RBI Grade B 2024 General Awareness - Recollected Questions

General Awareness

Q1. Spanish tennis sensation Carlos Alcaraz has not won which of the following grand slams?

A. US Open
B. Wimbledon
C. French Open
D. Australian Open
E. None of the above

Q2. To boost participation of small investors in the securities market, Securities and Exchange Board of India (SEBI) has increased the threshold for the basic service demat account to ___________ from the current Rs 2 lakh.

A. Rs 25 lakh
B. Rs 20 lakh
C. Rs 15 lakh
D. Rs 10 lakh
E. Rs 5 lakh

Q3. Which of the following parameters has the highest weightage in the 'Digital Payments Index (DPI)' released biannually by Reserve Bank of India?

A. Demand-side factors
B. Payment Infrastructure
C. Supply-side factors
D. Payment Performance
E. Consumer Centricity

Q4. India has not signed the Free Trade Agreement (FTA) with which of the following countries in recent times?

A. Mauritius
B. Brazil
C. South Korea
D. UAE
E. Australia

Q5. RBI has released a bulk deposit limit for scheduled commercial banks, regional rural banks, small finance banks and local area banks. What is the minimum limit of the bulk deposit for the local area banks?

A. Rs 5 crore
B. Rs 4 crore
C. Rs 3 crore
D. Rs 2 crore
E. Rs 1 crore

Q6. Recently, Indian shooting icon Abhinav Bindra has been awarded the prestigious Olympic Order in recognition of his "distinguished contribution" to the Olympic movement. Bindra, became India's first-ever Olympic individual gold medallist in the ________ with his top finish in 10m air rifle event.

A. 2008 Beijing Olympics
B. 2012 London Olympics
C. 2014 Sochi Olympics
D. 2016 Rio Olympics
E. 2010 Vancouver Olympics

Q7. Recently, the Reserve Bank of India (RBI) has tightened norms related to public deposit acceptance by housing finance companies (HFCs). What is the maximum deposit duration for the housing finance companies?

A. 60 months
B. 50 months
C. 40 months
D. 30 months
E. 20 months

Q8. Mark Rutte has recently been appointed the NATO Chief amid concerns over Russia-Ukraine conflict. He has served as the Prime Minister of which country?

A. Denmark
B. Ireland
C. Netherlands
D. Scotland
E. France

Q9. Which of the following insurers has launched the AI-powered health insurance plan 'Elevate'?

A. Aditya Birla Health Insurance Co. Ltd.
B. ICICI Lombard
C. V Care Health Insurance Ltd.
D. Galaxy Health and Allied Insurance Co.
E. Manipal Cigna Health Insurance Company Limited

Q10. The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0. This ambitious scheme aims to construct 1 crore houses for urban poor and middle-class families over the next five years, with an investment of ₹10 lakh crore and a government subsidy of __________.

A. ₹ 2.30 lakh crore
B. ₹ 2.50 lakh crore
C. ₹ 2.70 lakh crore
D. ₹ 2.90 lakh crore
E. ₹ 3.10 lakh crore

Q11. Which of the following countries is not a member of the Columbo Security Conclave?

A. India
B. Sri Lanka
C. Maldives
D. Thailand
E. Mauritius

Q12. Which of the following companies have emerged as India's top 3 'attractive employer brands' according to the Randstad Employer Brand Research (REBR) 2024?

1. Microsoft
2. TCS
3. Amazon
4. Google India
5. Reliance

A. 1, 2 & 3
B. 1, 3 & 4
C. 2, 4 & 5
D. 3, 4 & 5
E. 1, 4 & 5

Q13. What is the asset size for the NBFC-NDs to appoint an internal ombudsman as per the RBI Internal Ombudsman Scheme?

A. Rs 5,000 crore
B. Rs 4,000 crore
C. Rs 3,000 crore
D. Rs 2,000 crore
E. Rs 1,000 crore

Q14. Which of the following government initiatives has been launched for reducing NPAs in India? Identify the incorrect statement mentioned below along with their launch years?

A. Debt Recovery Tribunal - 1993
B. National Asset Reconstruction Company Ltd - 2021
C. SARFAESI Act - 2005
D. Insolvency and Bankruptcy Code - 2016
E. None of the above

Q15. Recently (July 2024), two MLAs from Jharkhand State Assembly have been disqualified under the anti-defection law under the ____ schedule of the Indian Constitution.

A. 10th
B. 9th
C. 8th
D. 7th
E. 6th

Q16. Indian government bonds have been included in JP Morgan's emerging markets index. Foreign Portfolio Investor (FPI) holdings of outstanding FAR bonds could rise to ____ by 2025.

A. 2.4%
B. 3.4%
C. 2.9%
D. 3.9%
E. 5.0%

Q17. Under the Sovereign Gold Bond scheme, premature redemption can be done after how many years from issuance?

A. 5 years
B. 7 years
C. 2 years
D. 3 years
E. 9 years

Q18. As per the RBI's report on Currency and Finance, which one of the following is/are the outcomes of increase in digital payments?

A. Better targeting of government schemes
B. Higher financial inclusion and inclusive growth
C. Better credit assessment and credit availability
D. Higher demand for money
E. All the above

Q19. As per Union Budget 2024, it has been decided to remove the penalty of Rs 10 lakh under Sections 42 and 43 of the Black Money Act (applicable till now) if you fail to report any foreign assets (other than immovable property) where the aggregate value does not exceed ____________. This amendment will take effect from October 1, 2024.

A. ₹35 lakh
B. ₹30 lakh
C. ₹25 lakh
D. ₹20 lakh
E. ₹15 lakh

Q20. As per the National Pension System (NPS) scheme, partial withdrawal can happen maximum of 3 times during entire tenure of subscription if the subscriber has completed at least 3 years from the date of joining where a beneficiary can withdraw up to ___% of contribution at any time.

A. 25%
B. 20%
C. 15%
D. 10%
E. 12.5%

Q21. The Financial Inclusion Index captures information on various aspects of financial inclusion in a single value ranging between 0 and 100, where 0 represents complete financial exclusion and 100 indicates full financial inclusion. Which parameter brought maximum increase in the FI Index March 2024?

A. Quality
B. Access
C. Usage
D. All the above
E. None of the above

Q22. Recently, the Parliament of India has passed the 'Public Examinations (Prevention of Unfair Means) Act, 2024'. As per this Act, the service provider shall be liable to be punished with imposition of a fine up to ____ rupees.

A. One crore
B. Two crores
C. Three crores
D. Four crores
E. Five crores

Q23. __________ Trade Receivables Discounting System (TReDS) platform has achieved a significant milestone, facilitating financing of over 50 lac invoices worth ₹1,00,000 crore since its inception providing accessible working capital financing solutions to Micro, Small, and Medium Enterprises (MSMEs) in India.

A. Receivables Employment Exchange of India Limited
B. Remittance Exchange of India Limited
C. Exchange Rate of India Limited
D. Receivables Exchange of India Limited
E. Revenue Exchange of India Limited

Q24. Which of the following was/were the top three country/countries in the 2024 International Mathematical Olympiad (IMO)?

A. United States
B. China
C. South Korea
D. All the above
E. None of the above

Q25. In the Union Budget 2024-25, the TReDS onboarding turnover threshold has been reduced from Rs 500 Crore to ____.

A. Rs 450 crore
B. Rs 400 crore
C. Rs 350 crore
D. Rs 300 crore
E. Rs 250 crore

Q26. As per the Global Peace Index 2024, which region remains the least peaceful region?

A. Middle East and North Africa (MENA) region
B. South Asia
C. South America
D. North America
E. Europe

Q27. According to a recent RBI report, India's foreign exchange reserves are now sufficient to cover over ____ of projected imports.

