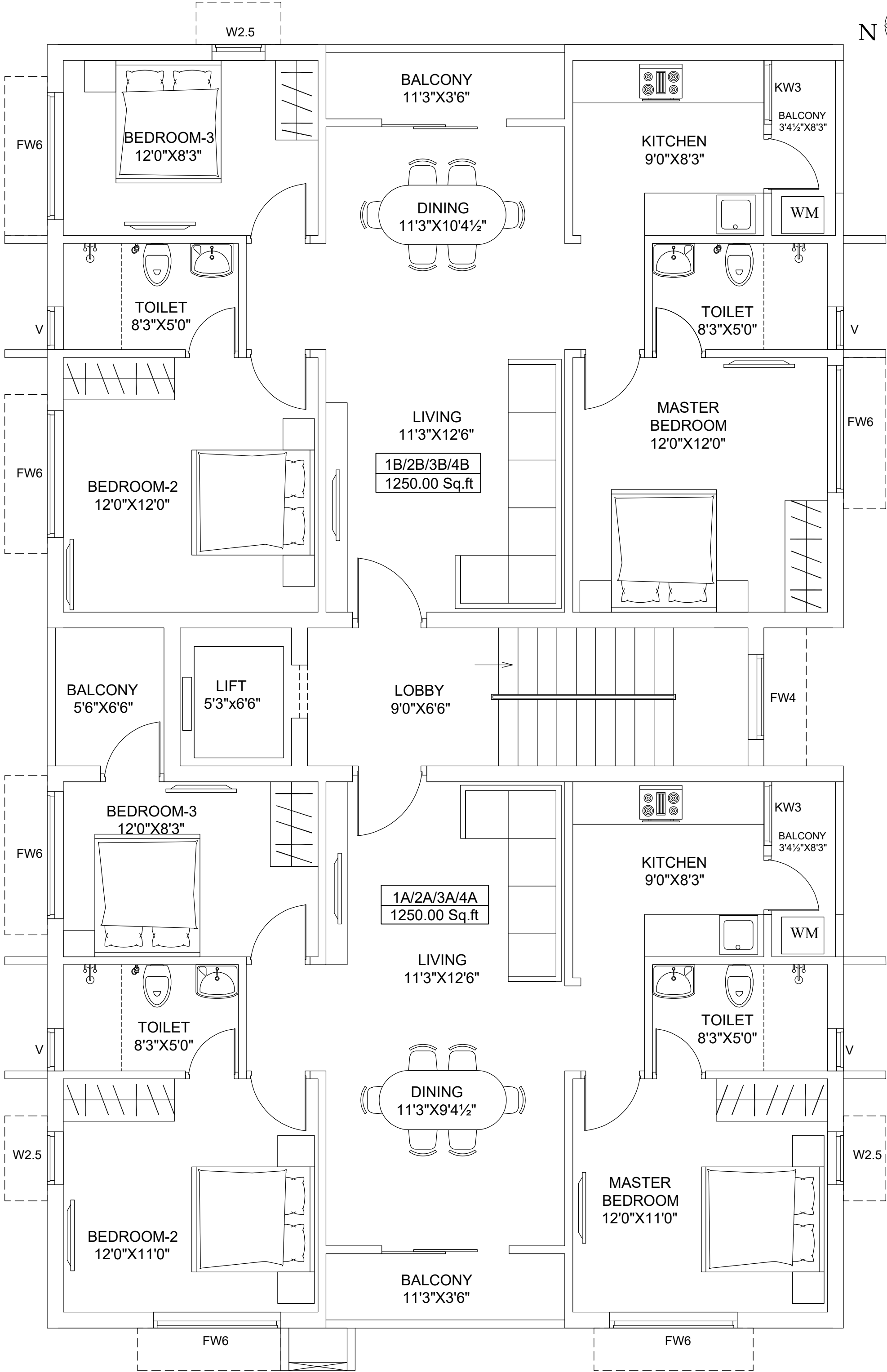
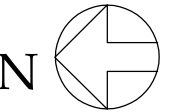




KARPAGA NIVAS