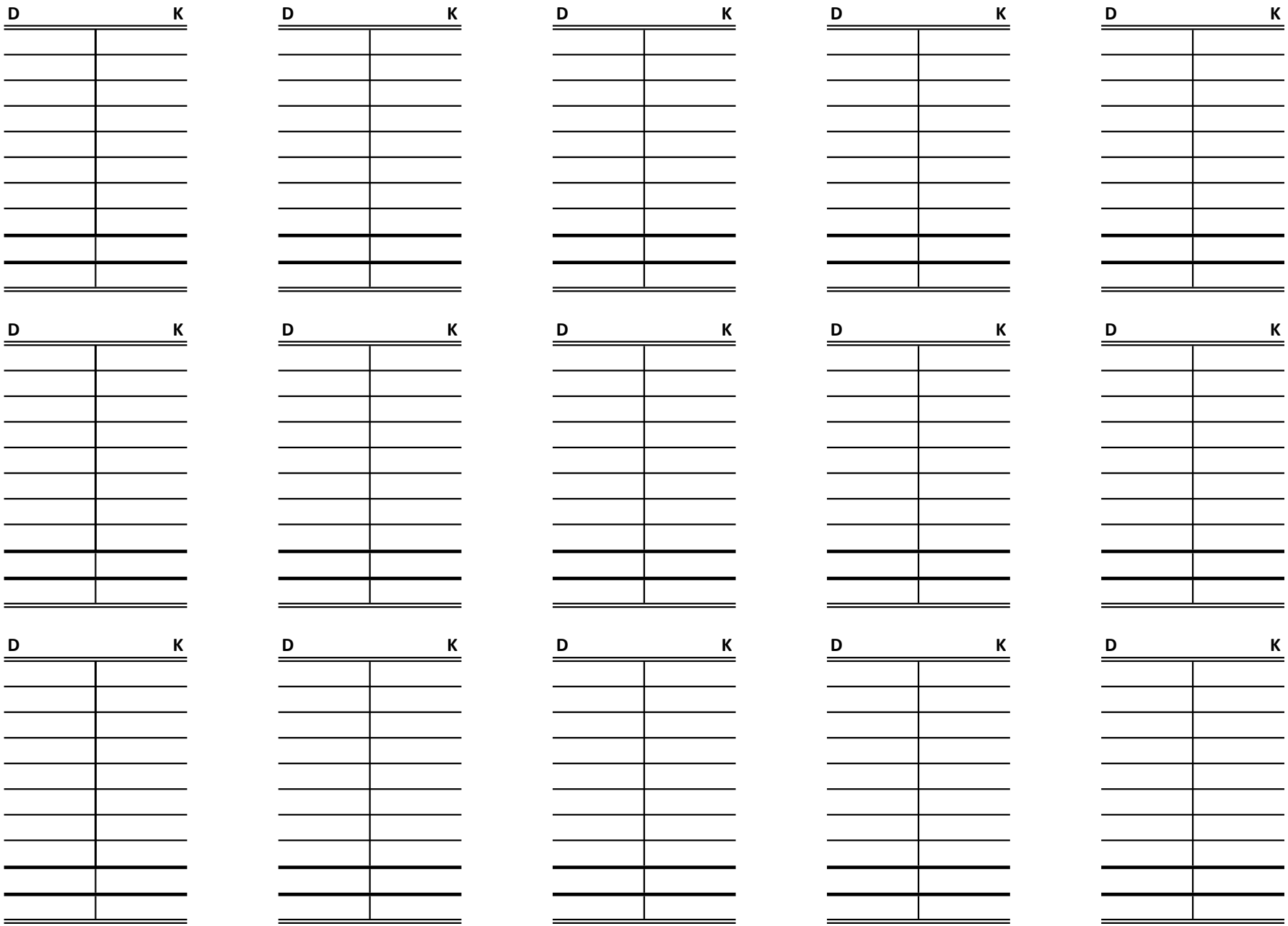PEARAAMAT (T-KONTOD)