Dr. KEYUR THAKER

E mail: keyur.thaker@gmail.com, Mobil: 09993567537

An academic with premere business school in India with over 18 years of cummulative work experience in research, consulting, teaching and executive training in the domain of corporate finance, project finance, ppp, management accounting and control, performance management and control systems.

1. EXPERIENCE

Institution	Designation & profile	Experiece Highlight	Since
Indian Institute of Management Indore. www.iimidr.ac.in	Associate Professor in Finance and Accounting Area	Teaching, Training, Research and consultancy in the domain of finance, management accounting, project finance, investments, performance measurement and control systems	March 15 th 2007

Employer	Last Designation and Nature of Work	From	То
1	2	3	4
Amul KDCMPU Ltd, Anand	Management Trainee	June 1997	August 1997
www.amul.coop	(Benchmarking, Inventory Optimization and Store Admn)	1997	1997
Manfin Pvt Ltd. Ahmedabad www.manfin.com	Project Coordinator (Leading the Managerial Consultancy Projects)	August 1997	September 1998
SEMCOM College, VallabhVidya Nagar www.semcom.ac.in	Lecturer (Commerce & Management) Consultancy Projects and Intuitional Bldg	September 1998	September 1999
National Institute of Cooperative Mgmt. PG Center of Gujarat University for MBA www.nicm.org	Reader in Finance and Control Area, MBA program. MDP, Research, Consultancy. (Joined as lecturer, Sr Lecterer (Oct 2004) Reader (June 2005)	September 1999	March 2007
Visiting Faculty for MBA, E MBA, MDP program at different point of time	Nirma University Institute of Management, SPJCM Dubai, IMT Nagpur, IIPM Ahmedabad etc.	During 2004-07	NA

2. EDUCATION & QUALIFICATION:

Sr	Examination	Examination Body	Date of Passing	Total marks Percentage Class, Division/ Grade	Principal and Subsidiary Subject
1	BBA	Sardar Patel University, BJVM College	April 1995	52.3%, II	Adv.Mktng Mgt Adv. Financial Mgt
2	МВА	North Maharastra University	April 1997	68%, A grade	Financial Management
3	PGDEMM	Baroda Productivity Council	1999	70%, A Grade	Export Marketing Management
4	NET	University Grant Commission of India, MSU	1998	I Attempt	Management / Financial Mgt
5	PhD (Management)	Hemchandracharya North Gujarat University	2005	Business Performance Measures	Management Control and Finance area

PhD Topic: Study of Business Performance Measures in Indian companies

Participated

- (a) Harvard Business School Global Colloquium on Participant Centric Learning at HBS, Boston, USA July 2011 & Follow on CWCD in Mumbai, India March 2012.
- (b) Qualitative Research Method; Summer Method Program at London School of Economics and Social Sciences; August 16-28' 2015 (6 credit course).

3. RESEARCH & PUBLICATION

Top 4% author rank in SSRN as of June 2013 is 7,737 out of 228,729 (past 12 months & 19,795 out of 227,99 over all). Several papers have been listed in top 10 downloads more then once. Some of them have been top ten downloads for over four time. Visit http://ssrn.com/author=451548

(i) Journals:

- Thaker K (2016); Should Infosys Buy Back its Shares? Accepted at Journal of Finance Case Research; Financial Education Assocation; University of Juston-Clear lake, USA
- 2. Piyush Kumar Singh, Thaker K (2016); Dynamics of Scale Effeceincy of Indian Banks: A dterministic frontier approach; Accepted in Journal Of Developing Areas, Tenasee State University, USA, Forth Coming.
- Sharma A, Thaker K (2015); Market efficiency in developed and emerging markets; Afro-Asian Journal of Finance and Accounting; Volume 5; issue 4, 2015, pp 311-333, Inderscience Publisher; ISSN 1751-6447 (C category in ABDC)
 Singh P & Thaker K (2016); Analysis of Stock Indices and their Impact on Market
- Singh P & Thaker K (2016); Analysis of Stock Indices and their Impact on Market Index" accepted for publication in FINANCE INDIA; September 2016 (Vol XXX No 3); Indian Institute of Finance, (C category in ABDC) ISSN 0970-3772
- Thaker K (2015); Knowing, Doing and Being Pedagogy in MBA Level Management Accounting Classes; Some Emprical Evidences; Austrilian Accouniting Review No. 74 Vol. 25 Issue 3 2015 pp 232-47, Wiely BlackWell Publishers, UK; ISSN 1835-2561 (B Category in ABDC, SJR Q3, Impact Factor 0.888, ISI JCR 2012 47/86, Business Finance)
- 6. Sharma A; Thaker K (2013); Predicting Asset Returns in Developed and Emerging Markets; International Research Journal of Finance and Economics,—euro journals,

- Issn 1450-2887; Issue 103, Listed in ABDC, SJR Q3, C category, Impact factor, 0.409 Scopus* (http://internationalresearchjournaloffinanceandeconomics.com accessed on 11/4/2013)
- 7. Jindal H, Bhagya K, Thaker K (2012); Private Participation in Indore City Transport: Metro Taxi (2012); International Journal of Case Studies in Management, Vol 10 Issue 3; HEC Montreal, Canada. ISSN 1911-2599
- 8. Thaker K (2012); Teaching Note: Private Participation in Indore City Transport: Metro Taxi; International Journal of Case Studies in Management, Vol 10 Issue 3; HEC Montreal, Canada. ISSN 1911-2599
- Thaker K (2011) General Motors India, Case study; Emerald Emerging Market Case Studies; Vol 1 # 1; 2011. Emerald Group Publishing, UK. ISSN 2045-0621 (C category claimed)
- 10. Thaker K (2011); Management control insights from the Mahabharata" (linking modern thinking and ancient epics); Intl J of Indian Culture and Business Management; Vol. 4, Issue 4, 2011, Inderscience Publication. University of Massachusetts-Dartmouth, USA (ABDC listed in C category) ISSN 1753-0806 <u>URL: http://www.inderscience.com/search/index.php?action=record&rec_id=40957&prev_Query=&ps=10&m=or, 4 citations</u>
- 11. Thaker K (2011); How does Business Performance Measurement Perform? An empirical study with reference to leading companies in India; Int J of Business Performance management, Vol 12 issue 4, 2011. Inderscience UK. ISSN 1368-4892
- 12. Thaker K (2009); "Approaches to Implement Spirituality in Business" (Business performance measurement and control domain); Journal of Human Values; 15:2(October, 2009) Sage Publication, ISSN 0971-6858 http://jhv.sagepub.com/content/15/2/185.full.pdf+html (Impact Factor 1.33, www.jifactor.com, SJR H Index 4) 11 citations
- 13. Thaker K (2010); Measuring Marketing Performance, Practices and Management Control Challenges; Indian Journal Of Marketing, Vol. 40:6 (June 2010). ISSN 0973-8703 Listed in Ulrich's International Periodical Directory, USA, EBSCO Data Base and Amazon.com (Impact Factor 1.10, www.jifactor.com)
- 14. Thaker K (2010); Business Performance measures: A Study with reference to companies in India"; (doctoral abstract) Finance India June 2010; Vol XXIV No 2. Indian Institute of Finance, (C category) ISSN 0970-3772
- 15. Thaker K & Abhani J (2008); EMH; Analysis of Bonus Announcement in India", with Paradigm; Vol. XII, No.2, July- December 2008. IMT Gaziabad Publication, ISSN 0971-8907
- 16. Thaker K & Dave H (2008); Greed and Fear rules the Market! A case of MBS and US sub prime crisis", with Hemang Dave, Indian Journal of Capital Market, June 2008, Published by BSE.
- 17. Pal A, Lale P, Shah Neil & Thaker K (2008) Time Horizon Dependent Investment Strategies using Relative valuation", with Ayush Pal, Parikshit Lale and Neil Shah, Indian Journal Of Capital market, February 2008 Issue, Published by BSE.
- Thaker K & Rajput A,(2008) Study of Exchange Rate, FII and Stock Index Relationship in India", with Ajay Rajput, Vilakxan, Vol. V No. 1, March 2008; Publisher XIMB, (Indain Refereed) ISSN 0973-1954
- 19. Thaker K & Tripathi N (2007); An Empirical Analysis of Stock Market Reaction To Announcement of Bonus Issues"; Indian Journal of Capital Market, July- September 2007, Published by BSE India
- 20. Thaker K (2005); Innovations in Business Performance Measurement, Review of studies on Trends and Practices; ICFAI Journal of Accounting Research in April 2005 Issue, pg 28-55. IUP Publication ISSN 0972-690X
- 21. Thaker K (2002); Relevance of Knowledge capital and earning estimation methodologies for select companies in India", DECISION, Journal of IIM Calcutta, Jan-June 2002 Issue. (Impact Factor 1.11, www.jifactor.com); Springer Publication ISSN 0304-0941
- 22. Thaker K (2001); Financial Management Analysis of Knowledge Capital and Earning Methods with Reference to Select Companies in India" Journal of Financial Management and Analysis (International Review of Finance) Volume 14, issue 2. July December 2001, JEL Classification: C81, M41. US Congress Library Card No 90-640 754, ISSN 0970-4205 (C category) 9 citations
- 23. Thaker K (2000) Cooperative model for new economy enterprise, Indian Management, Journal of All India Management Association, June 2000. Business India Group Publication. ISSN 0019-5812
- 24. Thaker K (2000); Relevance of EVA in Indian Market; *Indian Commerce Bulletin*, Volume 4 # 1&2, December 2000

(ii) In Books, Periodicals, Case Clearing House, Conference Proceedings etc.

