries made an agreement on **Conjunction Analysis and Evaluation Service: Alerts and Recommendations (CAESAR)** and the use of Exert Modules of JAVA for Assessment of Conjunction (JAC) software.
- A joint declaration was made between ISRO and CNES concerning joint developments in the field of launchers.
- In the area of institutional cooperation, an MoU was signed between **MeitY and French Ministry of Economy for cooperation** in the field of digital technologies.

## Explanation

- Another MoU was signed on technical cooperation between **Direction-Générale d'Aviation Civile, France and Airports Authority of India** in the field of Civil Aviation.
- An MoU on technical arrangements for Civil Aviation Security (AVSEC) was also signed between the two countries.
- This year also marks the 25th anniversary of the strategic partnership between the two countries.

## India has selected 26 Rafale fighters for Navy after successful trial campaign, confirms Dassault Aviation

- The **central government** announced a selection of **Rafale fighters** to equip the Indian Navy with the advanced combat jets.
- According to French aerospace company, Dassault Aviation, 26 Rafale fighters for the Indian Navy will add to the 36 advanced fighters that are already in service.
- Further, the integration of Indian-designed equipment and establishment of a Maintenance, Repair and Operations (MRO) Hub for various systems will be incorporated into the contract documents after due negotiations.
- Prime Minister **Shri Narendra Modi** and H.E. **Mr. Emmanuel Macron**, President of the Republic of France, jointly addressed a group of leading Indian and French CEOs at Quai d'Orsay in Paris

# INTERNATIONAL AFFAIRS



## Titbits

### France

President : Emmanuel Macron

Capital : Paris

Currency : Euro, CFP franc



**Which government created the "Department of Public Grievances" as a separate Administrative Department?**

- A) Jammu and Kashmir government
- B) Punjab government
- C) Gujarat government
- D) Maharashtra government
- E) West Bengal government

**Answer**

**A) Jammu and Kashmir government**

## Explanation

- **J&K government** created “**Department of Public Grievances**” as a separate Administrative Department, which will also subsume Lieutenant Governor's Grievance Cell.
- The newly created department, being touted as an “administrative reform measure” to fulfil the avowed objective of government to promote citizen-centric e-governance, has been assigned six subjects.
- The department has been created in furtherance of Administrative Council decision No 69/6/2023.

## Explanation

- Sanction to its creation has been accorded in pursuance of Entry 15 of the Second Schedule of Transaction of Business of the Government of Union Territory of Jammu and Kashmir Rules, notified vide Government Order No 811-JK(GAD) of 2020, dated September 1, 2020.
- It will also deal with Jammu and Kashmir Integrated Grievance Redress and Monitoring System – JK-IGRAMS, monitoring disposal of grievances by Administrative Departments and subordinate offices, grievance Redressal Quality Monitoring and monitoring of redressal of grievances received on social media.

# NATIONAL AFFAIRS



## Titbits

### **Jammu and Kashmir**

Capital : Srinagar(summer),Jammu(winter)

Governor : Manoj Sinha

# NATIONAL AFFAIRS



**How many memorandums of understanding (MoUs) did the Goa government sign to strengthen MSMEs and enable digital payments in government departments?**

- A) One
- B) Two
- C) Three
- D) Four
- E) Five

**Answer**  
**C) Three**



## Explanation

- The **Goa state government signed** three memorandums of understanding (MoUs) to drive digitised governance for Loans to help them pay conveniently for government services, and to strengthen the MSME sector in the state.
- **The state signed an MoU with Paytm** to help various departments go digital by deploying the platform's features such as QR codes and POS (point of sale) devices.
- Another MoU was signed with the **Credit Guarantee Fund Trust for micro and small enterprises for administering initiatives** such as the **Goa Credit Guarantee Scheme and the Mukhyamantri Saral Udyog Sahayya Yojana**.
- The state government's budget for 2023-2024 had announced that it will introduce the scheme this year and assign **Rs 10 crore** to raise credit guarantee coverage under CGTMSE up to 95 per cent.

## Explanation

- Currently, for loans up to **Rs 5 lakh**, the guarantee cover available for micro enterprises under CGTMSE is up to 85 per cent while for loans between Rs 5 lakh and Rs 5 crore, the cover is up to Rs 75 per cent. For women entrepreneurs/ SC-ST entrepreneurs/ MSEs situated in aspirational districts/ ZED-certified MSEs, etc., the guarantee cover available is up to 85 per cent for loans up to Rs 5 crore.
- For MSEs based Northeast region, Jammu & Kashmir and Ladakh, the cover limit is up to 80 per cent for loans up to Rs 50 lakh and up to 75 per cent for loans between Rs 50 lakh and Rs 5 crore.
- The Goa government's budget had also announced Rs 10 crore assigned under the Prime Minister Formalisation of Micro Food Processing Enterprises and formulated a new scheme Chief Minister's Kaushalya Path scheme to skill, re-skill and up-skill local youth.

## Explanation

- A third MoU was signed with the **Institute of Chartered Accountants of India** for collaborations in capacity building, research, assistance in policymaking, consulting, and other activities.
- This MoU will allow government departments to accept digital payments through QR codes and POS devices.



# NATIONAL AFFAIRS



## Titbits

### Goa

Capital :Panaji

CM: Pramod Sawant

Governor : PS Sreedharan Pillai

# NATIONAL AFFAIRS



**The Ministry of Textile and which government signed an MoU for PM MITRA PARK in Vansi, Navsari district?**

- A) Maharashtra Government
- B) Rajasthan Government
- C) Gujarat Government
- D) Uttar Pradesh Government
- E) Tamil Nadu Government

**Answer**

**C) Gujarat Government**



## Explanation

- The **Gujarat government and the Centre** signed a memorandum of understanding to set up a **PM MITRA textile park on a 462-hectare plot in Navsari district.**
- The **PM Mega Integrated Textile Regions and Apparel (PM MITRA) Park** will come in Vansi-Borsi village and will help the circular economy of the region
- The park will play a crucial role in developing the textile sector as per Prime Minister Narendra Modi's vision encompassing 'Five Fs', namely farm to fibre, fibre to fabric, fabric to fashion and fashion to foreign.
- As per an official release, the Union government approved the establishment of seven PM MITRA parks in **Gujarat, Maharashtra, Tamil Nadu, Telangana, Karnataka, Madhya Pradesh and Uttar Pradesh.**

## Explanation

- The Gujarat Industrial Development Corporation (GIDC) will develop the PM Mitra Park in Navsari.
- The state government has allotted 462 hectares to GIDC for the project, for which the Centre will provide assistance of 30 per cent, or Rs 500 of the Rs 1500 crore outlay for infrastructure development.
- The PM MITRA Park will lead to the establishment of world-class industrial infrastructure to attract large-scale investment, including Foreign Direct Investment (FDI). The state will get an estimated investment of Rs. 10,000 crore and generate 2-3 lakh direct and indirect employment in the textile and its allied sector

# NATIONAL AFFAIRS



## Titbits

### Gujarat

Capital : Gandhinagar

CM : Bhupendra Patel

Governor : Acharya Dev Vrat

**Which ministry has developed five guidelines to enhance mountainous road infrastructure?**

- A) Ministry of Finance
- B) Ministry of Transport and Highways
- C) Ministry of Environment and Forests
- D) Ministry of Rural Development
- E) Ministry of Urban Development

**Answer**

**B) Ministry of Transport and Highways**



## Explanation

- **The Ministry of Road Transport & Highways (MoRTH)**, with the technical assistance of **Japan International Cooperation Agency (JICA)**, has developed five guidelines aimed at enhancing mountainous road infrastructure in India.
- These guidelines are designed to ensure high-quality and sustainable road projects in hilly regions which will improve road networks and promote economic growth.
- These guidelines were published by Indian Road Congress (IRC) and released on 7th July 2023 by the Union Minister for Ministry of Road Transport & Highways, Shri Nitin Gadkari during the inaugural function of 225th Mid Term Council Meeting at Raipur, Chhattisgarh in the presence of Minister of PWD, Chhattisgarh, MoRTH's Director General (Road Development) & Special Secretary and other dignitaries.

## Explanation

- The guidelines provide technical specifications and best practices for road construction in mountainous regions, covering the following topics:
  - Planning of Hilly Roads
  - Slope Protection and Embankment with Advanced Technology
  - Tunnel on Arterial Roads in Hilly Area
  - Mountain Bridge with Advance Technology
  - Operation and Maintenance of Mountainous Highways
- MoRTH and JICA had agreed to implement "Capacity Development Project on Highways in Mountainous Regions" from 2016 to 2021.



**Who launched the mission to rename 75 border villages after freedom fighters in Tripura?**

- A) Chief Minister of Tripura
- B) Governor of Tripura
- C) Prime Minister of India
- D) President of India
- E) Home Minister of India

**Answer**

**A) Chief Minister of Tripura**

## Explanation

- **Tripura Chief Minister Dr Manik Saha** launched a mission renaming as many as **75 flanking villages of the state along the 856 –km border** with Bangladesh after the freedom fighters of India's independence to mark the celebration of the 75th anniversary of the freedom struggle.
- Launching the mission renaming of the border village - **75 Seemanta Gram Kranti Veero Ke Naam, at Sabroom in South Tripura**
- Tripura shares an international border with Bangladesh, and the state government has selected 75 villages where various programs will be organized on India's freedom movement, which was initiated by PM Modi on **March 12, 2021**.

## Explanation

- The programme to recall the contribution of freedom fighters to the country's independence is scheduled to be completed by August 15 this year. The border villages spread across all eight districts, and the administration had already prepared a list of freedom fighters from the state and their contributions to the country's freedom struggle.
- The government will also ensure 100 per cent implementation of all schemes sponsored by the centre and the state in the identified villages, for which the Central government sanctioned **Rs 3.13 crore**.

# NATIONAL AFFAIRS



## Titbits

### Tripura

Capital : Agartala

CM : Manik Saha

Governor : Satyadev Narayan Arya

# QUICK RECALL



- **LPU Ranks Ahead of 3 IITs in India and Among Top Universities Worldwide by Young University Rankings-2023**
- **Fincare Small Finance Bank has launched its multilingual campaign 'The Great Indian FD Fest' featuring brand ambassador Viswanathan Anand.**
- **Online payments solution provider PayU has collaborated with Amazon Web Services (AWS) India, a cloud platform, and venture capital firm Chiratae Ventures to launch a FinTech accelerator for early-stage Indian start-ups called inFINity .**
- **The RBI cancelled the licence of two cooperative banks -- Sri Sharada Mahila Co-operative Bank, Tumkur, Karnataka and Harihareshwar Sahakari Bank, Wai, Satara -- as the lenders do not have adequate capital and earning prospects.**
- **The wholesale price-based inflation rate declined to (-)4.12 per cent in June on easing prices of food, fuel and manufactured items.**

# QUICK RECALL



- **India's third moon mission, Chandrayaan-3, was successfully launched onboard a Launch Vehicle Mark-3 (LVM-3) rocket from the second launch pad at the Satish Dhawan Space Centre in Sriharikota**
- **A delegation from the UAE is participating with observer status in the plenary of the Asia/Pacific Group on Money Laundering (APG), a Financial Action Task Force-Style regional body (FSRB), taking place in Vancouver, Canada.**
- **India and France have agreed to enhance cooperation in strategic areas, space, science, sustainable development, and cooperation at the institutional level.**
- **J&K government created "Department of Public Grievances" as a separate Administrative Department, which will also subsume Lieutenant Governor's Grievance Cell.**
- **The Goa state government signed three memorandums of understanding (MoUs) to drive digitised governance for Loans to help them pay conveniently for government services, and to strengthen the MSME sector in the state.**

# QUICK RECALL



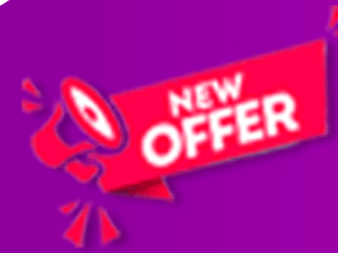
- **The Gujarat government and the Centre signed a memorandum of understanding to set up a PM MITRA textile park on a 462-hectare plot in Navsari district.**
- **The Ministry of Road Transport & Highways (MoRTH), with the technical assistance of Japan International Cooperation Agency (JICA), has developed five guidelines aimed at enhancing mountainous road infrastructure in India.**
- **Tripura Chief Minister Dr Manik Saha launched a mission renaming as many as 75 flanking villages of the state along the 856 –km border with Bangladesh after the freedom fighters of India’s independence**