A. 11 months
B. 10 months
C. 9 months
D. 8 months
E. 7 months

Q28. The Reserve Bank of India released the final guidelines for setting up a self-regulatory organisation (SRO) for the fintech sector. To be eligible, the applicant should have a minimum net worth of _________ within a period of one year after recognition as an SRO-FT by RBI, or before commencement of operations as an SRO-FT, whichever is earlier.

A. Rupees one crore
B. Rupees two crore
C. Rupees three crore
D. Rupees four crore
E. Rupees five crore

Q29. As per the recent Monetary Policy Committee meeting of August 2024, the limit for the UPI for the tax payments has been increased from Rs 1 lakh to ____.

A. Rs 10 lakh
B. Rs 5 lakh
C. Rs 15 lakh
D. Rs 3 lakh
E. Rs 2 lakh

Q30. Which of the following statements is incorrect regarding the Environmental Performance Index?

A. It has been released by Yale Center for Environmental Law and Policy and the Columbia Center for International Earth Science Information Network.
B. Estonia is the top performing nation in the Environmental Performance Index.
C. The index analyses 180 countries across the world.
D. Vietnam is the worst performer of the index at 180th position.
E. There are 3 countries which have performed worse than India in the Environmental Performance Index.

Q31. How many days did Aditya-L1 spacecraft take to complete its first halo orbit around the Sun-Earth L1 point after its launch on September 2, 2023?

A. 158 days
B. 168 days
C. 188 days
D. 178 days
E. 208 days

Q32. Recently a drone attack was launched on Israel and the group responsible for the attack was the Houthi group. The Houthi group belongs to which country?

A. Pakistan
B. Syria
C. Iran
D. Yemen
E. Afghanistan

Q33. As per International Energy Agency, which one of the following countries is the largest and the second largest consumer of coal?

1. China
2. India
3. South Africa
4. Brazil

A. Both 1 & 2
B. Both 2 & 3
C. Both 3 & 4
D. Both 1 & 4
E. Both 2 & 4

Q34. As per the MPC of August 2024, from May 2022 to Feb 2023 what was the change in the policy repo rate?

A. 300 basis points
B. 250 basis points
C. 200 basis points
D. 150 basis points
E. 100 basis points

Q35. SDG India Index 2023-24, the fourth edition of the country's principal tool for measuring national and subnational progress on the Sustainable Development Goals (SDG) was released by NITI Aayog. The overall SDG score for the country improved from 57 in ___________ to 71 in 2023-24.

A. 2018
B. 2017
C. 2012
D. 2014
E. 2013

Q36. Which of the following parameters has/have increased in the ASUSE Report released recently?

1. Number of establishments
2. Number of workers
3. GVA added

A. Both 1 & 2
B. 2 only
C. 3 only
D. Both 1 & 3 only
E. All of the above

Q37. As per the Reserve Bank of India (RBI) notification on Depositor Education Awareness Fund (DEA Fund), funds in accounts/deposits that are inoperative/unclaimed for _________ or more are transferred to the RBI DEA Fund Scheme along with interest.

A. 10 years
B. 9 years
C. 8 years
D. 7 years
E. 6 years

Q38. The Department of Regulation is one of the departments at the Reserve Bank of India. Which of the following entity(s) is/are being regulated by the above mentioned department?

A. Commercial Banks
B. Co-operative Banks
C. Non-Banking Financial Companies
D. All India Financial Institutions
E. All of the above

Q39. The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved India signing the Biodiversity Beyond National Jurisdiction (BBNJ) agreement. The BBNJ agreement is also known as ____________.

A. Big Seas Treaty
B. Small Seas Treaty
C. Deep Seas Treaty
D. High Seas Treaty
E. Largest Seas Treaty

Q40. How many ports of India made it to the Global Top 100 in the latest edition of Container Port Performance Index (CPPI), 2023 - a report prepared by the World Bank and S&P Global Marketing Intelligence?

A. 9
B. 8
C. 7
D. 6
E. 5

Q41. Recently (August 2024), the Indian government has reinstated interest subsidy under the Pradhan Mantri Awas Yojana (Urban) 2.0 and allocated _____________ for the Credit Linked Subsidy Scheme (CLSS). The scheme, which provides subsidized home loans based on income, is being implemented through three verticals: Beneficiary Led Construction/Enhancement, Affordable Housing in Partnership, and In-situ Slum Redevelopment.

A. Rs 3,000 crore
B. Rs 5,000 crore
C. Rs 6,000 crore
D. Rs 7,000 crore
E. Rs 4,000 crore

Q42. In the United Kingdom, the business of Parliament takes place in two Houses. Which of the following are the two houses in the parliament of the UK?

1. House of King
2. House of Commons
3. House of Lords
4. House of Public

A. 1 and 2
B. 1 and 3
C. 2 and 3
D. 2 and 4
E. 1 and 4

Q43. In India, the South-West Monsoon is a major seasonal wind system that brings substantial rainfall to the Indian subcontinent from June to September. Which one of the following is responsible for the same?

1. La Nina
2. El Nino
3. Indian Ocean Dipole

A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. All of the above
E. None of the above

Q44. The Reserve Bank of India (RBI) came out with guidelines for the voluntary conversion of small finance banks (SFBs) into universal banks. Those intending to convert must have a minimum net worth of ________ and a satisfactory track record of at least _________.

A. Rs 500 crore; three years
B. Rs 1,000 crore; five years
C. Rs 1,500 crore; five years
D. Rs 2,000 crore; three years
E. Rs 2,500 crore; five years

Q45. Who is presently serving as the G-20 Sherpa for India?

A. Sitaram Yechury
B. Sharad Powar
C. Amit Shah
D. Nirmala Sitharaman
E. Amitabh Kant

Q46. Which one of the following statements is/are correct about the Deposit Insurance and Credit Guarantee Corporation (DICGC)?

A. All commercial banks including branches of foreign banks functioning in India, local area banks and regional rural banks are insured by the DICGC.
B. At present all co-operative banks are covered by the DICGC, while the Primary cooperative societies are not insured by the DICGC.
C. DICGC insures all deposits such as savings, fixed, current, recurring, etc.
D. DICGC insures principal and interest up to a maximum amount of ₹ 5 lakhs.
E. All of the above

Q47. Piyush Gupta, the Indian origin Chief Executive of Singapore's largest bank ____________, will step down in March 2025. He will be succeeded by Tan Su Shan, who was appointed as deputy CEO.

A. DBS Bank
B. OCBC Bank
C. United Overseas Bank
D. Bank of Singapore
E. Trust Bank

Q48. The startups that have the potential to enter the unicorn club soon are also called "____________". These startups are often backed by angel investors or financial speculators based on future projections or apparent valuations.

A. Lovecorn
B. Billioncorn
C. Soonicorns
D. Decacorn
E. Rushcorn

Q49. As per Economic Survey 2023-24, the Foreign Exchange Reserves of India stood at $653.7 billion on June 21, 2024, enough to cover more than _______ of imports projected for FY25 and more than 98 per cent of total external debt outstanding at the end of March 2024.

A. 9 months
B. 10 months
C. 11 months
D. 8 months
E. 7 months

Q50. Which one of the following institutions is not All India Financial Institutions?

A. NABARD
B. NHB
C. SIDBI
D. DICGC
E. None of the above

Q51. As per Union Budget, the Mudra loan limit will be enhanced to _______ from the current Rs. 10 lakhs for those who have availed and successfully repaid loans previously taken under the Tarun category.

A. Rs. 15 lakhs
B. Rs. 25 lakhs
C. Rs. 30 lakhs
D. Rs. 20 lakhs
E. Rs. 35 lakhs

Q52. To standardize the opening price discovery/ equilibrium price across exchanges during special pre-open session for initial public offer (IPO) for the SME platform, the National Stock Exchange (NSE) has decided to put an overall capping up to ______ over the Issue price for SME IPOs.

A. 50%
B. 60%
C. 75%
D. 90%
E. 25%

Q53. Kantar released the 12th edition of its annual Brand Footprint India report. The report ranks the Most Chosen (in-home & out-of-home) FMCG Brands based on Consumer Reach Points (CRP's). Which of the following are the top-3 most-chosen FMCG brands of India?

1. Parle Products
2. Amul
3. Britannia
4. Clinic Plus

A. 1, 2 and 3
B. 2, 3 and 4
C. 1, 2 and 4
D. 1, 3 and 4
E. None of the above

Q54. Under RBI's Fully Accessible Route (FAR), certain specified categories of Central Government securities were opened fully for non-resident investors without any restrictions, apart from being available to domestic investors as well. It has been decided to exclude all new securities of ___________ tenors from FAR.

A. 10-year and 15-year
B. 14-year and 30-year
C. 10-year and 30-year
D. 14-year and 20-year
E. 10-year and 20-year

Q55. CERT-In and ____________ India sign MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector.

A. Mastercard

B. VISA

C. RazorPay

D. Rupay

E. Amazon

Q56. The Presidencies of the 2023, 2024, and 2025 UN Climate Change Conferences have formed the COP Presidencies Troika and launched the 'Roadmap to Mission 1.5°C,' to "significantly enhance international cooperation and the international enabling environment to stimulate ambition in the next round of nationally determined contributions. Which of the following countries are a part of this troika?

A. France, Azerbaijan, and Germany

B. United Arab Emirates (UAE), Azerbaijan, and Brazil

C. United State of America (USA), Azerbaijan, and Brazil

D. United Arab Emirates (UAE), India, and Brazil

E. United Arab Emirates (UAE), Indonesia, and Brazil

Q57. As per a new report by UN body World Intellectual Property Organisation (WIPO), which one of the following countries has filed the maximum number of GenAI patents?

A. China

B. South Korea

C. Thailand

D. Nepal

E. South Africa

Q58. Which organisation has signed up as the official kit sponsor of sports body, Athletics Federation of India (AFI) under which the sports brand will exclusively supply performance kits, speed suits and travel gear to all athletes under AFI?

A. Puma India

B. Adidas

C. Nike

D. Skechers

E. Asics

Q59. India has signed an agreement to acquire five lithium mines with a country which is also a part of the "Lithium Triangle". The group together holds more than half of the world's total lithium resources. Which of the following countries is/are a part of the "Lithium Triangle"?

A. Argentina
B. Bolivia
C. Chile
D. All of the above
E. None of the above

Q60. Which of the following taxes have been subsumed under GST in India?

A. Central Sales Tax
B. Central Excise Duty
C. Service Tax
D. OCTROI
E. All of the above

Q61. What is the amount of out-of-pocket allowance which is given to core group athletes under Target Olympic Podium Scheme?

A. Rs 10,000
B. Rs 20,000
C. Rs 30,000
D. Rs 40,000
E. Rs 50,000

Q62. Which of the following ministries was the top achiever in achieving the targets of the National Monetization Pipeline?

A. Ministry of Commerce
B. Ministry of Defence
C. Ministry of Road Transport and Highways
D. Ministry of Home Affairs
E. Ministry of Finance

Q63. In which of the following sports did India not participate in the recently held Paris Olympics?

A. Javelin Throw
B. Hockey
C. Rowing
D. Table Tennis
E. Fencing

Q64. Which of the following statements is not correct with respect to IFSCA?

1. It was established in 2010, under International Financial Services Centres Authority Act, 2009.
2. It serves as a unified authority for the development and regulation of financial products, services and institutions in the International Financial Services Centre (IFSC) in India.
3. International Financial Services Centres Authority (IFSCA) has established an expert committee to position GIFTIFSC as a global trading hub.

A. Both 1 & 2
B. Both 2 & 3
C. Both 1 & 3
D. Only 2
E. Only 1

Q65. As per Financial Stability Report, the CRAR declined for _____ that had higher shares of certain categories of loans for which risk weights were increased under regulatory measures.

A. PVBs
B. FBs
C. PSBs
D. Both A & B
E. All of the above

Q66. How many information commissioners are there in the Central Information Commission?

A. 10
B. 9
C. 8
D. 7
E. 6

Q67. Indian Financial Network (INFINET) is a membership-only Closed User Group (CUG) Network that comprises the Reserve Bank of India, Member Banks and Financial Institutions. As the network platform for the National Payments System, mostly catering to interbank applications _______ and ______. INFINET is also used by member banks to access RBI ______, CCIL systems, and other RBI mandated systems.

A. NEFT, RTGS, and e-Kuber
B. NEFT, UPI, and e-Kuber
C. UPI, RTGS, and e-Kuber
D. NEFT, RTGS, and UPI
E. NEFT, RTGS, and CTS

Q68. Through which of the following formats, the state and UT governments borrow from RBI?

A. Special Drawing Facility
B. Ways and Means Advances
C. Overdraft
D. All of the above
E. None of the above

Q69. As per the RBI Guidelines, Banks can reckon outstanding deposits with NABARD under Agriculture and overall PSL achievement, while deposits with SIDBI, MUDRA and NHB can be reckoned only for overall PSL achievement. However, the deposits with which one of the following entities cannot be reckoned for sub-target achievement viz. SMF, NCF, Micro and weaker sections?

A. Deposits from NHB
B. Deposits from SIDBI
C. Deposits from MUDRA
D. Deposits from NABARD
E. All of the above

Q70. The Reserve Bank of India set up various notable committees on customer service over the years. Which of the following committees is incorrectly matched with its year of setting up?

A. Talwar Committee on Customer Service 1975
B. Goiporia Committee 1990
C. Tarapore Committee on Procedures and Performance Audit on Public Services 2004
D. Damodaran Committee on Customer Service 2010
E. None of the above

Q71. The Securities and Exchange Board of India has proposed that the government should allow tax benefits to companies investing in zero coupon zero principal bonds issued by non-profit organisations listed on the Social Stock Exchange. Under this, the investors or donors purchasing these bonds will receive tax benefits under Section _____ of Income Tax rules.

A. 80D
B. 80E
C. 80F
D. 80G
E. 80H

Q72. As per the Migration & Development brief Report, in the fourth quarter of 2023, the global average costs of sending USD 200 continued to be high at 6.4 per cent, 0.2 percentage points higher than the previous year. SDG 10.C underscores the commitment of countries to reducing the transaction costs associated with migrant remittances to less than _____. This target aims to establish a global average for sending USD 200.

A. 5%
B. 3.5%
C. 3%
D. 2.5%
E. 1%

Q73. The maximum limit of Retirement gratuity and death gratuity shall be increased to _______ from existing Rs 20 Lakh on account of revision of Dearness Allowance payable to Central Government Employees.

A. Rs. 21 Lakh
B. Rs. 22 Lakh
C. Rs. 23 Lakh
D. Rs. 24 Lakh
E. Rs. 25 Lakh

Q74. Which of the following bank(s) do/does not use subsidiaries for their credit card issuance?

A. State Bank of India
B. Punjab National Bank
C. Bank of Baroda
D. Canara Bank
E. All of the above

Q75. Union Home Minister Amit Shah launched the MANAS (Madak Padarth Nisedh Asuchna Kendra) Portal with a toll-free number _____ to seek advice on de-addiction and rehabilitation and share information on drug trafficking.