- 25. Sharma S, Ramana LV, Thaker K, Rastogi S (2014); Performance of Indian commodity futures an analysis; in ACRN Proceedings in Finance and Risk Series 13; Academic Collaboration and Research Network; Australia-Finland-UK; Eds Dr. Othmar M. Lehner, Dr. Richard Harrison; 2014 ACRN Oxford Publishing House, Austria; ISBN 978-3-9503518-1-1(Electronic) pp 2-20
- 26. Thaker K (2014)Field based assignment and Experiencial Learing (Appendix) in; Srikant M. Datar & Madhav Rajan (2014); Managerial Accounting: Decision Making and Motivating Performance; Pearson, USA. ISBN 0133425703, 9780133425703, pp
- Thaker, K (2012): Gramin Mahila Bank: Case Study; in Eds Dwvedi AK; Case Studies in Social Entrepreneurship.Lucknow;; SAVERA; BookWell Delhi, ISBN. IS 978-93-80574
- 28. Venkata V, Thaker K, (2010) Performance Analysis of Micro Finance institutes (MFIS) In India; International Conference On "Challenges To Inclusive Growth In The Emerging Economies" organized by SMF at Indian Institute of Management, Ahmedabad, 15-17th December 2010.
- 29. **Case Study:** Davey Brothers Watch company (Cost concepts basics and CVP); registered/Published in ECCH Case # 110-043-1
- 30. **Teaching Note:** for case Davey Brothers watch company, registered/ Published in ECCH Case TN # 110-043-1M
- 31. **Case Study:** Public Private Partnership in Indore City Transport; Handbook on Management Cases, Allied Publisher 2008, ISBN 978-81-8424-390-1 with Harish Jindal and Kapil Bhagya. The case is also available at SSRN and was ranked in highest download in its category at SSRN.
- 32. **Case Study:**_KY Investing, Published in Select Cases in management, Allied Publishers, New Delhi, December 2007. ISBN 97-9818-4242-620
- 33. Case study: Control systems at Hidden Brains; with Monica Chinncharwal; in Edited Book, Cases in Management, Allied Publishers, New Delhi 2006, ISBN 81-7764-958-2
- 34. Case Study: Bell Ceramics Ltd: Cases In Management, BS Sahay, Roger Stough, G D Sardana, Allied Publishers, New Delhi, 2005, ISBN 81-8424-139-9, with A N Rangswamy, President Marketing, Bell Ceramics Ltd.
- 35. **Case Study:** FWWB: Link Metrics to your Mission (with teaching note), Cases in Micro-finance, *Edited by HS Shylendra* Submitted to SIDBI foundation on Micro Credit by IRMA, 2003. Institute of Rural Management Aanand.
- 36. Urban Bank's Performance Measurement and Disclosure Practices, Presented at conference organized Institute of Rural Management Anand, www.irma.ernet.in) and Gujarat State Economic Association SJT, published in Proceedings. January 2002. NICM Bulletin 2003; ISSN No 2249-2275. RNI. No. Gujarat BIL/2003/14914
- 37. Managing the Knowledge Worker; The cooperative way, Published in book Entitled 21st Century Manager and Global Business Environment Millennium Edition of Gurukul Kangri University, Haridwar. March 2000
- 38. Case Study: Funds Management and EVA computation for an Urban Bank, with reference to CNS (Scheduled) Bank Ltd. Monograph by National Institute of Cooperative Management Gandhinagar, 2000.
- 39. WTO Its Impact on Indian Agriculture and Rural Sector (2002)- Proceedings of National Seminar, as Editor. Seminar Material at NICM, *Ministry Of Commerce of India, Director General of Commercial and Intelligence Statistics, Central Library Calcutta invited these proceedings for their library/ reference.* Invited for library at IIMA and IRMA
- 40. E King Out the Living: On e-enabling management education, educators, and students for the era of E commerce. Published in The Economic Times Mumbai Edition, on Monday the 17th April 2000

(iii) Papers and Cases Presented/Accepted In Conference/Seminar

- 41. