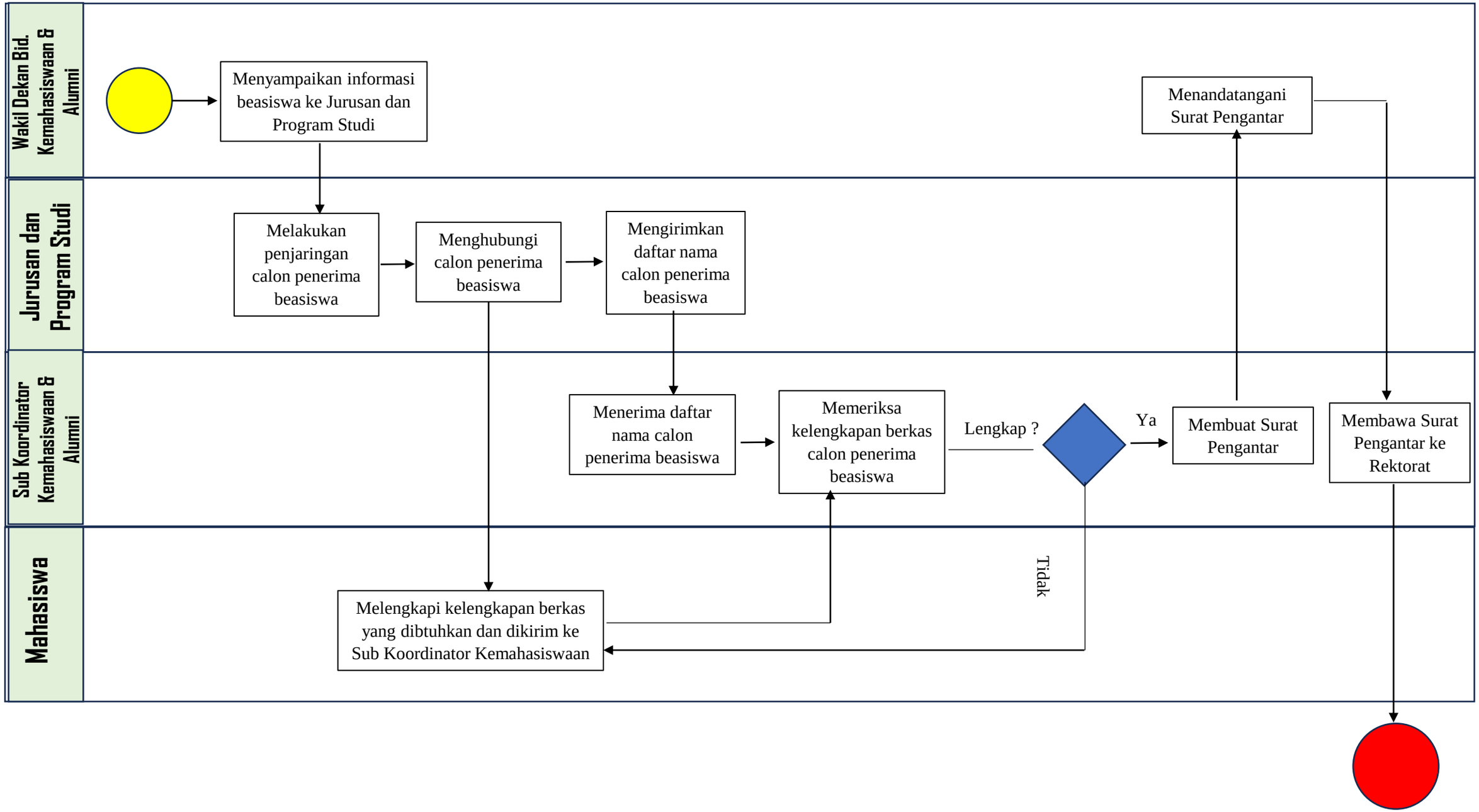SOP PROSES PENJARINGAN BEASISWA