A. 1933
B. 1911
C. 1801
D. 9011
E. 9013

Q76. The Indo-Nepal Remittance Facility (INRF, Scheme) is a cross-border remittance scheme to transfer funds from India to Nepal (one-way only), enabled under the NEFT ecosystem. One can remit up to _________ per transaction to the beneficiary residing in Nepal, provided the sender maintains an account with any NEFT enabled bank branch in India.

A. ₹1 lakhs
B. ₹2 lakhs
C. ₹3 lakhs
D. ₹4 lakhs
E. ₹5 lakhs

Q77. With which country has India signed a Memorandum of Understanding (MoU), aimed at enabling Micro, Small, and Medium Enterprises (MSMEs) from both countries to participate more effectively in global markets and foster trade?

A. U.S.
B. South Korea
C. Thailand
D. Nepal
E. South Africa

Q78. The Reserve Bank of India has recently (November 2023) decided to directly regulate all entities facilitating cross-border payment transactions for the import and export of goods and services. In respect of import and export transactions processed by PA-CBs, the maximum value per unit of goods / services sold / purchased shall be __________.

A. ₹5,00,000
B. ₹10,00,000
C. ₹15,00,000
D. ₹20,00,000
E. ₹25,00,000

Q79. Which one of the following statements is/are incorrect with respect to the Beti Bachao Beti Padhao (BBBP) scheme?

A. The scheme was launched in 2015 under the Ministry of Women and Child Development to prevent gender biased sex selective elimination.
B. The Pan India Expansion of the scheme covering all districts of the country was launched in 2018.
C. It aims to improve the Sex Ratio at Birth (SRB) by 2 points every year.
D. The scheme has been subsumed into Mission Shakti - Sambal sub-scheme from 2021-2022.
E. None of the above

Q80. What is the name of India's first all-in-one payment product that integrates Point of sale (POS), Quick Response (QR), and speaker into one device?

A. BharatPe One

B. PayTm One

C. PhonePe One

D. AmazonPay One

E. NPCI one

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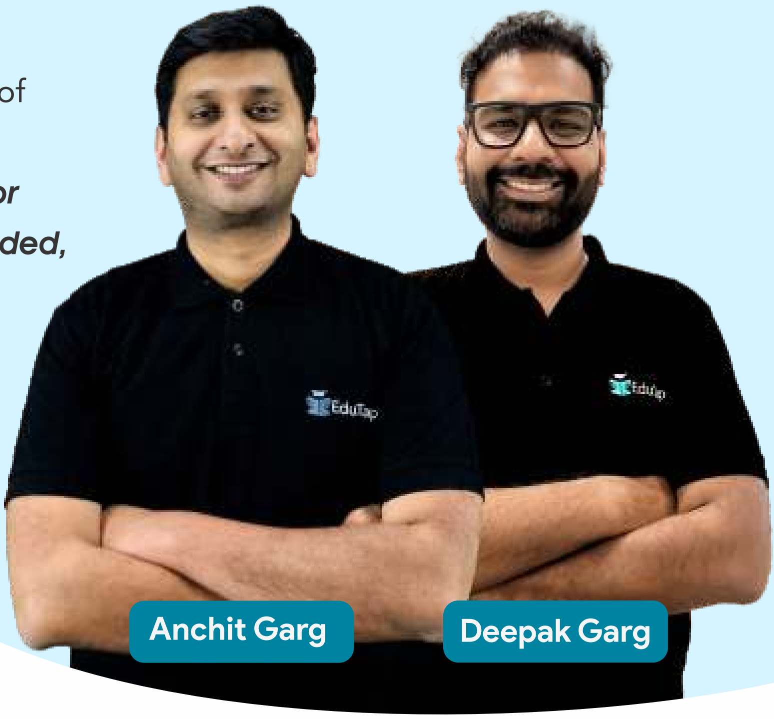

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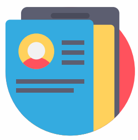

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