

MIRA INFORM REPORT

Report No. :	521178
Report Date :	21.07.2018

IDENTIFICATION DETAILS

Name :	CHACHA MEDICAL AGENCIES PRIVATE LIMITED
Registered Office :	Gayake Apartment, Opposite Hotel Manali, Nashik-422002, Maharashtra
Mobile No.:	91-9823057742 (Mr. Shashikant Balasaheb Takte)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	02.07.2009
Capital Investment / Paid-up Capital :	INR 11.000 Million
CIN No.: [Company Identification No.]	U85100MH2009PTC193748
IEC No.: [Import-Export Code No.]	Not Divulged
PAN No.: [Permanent Account No.]	AADCC6943L
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Trader and Distributor of Medicines. [Registered activity and also confirmed by management]
No. of Employees :	45 (Approximately)

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :

B

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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow and delayed
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2009. The company is a trader and distributor of medicines.</p> <p>As per the financial records of 2017, the company has achieved an average growth in its revenue as compared to the previous year along with net profit margin of 1.14%.</p> <p>Rating is constrained on account of high debt balance sheet profile.</p> <p>Business is active. Payment seems to be slow and delayed.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p>

NOTES : Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

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NOT AVAILABLE

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 21.07.2018.

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY

Name :	Mr. Shashikant Balasaheb Takte
Designation :	Director
Contact No.:	91-9823057742
Date :	20.07.2018

LOCATIONS

Registered Office / Warehouse :	Gayake Apartment, Opposite Hotel Manali, Nashik-422002, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9823057742 (Mr. Shashikant Balasaheb Takte)
Fax No.:	Not Available
E-Mail :	chachanashik@gmail.com
Location :	Owned
Locality :	Commercial

DIRECTORS

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AS ON 31.03.2018

Name :	Mr. Viraj Kumar Shashikant Takte
Designation :	Director
Address :	A/9, Ashirwad Bunglow, ST Staff Co-Operative Housing Society, Gangapur Road, Nasik-422013, Maharashtra, India
Date of Birth/Age :	15.10.1984
Qualification :	B. Com
Experience :	10 Years
Date of Appointment :	02.07.2009
DIN No.:	02652472
Name :	Mr. Shashikant Balasaheb Takte
Designation :	Director
Address :	A/9, Ashirwad Bunglow, ST Staff Co-Operative Housing Society, Gangapur Road, Nasik-422013, Maharashtra, India
Date of Birth/Age :	26.11.1961
Qualification :	B. Com
Experience :	35 Years
Date of Appointment :	02.07.2009
DIN No.:	02652484

MAJOR SHAREHOLDERS

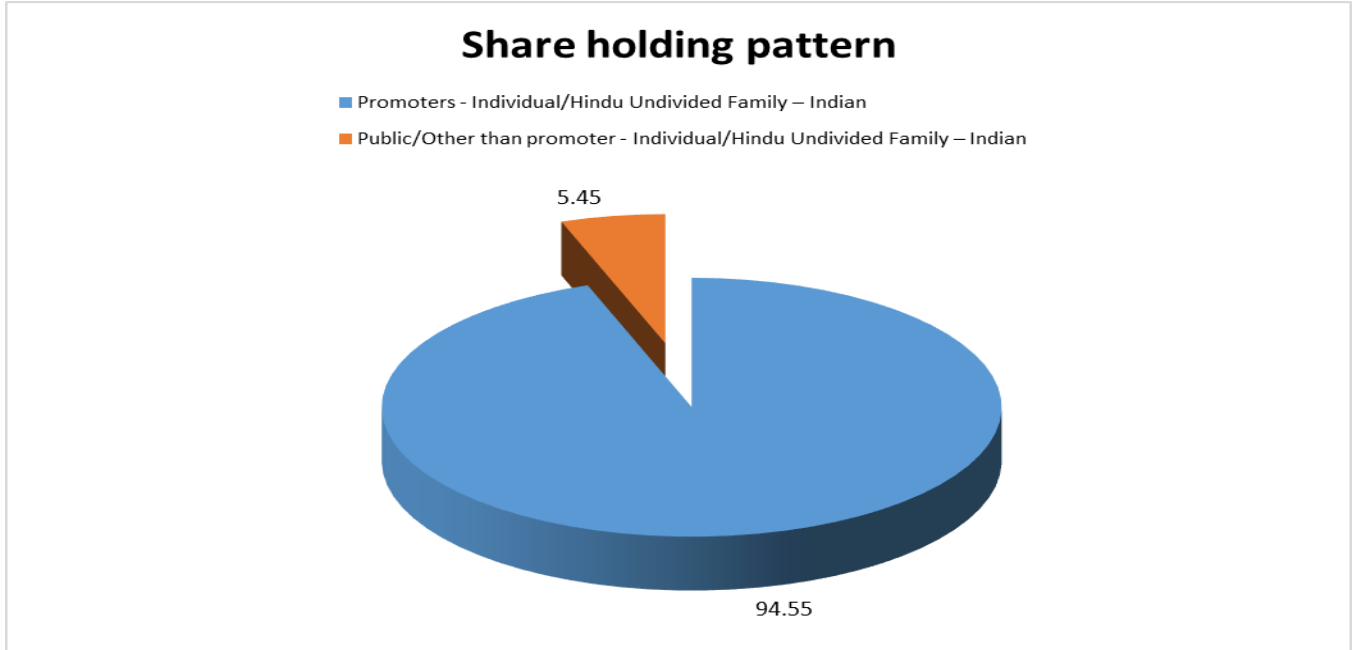
AS ON 29.09.2017

Names of Shareholders	No. of Shares
Shashikant B Takte	682500
Virajkumar S. Takte	357500
Chitra S takte	60000
Total	1100000

AS ON 29.09.2017

Equity Share Break up Category	Percentage
Promoters - Individual/Hindu Undivided Family – Indian	94.55
Public/Other than promoter - Individual/Hindu Undivided Family – Indian	5.45
Total	100.00

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BUSINESS DETAILS

Line of Business :	Trader and distributor of medicines. [Registered activity and also confirmed by management]	
Products / Services :	Item Code No. (ITC Code)	Product Description
	99611730	Pharmaceutical products
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	Credit (30, 80, 90, 120 Days)	
Purchasing :	Credit (30, 80, 90, 120 Days)	

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GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark :	--	
Customers :	Wholesalers		
	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
Remark :	--		
No. of Employees :	45 (Approximately)		
Bankers :	Bank Name	Vasai VVikas Sahakari Bank Limited	
	Branch	Nashik, Maharashtra, India	
	Person Name (With Designation)	--	
	Contact Number	91-253-2346314 (Ringing)	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
Remarks (If any)	--		
	<ul style="list-style-type: none"> • ICICI Bank 		
Facilities :	SECURED LOANS	31.03.2017 INR In Million	31.03.2016 INR In Million
	LONG TERM BORROWINGS		
	Religare Finvest Limited 9182	NA	48.117
	Religare Finvest Limited 9191	NA	29.307
	ING Vysya Bank Limited A/c No.:7653	NA	0.000
	L and T Housing Finance Limited Loan A/c No.:0193	NA	15.687

	L and T Housing Finance Limited Loan A/c No.:0194	NA	4.495
	Total	NA	97.606

Financial Institutions :	<ul style="list-style-type: none"> • Religare Finvest Limited • Magma Fincorp Limited • Bajaj Finance Limited
Auditors :	
Name :	Shashank Manerikar and Company Chartered Accountants
Address :	F-10, Silver Plaza, Canada Corner, Sharanpur Road, Nashik-422002, Maharashtra, India
PAN No.:	ABJPM1147N
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern : (Confirmed Management) by	Sachi Pharma

CAPITAL STRUCTURE

AS ON 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1500000	Equity Shares	INR 10/- each	INR 15.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1100000	Equity Shares	INR 10/- each	INR 11.000 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	11.000	11.000	11.000
(b) Reserves & Surplus	11.993	9.707	8.155
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	22.993	20.707	19.155
(3) Non-Current Liabilities			
(a) long-term borrowings	124.772	108.591	53.247
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	1.603
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	124.772	108.591	54.850
(4) Current Liabilities			
(a) Short term borrowings	40.264	0.000	52.605
(b) Trade payables	8.991	9.343	6.269
(c) Other current liabilities	0.000	1.674	0.643
(d) Short-term provisions	0.825	1.649	0.535
Total Current Liabilities (4)	50.080	12.666	60.052
TOTAL	197.845	141.964	134.057
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.364	2.295	3.021
(ii) Intangible Assets	3.575	5.287	7.874
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	5.102	0.299	0.050
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	60.353	41.812	58.196
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	71.394	49.693	69.141

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	56.936	38.056	29.429
(c) Trade receivables	63.386	40.728	24.731
(d) Cash and cash equivalents	2.406	10.556	8.243
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	3.723	2.931	2.513
Total Current Assets	126.451	92.271	64.916
TOTAL	197.845	141.964	134.057

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	200.044	190.612	150.240
	Other Income	0.024	0.729	1.811
	TOTAL	200.068	191.341	152.051
Less	EXPENSES			
	Purchases of Stock-in-Trade	182.706	168.203	127.120
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(18.880)	(8.627)	(2.675)
	Employees benefits expense	4.624	5.750	4.867
	Pre-payment foreclosure fees and deferred expenses	0.607	0.000	0.000
	Other expenses	5.481	4.818	1.841
	TOTAL	174.538	170.144	131.153
	PROFIT / (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	25.530	21.197	20.898
Less	FINANCIAL EXPENSES	19.188	14.620	15.072
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	6.342	6.577	5.826
Less	DEPRECIATION/ AMORTISATION	2.671	3.473	1.939
	PROFIT/ (LOSS) BEFORE TAX	3.671	3.104	3.887
Less	TAX	1.385	1.532	0.753
	PROFIT/ (LOSS) AFTER TAX	2.286	1.572	3.134

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Earnings / (Loss) Per Share (INR)	2.08	1.43	2.85
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Particulars	31.03.2018		
Sales Turnover (Approximately)	240.000		
	(Due to business growth)		

The above information has been parted by Mr. Shashikant Balasaheb Takte (Director)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365)	115.65	77.99	60.08
Account Receivables Turnover (Income / Sunday Debtors)	3.16	4.68	6.07
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	17.96	20.27	18.00
Inventory Turnover (Operating Income / Inventories)	0.45	0.56	0.71
Asset Turnover (Operating Income / Net Fixed Assets)	4.30	2.80	1.92

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.88	0.85	0.85
Debt Equity Ratio	7.18	5.24	5.53

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.18	0.61	3.14
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.26	0.37	0.57
Interest Coverage Ratio (PBIT / Financial Charges)	1.33	1.45	1.39

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	1.14	0.82	2.09
Return on Total Assets (PAT / Total Assets) * 100	%	1.16	1.11	2.34
Return on Investment (ROI) (PAT / Networth) * 100	%	9.94	7.59	16.36

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		2.52	7.28	1.08
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.39	4.28	0.59
G-Score Ratio Financial (Networth / Total Assets)		0.12	0.15	0.14
G-Score Ratio Debt (Debts / Equity Capital)		15.00	9.87	9.62
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.52	7.28	1.08

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

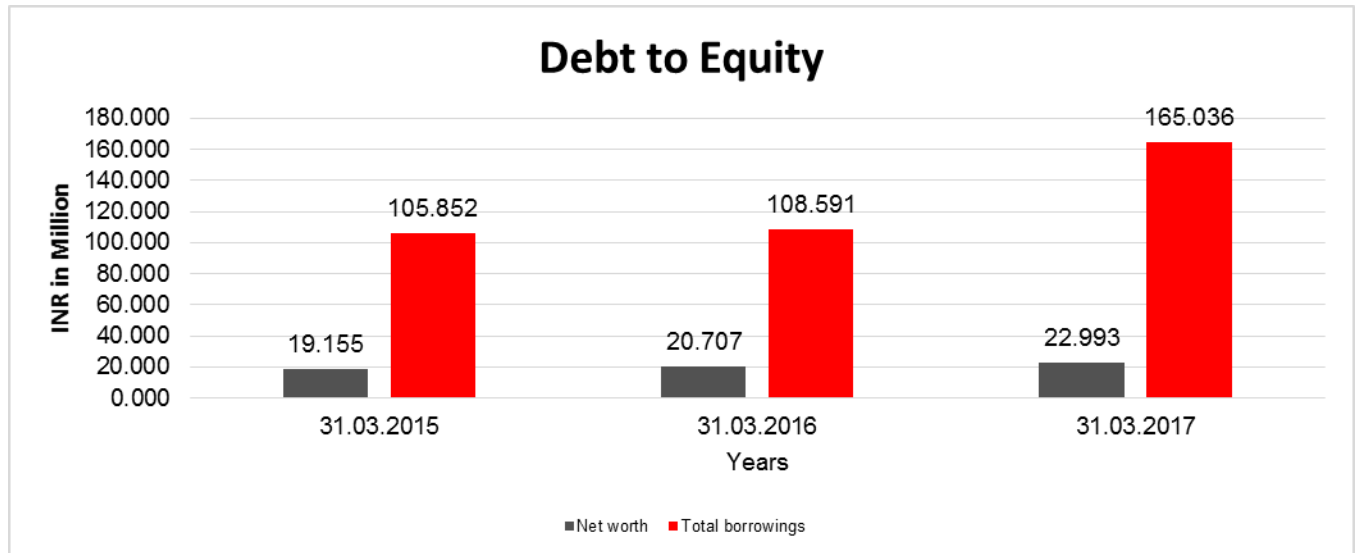
FINANCIAL ANALYSIS

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[all figures are INR Million]

DEBT EQUITY RATIO

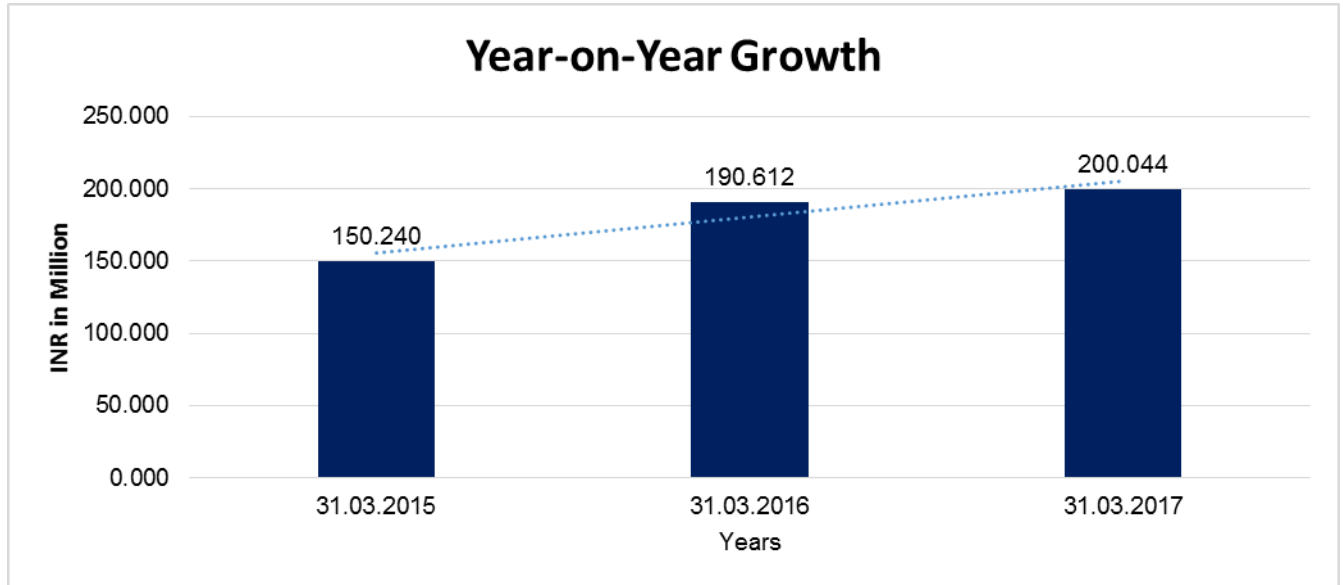
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	11.000	11.000	11.000
Reserves & Surplus	8.155	9.707	11.993
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	19.155	20.707	22.993
Long-term borrowings	53.247	108.591	124.772
Short term borrowings	52.605	0.000	40.264
Total borrowings	105.852	108.591	165.036
Debt/Equity ratio	5.526	5.244	7.178



YEAR-ON-YEAR GROWTH

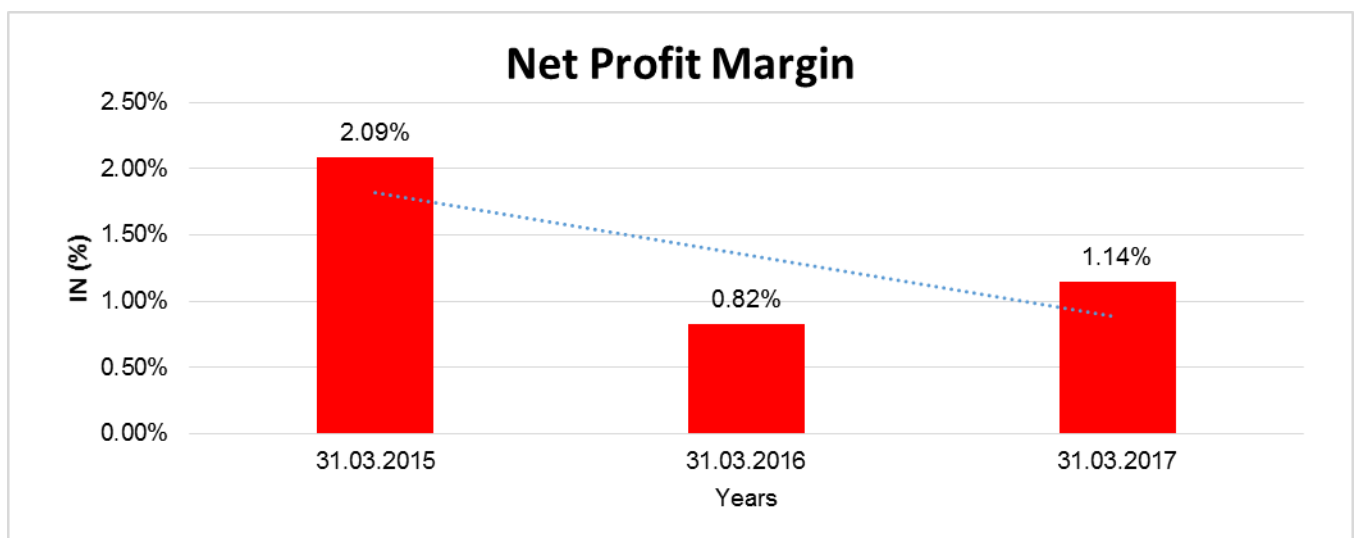
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	150.240	190.612	200.044
		26.872	4.948

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	150.240	190.612	200.044
Profit	3.134	1.572	2.286
	2.09%	0.82%	1.14%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last four years	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOANS:

PARTICULAR	31.03.2017 INR In Million	31.03.2016 INR In Million
Long-term Borrowings		
Tata Capital Finance 220	NA	1.090
Capital First Limited 433	NA	2.186
Bajaj Finance Limited Loan A/c No.1024	NA	1.017
Bajaj Finance Limited Loan A/c No.7741	NA	1.959
Magma Fincorp Limited Loan A/c No.024	NA	1.512
Bajaj Finance Limited Loan A/c No.259	NA	0.814
ICICI Bank Loan A/c No.:7087	NA	1.172
Magma Fincorp Limited Loan A/c No.213	NA	0.687
Tata Capital Financial A/c No.:020	NA	0.548
Total	NA	10.985

INDEX OF CHARGE:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G09296708	100044024	EDELWEISS RETAIL FINANCE LIMITED	05/07/2016	-	-	29110400.0	2A and 2B, Savitri Tower, 3A, Dr. Martin Luther Kingsarani, (Formerly Upper Wood Street), Kolkata-700017, West Bengal, India
2	G49335219	100037910	Vasai Vikas Sahakari Bank Limited	15/06/2016	21/07/2017	-	50000000.0	Shop No.8 A/8 B, Archit Regency Co-Operative Housing Society, Savarkar Nagar, Gangapur Road, Nashik-422013, Maharashtra, India
3	C04516134	10494571	BANK OF MAHARASHTRA	28/10/2013	-	-	49500000.0	Nashik City Branch, Janmangal, Tilak Path, Nehru Garden, Nashik-422001, Maharashtra, India
4	B37962255	10351074	THE KARUR VYSYA BANK LIMITED	01/03/2012	-	-	36000000.0	Post Box No.21, Erode Road, Karur-639002, Tamilnadu, India

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5	B35410 265	101789 16	THE SARASWAT CO- OPERATIV E BANK LIMITED	04/09/2 009	13/05/20 11	20/03/20 12	21000000.0	Kuber, 480/5, Gole Colony, Nashik- 422002, Maharashtra, India
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FIXED ASSETS:

- Fax Machine
- Computer and Peripheral
- Furniture and Fixture
- Inverter
- Motor Cycle
- Electric Fitting
- Tea Machine
- Note Counting Machine
- CCTV Camera System
- Telephone Equipments

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 68.85
UK Pound	1	INR 89.67
Euro	1	INR 80.31

INFORMATION DETAILS

Information Gathered by :	SHA
Analysis Done by :	NYT
Report Prepared by :	BHG

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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