Logo

Description automatically generated with low confidence

UNO CRM – Database reference Document

Reference and Source Documentation

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Document | Author | Reviewer | Version | Date |
| 1 | Initial Version | Jerald Sahayaraj | Ram Babu Doddy | 0.1 | 15/12/2022 |

Point of Contact

|  |  |  |  |
| --- | --- | --- | --- |
| SPOC | Name | Designation | Email ID |
| Delivery | Ram Babu Doddy | Associate Vice President | rambabud@maveric-systems.com |
| Escalation | Kishan Sundar | Sr. Vice President | kishans@maveric-systems.com |

Table of Contents

[1 Introduction 5](#_Toc118902950)

[2 Application Database 19](#_Toc118902972)

[2.1.1. App\_Address 2](#_Toc118902975)0

[2.1.2. App\_Consent\_Details 21](#_Toc118902975)

[2.1.3. App\_Contact 22](#_Toc118902976)

[2.1.4. App\_KYC\_Details 22](#_Toc118902976)

[2.1.5. App\_Occupation 22](#_Toc118902977)

[2.1.6. App\_Party 24](#_Toc118902978)

[2.1.7. App\_Party\_Status 25](#_Toc118902979)

[2.1.8. App\_Relationship 26](#_Toc118902980)

[3 Loan and Underwriting Database 19](#_Toc118902972)

[3.1.1 Loan\_Application\_Details 27](#_Toc118902982)

[3.1.2 Loan\_Application\_External\_Response 27](#_Toc118902983)

[3.1.3 TransUnion\_Bureau\_Details 2](#_Toc118902985)8

[3.1.4 Payment\_Allocation\_Rules 2](#_Toc118902983)9

[3.1.5 EMI\_Repay\_Failure 2](#_Toc118902985)9

[3.1.6 Audit\_Log](#_Toc118902983) 30

# Introduction

UNO CRM designed to be a powerful Banking CRM application platform, built from the ground up to support extensibility through a modular architecture, provides a variety of services that dramatically reduce the time and effort required to develop top-quality Banking CRM applications, efficiently handle database connection pooling, focus on achieving main goals associated with different modules. Each module of CRM encapsulates the data model ,its demonstrates all table structures, column names, data types, constraints along with Description.

1.1. **UNO CRM Application Modules Associated with**

1.1.1 **Customer and Account Database**.

1.1.2 **Case and Service Database**

1.1.3 **Maker and Checker Database.**

1.1.3 **Loan and Underwriting Database.**

**CRM -System Architecture .**

Graphical user interface, diagram

Description automatically generated

# Application Database

## 2.1.1. App\_Address

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Address\_Id | bigint | NO | UNI |  | auto\_increment | Auto Increament |
| Application\_Id | varchar(36) | NO | PRI |  |  | Loan Application Id |
| Existing\_Party\_Id | bigint(16) unsigned zerofill | YES |  |  |  | Party Id |
| Address\_Type | varchar(50) | NO | PRI |  |  | Type of Address Like Permanent,Home address, Office Address |
| Number\_And\_Street | varchar(100) | NO |  |  |  | Street Address |
| Barangay | varchar(100) | NO |  |  |  |  |
| City | varchar(100) | NO |  |  |  | City |
| State | varchar(100) | NO |  |  |  | State |
| Region | varchar(100) | YES |  |  |  | Region |
| Country | varchar(100) | NO |  |  |  | Country |
| Country\_Code | varchar(10) | NO |  |  |  | The country code in 3 Char ISO Form |
| Zip\_Code | varchar(10) | NO |  |  |  | Zip code |
| Is\_Preferred\_Address | tinyint | NO |  |  |  | Inidcate Preferred Address for communication |
| Is\_High\_Risk\_Area | TINYINT | NO |  | 0 |  | Indicate Area is High Risk |
| Is\_Active | tinyint | NO |  | 1 |  | whether active or not |
| Created\_Date | datetime | NO |  | CURRENT\_TIMESTAMP | DEFAULT\_GENERATED |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 2.1.2 App\_Consent\_Details

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Consent\_Details\_Id | bigint | NO | UNI |  | auto\_increment |  |
| Application\_Id | varchar(36) | NO | PRI |  |  | Loan Application Id |
| Existing\_Party\_Id | bigint(16) unsigned zerofill | YES |  |  |  |  |
| Consent\_Type | varchar(50) | NO | PRI |  |  | Consent Type like Marketing Consent |
| Consent\_Channel | varchar(50) | NO | PRI |  |  |  |
| Consent\_Flag | tinyint | YES |  |  |  |  |
| Consent\_Details | json | YES |  |  |  |  |
| Created\_Date | datetime | NO |  | CURRENT\_TIMESTAMP | DEFAULT\_GENERATED |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 2.1.3. App\_Contact

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Contact\_Id | bigint | NO | UNI |  | auto\_increment |  |
| Application\_Id | varchar(36) | NO | PRI |  |  |  |
| Existing\_Party\_Id | bigint(16) unsigned zerofill | YES |  |  |  |  |
| Contact\_Type | varchar(50) | NO | PRI |  |  | Home Phone, Office Phone, Employee Mail etc |
| Contact\_Value | varchar(150) | NO |  |  |  | Value of Contact Type |
| Is\_Preferred | tinyint | NO |  |  |  | Inidcate Preferred Contact for communication |
| Is\_Active | tinyint | NO |  | 1 |  |  |
| Created\_Date | datetime | NO |  | CURRENT\_TIMESTAMP | DEFAULT\_GENERATED |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 

## 2.1.4. App\_KYC\_Details

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| KYC\_Details\_Id | int | NO | PRI |  | auto\_increment |  |
| Application\_Id | varchar(36) | NO |  |  |  |  |
| Existing\_Party\_Id | bigint(16) unsigned zerofill | YES | MUL |  |  |  |
| Document\_Id | varchar(40) | YES |  |  |  | Document ID |
| Document\_Type | varchar(40) | YES |  |  |  | Type of Document |
| AML\_Details | json | YES |  |  |  | Aml details |
| Is\_FATCA | char(1) | NO |  |  |  |  |
| FATCA\_Details | json | YES |  |  |  |  |
| National\_Id | varchar(75) | YES |  |  |  | Name of the naytional id |
| SssGsis | varchar(75) | YES |  |  |  | Name of the ID Capture |
| Tin\_Id | varchar(75) | YES |  |  |  | Name of the ID Capture |
| Proof\_Of\_Income | varchar(500) | YES |  |  |  | Name of income proof |
| Proof\_Of\_Billing | varchar(500) | YES |  |  |  | Name of billing proof |
| IdMission\_Details | json | YES |  |  |  | Id Mission Details |
| Dedupe\_Details | json | YES |  |  |  |  |
| Is\_Active | tinyint | NO |  |  |  |  |
| CreatedDate | datetime | NO |  | CURRENT\_TIMESTAMP | DEFAULT\_GENERATED |  |
| CreatedBy | varchar(50) | NO |  |  |  |  |
| UpdatedDate | datetime | YES |  |  |  |  |
| UpdatedBy | varchar(50) | YES |  |  |  |  |

## 2.1.5. App\_Occupation

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Occupation\_Id | bigint | NO | PRI |  | auto\_increment |  |
| Existing\_Party\_Id | bigint(10) unsigned zerofill | YES |  |  |  |  |
| Application\_Id | varchar(36) | NO | PRI |  |  |  |
| Nature\_Of\_Occupation | varchar(100) | NO |  |  |  | Nature of Occupation |
| Nature\_Of\_Occupation\_Code | varchar(32) | YES |  |  |  | Code for Nature of Occupation |
| Organization | varchar(100) | NO |  |  |  | Company Name |
| Industry\_Type | varchar(75) | NO |  |  |  | Industry Type |
| Industry\_Type\_Code | varchar(30) | YES |  |  |  | Code related to which industry type |
| Occupation\_Type | varchar(75) | YES |  |  |  | Example:Business or salaried |
| Occupation\_Type\_Code | varchar(30) | YES |  |  |  |  |
| Occupation\_Status | varchar(75) | YES |  |  |  | Status of Occupation |
| Occupation\_Status\_Code | varchar(30) | YES |  |  |  |  |
| Nature\_Of\_Business | varchar(50) | YES |  |  |  | Business Nature |
| Nature\_Of\_Work | varchar(75) | YES |  |  |  | Work Nature |
| Nature\_Of\_Work\_Code | varchar(30) | YES |  |  |  |  |
| Years | varchar(30) | YES |  |  |  | Experience or Business age |
| Months | varchar(30) | YES |  |  |  | Experience or Business age |
| Monthly\_Income | varchar(20) | YES |  |  |  | Monthly Income |
| Annual\_Income | varchar(20) | YES |  |  |  | Annual Income |
| Fund\_Source\_Name | varchar(75) | NO |  |  |  |  |
| Fund\_Source\_Code | varchar(75) | NO |  |  |  |  |
| Source\_Of\_Wealth | varchar(100) | YES |  |  |  |  |
| Proof\_Of\_SOW | varchar(100) | YES |  |  |  |  |
| Party\_Linked\_Companies | varchar(200) | YES |  |  |  |  |
| Party\_Banks | varchar(200) | YES |  |  |  |  |
| Salary\_Period | varchar(50) | YES |  |  |  | Salary Period |
| Salary\_Dates | varchar(30) | YES |  |  |  | Mentioning Dates for Salary Credit |
| Profession | VARCHAR(100) | YES |  |  |  |  |
| Company\_Category\_Segment | VARCHAR(50) | YES |  |  |  |  |
| Is\_Active | tinyint | NO |  | 1 |  |  |
| Created\_Date | datetime | NO |  | CURRENT\_TIMESTAMP | DEFAULT\_GENERATED |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 

## 2.1.6. App\_Party

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Application\_Id | VARCHAR(36) | NO | PRI |  |  |  |
| Existing\_Party\_Id | bigint(16) unsigned zerofill | YES |  |  |  |  |
| CBS\_Party\_Id | bigint(10) unsigned zerofill |  |  |  |  |  |
| First\_Name | varchar(50) | NO |  |  |  | First Name |
| Last\_Name | varchar(50) | YES |  |  |  | Last Name |
| Middle\_Name | varchar(50) | YES |  |  |  | Middle Name |
| DOB | date | YES |  |  |  | Date of Birth |
| Gender | varchar(20) | YES |  |  |  | Gender |
| Salutation | varchar(20) | YES |  |  |  | This field will accept the title of any client like Mr., Mrs. etc |
| Suffix | varchar(32) | YES |  |  |  | Something like second last name 2 |
| Civil\_Status | varchar(20) | YES | MUL |  |  | Married or Unmarried |
| Place\_Of\_Birth | varchar(75) | YES |  |  |  | Place of Birth |
| Years\_In\_Residence | int | YES |  |  |  | Years in Residence |
| Nationality | varchar(75) | NO |  |  |  | Nationality |
| No\_Of\_Dependents | varchar(32) | YES |  |  |  | Number of Dependents |
| Arn\_No | varchar(32) | YES |  |  |  | ARN No field to be request and used by iExceed and same approved by Uno |
| Idm\_Arn\_No | varchar(32) | YES |  |  |  | IDM ARN No field to be request and used by iExceed and same approved by Uno |
| Party\_Status | varchar(75) | YES |  |  |  |  |
| Is\_Data\_Privacy\_Agreement\_Accepted | tinyint | NO |  |  |  | Data Privacy Agreement, This is similar to Marketing consent Flag field |
| Is\_Terms\_And\_Conditions\_Accepted | tinyint | NO |  |  |  | Store flag indicating is customer accepted T&C or not |
| Party\_Type | varchar(30) | NO | MUL |  |  | Describes the client type of the customer in Mambu. E.g: Staff, Public Regular etc |
| Designation | varchar(100) | YES |  |  |  | Designation |
| Branch | varchar(100) | YES |  |  |  | Branch |
| Car\_Ownership\_Type | varchar(30) | YES |  |  |  |  |
| Home\_Ownership\_Type | varchar(30) | YES |  |  |  |  |
| Device\_IP | varchar(15) | YES |  |  |  | IP of Device |
| Latitude | decimal(10,8) | YES |  |  |  | Latitude |
| Longitude | decimal(11,8) | YES |  |  |  | Longitude |
| Is\_Active | tinyint | NO |  |  |  |  |
| Created\_Date | datetime | NO |  | CURRENT\_TIMESTAMP | DEFAULT\_GENERATED |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 2.1.7. App\_Party\_Status

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Status\_Id | bigint | NO | UNI |  | auto\_increment |  |
| Application\_Id | varchar(36) | NO | PRI |  |  |  |
| Existing\_Party\_Id | bigint(16) unsigned zerofill | YES |  |  |  |  |
| Status\_Type | varchar(100) | NO | PRI |  |  | (AML/KYC/Legal/bankruptcy) |
| Status\_Flag | tinyint | YES |  |  |  |  |
| Status\_Details | json | YES |  |  |  | {"isAMLBlock": "no", "isDeceased": null, "isFraudBlock": "yes", "isLegalOrGarnishment": null, "isNonKYCOrKYCExpired": "no", "isBankruptOrInsolvent": null} |
| Created\_Date | datetime | NO |  | CURRENT\_TIMESTAMP | DEFAULT\_GENERATED |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 2.1.8. App\_Relationship

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Relationship\_Id | int | NO | PRI |  | auto\_increment | Primary Key, Auto Increament |
| Application\_Id | varchar(36) | NO |  |  |  |  |
| Existing\_Party\_Id | bigint(16) unsigned zerofill | YES |  |  |  |  |
| Relationship\_Type | varchar(30) | NO |  |  |  | Relationship type with Party |
| Name | varchar(152) | NO |  |  |  | Name |
| Nationality | varchar(100) | YES |  |  |  | Nationality |
| Place\_Of\_Birth | varchar(75) | YES |  |  |  | Place of Birth |
| DOB | date | NO |  |  |  | Date of Birth |
| Occupation | varchar(75) | YES |  |  |  |  |
| Share\_Percentage | varchar(10) | YES |  |  |  |  |
| Is\_Nominee | tinyint | NO |  |  |  | Indicating Person is Nominee |
| Is\_Dosri | tinyint | NO |  |  |  | Indicating Person is Dosri |
| Is\_Rpt | tinyint | NO |  |  |  | Indicating Person is Rpt |
| Address | json | YES |  |  |  | Address of Nominee or Spouse |
| Relationship\_Party\_Type | varchar(30) | NO |  |  |  |  |
| Relationship\_Party\_Id | bigint(10) unsigned zerofill | NO |  |  |  |  |
| Account\_No | bigint | NO |  |  |  |  |
| Arn\_No | varchar(32) | NO |  |  |  |  |
| Created\_Date | datetime | NO |  | CURRENT\_TIMESTAMP | DEFAULT\_GENERATED |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

# Loan DB

## 3.1.1 Loan\_Application\_Details

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Application\_Id | varchar(36) | NO | PRI |  |  | Loan Application Id |
| WorkFlow\_Id | varchar(36) | NO |  |  |  | Workflow Id |
| Source\_Channel | varchar(50) | NO |  |  |  | Source channel of Loan |
| Existing\_Party\_Id | bigint(10) UN zerofill | NO |  |  |  | Party Id |
| Product\_Id | varchar(30) | NO |  |  |  | Product Id |
| Status | varchar(50) | NO |  |  |  | New, Completed, Rejected |
| CW\_Transaction\_Id | varchar(255) | NO |  |  |  |  |
| Mobile\_Phone | varchar(255) | NO |  |  |  |  |
| Loan\_Tenor | bigint | NO |  |  |  |  |
| Monthly\_Rate | double | NO |  |  |  |  |
| Contractual\_Interest\_Rate | double | NO |  |  |  |  |
| Installment | double | NO |  |  |  |  |
| Offer\_Expiry | varchar(30) | NO |  |  |  |  |
| Loan\_Amount | double | NO |  |  |  |  |
| Effective\_Interest\_Rate | double | NO |  |  |  |  |
| Loan\_Product\_Key | varchar(50) | NO |  |  |  |  |
| Residual\_EMI | double | NO |  |  |  |  |
| Notes | varchar(255) | NO |  |  |  |  |
| Action\_By | varchar(30) | NO |  |  |  |  |
| Loan\_Status | varchar(30) | NO |  |  |  |  |
| Created\_Date | datetime | NO |  |  |  |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 3.1.2 Loan\_Application\_External\_Response

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| WorkFlow\_Stage\_Id | varchar(36) | NO | PRI |  |  | Workflow Stage Id |
| WorkFlow\_Id | varchar(36) | NO |  |  |  | Workflow Id |
| Application\_Id | varchar(36) | NO |  |  |  | Loan Application Id |
| External\_Source\_System | varchar(100) | NO |  |  |  | CIBI/Transunion/IDFY |
| WorkFlow\_Stage | varchar(100) | NO |  |  |  |  |
| WorkFlow\_Status | varchar(30) | NO |  |  |  | Started, In Progress, Completed, Failed |
| Request\_PayLoad | json | NO |  |  |  |  |
| Response\_PayLoad | json | YES |  |  |  |  |
| Status | varchar(100) | NO |  |  |  | Success/Failed |
| Description | varchar(100) | YES |  |  |  | capture error messgae / exception |
| Created\_Date | datetime | NO |  | CURRENT\_TIMESTAMP |  |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 3.1.3 TransUnion\_Bureau\_Details

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| TransUnion\_Id | int | NO | Pri | AI |  |  |
| First\_Name | varchar(50) | NO |  |  |  |  |
| Last\_Name | varchar(50) | NO |  |  |  |  |
| Date\_Of\_Birth | date | NO |  |  |  |  |
| Application\_Id | varchar(36) | NO |  |  |  |  |
| Validity\_Date | datetime | NO |  |  |  |  |
| Created\_Date | datetime | NO |  |  |  |  |
| Created\_By | varchar(50) | NO |  |  |  |  |
| Updated\_Date | datetime | YES |  |  |  |  |
| Updated\_By | varchar(50) | YES |  |  |  |  |

## 3.1.4 Payment\_Allocation\_Rules

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| From\_DPD | int | NO | PRI |  |  |  |
| To\_DPD | int | NO |  |  |  |  |
| Rule | varchar(30) | NO |  |  |  |  |
| Rule\_Orientation | varchar(30) | NO |  |  |  |  |
| NPA | varchar(1) | NO |  |  |  |  |
| Write\_Off | varchar(1) | NO |  |  |  |  |

## 3.1.5 EMI\_Repay\_Failure

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Id | int | NO | PRI |  | AI |  |
| CASA\_Account\_Id | varchar(100) | NO |  |  |  |  |
| Loan\_Account\_Key | varchar(100) | NO |  |  |  |  |
| Loan\_Installment\_key | varchar(100) | NO |  |  |  |  |
| Casa\_Withdraw\_Amount | double | NO |  |  |  |  |
| Casa\_Withdraw\_Debitor\_Name | varchar(100) | NO |  |  |  |  |
| Casa\_Withdraw\_Creditor\_Name | varchar(100) | NO |  |  |  |  |
| Casa\_Withdraw\_Notes | varchar(2000) | NO |  |  |  |  |
| Casa\_Withdraw\_Response\_Id | varchar(100) | NO |  |  |  |  |
| Reverse\_Casa\_Withdraw\_Retry\_Count | int | ‘0’ |  |  |  |  |
| Processed | varchar(1) | ‘N’ |  |  |  |  |
| Error\_Message | varchar(2000) | NO |  |  |  |  |
| Created\_On | date | NO |  |  |  |  |
| Modified\_On | date | NO |  |  |  |  |

## 3.1.6 Audit\_Log

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Column Name** | **Data Types** | **Default/Expression** | **Key** | **Default Value** | **Auto Increament** | **Description** |
| Id | int | NO | PRI |  |  |  |
| Transaction\_Type | varchar(50) | NO |  |  |  |  |
| Reference\_Transaction\_Id | varchar(50) | NO |  |  |  |  |
| From\_Account | varchar(50) | NO |  |  |  |  |
| To\_Account | varchar(50) | NO |  |  |  |  |
| Amount | double | NO |  |  |  |  |
| Comment | varchar(1024) | NO |  |  |  |  |
| Created\_On | date | NO |  |  |  |  |