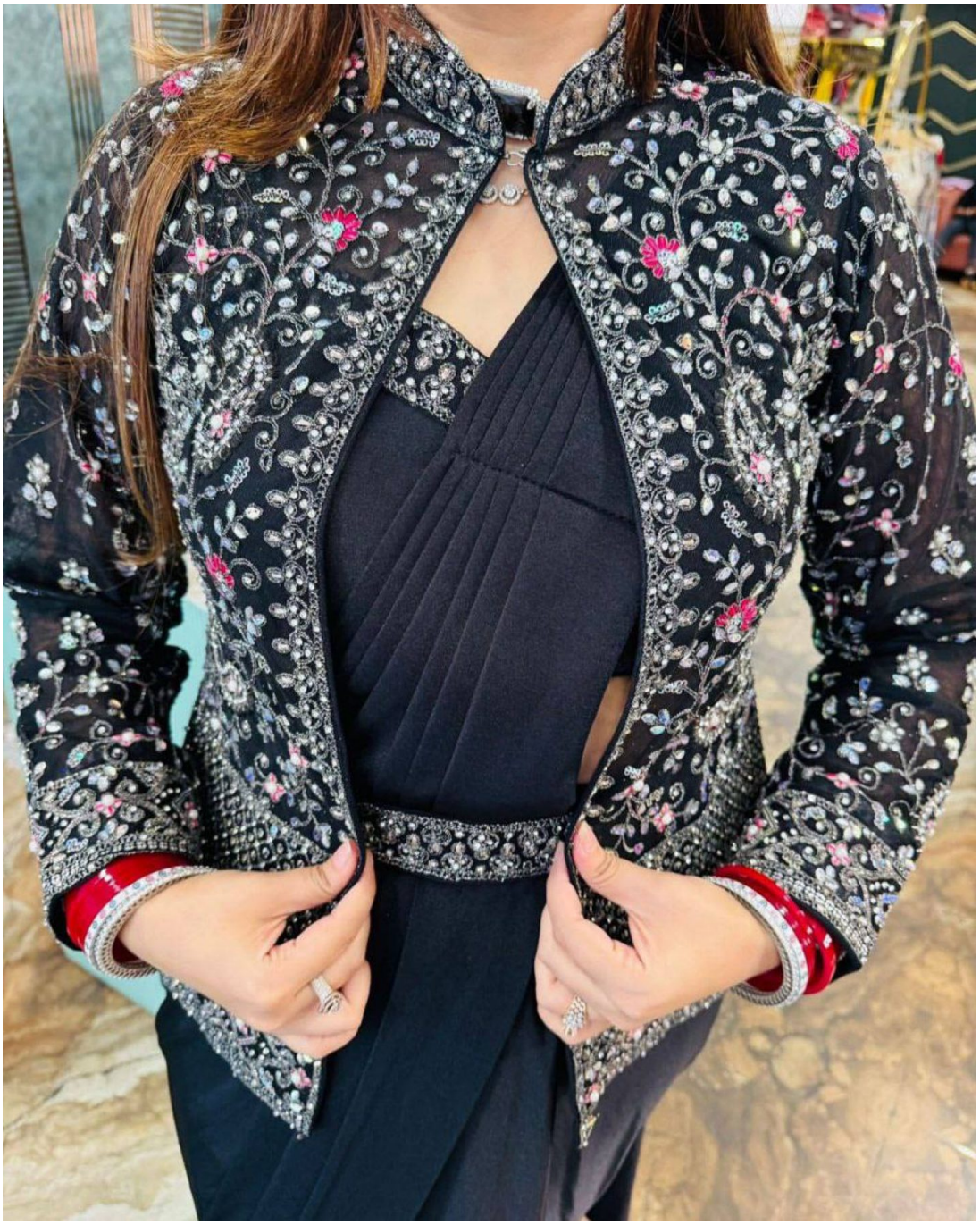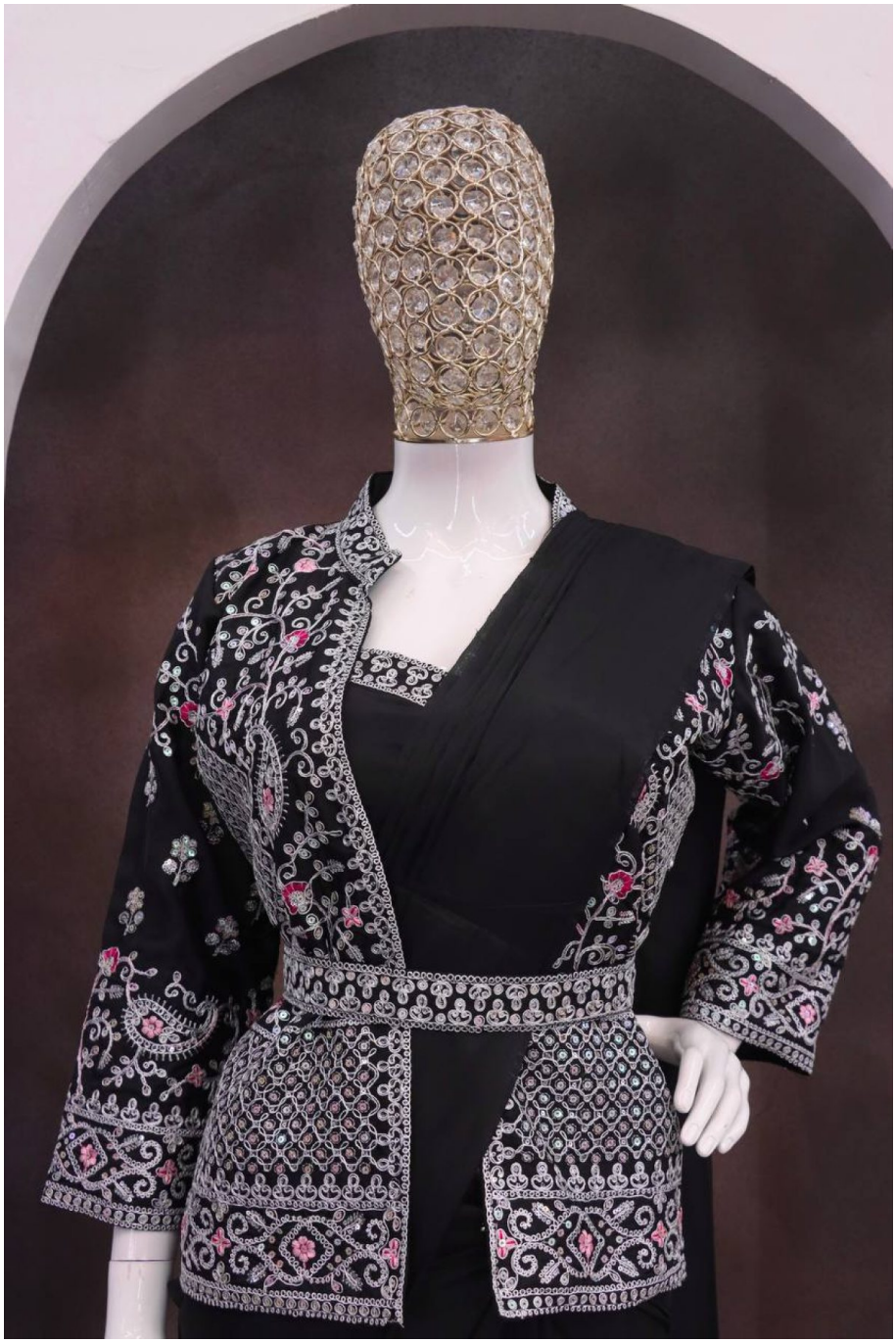Paytm