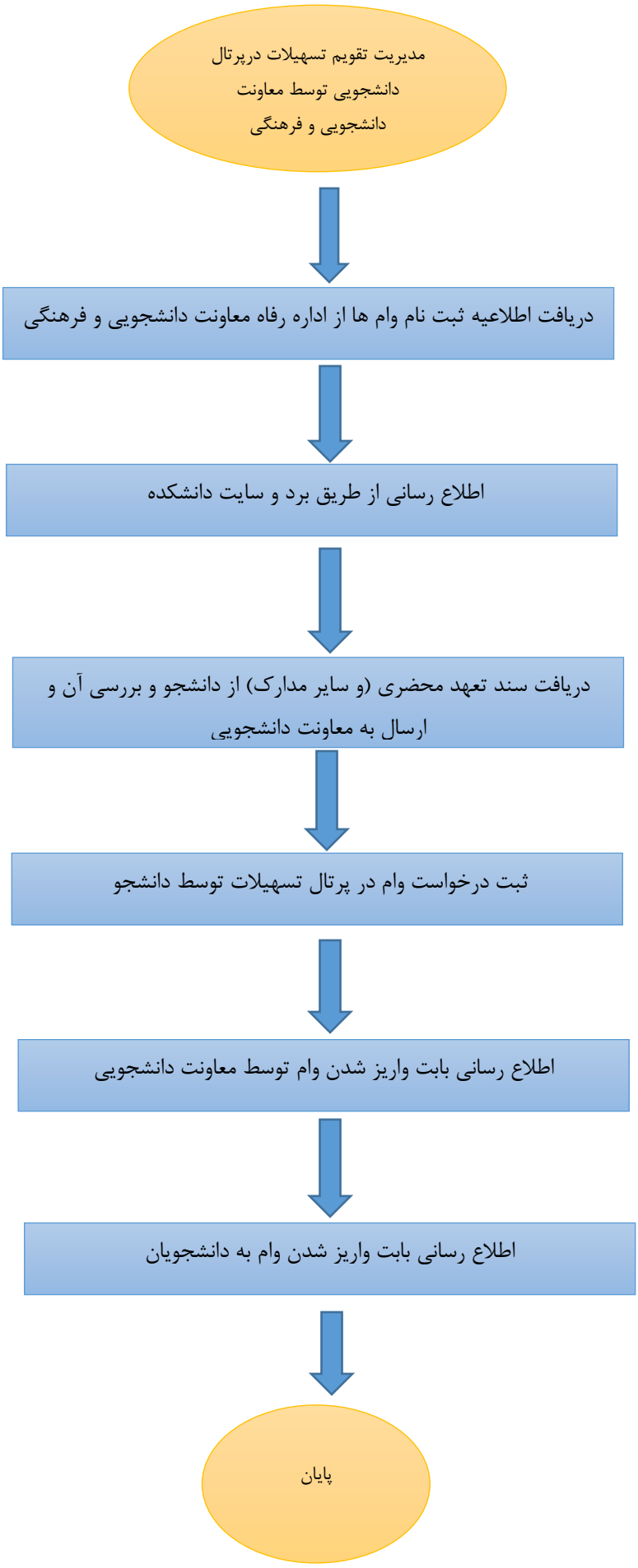# فرایند اعطای وام دانشجویی