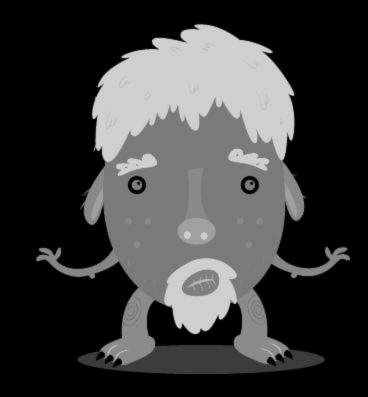


SHOBHIT NIRWAN's

DESIGNED



















MONEY AND CREDIT

NOTES