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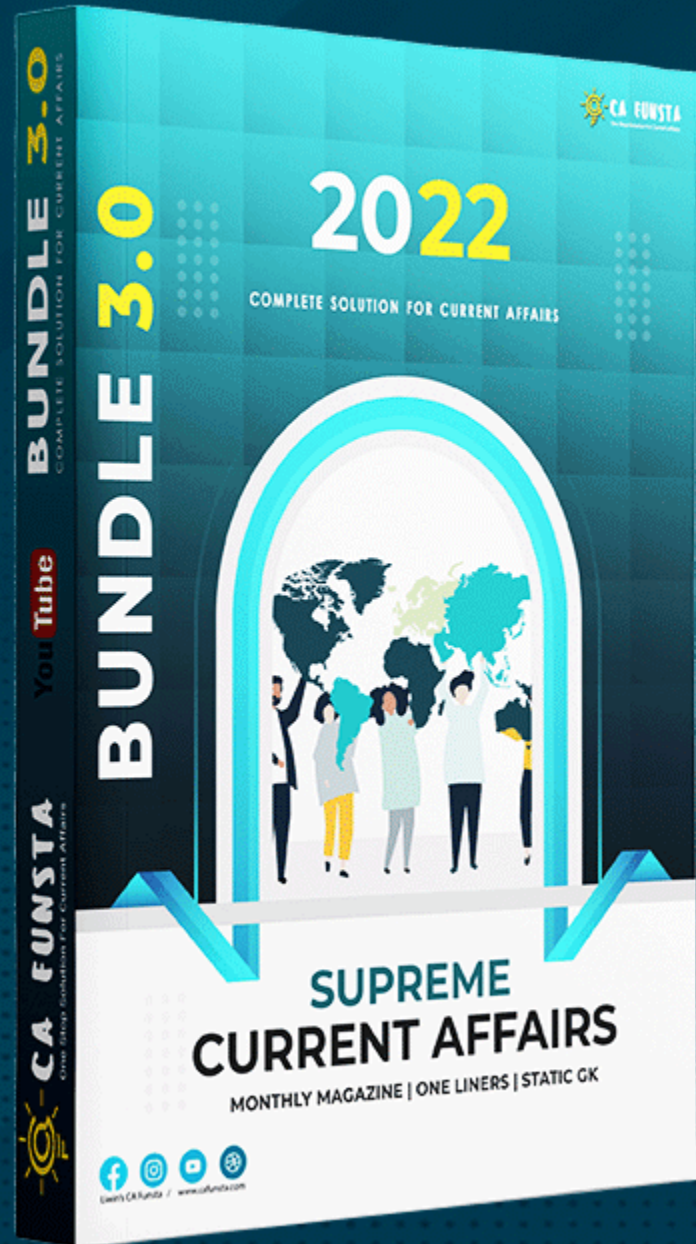


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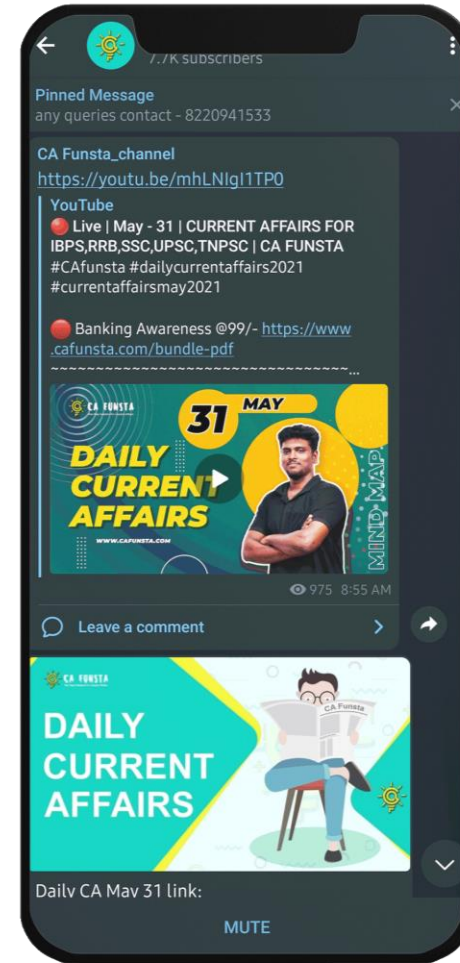
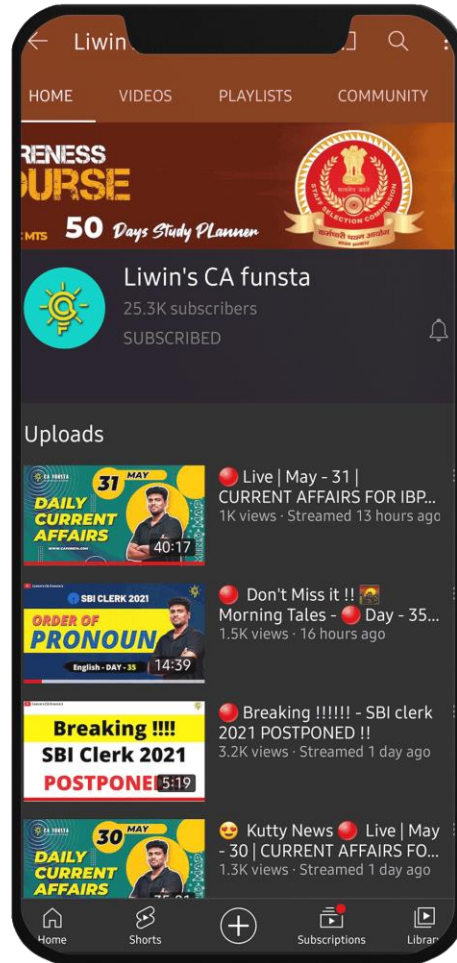
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