

## **Declaration Cum Terms and Conditions of Loan/Overdraft facility Collateralized by Gold**

**I hereby agree to abide by the following terms and conditions.**

1. That all particulars / information given in this Form are true and complete and no material information has been suppressed / withheld. That the Lender shall have no liability for any consequences arising out of any erroneous details provided by the Borrower.
2. That the Lender shall accept as collateral (a) gold jewellery/ornaments with purity between 18 to 22 karats, with a minimum gross weight of 1 (one) gram per item tendered; and (b) gold coins issued by Indian Banks, subject to an aggregate cap of 50 (fifty) grams of gold coins per Borrower across all facilities availed with the Lender.
3. That the Borrower is the owner and is in possession of the Gold for which the Borrower has created a first and exclusive charge by way of pledge in favour of the Lender during the tenor of the loan / overdraft facility as per the terms and no other person/entity will claim the ownership of the said security other than the Borrower who signed the Form.
4. That on the basis of the value of the said pledge as set out in the valuation report supplied by the empanelled assayer of the Lender, the Lender would provide such loan/overdraft amount as per the eligibility and as per the Lenders internal policy.
5. That only gold component of the pledged articles (if any) shall be considered for any valuation purposes and Lender will not consider the value of stone or diamond embedded in jewellery/ornaments at any time including at the time of loss replacement.
6. That if subsequent to the pledge, the Gold is found to be fake or spurious or of lesser purity during audit or otherwise, or stolen, the Lender reserves the right to initiate appropriate investigation/criminal action as deemed fit. On account of this if any loss is incurred by the Lender, the Borrower shall be solely liable and responsible for the same. Without prejudice to the Lender's other rights, during any audit or otherwise, it is found that the pledged Gold is of lower purity and/or lower net weight than recorded, the Lender may raise a margin call for the shortfall, and the Borrower shall be liable to pay such margin forthwith on demand. The purity and net weight ascertained shall be final and binding for determining eligibility and amounts for any renewal and/or top-up.
7. That the Lender can carry out such credit checks/credit bureau checks/ background / residence / office verifications and at such time as it may deem necessary either directly or through a third party.
8. That the borrower shall utilize the loan / overdraft facility solely for the purpose stated in the application form, which is valid, and shall not use it for:
  - i. any other speculative, unlawful, illegal, or anti-social purpose.
  - ii. Investment in capital markets or equity-oriented instruments and purchase of land, primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) & units of Gold Mutual Funds.
9. That the Lender shall disclose such required information/documents to any statutory, quasi-judicial, regulatory authorities as may be required by the Lender. The Borrower waives the privilege of privacy and privity of contract in such cases.
10. That the Lender shall disburse the loan / create an overdraft facility to/for the Borrower as a lump sum amount in a single tranche or in suitable tranches depending upon the needs of the Borrower, against pledge of Gold based on certain representations as mentioned under this facility by the Borrower to the Lender.
11. That the rate of Interest shall be calculated for the principal outstanding amount to be payable by the Borrower. Interest on the Loan will begin to accrue from the date of first disbursement of the loan / creation of an overdraft facility of the Loan.
12. That the Penal charge shall mean a charge which will start accruing on any amount which remains outstanding and payable by the Borrower to the Lender as per this Application Form, whether the amount is the principal amount of the loan / overdraft facility, or the interest payable or any other dues and such accrual shall commence from the date of default.
13. That the rate of interest being offered is linked to MCLR/10-year government security yield plus applicable margin depending on the product chosen for disbursement by the Borrower.
14. That unless otherwise agreed by the Lender, in case if any amount is prepaid by the borrower when he avails a Bullet loan/Monthly Interest payment loan/Overdraft facility, the same shall be adjusted first towards the principal, then towards interest and then towards any charges that are due from the customer and in case if any amount is paid after the due date the same shall be first adjusted towards due interest and then principal outstanding and then other charges.
15. That the borrower shall pay on the respective due dates in full and all other amounts payable under this facility without any demur, protest or default and without claiming any set-off or counter claim on the respective due dates. Failure to send notice, reminder or intimation by the Lender to the Borrower however does not preclude the Borrower from his liability of payment of interest and other dues on the facility availed.
16. That the Borrower shall repay the dues and overdue of the Loan/overdraft amount in the mode suggested by the Lender at the place as agreed between the Parties which can be office of the Lender. The term dues means and includes the principal/interest/charges levied on the loan account and which are payable with the period as stipulated in the Sanction Letter and the term overdue means penal charge levied on the facility the dues for which have not been paid on the due date. Upon full repayment/ settlement of all dues of the Loan/overdraft amount, the Lender shall return the pledged Gold to the Borrower/ legal heir(s) within a maximum of seven (7) working days from the date of such repayment/ settlement, after verification of the pledged Gold against the assaying certificate.
17. That the security created herein shall also be security for all other monies that may be due and payable by the Borrower to the Lender, on any account whatsoever, whether present or future, including any liability of the Borrower as a surety either singly or along with any other person. The Lender may any time and without notice to the Borrower, combine or consolidate all or any of the Borrowers accounts with any liabilities to the Lender and set off

or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of the Borrowers liabilities to Lender on any other account or in any other respect, whether such liabilities be actual or contingent.

18. That the Lender shall have the right to create charge over the pledged security of the Borrower, in favor of any bank, institution or body by way of security for any refinance facility or any loan availed by the Lender from such bank, institution or body.
19. That the Lender reserves the right to assign/sell/securitize the Loan with or without security, if any, in any manner by transferring and/or assigning or otherwise all its right, title and interest which the Lender deems appropriate and the Borrower hereby expressly agrees that in that event, the Lender is not required to obtain any permission or put any notice to the Borrower. The Borrower shall accept any such securitization and any such sale, assignment, or transfer and the Borrower shall accept such other party (s) as creditors exclusively or as a joint creditor with the Lender, or as a creditor exclusively with the right of Lender to continue to exercise all powers hereunder on behalf of any such other party.
20. That the Borrower shall ensure that at all times aggregate amounts outstanding under this facility is as per the guidelines of the sanctioned facility or such other percentage as stipulated by Lender from time to time ("Margin") and if the value of the Pledged Articles is less than the Margin requirements, the Lender may demand creation of additional security or repayment of loan/outstanding overdraft amount in part or in full. The Borrower shall promptly upon such demand comply with the requirement. Additionally, if there exists any circumstance which may materially affect the ability of Borrower to fulfil its obligations under this facility, the Lender may sell the Gold in public auction at any time by following the due process of law, even before the expiry of the tenure of the said facility.
21. That the Lender may, without assigning any reason and upon notice in writing to the Borrower, cancel in full or in part the Loan/overdraft facility and demand repayment thereof in case of an event of default. Upon such notice, all dues including outstanding Loan/utilized overdraft facility along with interest and any other charges, shall become forthwith due and payable by the Borrower to Lender and the failure of which will trigger the auction of the ornaments pledged. The following events shall constitute events of default under this facility ("Events of Default"):
  - i. If the loan and/or Interest and any other charges, expenses, costs which are to be paid as per the terms mentioned herein are not paid on their respective due dates/maturity date. The Bank shall immediately recognize the incipient stress in loan accounts immediately on occurrence of an event of default by classifying them as Special Mention Accounts (SMA). If dues are not paid on due date and upto 30 days from the maturity date, it will be classified as SMA 0, for dues not paid from 31days to 60 days, it will be classified as SMA 1 and for dues not paid from 61 days to 90 days, it will be classified as SMA 2. Additionally, if dues are not paid on the 91st day or beyond, all loan accounts held by the customer whether due or not due will be classified as Non-Performing Asset (NPA).
  - ii. If any representations or statements or particulars made in the Form for the Loan/overdraft facility is found to be false, misleading or incorrect;
  - iii. Upon detection of any systemic fraud in relation to the quality of the gold pledged by the Borrower with the Lender;
  - iv. If the value of the gold security falls lower than the required margin of the Lender as applicable from time to time, due to change in market price or any other reason;
  - v. If the security pledged is found to be of inferior quality or if found to be spurious or if the net weight is lower than recorded (irrespective of whether such finding arises from an audit or otherwise).
  - vi. In the event of insolvency, failure in business, commission of an act of bankruptcy by the Borrower and in the event there is a reasonable apprehension that the Borrower would become the subject of proceedings under any bankruptcy or insolvency law;
  - vii. The security pledged and/or to be pledged with the Lender, for the Loan/overdraft facility is in jeopardy or ceases to have effect;
22. That in case of any of the Events of Default, the Lender shall have the right to take any of the following step(s):
  - i. To call upon the Borrower to pay forthwith the outstanding balance of the Loan/overdraft facility along with interest / penal charge thereon and all sums payable by the Borrower as per the terms of the facility;
  - ii. To call upon the Borrower to pay all claims, costs, losses and expenses, etc that may be incurred by the Lender as a result of any act or default on the part of the Borrower with respect to the Loan/overdraft facility and/or for the recovery of the outstanding dues (including legal/attorney fees) and/or on account of failure of the Borrower to fulfil any of the terms and conditions under the facility;
  - iii. To sell the Gold Security in the open market by auction or by any other means as permissible under applicable laws. The auction shall be conducted by the Lender in compliance with the applicable law, by giving public notification of auction / advertisement and in compliance with the guidelines issued by RBI from time to time, after giving the Borrower a notice in writing of -7- (Seven) days which the Borrower agrees is a reasonable period for the purposes of Section 176 of the Contract, 1872. Additionally, in the event the Borrower's account is classified as Non-Performing Asset (NPA), the Lender shall provide adequate prior notice to the Borrower/legal heir(s) and publish public auction advertisements at least thirty (30) days before the auction date in two newspapers, i.e., one in English and one in a vernacular/regional language prevalent in the town/taluka/district where the Gold was pledged. The first auction shall be conducted in the same district as the lending branch of the Lender. If the first auction fails, a subsequent auction may be conducted in an adjoining district or a centralised venue as per Lender's policy. The auction notice and details of the same shall also be displayed at the lending branch of the Lender.

The proceeds so realized from the sale of the pledged articles shall be utilized towards the repayment of dues under the Loan/overdraft facility. Such sale made by the Bank cannot be disputed by the Borrower in any manner whatsoever and the bank will not be liable for any loss which may be incurred by the Borrower on such sale. In the event that the proceeds so realized are insufficient to meet the amount of dues, then the Borrower will be personally liable to make good the deficit and the Lender reserves its right to take further action for loss recovery. If the net auction proceeds exceed the total dues payable by the Borrower a(including all applicable costs and charges), the surplus shall be transferred by the Lender/ Bank to the Borrower's bank account with the Lender or any other bank account of the Borrower within seven (7) working days from the date of receipt of the full auction proceeds. Where the Borrower does not maintain a CASA with the Lender, any surplus shall be credited through the Aadhaar Payments Bridge System (APBS/ABPS) subject to the Borrower's written request/ consent and successful Aadhaar mapping, or to (i) the account used for initial disbursement, or (ii) another bank account of the Borrower notified to the Lender by a written request or by an email sent from the Borrower's registered email ID with the Bank (subject to KYC verification). If an electronic credit (including NEFT/IMPS/RTGS/ABPS) of the surplus fails or is rejected for any reason, the Lender shall issue an Account-Payee Demand Draft along with the post-sale letter and dispatch it to the Borrower's registered address as per the loan documents/KYC records, after due identity verification.;
  - iv. The Bank may, in its sole discretion, exercise or discharge any of its rights, functions, powers or duties under the Agreement either by itself (through its officers or employees) or through its appointed third parties (including recovery agents). The Borrower confirms and expressly consents to the Bank that upon occurrence of an Event of Default, the Bank either by itself (through its officers or employees) or through its appointed third parties (including recovery agents) to use the contact details provided by the Borrower and Guarantor to the Bank to get in touch with the Borrower/Guarantor including their authorized signatory(ies)/ representative(s) and family members and disclose them relevant details pertaining to the Loan.

23. That any notice (including notice of sale of Gold security) shall be sent to the Borrower(s) address mentioned in the Application Form and may be sent through Registered Post Acknowledgment Due (RPAD); or Courier; or Hand delivery; or via email at the email address mentioned in the Application Form. Such services shall be deemed to have been served in case of delivery by hand on the date on which it is delivered and in case of delivery by RPAD / courier, post the expiry of the 7th day of such posting and in the case of email, on receiving the delivery report of the same.
24. That this Form (which constitutes an agreement) shall be governed by and construed in all respects with the Laws in India and the Parties hereby mutually agree that any matter or issues arising hereunder, or any dispute hereunder shall, at the option/discretion of the Lender, be subject to the exclusive jurisdiction of the Courts of Jaipur, Rajasthan. This shall however, not limit the rights of the Lender to file/take proceedings in any other Court of Law or Tribunal of Competent Jurisdiction. The terms and conditions agreed under this facility shall be binding on the Parties on and from the date of execution hereof. It shall be in full force till the loan / overdraft facility is fully amortized/repaid along with any other amount due and payable to the Lender and fully settled under this facility as well as all other agreements, documents which may be subsisting/ executed between the Parties in this regard.
25. For redressal of any grievance arising out of this Agreement, the Borrower may adopt the redressal mechanism laid down in the grievance redressal policy of the Bank which is uploaded on the Bank's website [www.aubank.in](http://www.aubank.in) and/or may contact the nodal grievance redressal officer, as per the matrix and on the email/phone number provided hereunder.
26. Declaration on relationship: The Borrower declares, assures and states that, except as mentioned hereunder, the Borrower is not a director nor relative\* of any director or none of its directors/ partners /members (if the Borrower is a company/partnership firm) is a director of the Bank or any other Banks including Scheduled Co-operative Banks, subsidiaries/ trustees of mutual funds/ venture capital funds and the Borrower is not a relative\* or none of its directors/ partners/ members (if the Borrower is a company/ partnership firm) of any Senior Officer\* of the Bank or of any other Banks \*The term 'Senior Officer' means an officer of the Bank, who is in equivalent scale as an officer in senior management level in Grade IV any officer and above in a nationalised bank or any officer in equivalent scale in the State Bank of India and associate banks and in any banking company incorporated in India. \*The term "relative" shall mean and include any or all of the following persons: (a) Spouse (b) Father (c) Mother (including step-mother) (d) Son (including step-son) (e) Son's Wife (f) Daughter (including step-daughter) (g) Daughter's Husband (h) Brother (including step-brother) (i) Brother's wife (j) Sister (including step-sister) (k) Sister's husband (l) Brother (including step-brother) of the spouse (m) Sister (including step-sister) of the spouse. The Borrower makes the above declaration solemnly and sincerely believing the same to be true and knowing fully well that on the faith and strength of the correctness thereof the Bank has agreed to grant the Facility. The Borrower also agrees that it is a condition of the grant of the Facilities that if any statement made with reference to the above is found to be false at any time the Bank shall at liberty and entitled to revoke the Facilities. (OR) The Borrower declares that the Borrower is related to the directors and /or Senior Officer(s) of the Bank or of any other Banks as specified hereto:

| S.No | Name of Director (s) / Senior Officer (s) | Designation | Relationship |
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27. The Bank reserves an unconditional right to cancel the undrawn /un-availed /unused portion of the Loan sanctioned at any time during the currency of the Loan, without any notice to the borrower, for any reason whatsoever.
28. I/We confirm that I have voluntarily opted to purchase the insurance policy from Bank's Service Provider/s without any inducement, persuasion, or compulsion from the bank or its representatives. I further acknowledge that I have independently assessed the terms and conditions of the insurance policy and the decision to purchase this insurance has been made after careful consideration of my requirements.
29. I/We hereby understand, declare, consent, and authorize the "Bank" to use personal health details and financial information, as provided to the "Bank" for underwriting the risk and shall have right to retain the aforementioned information and disseminate the same to its Service Provider(s) for providing services related to the insurance."
30. I do hereby declare that I have received a loan from AU Small Finance Bank ("Master Policy Holder"). In order to secure the said loan, I hereby agree to assign the insurance cover provided to me under the above referenced Master Policy and the Certificate of Insurance in favor of the Master Policyholder as outstanding loan schedule to be issued by the Master Policyholder on the date of occurrence of the contingent event. I hereby agree and confirm that I shall inform my beneficiary / nominee about the existence of this assignment.

Customer Name :

**Registered Office Address**

AU Small Finance Bank Limited , 19-A Dhuleshwar Garden, Jaipur, Rajasthan, India, 302001

**These Most Important and Terms and Conditions (MITC) are as agreed by the Parties mentioned hereinafter on date and place as mentioned in the Schedule.**

AU Small Finance Bank Limited, a banking company incorporated under the provisions of Banking Regulation Act, and having its registered office at hereinafter referred to as the "Lender" and the term "Lender" shall include the successors, assignees, executor, administrators, legal heirs and successors in interest, unless repugnant to the context, for the "First Part" AND "Obligor" shall mean and include the person/entity whose name is referred to as Borrower/ Co-Borrower/ Guarantor (details in the Schedule hereunder) in the document of which these MITCs are and shall form an integral part ("Principal Agreement"), executed/ to be executed pursuant to sanction letter details of which are provided in the Schedule hereunder ("Sanction Letter"). The Obligor and Lender are hereinafter collectively referred to as "Parties" individually referred to as "Party" 1. Whereas the Obligor is desirous of availing/ has availed the loan/ facility or providing/ has provided security for the loan/facility to be availed/ availed by the Obligor or providing/ has provided guarantee to secure the loan/facility to be availed/ availed by the Obligor from the Lender a (hereinafter referred to as 'Purpose'), and the Lender has sanctioned loan/facility to the Obligor/ has considered to accept the request of the Obligor and to sanction loan/facility to the Obligor.

Whereas the Obligor wishes to avail/ has availed the loan/facility or provide/ has provided security for loan/facility to be availed/ availed by the Obligor or provide/ has provided guarantee to secure the loan/facility availed/to be availed by the Obligor and thus is aware that these "Most Important Terms and Conditions" are signed for the purpose of replacing the existing clause(s) w.r.t. arbitration in the Principal Agreement with the following:

"THE PARTIES HERETO UNCONDITIONALLY AGREE AND ACCEPT THAT, any matters, questions, differences and/or dispute, controversy, or claim arising out of or relating to the Principal Agreement, or the breach thereof shall be resolved through Arbitration Proceedings under the Arbitration and Conciliation Act, 1996 (as amended from time to time). The Parties also irrevocably agree that seat of all/any arbitration proceedings shall be at Jaipur and the Parties have accepted the online mode for conduct of arbitration proceedings. The Parties further agree that the arbitration proceedings shall be conducted online under the aegis of any of the selected arbitral/ ODR (Online Dispute Resolution) institutions mentioned in the Schedule to these MITC. In case the Obligor opts for/ chooses physical arbitration proceedings in place of ODR then they shall opt for the same by sending a relevant written communication in this regard to the selected ODR institute within 7 days of initiation of online arbitration proceeding, at the decided venue/ seat of arbitration i.e., Jaipur.

The list of arbitral/ODR Institutes has been chosen by the Parties after evaluating the concept, bye laws, process and

methodology adopted by them and the Parties unequivocally agree to follow the same. The award given by the competent arbitrator(s) by the selected Arbitral/ ODR institution under the aegis of such Arbitral/ODR institution(s) shall be final and binding on all Parties to the Principal Agreement." The Obligor also agrees to sign all other physical/digital documentation including, all such loan/facility agreements including Principal Agreement and other documents as may be prescribed and/or required by the Lender, in its discretion, in relation to availing such a facility/loan at any point of time.

2. Other Terms and Conditions the Other Terms and Conditions of the loan/facility would be governed by the Principal Agreement which shall be physically/digitally executed by Obligor, and the Obligor would be bound by the said Principal Agreement terms and this MITC shall form an integral part of the said Principal Agreement.

## Schedule A

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| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Exclusive jurisdiction in favour of Court(s) & Tribunal(s) at                                                                                     | Jaipur                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | List of Arbitral Institutions / Online Disputes Resolution platform for resolution of disputes by way of Mediation / Arbitration and conciliation | <div>(a) Name: CLRMMDR<br/>Address: D-871 GROUND FLOOR NEW FRIENDS COLONY NEW DELHI -110025<br/>Contact Details: 9717012845<br/>Emails ID: <a href="mailto:info@clrmldr.com">info@clrmldr.com</a></div> <div>(b) Name: Resolvere<br/>Address: D-871 SECOND FLOOR NEW FRIENDS COLONY NEW DELHI -110025<br/>Contact Details: 011-45131430<br/>Email ID: <a href="mailto:resolvere.info@gmail.com">resolvere.info@gmail.com</a></div> <div>(c) Name: Easy Solution<br/>Address: G-18/41, Ground Floor, Sector-15, Rohini, New Delhi-110089<br/>Contact Details: 9212710624<br/>Email ID: <a href="mailto:DJRBCLEGAL18@YAHOO.COM">DJRBCLEGAL18@YAHOO.COM</a></div> <div>(d) Name: SYNERGY ARBITRATION HUB PRIVATE LIMITED<br/>Address: C-17, L.G.F, Friends Colony (East), New Delhi-110065<br/>Contact Details: 9999964750<br/>Email ID- <a href="mailto:admin@synergyarbitration.com">admin@synergyarbitration.com</a></div> <div>(e) Name: Nyay 24/7 (Truth Beat Ventures Private Limited)<br/>Address: D-126, 2nd Floor, Jan Path, Shyam Nagar, Above Yes Bank, Jaipur, Rajasthan, 302019<br/>Contact Number: 7738357454<br/>Email id: <a href="mailto:atul.mathur@nyay247.com">atul.mathur@nyay247.com</a></div> |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Seat of arbitration                                                                                                                               | Jaipur shall be the seat / venue for Arbitration in the case of proceedings being held physically. In case of hybrid and online disputes resolution proceedings, Jaipur shall be deemed to be the Seat of Arbitration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Preferred language of Arbitral Proceedings                                                                                                        | English                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Co-ordinates of Borrower(s) / Guarantor(s) for conduct of Arbitration / Mediation proceedings online.                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Guarantor(2)                                                                                                                                      | Registered Mobile No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                   | Registered E-mail ID                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Note:- Borrower(s) and other obligors, if any, undertake to inform bank in writing about any change in the registered mobile number, registered whatsapp number and registered e-mail ID. In case of Borrower(s)'s/ obligors 'failure in communicating any change in the registered mobile number, whatsapp number and e-mail ID to the bank in writing such contact numbers and e-mail ID as on record with the Lender shall continue being the co-ordinates of the respective Party and any communication sent to such co-ordinates shall be treated as a valid service, notwithstanding the contrary/ failed delivery status or report thereof. Proceedings held using such co-ordinates shall be valid and conclusion thereof by way of an order / award shall be binding on the Parties thereto. |                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |