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# With Particular Reference to Yes Bank, an Empirical Study Examined the Effects of Financial Soundness on the Indian Banking Sector using the CAMEL Model

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**Abstract**

In today's world, anyone with financial resources should open an account at one of India's premier financial institutions. As a result of the government's Pradhan Mantri Jan Dhan Yojna, almost nobody in India is without a bank account these days. But are you familiar with the top Indian banks, public sector banks, or the finest banks in India? If you don't, don't fret; we'll tell you all about the finest banks in India, covering the top 10 public and private banks in India and the financial goods they offer. Companies in today's internationally competitive market need to present an image of being good corporate citizens to survive. Companies today actively seek development through internationalization, and they have found that participating in morally helpful programmes gives them an edge in the marketplace. Companies with global operations often face significant financial penalties for their failure to address societal problems in the countries where they do business. These penalties can range from fines to jail time for executives who ignore pollution or labour rights violations. Banks and other financial organisations can use the CAMEL Model research to assess their current state and identify areas for potential growth. In this analysis, we look at ten different institutions in India, five state and five private. The years 2017-2022 are included in this analysis. The current research evaluates the economic health of the sampled institutions. Capital Adequacy, Asset Quality, Management Efficiency, Earnings Ability, and Liquidity (CAMEL) are used to evaluate financial institutions. According to the results, out of all the institutions analyzed, Kotak Mahindra did the best and placed first, while Punjab National Bank performed the worst. Overall, private institutions have done better than their public sector counterparts. In this paper, we apply the CAMEL model to analyse ICICI Bank's performance.

**Keywords:** Financial performance, CAMEL model, yes bank, profitability

## 1. Introduction

There are certain rates set by the central bank which every bank has to follow and maintain. Commercial banks typically charge their most creditworthy clients an interest rate known as the Benchmark Prime Lending Rate (BPLR). As per RBI rates earlier banks were free to fix their BPLR for their credit limits. But due to some circumstances and the consequences faced by the banks and public, to bring the transparency in the lending rates RBI has introduced modified rate called as base rate. The base rate is the most minimal pace of revenue that a bank is allowed to impose on debts. Banks cannot charge less than the base rate. On July 1, 2010 BPLR has been replaced by base rate. The base rate calculations were more transparent which were not with the case of benchmark prime lending rate.

Cash reserves constitute a mandatory minimum of a bank's overall holdings with the Reserve Bank of India. Banks can only increase their money supply so much due to the Capital Reserve Ratio. CRR is currently at a rate of 4%. In addition to currency, banks must keep a certain quantity of accessible assets such as rare metals or authorised stocks. In order to keep banks solvent, the Statutory Liquidity is used to put a cap on loan growth. SLR is currently at 19.5%. The rate at which the Hold Bank of India (RBI) advances cash to everything banks for the present moment is known as the Repo rate, which is also known as the base interest rate. The cost of obtaining money from the Reserve Bank of India will rise as this rate rises. The repurchase rate is raised by the RBI if it wishes to make it more costly for banks to acquire money. As of right now, the repurchase rate is 6.25 percent. The Converse Repo rate is the rate at which the Save Bank of India acquires cash from business organizations. The rate at which the RBI takes out liquidity from banks is known as the Inverse Repo Rate, while the repo rate is the rate at which liquidity is infused into the monetary framework.

The central bank or other institution charged with managing a country's currency issues policies known as "monetary policy" to regulate the movement of currency within the

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economy. The goal of this procedure is to maintain price stability and public confidence in the currency by limiting the expense of very short-term financing. One can speak of a contractionary or expansionary monetary strategy. Interest rates, both short-term and long-term, exchange rates, credit quality, and the rate at which money moves through the economy, bonds and equities, public and private sector spending and saving, financial derivatives like contracts, futures, options, swaps, etc., and international capital flows are all taken into account when monetary policy is set.

One of the most important things in banking system is the percentage on its non-performing assets. The banks which have less percentage of NPAs are the better performing banks based on NPA ratio as well as rating systems used to rank. Non-performing assets (NPA) are debts recorded by financial organisations that are past due in either principle or interest payments. Non-performing debt typically occurs when a loan's installments have been missed for 90 days or more, though this threshold can be lower or higher based on the loan's individual terms and conditions.

## 2. Review of Literature

Naresh Kedia (2016) [4]: This paper has highlighted the strong predictive strength of certain factors. According to his research, he has found that the credit reserve percentage has the greatest influence on the net earnings of public sector banks, while running costs have the least.

Dr R Thamil Selvan (2014) [7]: This paper evaluates banks' profitability using the spread-to-add up to resources, net-benefit to-average-resources, interest-to-add up to pay, and noninterest-absolute pay measures. Author believes that all commercial banks have kept their loan equity percentage above 10% as per RBI standards. A higher spread relative to overall assets suggests a more profitable bank.

V Mouneswari (2016): This paper examines the impact of on the monetary execution of 20 nationalized and confidential area banks, including benefit per worker, obligation to value proportion, absolute resources for all out stores proportion, and net nonperforming resources for all out propels proportion. The most important variables influencing banks' financial success have been identified using regression analysis.

Hari Krishna Karri (2016) [1]: This paper argues that when Indian banks feel the pinch of increased competition at home and their native development options dry up, they will look into external growth opportunities. This, in turn, is likely to release consolidation forces in Indian finance, and it was stated that openness and good governance would function as the primary governing factor in the current situation.

Dr. Anoop Kumar Singh (2016): This paper uses the CAMEL model, a suitable method for evaluating bank health, to compare and contrast individual RRBs and RRB mergers. He believes that merging Regional Rural Banks into a single institution is the best way to boost the standing of all of its branches financially, but he also notes that some standalone banks have outperformed their merged counterparts.

Lucky Anyike Lucky (2017): In this paper, we use CAMELS to examine the presentation of recorded business banks in Nigeria before and after their merging in 2016. The factors' time series data came from the financial records of publicly traded reserve money institutions operating during the time frame in question. The ratio of net interest revenue to GDP has been used to determine the sensitivity measure. He has an opinion on how well private institutions are doing. There is a substantial improvement in the performance of listed commercial banks after consolidation, as measured by CAMELS, compared to their performance before consolidation. To accomplish the goal of banking sector changes, he has suggested strengthening and deepening the reforms and making better use of the commercial bank's resources and administration.

Loriya Chirag Thakarshibhai (2014): This paper uses the mean, the standard deviation, and the analysis of variance to examine the revenue of Indian institutions. According to his assessment, private banks in India have been met with overwhelmingly positive responses in terms of service and product excellence. Private banking is all about providing high-end service to clients, and globalisation has prompted transnational corporations and foreign banks to open branches in emerging markets like India.

Jeevan Jayant Nagarkar (2015). The success of Indian institutions has been examined by Jeevan Jayant Nagarkar (2015) using a two-sample t-test. He thinks banks would function better if loans were funded entirely by deposits rather than borrowings. His research substantiates the government's aim of combining regional institutions into larger national ones.

Dr. Mahila Vasanthi Thangam (2016): This Paper has aopinedd that the banks must concentrate on per branch productivity as well as per employee productivity because number of employees are of highly influencing the productivity of banks. The rightsizing of banks is the only solution to improve productivity in Indian banking industry to fulfill the goal of Indian financial sector reforms and to improve the Indian banking sector to the international standard.

Vincent Okoth Ongore (2013): This paper uses a different relapse model and summed up least squares on board information to determine the factors that most significantly affect commercial banks' financial success in Kenya. According to his analysis, neither the impact of macroeconomic factors nor the mitigating function of corporate identity significantly impacted the overall execution of business banks in Kenya at the 5% significance level.

## 3. Statement of the Problem

Using the CAMEL framework, this research looks at the financial health of Afghanistan's public sector institutions over the course of four years (2017-2022). Capital Ampleness, Resource Quality, The board Dependability, Income Quality, and Liquidity are the five mainstays of the CAMEL structure. Three of the four state institutions in Afghanistan that I researched were selected for this project. The chosen institutions' financial records are then analysed using a number of measures for a period of four years (2017-2022). The default mentality that plagues Afghanistan's financial sector today is a direct consequence of the poor efficiency with which most Afghan institutions operate. Capital Sufficiency, Asset More than whatever else, the outcome of a bank relies upon its administration's Quality, The board Dependability, Profit Quality, capacity to develop and effectively execute long-term strategies. The results of this research have the potential to aid bank management in enhancing financial results and developing more effective strategies.

## 4. Research Gap

Whether public or private, a bank's main purpose is the same: to take in assets and make loans to those who need them. All over the globe, people associate banks with reliability. No matter how much or how little an individual invests, they can rest assured that their money is safer in a nationalised bank in India than it would be almost anywhere else. The best banks in India help you save money while also earning income on your savings. The duration of this investigation is 2017-2022. Based on their Total Assets, the largest institutions in both the state and commercial sectors are selected for the research.

## 5. Research Questions
- How the public banks are competing with each other?
- What is the study's chosen institutions' performance?
- How effectively can institutions' efficiency be improved?
- Indian public sector banks

## 6. Objectives of the Study
- Examining the Role That YES Bank's Financial Results Play in the Indian Financial System
- To compare and rank YES Bank through CAMEL Model.

## 7. Hypotheses of the Study
**H0:** There is no Impact of financial performance of YES Bank in India.
**H1:** There is an Impact of financial performance of YES Bank in India.

## 8. Research Methodology
- **Sources of Data:** The supplementary information came from the ten public sector institutions' yearly reports. Information from ww.moneycontrol.com was used for further examination and confirmation. Prior to study, the data underwent some elementary arithmetic processes, such as calculating the ratios.
- **Period of the Study:** The time frame for this investigation is from 2017 to 2022. Therefore, PSBs have been essential to India's economic success. Since becoming government-owned, PSBs have been at the vanguard of a wide range of initiatives, from government programmes like Jan Dhan etc. to zero-balance accounts for the country's poorer and middle classes. PSBs, in conjunction with the NPCI, facilitated digital transfers even during the Covid-19 epidemic.

## 9. Limitations of the Study
- Only five state and commercial institutions in India were included in this research.
- This analysis takes into account the potentially sanitised financial accounts of institutions.
- This research project will last for only five years.

## 10. Scope of the Study
Among India's private banks, Yes Bank ranks third in size. Large and medium-sized companies, little and medium-sized ventures, agrarian and retail endeavors, and other business types can all take advantage of the full range of services provided by this bank.

As of March 31, 2022, the Bank has a sizable presence in most parts of the nation thanks to its 10,990 automated teller machines (ATMs) and 5,972 cash recyclers, in addition to its 4,758 domestic locations (including extension counters). There are currently six YES Virtual Centers and over 1,500 Virtual Relationship Managers at the bank as of March 31, 2022. The bank has branches in Singapore and Dubai (at DIFC and Gift City-IBU), and its overseas operations are spread among eight worldwide offices in cities like Dhaka, Dubai, Abu Dhabi, Sharjah, and London. Banks with international presences typically specialise in corporate loaning, exchange finance, partnership, speculation banking, restricted responsibility organizations, and confidential banking/abundance the board. The purpose of this research is to examine the success of India's financial sector. The CAMEL model numbers are used to assess and evaluate the institutions' success.

**Table 1:** Bank Details

| S. No | Bank Name | Headquarter | Tag Line |
|---|---|---|---|
| 1 | Yes Bank Ltd | Mumbai | Experience Our Expertise |

## 11. Result and Discussion:
**Adequate Capitalization (C):** It's shorthand for the legally required sum of money that a bank or other financial organisation must keep on hand as reserves. Capital pattern research is used to determine this. Compliance with interest and payout regulations and practises is essential for financial organisations seeking a better ranking.
**Asset Quality (A):** A credit risk assessment is a study or appraisal that determines how dangerous a commodity is financially. The book worth of the bank's assets is compared to their reasonable market value to make sure this is the case. This is borne out by the fruitful methods of financing adopted by the bank.
**Effectiveness of Management (M):** The term alludes to a bank or other financial institution's capacity to deal effectively with financial pressure. This aspect reflects the administration's skill in identifying, quantifying, and managing the dangers inherent in the institution's day-to-day operations.
**Ability to Earn (E):** It means the organisation can generate sufficient profits for growth, survival, and the addition of new money.
**Money Flow:** How quickly and readily an organisation can turn its assets into currency is a gauge of its liquidity.

**Table 2:** Description of CAMEL parameters

| Category | Ratios | Formula | Significance | Evaluation Criteria |
|---|---|---|---|---|
| Capital Adequacy | CAR | Tier-1 and Tier-2 Capital/Aggregate of Risk Weighted Assets (RWA) | It's a gauge of the bank's capacity to weather losses from its risky holdings. | Higher the ratio Better is the financial condition of the bank |
| | Debt/Equity Ratio | (Deposits + Borrowings +Other liabilities)/ (Capital + Reserves) | It's a measure of the bank's ability to borrow money | Lower the ratio Better it is |
| | Coverage Ratio | (Net Worth-Net NPAs)/ Total Assets | It demonstrates the financial resources available to absorb losses in nonperforming assets. | Higher the ratio Better it is |

| | | | | |
|---|---|---|---|---|
| Asset Quality | Net NPA/Net Advances Ratio | NPAs/Net Advances | It reveals the share of nonperforming loans among total disbursements made | Lower the ratio Better it is |
| | Govt. Securities/Investment Ratio | Government Securities/ Total Investments | High earnings equal high risk, while low profits suggest low risk. | Higher the ratio Safer it is |
| | Standard Advances/Total Advances Ratio | Standard Advances (Net of Total Assets and Gross NPAs)/Total Advances | If a bank's holdings are working well, the institution will see greater profits. | Higher the ratio Better it is |
| Management Quality | Total Advances/Total Deposits Ratio | Total Advances/Total Deposits | It reflects the bank's capacity to leverage its reserve base into greater interest loan premiums. | Higher the ratio Better it is |
| | Business per Employee | Total Advances and Total Deposits/No of Employees | It indicates whether or not the business is adequately managed. | Higher the ratio Better it is |
| | Profit per Employee | Profit/No of Employees | It's a gauge of how effectively the bank's workers are generating revenue. | Higher the ratio Better it is |
| Earnings Ability | Return on Assets | Net Profit after tax/Total Assets | It reveals the bank's profit margins from its holdings. | Higher the ratio Better it is |
| | Income Spread/Total Assets Ratio | Interest Income Earned-Interest expended)/Total Assets | It shows the bank's potential return on asset purchases in Indian rupees. | Higher the ratio Better it is |
| | Operating Profit/Total Assets Ratio | Operating Profit/Total Assets | Profitability reflects the bank's capacity to generate income in excess of costs from its holdings of assets. | Higher the ratio Better it is |
| | Cost/Income Ratio | Operating Expenses/Net Income | It reveals whether or not the bank can cover its daily running costs with its income. | Lower the ratio Better it is |
| Liquidity | Cash Asset/Total Assets Ratio | Cash Asset/Total Assets | Cash flow is compared to overall assets. | Higher the ratio Better it is |
| | Govt Securities/Total Assets Ratio | Govt Securities/Total Assets | The ratio of government stocks to overall assets is calculated. | Higher the ratio Better it is |
| | Liquid Assets/Total Deposits Ratio | Liquid Assets/Total Deposits | If the bank has sufficient cash assets, it can fulfil its account commitments. | Higher the ratio Better it is |


**Fig 1:** Camel Ranking

**Table 3:** Ranking under Capital Adequacy Parameter of YES Bank

| Banks | CAR Ratio | Rank | DER | Rank | Coverage Ratio | Rank | Overall Average | Rank |
|---|---|---|---|---|---|---|---|---|
| Yes Bank | 16.38 | 3 | 11.445 | 5 | 1.442 | 5 | 4.33 | 5 |

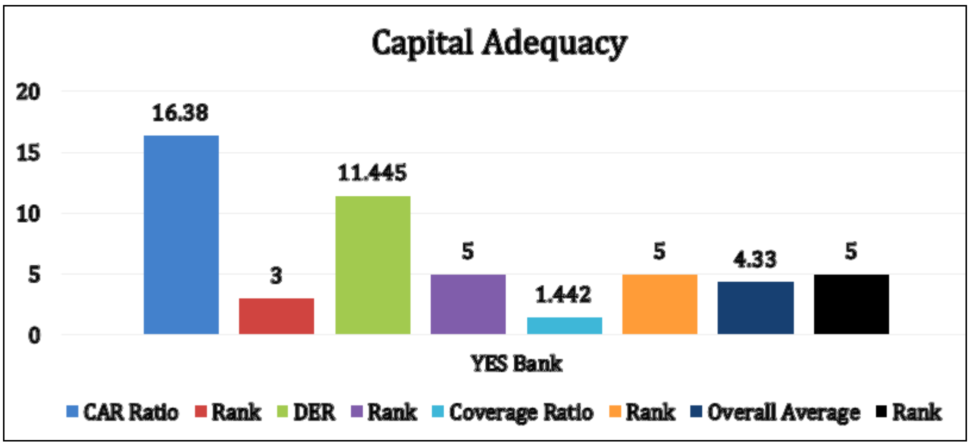


**Fig 2:** Camel Ranking

How much capital a bank has relative to its risk-weighted loan risks is expressed as the capital adequacy ratio (CAR). The objective is to set a floor below which institutions would become bankrupt if they sustained a certain amount of losses. According to the data presented above (table and graph), Yes Bank's Capital Performance is 15.96.

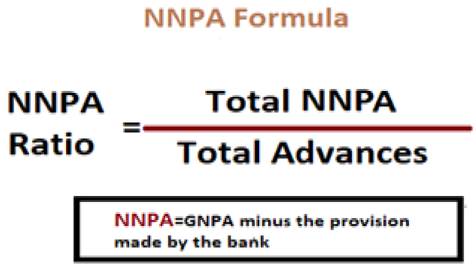


**Fig 3:** Formulae

**Table 4:** Ranking under Asset Quality Parameter of Yes Bank

| **Name of the Bank** | Net NPA/Net Advances Ratio | Rank | Govt. Securities/Total Investments | Rank | Standard Advances/Total Advances Ratio | Rank | Overall Average | Rank |
|---|---|---|---|---|---|---|---|---|
| Yes Bank Ltd | 0.256 | 1 | 0.6336 | 7 | 0.64 | 10 | 6.00 | 7 |

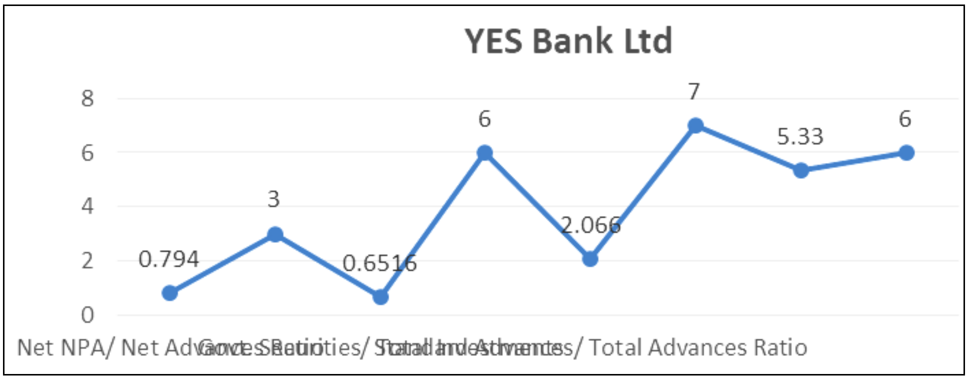


**Fig 4:** Camel Ranking

Asset quality ratings are used to determine how much of a financial risk is connected with a security or collection of securities. The grade assigned to an investment manager is highly influenced by the effectiveness with which they handle and watch financial risk. The above data indicates that Yes Bank's Capital Performance is 0.794, as shown by the histogram and chart.

**Table 5:** Composite Ranking (CAMEL)

| **Bank Name** | **Rank (C)** | **Rank (A)** | **Rank (M)** | **Rank (E)** | **Rank (L)** | **Overall Average** | **Rank** |
|---|---|---|---|---|---|---|---|
| Yes Bank Ltd | 5 | 7 | 1 | 1 | 9 | 4.60 | 2 |

Five criteria are summed up in the word CAMEL. (Capital adequacy, assets quality, management soundness, earnings and liquidity). The CAMEL grade is an opinionated method of determining a bank's health, while the CAMEL score shows how the bank stacks up against its competitors. The above chart indicates that the Capital Performance of the banks, as measured by the five criteria used by the AXIS Housing Development Finance Corporation, is 15.96, placing them in the fourth position overall. The ICICI Bank has been performing well overall.

**Table 6:** Ranking under Management Efficiency Parameter

| **Banks** | **Total Advances/Total Deposit Ratio** | **Rank** | **Business per Employee** | **Rank** | **Profit per Employee** | **Rank** | **Overall Average** | **Rank** |
|---|---|---|---|---|---|---|---|---|
| Yes Bank Ltd | 0.8172 | 6 | 148,132,960.49 | 3 | 1,778,584.42 | 1 | 3.33 | 1 |

Management plays a crucial role in any business. The achievement or disappointment of an organization frequently depends on the initiative team's ability to adapt to changing conditions. The success of any business or organisation can be attributed directly to the quality of its administration. An organisation must constantly work towards more efficient administration. Based on the data presented above, it appears that Yes Bank is the most efficiently managed financial institution overall and among private sector financial institutions.

**Table 7:** Ranking under Earnings Ability Parameter

| Banks | Return on Asset | Rank | Income Spread/Total Assets Ratio | Rank | Opera-ting Profit/Total Assets Ratio | Rank | Cost/ Income Ratio | Rank | Over-all Aver-age | Rank |
|---|---|---|---|---|---|---|---|---|---|---|
| Yes Bank Ltd | 1.64 | 3 | 8.72 | 1 | (0.11) | 3 | 26.82 | 1 | 2.00 | 1 |

Profitability metrics examine a company's potential for making money in connection to its sales, operating costs, balance sheet assets, and shareholders' ownership using a snapshot in time. According to the data presented above, the bank with the greatest earnings ability ratio is, followed by the banks that are operating relatively well in comparison to one another and the bank with the lowest earnings ability ratio.

**Table 8:** Ranking under Liquidity Parameter

| Banks | Cash Asset/Total Asset Ratio | Rank | Government Securities/ Total Asset Ratio | Rank | Liquid Asset/Total Deposit Ratio | Rank | Overall Average | Rank |
|---|---|---|---|---|---|---|---|---|
| Yes Bank Ltd | 0.058 | 9 | 0.2084 | 3 | 0.0868 | 9 | 7.00 | 9 |

Higher liquidity parameters result in smaller changes in odds after a prediction, while lower liquidity parameters result in bigger changes in probabilities. From the above table, it is interpreted that among all the banks stood first in maintaining absolute liquidity every bank required to maintain to better respond immediately to the critical conditions at the time of huge withdrawals by the customers.

**Table 9:** CAMEL Rations

| Year | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | Average |
|---|---|---|---|---|---|---|
| CAR Ratio | 18.30 | 14.40 | 15.60 | 16.50 | 17.10 | 16.38 |
| Debt/Equity Ratio | 15.13 | 13.41 | 10.05 | 10.40 | 8.23 | 11.444 |
| Coverage Ratio | 1.36 | 1.38 | 1.41 | 1.49 | 1.57 | 1.442 |
| Net NPA/Net Advances Ratio | 0.01 | 0.05 | 0.12 | 0.29 | 0.81 | 0.256 |
| Government Securities/Total Investments Ratio | 0.547 | 0.547 | 0.644 | 0.721 | 0.709 | 0.6336 |
| Standard Advances/Total Advances Ratio | 0.20 | 0.31 | 0.41 | 0.76 | 1.52 | 0.64 |
| Total Advances/Total Deposit Ratio | 0.702 | 0.75 | 0.829 | 0.879 | 0.926 | 0.8172 |
| Business per Employee (in Cr.) | 162,236,833.00 | 147,528,383.52 | 154,232,807.03 | 139,952,973.40 | 136,713,805.52 | 148,132,960.49 |
| Profit per Employee (in Cr.) | 1,851,766.37 | 1,838,386.59 | 1,855,098.43 | 1,692,964.40 | 1,654,706.29 | 1,778,584.42 |
| Return on Asset | 1.50 | 1.60 | 1.60 | 1.70 | 1.80 | 1.64 |
| Income Spread/Total Assets Ratio | 10.73 | 10.34 | 8.43 | 7.53 | 6.56 | 8.72 |
| Operating Profit/Total Assets Ratio | 0.04 | (0.09) | (0.03) | (0.10) | (0.38) | (0.11) |
| Cost/ Income Ratio | 22.77 | 24.09 | 25.91 | 29.17 | 32.18 | 26.82 |
| Cash Asset/Total Asset Ratio | 0.041 | 0.054 | 0.055 | 0.049 | 0.091 | 0.058 |
| Government Securities/ Total Asset Ratio | 0.238 | 0.206 | 0.220 | 0.213 | 0.165 | 0.2084 |
| Liquid Asset/Total Deposit Ratio | 0.061 | 0.079 | 0.083 | 0.074 | 0.137 | 0.0868 |

How much odds shift after a prediction is determined by the liquidity parameter, with greater shifts occurring with lower liquidity parameters and vice versa. From the above table, it is interpreted that among all the banks stood first in maintaining absolute liquidity every bank required to maintain to better respond immediately to the critical conditions at the time of huge withdrawals by the customers.

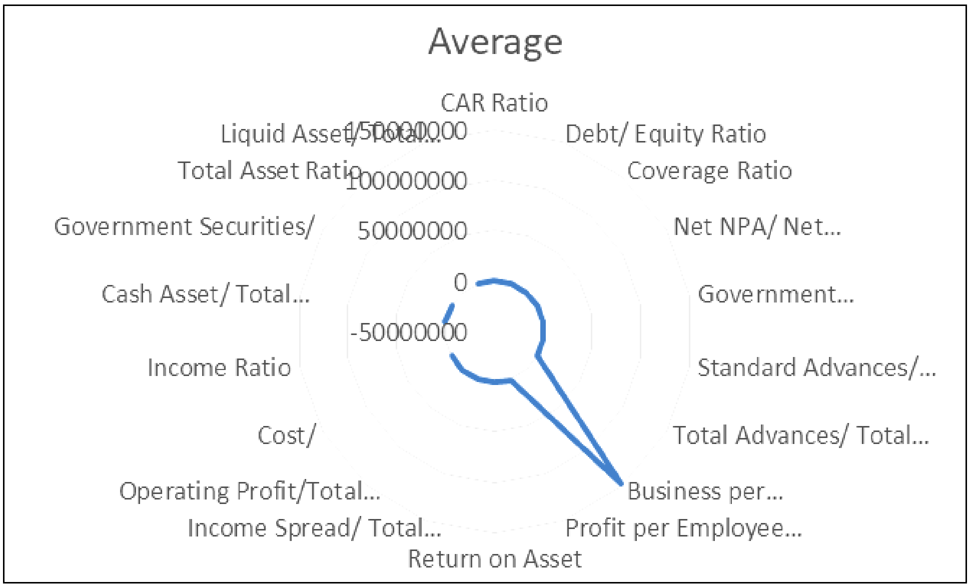


**Fig 5:** CAMEL Rations

## 12. Findings of the Study

- According to the research, Yes Bank and HDFC bank have the industry's lowest net NPA percentage. When compared to other institutions, Punjab National Bank has the largest total NPA percentage. (Table 4)
- According to the research, Kotak Mahindra invests in government assets at a higher rate than Canara Bank. There was a limit to how much money HDFC Bank could put into government bonds. (Table 4)
- According to the data, Punjab National Bank has the greatest percentage of standard advances to total advances of any of the studied institutions. In comparison to competing financial institutions, Yes Bank fares poorly here. (Table 4)
- The research concluded that HDFC Bank is superior to other public sector banks and all other institutions overall. The managerial effectiveness of Canara Bank and Punjab National Bank is the lowest. (Table 8)
- The research revealed that HDFC Bank had the highest percentage of total loans to total deposits, while Bank of Baroda had the lowest. (Table 5)
- According to the research, Bank of India has the greatest Business per person among the studied institutions, followed by Bank of Baroda. Among financial institutions, Kotak Mahindra is rated the worst. (Table 5)

**13. Suggestions of The Study:** The CAMELS model is a valuable resource for assessing a banking system's overall financial health and identifying areas for improvement. The CAMELS model is a ratio-based approach to evaluating financial institutions. Central banks around the world have increased the quality of their oversight and adopted new methods in response to basic shifts in the financial sector in recent years. Many established nations now use a standardised financial ranking system (CAMEL ranking) in addition to other methods already in place when assessing the performance of financial institutions like banks.

## 14. Conclusion

This research represents a humbly undertaken attempt to define the various measures useful for evaluating the banking industry's financial success. Researchers in a wide range of fields use the numbers outlined here to assess the efficiency of institutions. The scores received by various institutions on the five criteria are ordered. In the current research, we evaluated the financial health of a sample of private banks in India using five key indicators in order to pinpoint the main contributors to the sector's overall financial health. Each of these factors-capital sufficiency, quality of assets, effectiveness of administration, profits quality, and liquidity-were evaluated.

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