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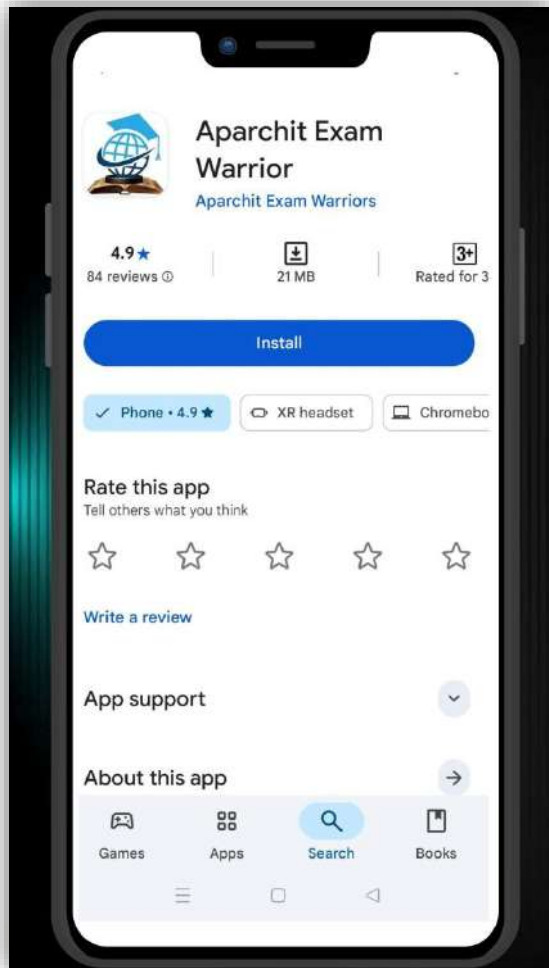
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About Aparchit 2.0 Sir PDFs

Aparchit Sir is not just an educator, but a seasoned aspirant who has successfully Cracked SSC(2019) & Defence(2020), Bank (SBI PO & RRB Clerk 2022) Examinations . Having navigated the evolving patterns of these major recruitment boards, Deep understands the fine line between "**general news**" and "**exam-relevant current affairs.**"

Having been on both sides of the desk, He focuses only on "**Exam-Relevant**" content, filtering out the noise to save your most precious resource—time.

His method goes beyond rote memorization; He bridges the gap between Current affairs and Static GK to help you tackle the analytical questions now common in **Banking, Insurance and SSC -pattern exams.**

Founder of **Aparchit Exam Warrior** YouTube channel he is dedicated to simplifying complex topics for aspirants across India.

He is committed to simplifying complex current affairs into digestible, revision-friendly notes that stay with you until the final exam day.

Every topic in the PDF is curated based on a deep analysis of **previous years' questions** (PYQs) and recent trends across major government boards.



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- **Accountability:** If inflation stays outside the 2–6% band for three consecutive quarters, it is considered a failure, requiring a formal report from the RBI to the government.

RBI IN NEWS 2025-26

- ☞ Union Government has officially asked the Reserve Bank of India (RBI) to maintain a retail inflation target of 4% with a tolerance band of +/- 2% for the five-year period ending in March 2031.
- ☞ Reserve Bank of India (RBI) launched the pilot program "Awareness Program on Digital Payments" on March 12, 2026, as part of the sixth edition of Digital Payments Awareness Week (DPAW).
- ☞ Reserve Bank of India (RBI) launched Mission SAKSHAM (Sahakari Bank Kshamta Nirman) on February 6, 2026, as part of a comprehensive reform package for Urban Cooperative Banks (UCBs).
- ☞ Reserve Bank of India (RBI) will observe Financial Literacy Week (FLW) 2026 from February 9 to 13, 2026, with the theme "KYC – Your First Step to Safe Banking" ("KYC – सुरक्षित बैंकिंग की ओर पहला कदम")
- ☞ Reserve Bank of India (RBI) is transitioning from a uniform flat-rate system to a Risk-Based Premium (RBP) framework for deposit insurance.
- ☞ Implementation Date: Effective from April 1, 2026.
- ☞ Premium Rates: The new range will be 8 paise to 12 paise per ₹100 of assessable deposits.
- ☞ Category A (Safest): 8 paise (approx. 33.3% discount).
- ☞ Category D (Riskiest): 12 paise (current flat rate).
- ☞ Assessment Models:
- ☞ Tier 1: Scheduled Commercial Banks (excluding RRBs), based on supervisory ratings and CAMELS parameters.
- ☞ Tier 2: Regional Rural Banks (RRBs) and Cooperative Banks, based on quantitative indicators.
- ☞ Exclusions: Payments Banks and Local Area Banks will continue to pay the flat 12 paise rate due to data limitations
- ☞ Depositor Impact: The insurance cover remains unchanged at ₹5 lakh per depositor per bank.



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- ❧ Reserve Bank of India (RBI) on February 6, 2026, proposed exempting Type 1 NBFCs with an asset size of less than ₹1,000 crore from mandatory registration.

- ❧ Reserve Bank of India has announced plans to double the limit for collateral-free loans for MSMEs from Rs 10 lakh to Rs 20 lakh. These revised norms, effective April 1, 2026, aim to boost credit access for the micro, small, and medium sector.

- ❧ RBI has announced a one-time compensation of up to Rs 25,000 for victims of small-value digital frauds.

- ❧ RBI has approved Blackstone's acquisition of up to 9.99% stake in Federal Bank.

- ❧ Reserve Bank of India (RBI) approved the appointment of Vinay Muralidhar Tonse as the new Managing Director and CEO of YES Bank.

- ❧ The Reserve Bank of India (RBI) and the European Securities and Markets Authority (ESMA) signed a landmark Memorandum of Understanding (MoU) on January 27, 2026.

- ❧ Reserve Bank of India (RBI) approved the re-appointment of Kaizad Bharucha as the Whole-time Director (designated as Deputy Managing Director) of HDFC Bank on January 20, 2026.
- ❧ His renewed tenure is for a period of three years, effective from April 19, 2026, and will conclude on April 18, 2029.

- ❧ Reserve Bank of India (RBI) issued amendments to the Priority Sector Lending (PSL) – Targets and Classification Directions, 2025 to refine how banks compute Adjusted Net Bank Credit (ANBC) and align with updated prudential norms.
- ❧ Revised Sector Targets: The PSL target for Small Finance Banks (SFBs) has been adjusted from 75% to 60% of their Adjusted Net Bank Credit (ANBC).
- ❧ For RRBs, lending to medium enterprises, social infrastructure and renewable energy will count only up to 15% of ANBC.

- ❧ Reserve Bank of India (RBI) introduced the Integrated Ombudsman Scheme (RB-IOS), 2026 in January 2026 to enhance the grievance redressal mechanism for customers of regulated entities.
- ❧ Compensation Limits:
 - ❧ Financial Loss: Up to ₹30 lakh for actual consequential financial loss (increased from ₹20 lakh).
 - ❧ Non-Financial Loss: Up to ₹3 lakh for mental anguish, harassment, or loss of time (increased from ₹1 lakh).



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☞ Reserve Bank of India (RBI) has announced a significant overhaul of foreign exchange regulations, with new Foreign Exchange Management (Export and Import of Goods and Services) Regulations, 2026, scheduled to take effect on October 1, 2026.

- **Reserve Bank of India (RBI)**

- ☞ Founded : 1 April 1935
- ☞ RBI Nationalised : 1 January 1949
- ☞ HQ : Mumbai, Maharashtra
- ☞ RBI set up : Hilton Young Commission
- ☞ 1st Governor : Sir Osborne Smith (Australia)
- ☞ 1st Indian Governor : CD Deshmukh
- ☞ 26th Governor : Sanjay Malhotra

- **RBI Deputy Governor (4)**

1. Tavana Rabi Sankar
2. Poonam Gupta
3. Shirish Chandra Murmu
4. Swaminathan Janakiraman

- **FIVE SUBSIDIARIES OF RBI :**

1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)
3. Reserve Bank Information Technology Private Limited (ReBIT)
4. Indian Financial Technology and Allied Services (IFTAS).
5. Reserve Bank Innovation Hub (RBIH)

- ☞ India has four currencies note printing presses.
- ☞ Nashik in Maharashtra and Dewas in Madhya Pradesh owned by govt of India.
- ☞ Mysuru in Karnataka and Salboni in West Bengal owned by RBI.
- ☞ Coins are minted in four mints owned by the Government of India.
- ☞ Mumbai, Hyderabad, Calcutta and Noida.
- ☞ The RBI was promoted as a private shareholders' bank in 1935 with a paid-up capital of Rs 5 crore.



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Q. 3. The Union Cabinet has approved the continuation of the Immigration Visa Foreigners Registration Tracking (IVFRT) Scheme for the period 2026–2031. What is the total financial outlay approved for this phase?

- A) ₹1,364.88 crore B) ₹1,500 crore
C) ₹1,800 crore D) ₹2,000 crore

Answer: C

Q. 4. What is the current extended tenure of the Immigration Visa Foreigners Registration Tracking (IVFRT) Scheme approved by the Union Cabinet?

- A) April 1, 2021 to March 31, 2026 B) April 1, 2024 to March 31, 2029
C) April 1, 2026 to March 31, 2031 D) April 1, 2025 to March 31, 2030

Answer: C

- **Cabinet** approves Continuation of the Immigration, Visa, Foreigners Registration & Tracking (IVFRT) Scheme.
- The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the extension of the Immigration, Visa, Foreigners Registration & Tracking (IVFRT) Scheme for five years from April 1, 2026, to March 31, 2031, with a budget of ₹1,800 crore.
- **Key Facts about the IVFRT Scheme:**
- **Primary Objective:** To modernize and upgrade immigration, visa issuance, and foreigner registration functions into a secure, integrated service delivery framework.
- **Coverage:** The network currently spans 117 Immigration Check Posts (ICPs), 15 Foreigners Regional Registration Offices (FRROs), and 854 Foreigners Registration Officers (FROs) nationwide.
- **Efficiency Gains:**
- **e-Visas:** Over 91.24% of e-visa applications are now cleared within 72 hours.
- **Passenger Clearance:** Average manual clearance time has dropped from 5–6 minutes to 2.5–3 minutes.
- **Automated e-Gates:** Enrolled users in the Trusted Traveller Programme (FTI-TTP) at 13 major airports can clear immigration in just 30 seconds.



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- The scheme was first launched in May 2010 with an initial outlay of ₹1,011 crore.
- The IVFRT scheme is indeed a core e-governance initiative and a Mission Mode Project of the Ministry of Home Affairs.

Q. 5. What is the total financial outlay approved by the Union Cabinet for the Modified UDAN scheme?

- A) ₹10,043 crore B) ₹12,159 crore
C) ₹28,840 crore D) ₹3,661 crore

Answer: C

Q. 6. The Modified UDAN scheme is scheduled to be implemented for a period of 10 years during which timeframe?

- A) FY 2024-25 to FY 2033-34 B) FY 2026-27 to FY 2035-36
C) FY 2025-26 to FY 2034-35 D) FY 2027-28 to FY 2036-37

Answer: B

Q. 7. How much of the total outlay has been specifically set aside for Viability Gap Funding (VGF) to support airline operators?

- A) ₹2,577 crore B) ₹12,159 crore
C) ₹10,043 crore D) ₹3,661 crore

Answer: C

Q. 8. Under the infrastructure development component of the modified scheme, how many modern helipads are proposed to be developed?

- A) 100 B) 200
C) 441 D) 120

Answer: B

- **Cabinet** approves Regional Connectivity Scheme – Modified UDAN with a total outlay of Rs.28,840 crore.



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- The Union Cabinet has approved the Regional Connectivity Scheme – Modified UDAN with a total outlay of ₹28,840 crore.
- This expanded phase, also referred to as UDAN 2.0, is designed to be implemented over a 10-year period from FY 2026-27 to FY 2035-36.
- **Key Facts about the Modified UDAN Scheme:**
- **Infrastructure Expansion:**
- **100 Airports:** Planned development from existing unserved airstrips with an outlay of ₹12,159 crore over the next eight years.
- **200 Modern Helipads:** Aimed at hilly, remote, and island regions at an estimated cost of ₹3,661 crore.
- **Financial Support:**
- **Viability Gap Funding (VGF):** ₹10,043 crore allocated over 10 years to support airline operators on low-traffic routes.
- **Operations & Maintenance (O&M):** ₹2,577 crore earmarked for three years of support for approximately 441 aerodromes.
- **Atmanirbhar Bharat Push:**
- Procurement of two HAL Dhruv helicopters (for Pawan Hans) and two HAL Dornier aircraft (for Alliance Air) to boost indigenous manufacturing and address small aircraft shortages.
- **Target Impact:**
- Expected to connect 120 new destinations and benefit approximately 4 crore (40 million) passengers.
- The UDAN (Ude Desh Ka Aam Nagrik) scheme is a Regional Connectivity Scheme (RCS) launched by the Government of India to make air travel affordable and widespread.
- **Launch Date:** October 21, 2016.
- **First Flight:** April 27, 2017, between Shimla and Delhi.
- **Ministry:** Ministry of Civil Aviation.
- **Implementing Agency:** Airports Authority of India (AAI).



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- **Funding:** Funded through Viability Gap Funding (VGF), a subsidy shared between the Centre and States.
- **Infrastructure Growth:** India's airport network has expanded from 74 airports in 2014 to 159 by 2024, largely driven by UDAN initiatives.
- **Extension:** The scheme has been extended for another 10 years beyond its initial term.
- **UDAN 4.0 & 5.0:** Prioritized connectivity for hilly states, islands, and the Northeast using helicopters and seaplanes
- The scheme has operationalized 663 routes across 95 airports, heliports, and water aerodromes, benefiting over 1.63 crore (16.3 million) passengers.

Key Indian government schemes specific outlays, durations, and extensions IN NEWS 2025

S.No.	Scheme Name	Financial Outlay	Tenure/Duration
1	Export Promotion Mission (EPM)	₹25,060 crore	Six years (2025-26 to 2030-31)
2	PM Dhan Dhaanya Krishi Yojana (PMDDKY)	₹24,000 crore	Six years (2025-26 to 2030-31)
3	Mission for Aatmanirbharta in Pulses	₹11,440 crore	Six years (2025-26 to 2030-31)
4	National Critical Minerals Mission	₹34,300 crore	Seven years (2024-25 to 2030-31)
5	Critical Mineral Recycling Incentive Scheme (CMRIS)	₹1,500 crore	Six years (FY 2025-26 to FY 2030-31)
6	Pradhan Mantri Fasal Bima Yojana (PMFBY)	₹69,515.71 crore	Five years (2021-22 to 2025-26)
7	Vibrant Villages Programme-II (VVP-II)	₹6,839 crore	2024-25 to 2028-29
VVP-II will be implemented in strategically important villages across 17 States and Union Territories			



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S.No.	Scheme Name	Financial Outlay	Tenure/Duration
8	MERITE scheme	₹4200 crore	Five years (2025-26 to 2029-30)
9	Viksit Bharat Rojgar Yojana	₹99,446 crore	August 1, 2025 to July 31, 2027
10	PM-SVaNidhi	₹7,332 crore	Extended until: March 31, 2030
11	Pradhan Mantri Kisan Sampada Yojana (PMKSY)	₹6,520 crore	2021-22 to 2025-26
12	PM E-Drive scheme	₹10,900 crore	Extended to March 31, 2028
13	Remission of Duties and Taxes on Exported Products (RoDTEP) scheme	₹18,233 crore	Extended until March 31, 2026
14	PM-KUSUM scheme	₹34,422 crore	Extended until March 31, 2026
15	Jal Jeevan Mission	₹67,000 crore	Extended until March 2028
16	PM Mitra scheme	₹4,445 crore	Seven years (2021-22 to 2027-28)
17	National Hydrogen Mission	₹19,744 crore	FY 2023-24 to FY 2029-30
18	National Quantum Mission	₹6003.65 crore	Eight years (2023-24 to 2030-31)
19	ELI Scheme (Employment Linked Incentive Scheme)	₹99,446 crore	August 1, 2025, and July 31, 2027
20	National Mission on Edible Oils – Oilseeds	₹10,103 crore	Seven years (FY 2024-25 to FY 2030-31)



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Q. 9. Which Chennai-based space startup successfully test-fired 'Agnite', the world's largest single-piece 3D-printed booster engine, in March 2026?

- A) Skyroot Aerospace B) Agnikul Cosmos
C) Pixxel D) Bellatrix Aerospace

Answer: B

Q. 10. Where was the test-firing of the Agnite booster engine conducted?

- A) Sriharikota, Andhra Pradesh B) Thumba, Kerala
C) Chennai, Tamil Nadu D) Mahendragiri, Tamil Nadu

Answer: C

- **Agnikul Cosmos** Successfully Test Fires World's First Fully 3D-Printed Booster Engine 'Agnite' in Chennai, Tamil Nadu.
- Agnikul Cosmos Private Limited, an end-to-end space transportation company, successfully conducted a critical booster engine test of its rocket engine 'Agnite' at the Agnikul Launchpad (ALP-01) in Chennai, Tamil Nadu.
- This test marked a major milestone in India's private space sector, with Agnikul Cosmos successfully testing a full metre-long rocket engine.
- The successful outcome demonstrated Agnikul's advanced capability in large-scale three dimension (3D) printing and marked a significant milestone in enhancing launch readiness, cost efficiency, and rapid turnaround time in India's private space sector.

Q. 11. The Department for Promotion of Industry and Internal Trade (DPIIT) recently signed a Memorandum of Understanding (MoU) with which company to support and mentor product-based startups, specifically focusing on the HVAC and advanced manufacturing sectors?

- A) KRAFTON India B) Blue Star Limited
C) Hero MotoCorp D) Ather Energy

Answer: B

- **DPIIT Signs MoU with Blue Star to Support Product-Based Startups.**



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- The Department for Promotion of Industry and Internal Trade (DPIIT) signed a Memorandum of Understanding (MoU) with Blue Star Limited on March 24, 2026, to foster the growth of product-based startups in India.
- This partnership aims to bridge the gap between startup innovation and industry commercialization.
- **Focus Areas:** Heating, Ventilation, Air Conditioning (HVAC) technologies, digital solutions, advanced manufacturing processes, and supply chain innovations.
- **Support Structure:** Startups will receive mentorship from industry experts, access to R&D labs/testing facilities, and market linkages.

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Q. 9. Which of the following banks is the sponsor bank for Karnataka Grameena Bank?

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

Answer: B

Q. 10. In which year was the Mutual Credit Guarantee Scheme (MCGS) for MSMEs launched by the Government of India?

- A) 2022
- B) 2023
- C) 2024
- D) 2025

Answer: D

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Isha Chauhan this side

I want to sincerely thank you for your excellent content, especially the booster PDFs, quizzes, and General awareness material, your content is the best for current affairs and financial awareness, and it played a crucial role in my preparation.

Sir Last year My elder sister got selected as an IBPS PO in BANK OF INDIA (<https://t.me/gadiscussionchannel/32985>). She followed your content with full trust and strongly recommended that I do the same.

I followed your booster PDFs and quizzes regularly, which helped me build strong clarity and confidence.

I'm happy and grateful to share that this year I have been selected as a Probationary Officer in BANK OF BARODA 🙏 😊. This success would not have been possible without your guidance and quality content.

Thank you so much for your consistent efforts and support to banking aspirants. I will always be thankful to you and your team Sir

And to all the new aspirants, for General Awareness and financial awareness, you can blindly follow APARICHIT BOOSTER Pdfs and classes (<https://t.me/gadiscussionchannel/34831>).



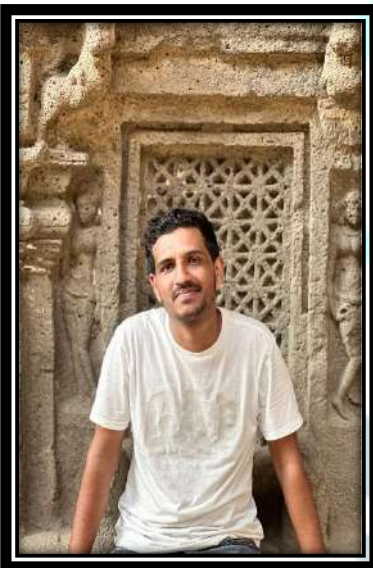
My name is Harish & I am from Bangalore. I have been selected as a Probationary Officer-XIV in Bank of Baroda. I have been following Aparchit sir 4 current affairs since the beginning of my preparation. I had regularly used your PDFs, the newspaper articles on the channel

(https://t.me/Aparchit_Super_CA_Pdfs) & the bot quizzes in my preparation. These 3 things combined helped me develop the confidence while facing both mocks & real exams. I can vouch 4 the quality & exam relevance of your CA & CA Boosters

(<https://aparchitexamwarriors.com/package/pdf>). I must say, the 9PM discussions we do are a real deep dive into the core of the news articles. The special free mocks just before the exam week are a grand revision & confidence builder thank you 4 your YouTube

(<https://www.youtube.com/@AparchitExamWarriors>) classes & 4 providing such a nice Platform

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 <p>129.9 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD (🔥)</p> <p>NAME - PRIYADARSHINI KALIYAMOORTHY ROLL NO - 2120036944 SELECTED IN - RRB PO SAPTHA GIRI GRAMEEN BANK STATE - TAMILNADU</p>	 <p>24.3 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - GARVITA VARSHNEY ROLL NO - 2603003298 SELECTED IN - ARYAVART GRAMIN BANK CLERK STATE - UTTAR PRADESH</p>	 <p>127.0 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - ISHITA GARG ROLL NO - 2283004123 STATE - PUNJAB BANK - PUNJAB GRAMIN BANK</p>	 <p>97.8 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - NIPUN ROLL NO - 1533002831 SELECTED IN - RRB CLERK STATE - HARYANA</p>	 <p>154.5 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - PRAVEEN ROLL NO - 1801005776 SELECTED IN - RRB PO KARNATAKA GRAMMENA BANK STATE - KARNATAKA</p>
 <p>34.5 KB APARCHIT'S GRAMIN BANK</p> <p>Name: Bathina Maneesha Rollno: 2543024278 Selected in : RRB clerk State : Telangana</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - BATHINA MANEESHA ROLL NO - 2543024278 SELECTED IN - RRB CLERK STATE - TELAGANA</p>	 <p>30.3 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - NISHU SHARMA ROLL NO - 1523008901 SELECTED IN - RRB CLERK STATE - HARYANA</p>	 <p>84.9 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD.</p> <p>NAME - GURIYA KUMARI ROLL NO - 1373006773 SELECTED IN - RRB CLERK DAKSHIN BIHAR GRAMEEN BANK</p>	 <p>17.7 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - GURPREET KAUR ROLL NO - 2283002821 BANK - PUNJAB GRAMIN BANK STATE - FROM PUNJAB</p>	 <p>15.7 KB APARCHIT'S GRAMIN BANK</p> <p>👏👏 MY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD</p> <p>NAME - MANU VARGHESE ROLL NO - 2110710970 BANK - KERALA GRAMEEN BANK CLERK</p>



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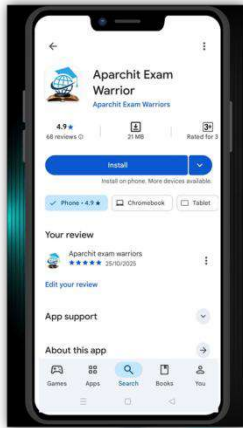
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