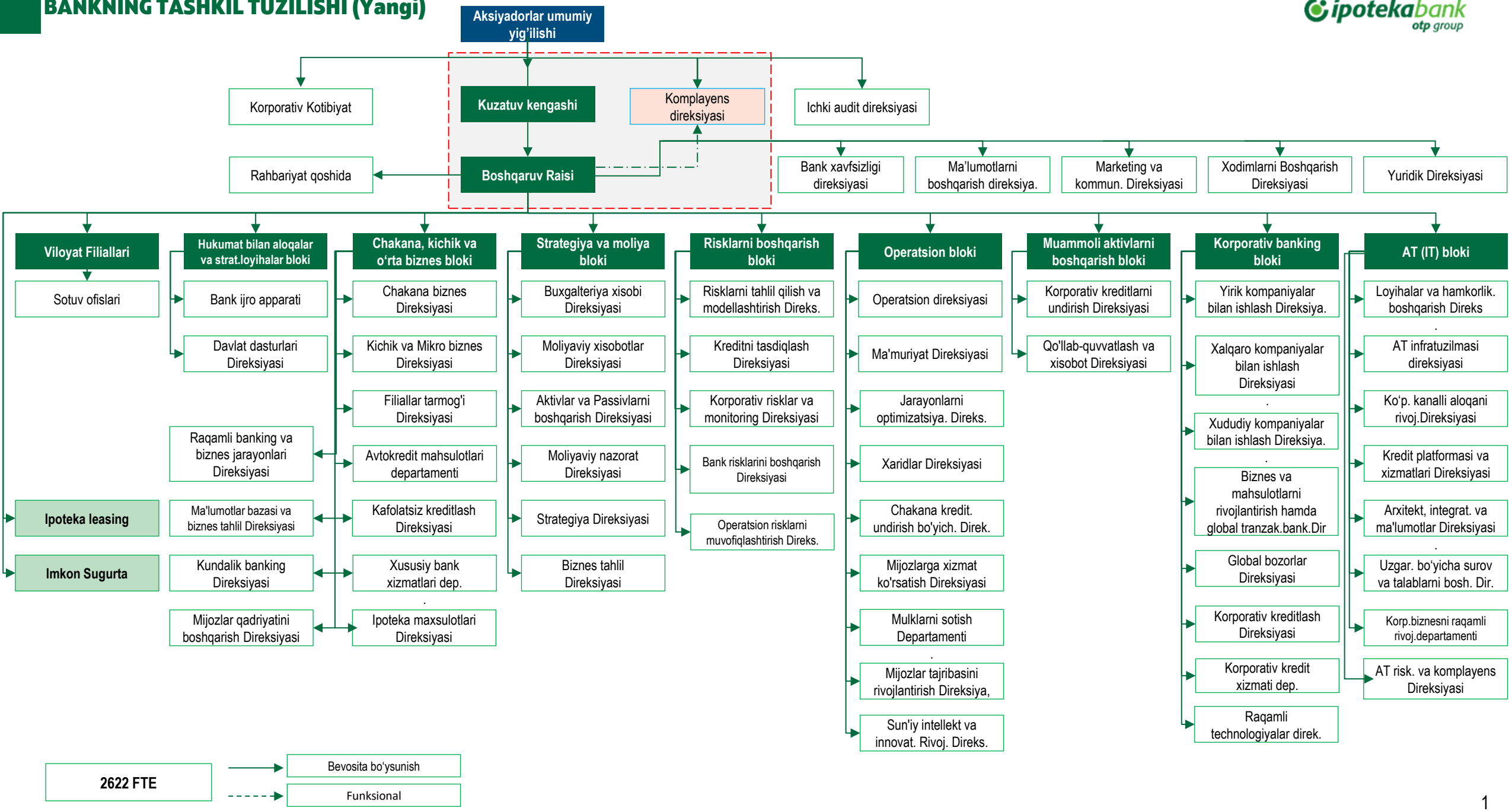BANKNING TASHKIL TUZILISHI (Yangi)