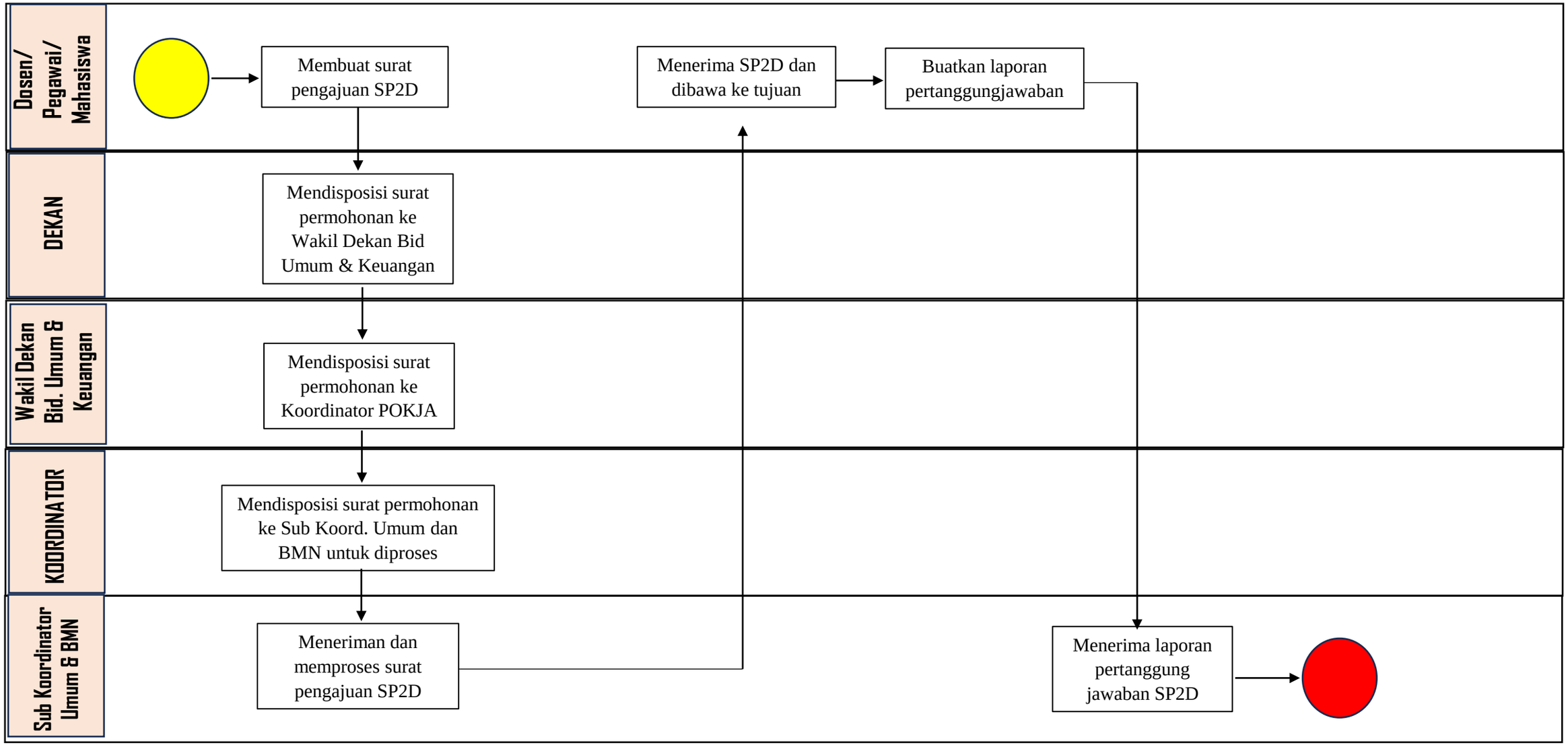SOP PENGAJUAN SPPD