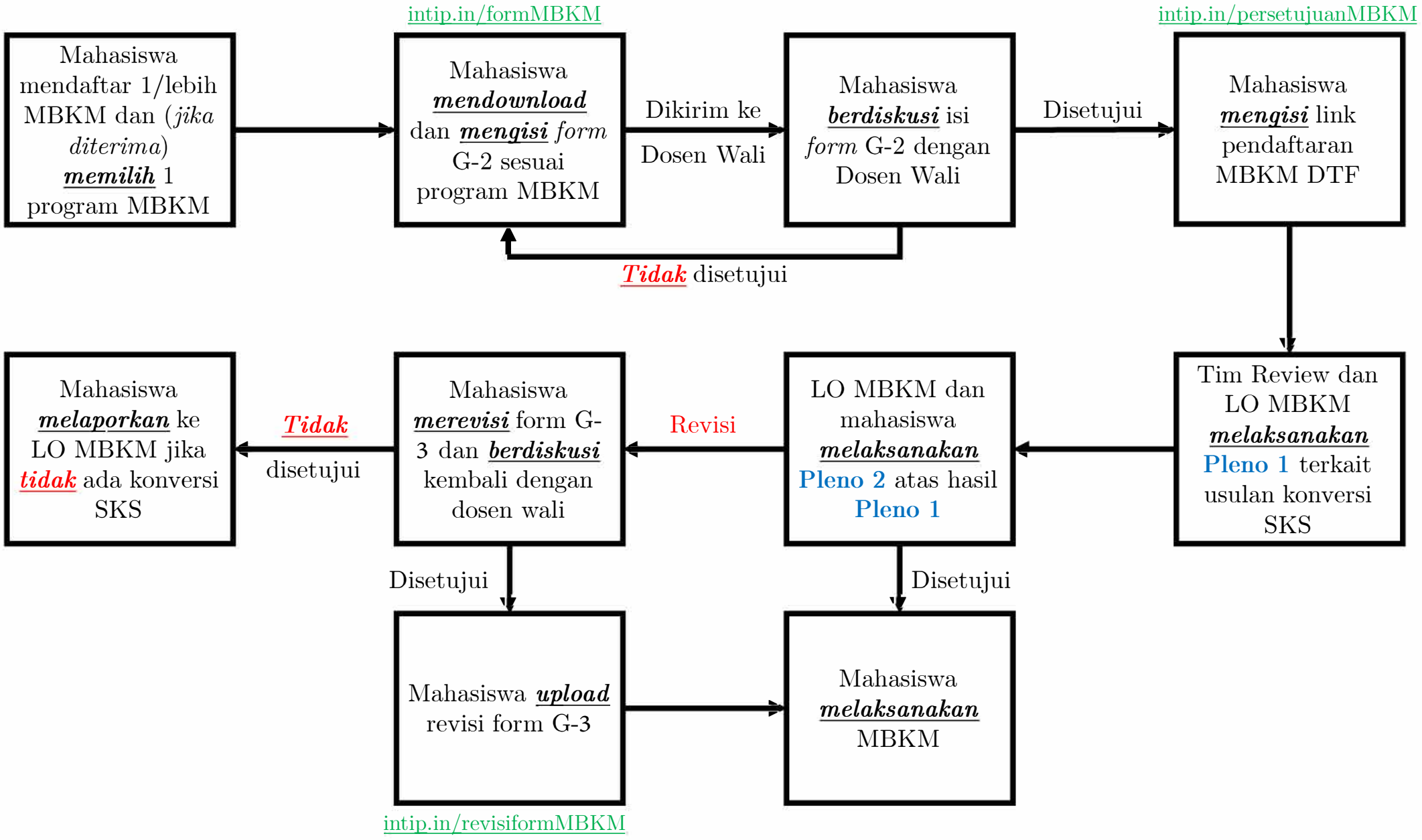SOP PENGAJUAN MBKM DTF