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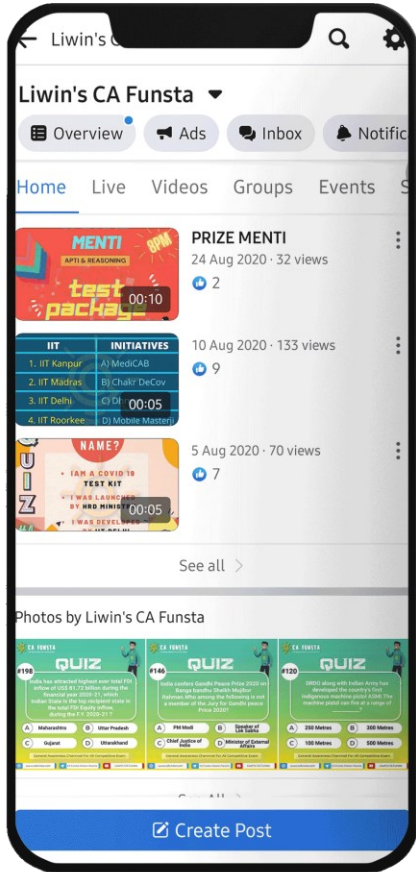


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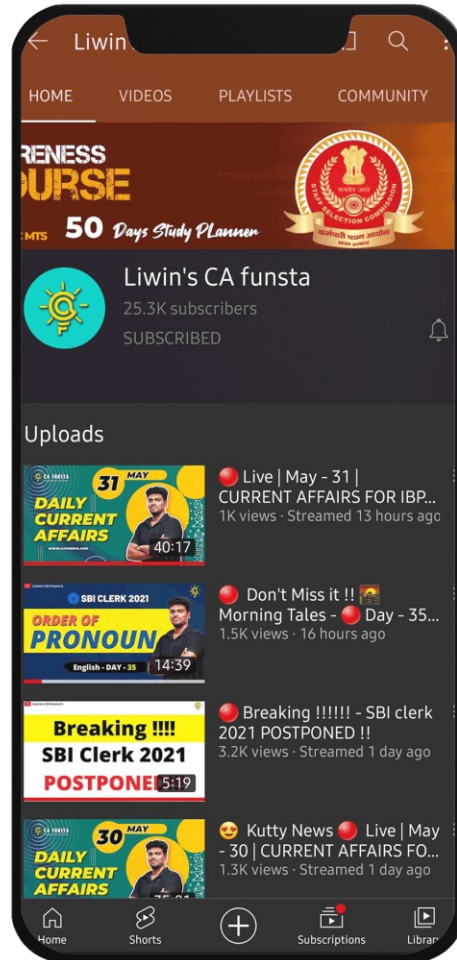
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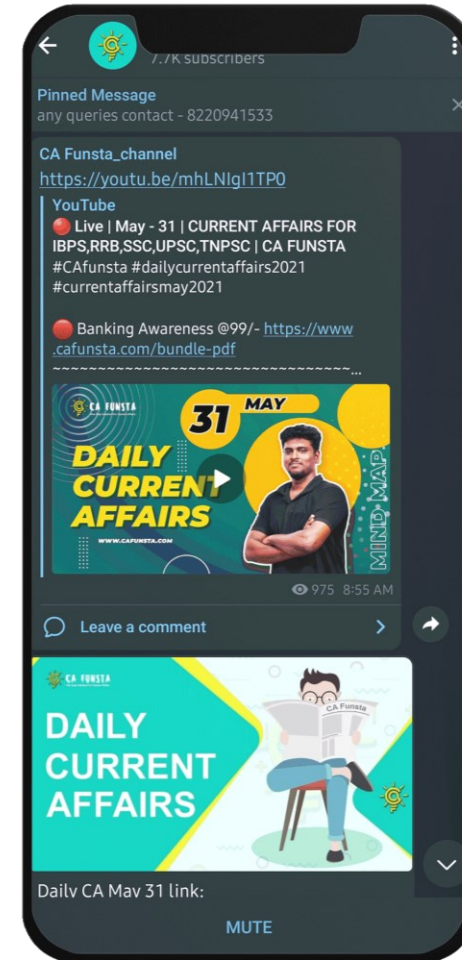
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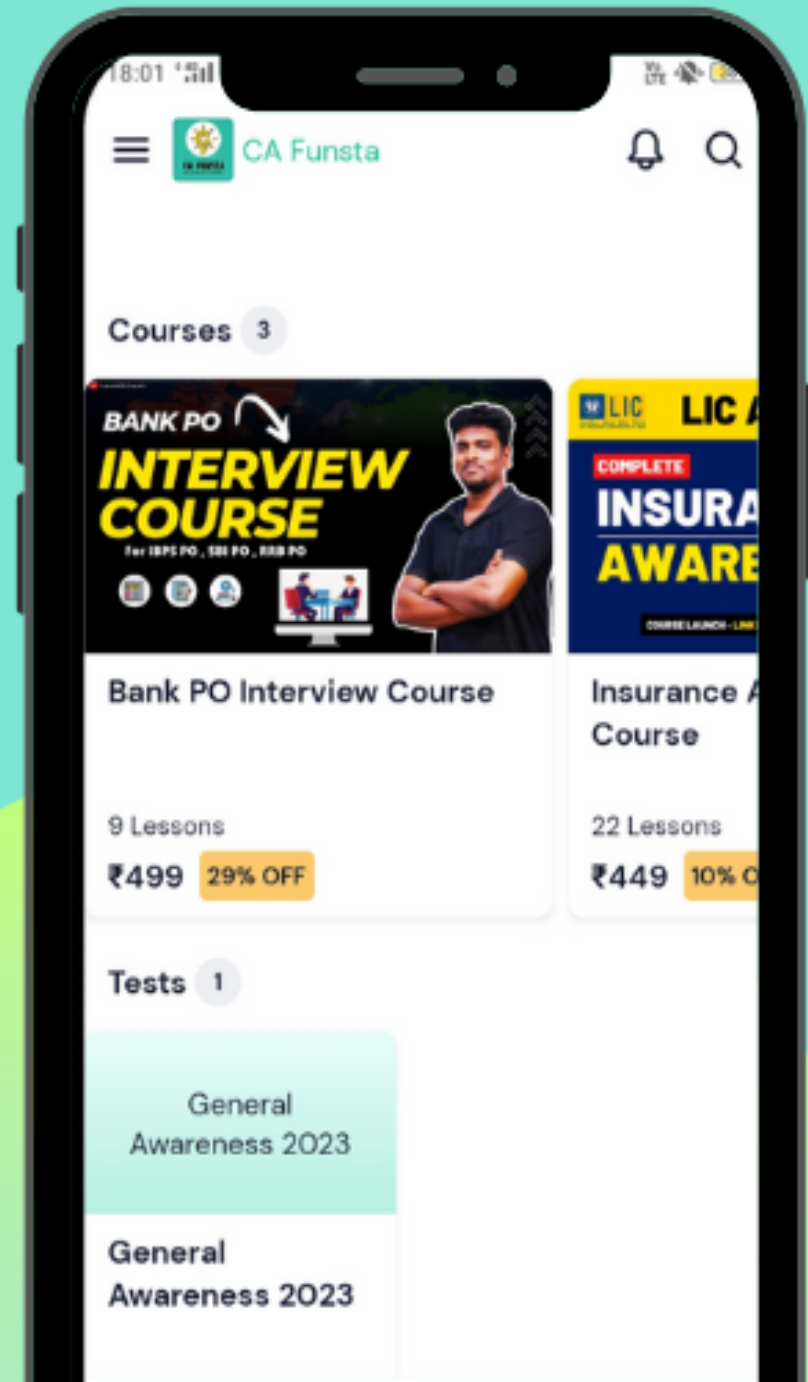
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STUDENT REVIEW

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Crystal clear explanation thank you so much sir

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Ruban
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STUDENT REVIEW

Mariappan B
★★★★★

This course was really useful for me. Thank you Anna.

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STUDENT REVIEW

Benitta Robinson
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"Such a great explanation for each and every topics of banking awareness. Easy to understand. Thank you Liwin sir."

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Rajaganapathy A R
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Worth worth worth varma onnuma theeriyama the course start pannan mudikum pothu avalo oru confidence ah kuduthu banking awareness theerinja naala financial awareness iam kuda easy ah puripuka mudiyathu thanks liwin bro

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Mega
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Got a clear cut view on banking awareness... I have refered many materials for the past 6 yrs and yours is the best one... Thank you sir

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Every concepts crystal clear with easy explanation. No better banking awareness

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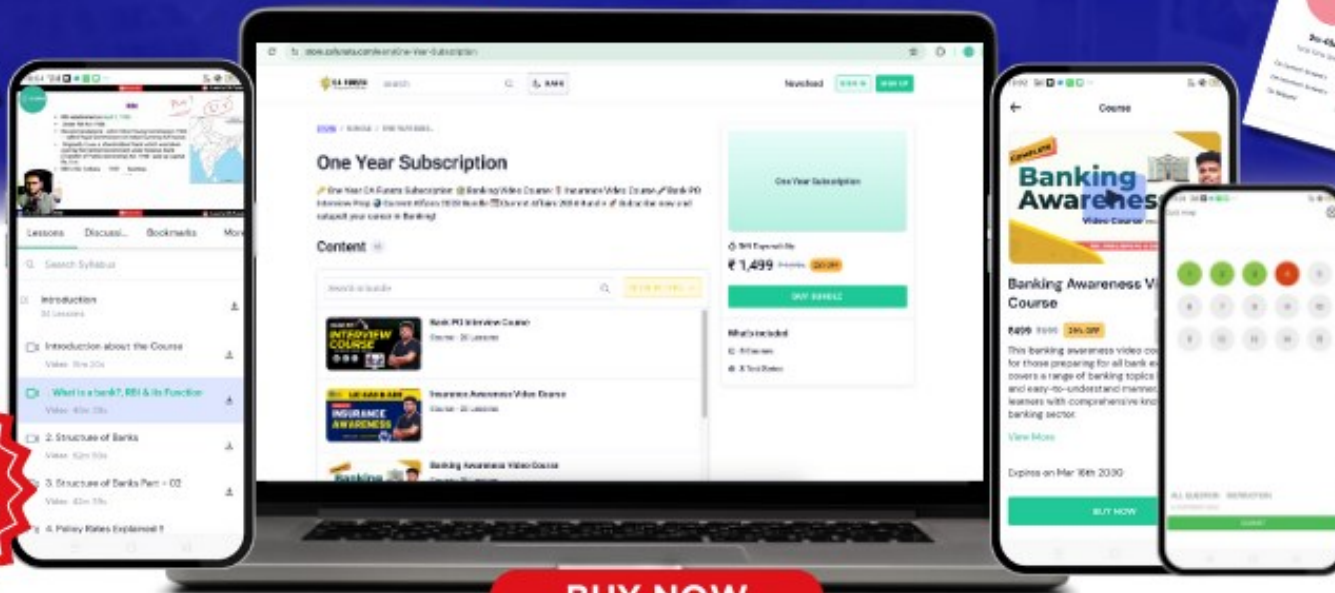
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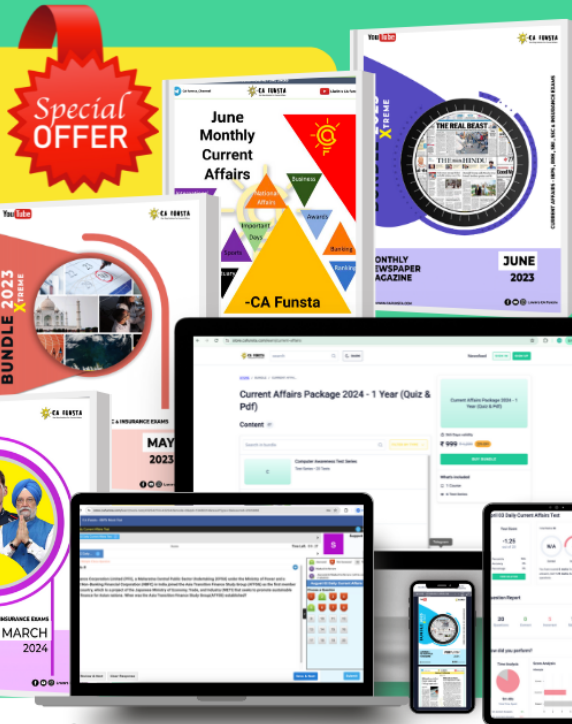


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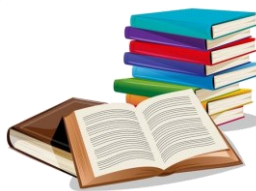


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➤ What is Rohit Sharma's record highest individual score in One Day International cricket?

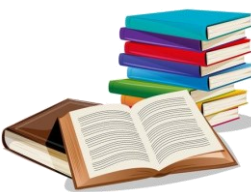
- A) 200
- B) 208
- C) 209
- D) 237
- E) 264

Answer
E) 264.



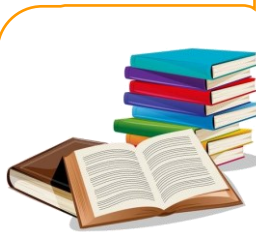
Event and Location:

- **Event: Rohit Sharma**, popularly known as the “Hitman,” has achieved several major batting, captaincy and tournament records across international and franchise cricket.
- **Location:** His achievements relate primarily to Indian cricket, international tournaments and the **Indian Premier League**.
- **Date:** The career records and achievements were reported on July **19, 2026**.



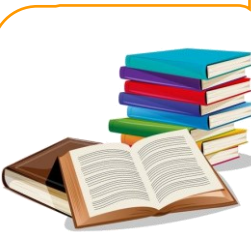
Mandates and Objectives:

- **Mandates:** The career profile compiles **Rohit Sharma's** major records in international cricket, the **Indian Premier League**, captaincy and individual awards.
- **Objectives:** The profile aims to highlight his contributions as an opening batter, captain and record-holder across multiple formats of cricket.



Important Terms Explained:

- **One Day International:** An **ODI** is an international limited-overs match in which each team normally receives a maximum of **50** overs.
- **Twenty20 International:** A **T20I** is an international match in which each team plays a maximum of **20** overs.
- **Test Cricket:** It is the longest international format of cricket and is played for a maximum of five days.
- **Indian Premier League:** The **IPL** is a professional franchise-based Twenty20 cricket tournament conducted in India.
- **Major Dhyan Chand Khel Ratna:** It is India's highest sporting honour, awarded for outstanding performance in sports over a sustained period.
- **Ariuna Award:** It is a national sports award presented by the Government of India for consistent and



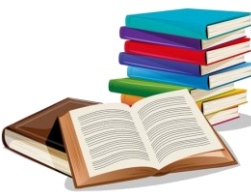
Tabular Summary:

Parameter	Details
Highest ODI score	Rohit Sharma scored 264 runs against Sri Lanka in 2014, the highest individual score in ODI cricket.
ODI double centuries	He became the first batter to score three ODI double centuries, with innings of 209, 264 and 208 not out.
World Cup records	He scored 648 runs and registered five centuries in the 2019 ICC Cricket World Cup.
T20I achievements	He scored four T20I centuries and registered a 35-ball century against Sri Lanka in 2017.
Test achievements	He became the first batter to score two Test double centuries as an opener and struck 19 sixes against South Africa in the 2019 series.
IPL captaincy	He led Mumbai Indians to five IPL titles in 2013, 2015, 2017, 2019 and 2020.
International captaincy	His recorded captaincy figures include 12 Test wins, 34 ODI wins and 49 T20I wins.
Major awards	He received the Arjuna Award in 2015, ICC ODI Cricketer of the Year in 2019 and Major Dhyan Chand Khel Ratna in 2020.

► How many Test runs did Sir Garfield Sobers score during his international career?

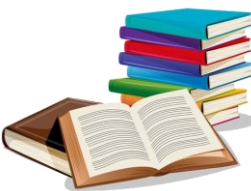
- A) 7,032
- B) 7,532
- C) 8,032
- D) 8,532
- E) 9,032

Answer
C) 8,032.



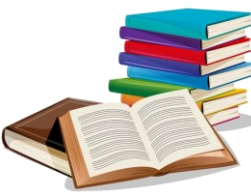
Event and Location:

- **Event: Sir Garfield Sobers**, one of cricket's greatest all-rounders, passed away at the age of **89**.
- Location: Sobers represented the **West Indies** in international cricket and played county cricket for Nottinghamshire.
- Date: His death was reported on July **20, 2026**.



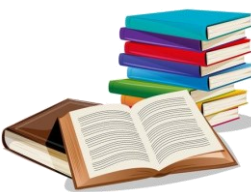
Mandates and Objectives:

- **Mandates:** The death of the legendary **West Indian** cricketer was confirmed by his son Daniel.
- **Objectives:** Tributes highlighted his exceptional contributions as a batter, bowler and pioneering all-rounder in international and first-class cricket.



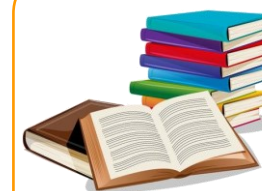
Important Terms Explained:

- All-Rounder: An all-rounder is a cricketer who contributes significantly with both batting and bowling.
- **Test Cricket:** It is the longest international format of cricket, played between officially recognised national teams over a maximum of five days.
- **First-Class Cricket:** It is a high-level form of domestic or international cricket played over multiple days between recognised teams.
- **One Day International:** An **ODI** is an international limited-overs match in which each team normally faces a maximum of **50** overs.
- **Left-Arm Fast-Medium Bowling:** It is a bowling style in which a left-handed bowler delivers the ball at a pace between medium-fast and express-fast speeds.



Tabular Summary:

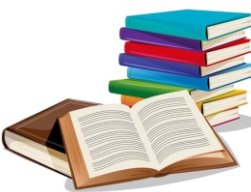
Parameter	Details
Cricketer	Sir Garfield Sobers.
Age at death	He passed away at the age of 89.
Confirmation	His death was confirmed by his son Daniel.
International career	He represented the West Indies from March 1954 to April 1974.
Test record	He scored 8,032 runs in 93 Tests at an average of 57.78.
Batting achievements	He registered 26 centuries and 30 half-centuries in Test cricket.
Bowling record	He claimed 235 Test wickets as a left-arm bowler.
Historic feat	He became the first batter to hit six sixes in one over in first-class cricket in 1968.



➤ What was the Gross Non-Performing Assets ratio of scheduled commercial banks in the RBI Financial Stability Report of June 2026?

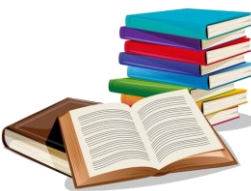
- A) 1.5%
- B) 1.8%
- C) 2.1%
- D) 2.5%
- E) 3.0%

Answer
B) 1.8%.



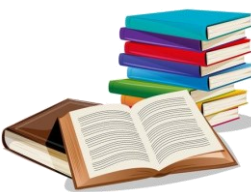
Event and Location:

- **Event:** The Reserve Bank of India released the **Financial Stability Report for June 2026**, highlighting strong banking performance and emerging financial risks.
- **Location:** The report assesses the stability and resilience of India's financial system.
- **Date:** The report was released in June **2026**.



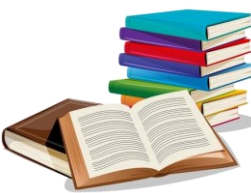
Mandates and Objectives:

- **Mandates: The Financial Stability Report** evaluates banks, non-banking financial institutions, insurance companies, mutual funds, financial markets and systemic risks.
- **Objectives:** The report aims to assess the resilience of the financial system, identify emerging vulnerabilities and guide regulatory and policy responses.



Important Terms Explained:

- **Gross Non-Performing Assets: GNPA** refers to the total value of loans on which borrowers have failed to make scheduled repayments, before adjusting for provisions.
- **Liquidity Coverage Ratio: LCR** measures whether a bank holds sufficient high-quality liquid assets to meet its short-term obligations during a **30-day** stress period.
- **Net Stable Funding Ratio: NSFR** measures whether a bank maintains adequate stable funding to support its assets and activities over a one-year period.
- **Stress Test:** It is an assessment used to determine whether financial institutions can withstand severe but plausible economic or financial shocks.
- **Cyber Risk:** It refers to the possibility of financial losses, operational disruption or data breaches



Tabular Summary:

Parameter	Details
Report name	RBI Financial Stability Report, June 2026.
Credit growth	Scheduled commercial banks recorded annual credit growth of 14.5% during 2025–26.
Asset quality	The gross NPA ratio declined to 1.8%, its lowest level in decades.
Bank profitability	Scheduled commercial banks reported total profit after tax of ₹4.05 lakh crore.
Liquidity position	The banking sector recorded an LCR of 124.2% and an NSFR of 122.1%.
Fastest-growing retail segment	Gold loans emerged as the fastest-growing category of retail lending.
Resilience assessment	RBI stress tests indicated that banks could withstand severe economic shocks while maintaining required capital levels.
Major risks	Cyber threats, geopolitical tensions, inflation, crude oil volatility and rapid unsecured lending were identified as key concerns.



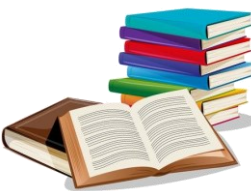
APPOINTMENTS



➤ Who was confirmed as the new leader of the UK Labour Party in July 2026?

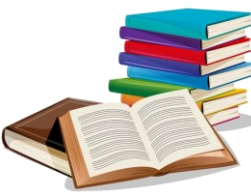
- A) Keir Starmer
- B) Andy Burnham
- C) Nigel Farage
- D) Gordon Brown
- E) Tony Blair

Answer
B) Andy Burnham.



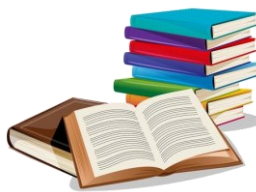
Event and Location:

- **Event:** **Andy Burnham** was confirmed unopposed as leader of the **Labour Party** and is set to become the **United Kingdom's** next **Prime Minister**.
- **Location:** The confirmation took place during Labour's **Special Conference in London, United Kingdom**.
- **Date:** Burnham was confirmed as Labour leader on **July 17, 2026**, and is expected to assume office as **Prime Minister** on **July 20, 2026**.



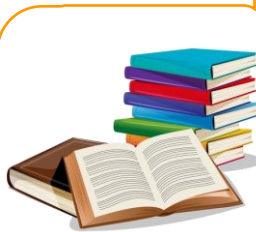
Mandates and Objectives:

- **Mandates:** Burnham will succeed **Keir Starmer** and lead the Labour government while preparing a new cabinet and governance programme.
- **Objectives:** His leadership agenda focuses on decentralising power, strengthening regional development, improving public services and rebuilding public trust in government.



Important Terms Explained:

- **Labour Party:** It is a major centre-left political party in the **United Kingdom** that currently forms the national government.
- **Devolution:** It is the transfer of decision-making powers from the central government to regional or local authorities.
- **Business-Friendly Socialism:** It is Burnham's stated approach of combining public control of essential services with cooperation between the government and private businesses.
- **Greater Manchester Mayor:** It is the elected regional office responsible for strategic governance across **Greater Manchester**, which Burnham held for nine years.
- **Reform UK:** It is a British political party led by **Nigel Farage** that has focused heavily on immigration.



APPOINTMENTS



Tabular Summary:

Parameter	Details
New Labour leader	Andy Burnham.
Previous leader	Keir Starmer.
Leadership confirmation	Burnham was confirmed unopposed on July 17, 2026.
Expected assumption of office	He is expected to become Prime Minister on July 20, 2026.
Previous major role	He served as Mayor of Greater Manchester for nine years.
Political distinction	He is set to become Britain's seventh Prime Minister in approximately a decade.
Main policy priority	He has proposed a major transfer of power from central government to regional leaders.
Political challenge	His government will seek to rebuild Labour's support and counter the growing influence of Reform UK.

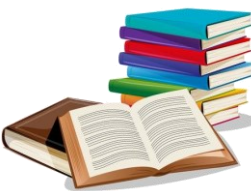


➤ Which film won the Best Feature Film award at the 72nd National Film Awards?

- A) Amaran
- B) Article 370
- C) Chandu Champion
- D) Bramayugam
- E) Kalki 2898 AD

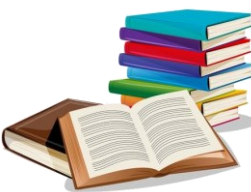


Answer
B) Article 370.



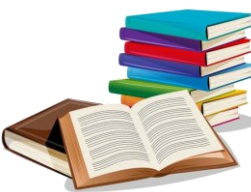
Event and Location:

- **Event:** The winners of the **72nd National Film Awards** were announced, with Article **370** receiving the **Best Feature Film** award.
- **Location:** The awards were announced in **New Delhi**.
- **Date:** The winners were reported on July **18, 2026**.



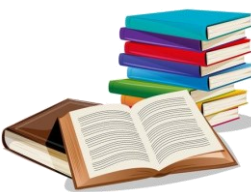
Mandates and Objectives:

- **Mandates:** The awards recognised outstanding feature films, non-feature films, performances, direction, music, technical achievements and regional-language cinema certified during **2024**.
- **Objectives:** **The National Film Awards** aim to honour excellence, creativity, cultural diversity and technical achievement in Indian cinema.



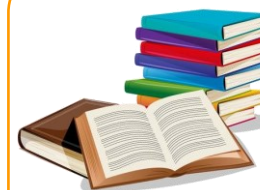
Important Terms Explained:

- **Central Board of Film Certification:** The **CBFC** is the statutory authority responsible for certifying films for public exhibition in India.
- **Feature Film:** It is a full-length film produced primarily for theatrical, television or digital exhibition.
- **Non-Feature Film:** It is a shorter cinematic work such as a documentary, animation, short film or educational production.
- **Jury:** It is a panel of experts appointed to assess eligible entries and select award recipients across different categories.



Tabular Summary:

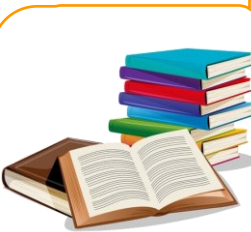
Parameter	Details
Award edition	The awards constituted the 72nd edition of the National Film Awards.
Jury head	Malayalam filmmaker Jayaraj headed the selection jury.
Eligibility period	Films certified between January 1, 2024, and December 31, 2024, were considered.
Best Feature Film	Article 370 won the award.
Best Actor	Kartik Aaryan for Chandu Champion and Mammooty for Bramayugam jointly received the award.
Best Actress	Yami Gautam won for Article 370.
Best Director	Rajkumar Periasamy won for Amaran.
Best Non-Feature Film	Bhangaar (Obsolete), directed by Sumira Roy, received the award.



► For how long is the EPFO VISHWAS 2026 scheme valid from its notification date?

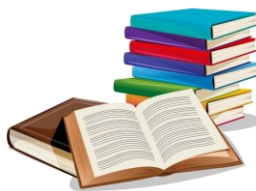
- A) Three months
- B) Six months
- C) Nine months
- D) One year
- E) Two years

Answer
B) Six months.



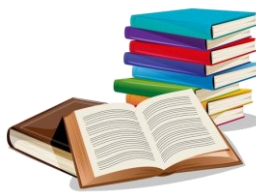
Event and Location:

- **Event: The Employees' Provident Fund Organisation** launched **VISHWAS 2026** as a one-time mechanism for resolving disputes concerning damages and penalties.
- **Location:** The scheme applies to eligible employers covered under **EPFO** across India.
- **Date:** The scheme was notified on June **29, 2026**, through G.S.R. **525(E)**.



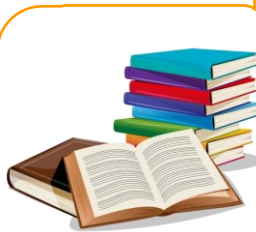
Mandates and Objectives:

- **Mandates:** The **VISHWAS 2026** Scheme covers eligible pending, recovery-stage and pre-notice cases involving damages under Section **14B** of the **EPF** and **MP Act, 1952**, and penalties under Section **128** of the Code on **Social Security, 2020**.
- **Objectives:** The scheme aims to reduce litigation, encourage voluntary compliance, accelerate dispute settlement and improve the administration of social security obligations.



Important Terms Explained:

- Section **14B**: It empowers **EPFO** authorities to recover damages from employers for defaults in depositing provident fund contributions.
- Section **7Q**: It provides for the payment of statutory interest by employers on delayed provident fund contributions.
- **Recovery Certificate**: It is an official recovery instrument issued for collecting confirmed statutory dues from a defaulting establishment.
- **Digital Signature Certificate**: A **DSC** is an electronic authentication tool used to verify the identity of an applicant while submitting documents online.
- e-Sign: It is an electronic signature facility that allows users to authenticate and sign digital applications securely.



SCHEMES & INITIATIVES



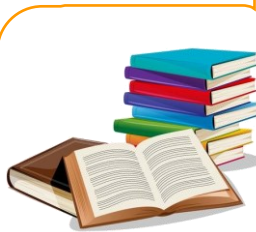
Tabular Summary:

Parameter	Details
Scheme name	EPFO VISHWAS 2026.
Notifying authority	Ministry of Labour and Employment through the Employees' Provident Fund Organisation.
Notification date	June 29, 2026.
Validity	The scheme remains valid for six months from the date of notification.
Eligible matters	It covers pending court cases, recovery-stage cases, notice-stage matters and certain cases where notices have not been issued.
Concessional rates	The rates are 0.25% per month for defaults below two months, 0.50% per month for defaults above two months and up to four months, and 1.00% per month for defaults exceeding four months.
Eligibility condition	Employers must deposit the applicable statutory interest in full and undertake not to pursue further appeals in settled matters.
Application process	Applications must be filed online through the EPFO employer portal using a DSC or e-Sign.

► How many beds will the proposed Critical Care Block at PGIMER Chandigarh have?

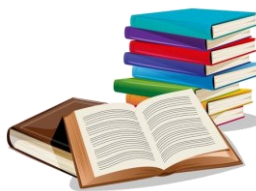
- A) 100
- B) 125
- C) 150
- D) 200
- E) 300

Answer
C) 150.



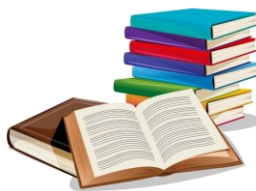
Event and Location:

- **Event:** Prime Minister Narendra Modi inaugurated the **Advanced Mother and Child Centre and Advanced Neurosciences Centre** at **PGIMER** Chandigarh and laid the foundation stone for a **Critical Care Block**.
- **Location:** The healthcare facilities are located at the **Post Graduate Institute of Medical Education and Research in Chandigarh**.
- **Date:** The development was reported on July **18, 2026**.



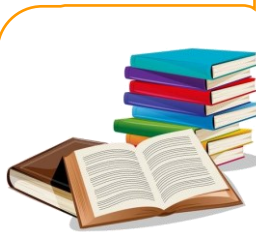
Mandates and Objectives:

- **Mandates:** The projects include a **300**-bed mother and child healthcare facility, an advanced neurological care centre and a proposed **150**-bed **Critical Care Block** under PM-ABHIM.
- **Objectives:** The projects aim to expand access to specialised healthcare, strengthen emergency and intensive care capacity and support medical education and research in northern India.



Important Terms Explained:

- **Advanced Mother and Child Centre:** It is a **300-bed** tertiary healthcare facility providing specialised services for complicated pregnancies, newborns, children and critically ill infants.
- **Advanced Neurosciences Centre:** It is a specialised facility providing neurology, neurosurgery, neuro-critical care, integrated treatment, research and medical teaching services.
- **Pradhan Mantri Ayushman Bharat Health Infrastructure Mission:** PM-ABHIM is a national initiative aimed at strengthening public health infrastructure, disease surveillance, laboratories and critical care facilities.
- **Critical Care Block:** It is a specialised hospital unit equipped to treat patients requiring intensive



Tabular Summary:

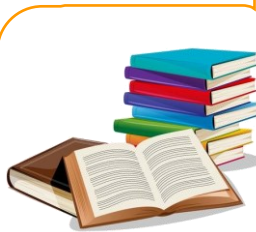
Parameter	Details
Main event	Inauguration of two advanced healthcare centres and foundation-laying for a Critical Care Block at PGIMER Chandigarh.
Inaugurated by	Prime Minister Narendra Modi.
Location	PGIMER, Chandigarh.
Mother and Child Centre	The centre has 300 beds and provides advanced maternal, neonatal and paediatric care.
Neurosciences Centre	The facility offers neurology, neurosurgery, neuro-critical care, research and teaching services.
Critical Care Block	The proposed block will have 150 beds and is being developed under PM-ABHIM.
Key attendees	The event was attended by the Punjab Governor, J.P. Nadda, Ashwini Vaishnaw and Manish Tewari.
Strategic significance	The projects will strengthen specialised treatment, intensive care, disaster preparedness and medical education in northern India.

➤ **Which ministry is implementing the National e-Vidhan Application under the Digital India Programme?**

- A) Ministry of Electronics and Information Technology
- B) Ministry of Parliamentary Affairs
- C) Ministry of Home Affairs
- D) Ministry of Law and Justice
- E) Ministry of Information and Broadcasting

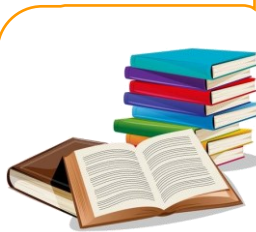
Answer

B) Ministry of Parliamentary Affairs.



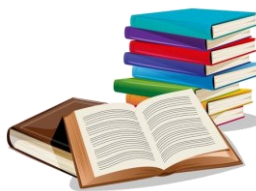
Event and Location:

- **Event:** Maharashtra is moving towards implementing the National e-**Vidhan Application** to digitise the functioning of its **Legislative Assembly and Legislative Council**.
- **Location:** The project will cover the **Maharashtra Legislature** complexes in **Mumbai and Nagpur**.
- **Date:** The development was reported on July **18, 2026**.



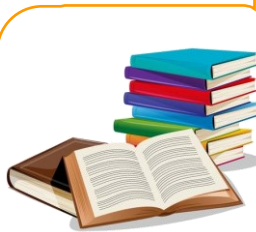
Mandates and Objectives:

- **Mandates:** The concerned Union and state departments will complete the required **Memorandum of Understanding** and establish the technical infrastructure, software systems and capacity-building arrangements for NeVA.
- **Objectives:** The initiative aims to create paperless legislative proceedings, improve efficiency and transparency and make legislative information more accessible to citizens.



Important Terms Explained:

- **Digital India Programme:** It is a **Government of India** initiative aimed at expanding digital infrastructure, delivering public services electronically and improving technology-enabled governance.
- **Mission Mode Project:** It is a technology-driven government project with clearly defined objectives, timelines, responsibilities and measurable outcomes.
- **One Nation One Application:** It is the guiding principle behind NeVA, which seeks to provide a common digital platform for legislatures across India.
- **Memorandum of Understanding:** An MoU is a formal agreement that outlines the roles, responsibilities and cooperation arrangements between participating authorities.
- **Paperless Governance:** It refers to conducting official work electronically to reduce physical documentation,



Tabular Summary:

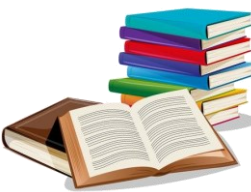
Parameter	Details
Initiative name	National e-Vidhan Application.
Implementing ministry	Ministry of Parliamentary Affairs, Government of India.
Programme	NeVA is being implemented under the Digital India Programme.
State coverage	Maharashtra Legislative Assembly and Maharashtra Legislative Council.
Implementation locations	Legislature complexes in Mumbai and Nagpur.
Estimated Maharashtra cost	The project is expected to cost approximately ₹48 crore in Maharashtra.
National financial outlay	The total allocation for NeVA is ₹673.94 crore.
Primary significance	The project will support paperless proceedings, transparency, efficiency and wider public access to legislative information.



➤ Which state topped NITI Aayog's first Investment Friendliness Index among large states?

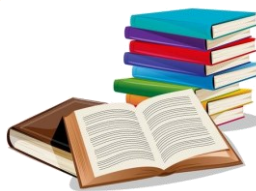
- A) Maharashtra
- B) Tamil Nadu
- C) Gujarat
- D) Odisha
- E) Karnataka

Answer
C) Gujarat.



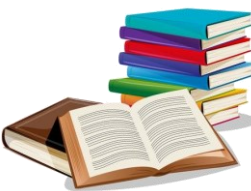
Event and Location:

- **Event:** Gujarat topped **NITI** Aayog's first **Investment Friendliness Index** among India's large states with a score of **56.6** out of **100**.
- **Location:** The index assessed investment readiness across all **36 States and Union Territories of India**.
- **Date:** The index findings were reported on July **18, 2026**.



Mandates and Objectives:

- **Mandates: The Investment Friendliness Index** evaluates **States and Union Territories** through **84** indicators organised under eight pillars covering governance, infrastructure, regulations and economic conditions.
- **Objectives:** The index aims to identify regional strengths and weaknesses, guide policy reforms and improve the investment climate without treating the assessment solely as a competitive ranking.



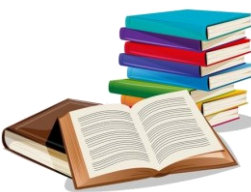
Ranking Table:

Rank	Entity
1	Gujarat
2	Maharashtra
3	Tamil Nadu
4	Odisha
1 in hill and northeastern category	Uttarakhand
1 in city-state and Union Territory category	Goa



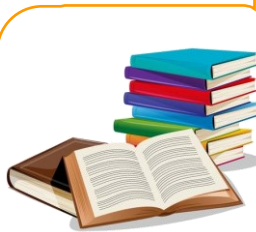
Important Terms Explained:

- **NITI Aayog:** It is the **Government of India's** public policy institution responsible for promoting cooperative federalism, strategic planning and evidence-based policy reforms.
- **Investment Readiness:** It refers to the ability of a region to attract, facilitate and sustain investments through adequate infrastructure, supportive policies and efficient institutions.
- **Regulatory Ease:** It measures how efficiently businesses can obtain approvals, comply with regulations and operate within a state or **Union Territory**.



Important Terms Explained:

- **Environmental Resilience:** It assesses a region's ability to manage environmental risks while supporting sustainable economic and industrial development.
- **Benchmarking Mechanism:** It is a method of comparing performance across entities using common indicators and assessment standards.



Tabular Summary:

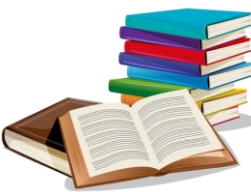
Parameter	Details
Index name	NITI Aayog's first Investment Friendliness Index.
Coverage	The assessment covered all 36 States and Union Territories.
Assessment framework	The index used 84 indicators grouped under eight major pillars.
Top large state	Gujarat ranked first with a score of 56.6 out of 100.
Top hill state	Uttarakhand led the hill and northeastern category with 47.5 points.
Top city-state and UT category	Goa led the category with a score of 53.1 points.
Major pillars	Infrastructure, business climate, resources, government policy, regulatory ease, financial health, institutional environment and environmental resilience.
Key significance	The index provides evidence-based feedback to help governments identify reform priorities and strengthen investment facilitation.



QUICK RECALL



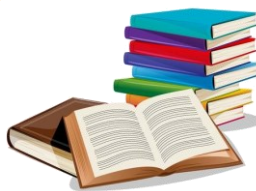
- **Rohit Sharma holds the world record for the highest individual score of 264 runs in ODI cricket.**
- **Sir Garfield Sobers is widely regarded as one of the finest all-rounders in cricket history.**
- **The Financial Stability Report is published twice a year by the Reserve Bank of India.**



QUICK RECALL



- **Andy Burnham became Labour leader without facing an opposing candidate.**
- **Kartik Aaryan and Mammooty jointly received the Best Actor award.**
- **VISHWAS 2026 applies to eligible defaults occurring before June 14, 2024.**
- **The Advanced Mother and Child Centre will provide comprehensive tertiary care to women and children.**
- **A high-level meeting on NeVA implementation was held at Vidhan Bhawan in Mumbai.**
- **No State or Union Territory crossed the 60-point mark in the first edition of the index.**





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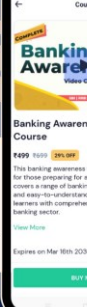
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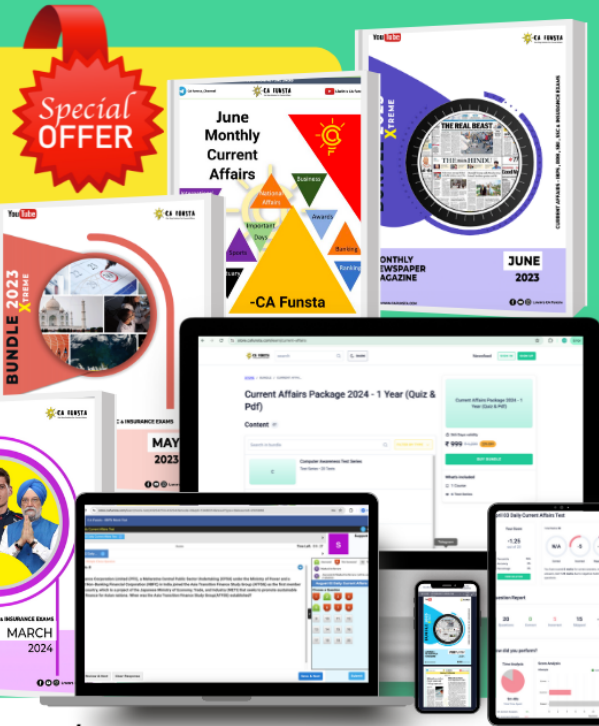


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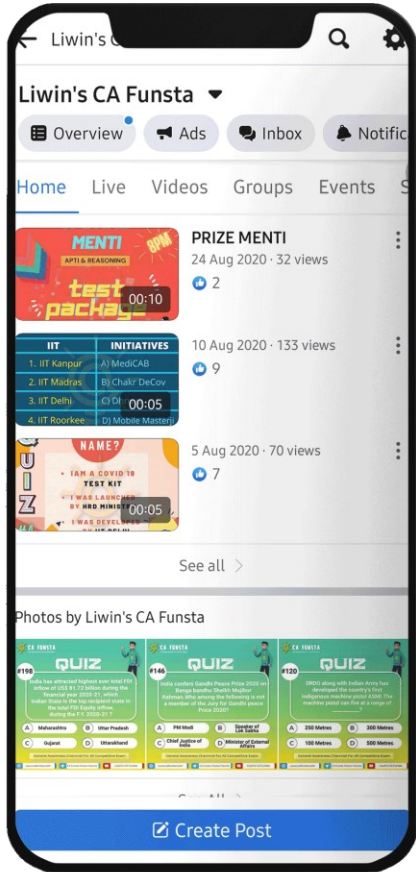
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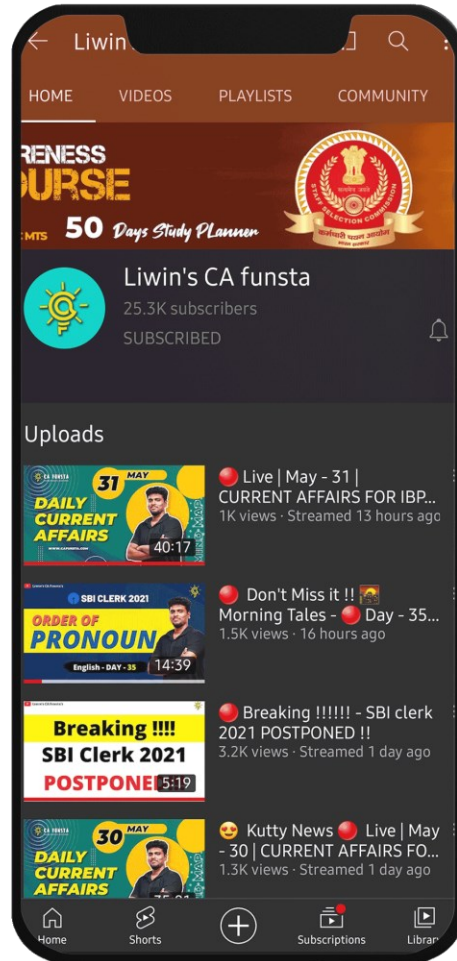


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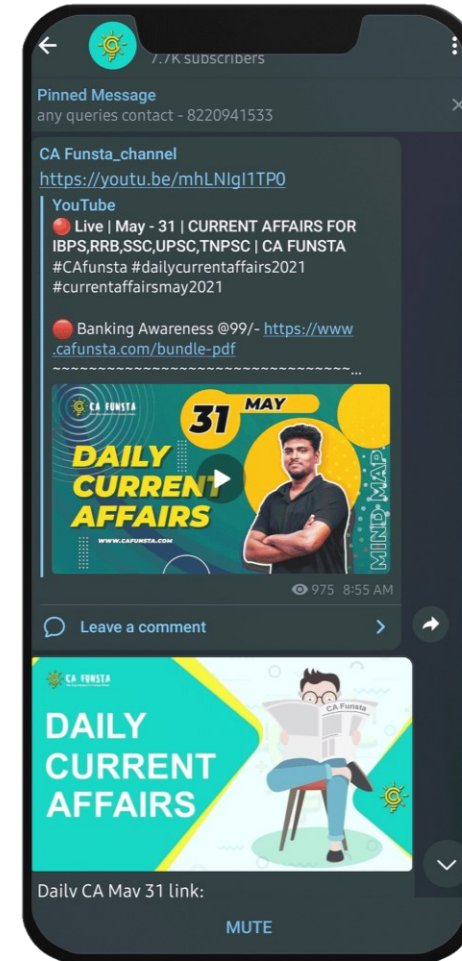
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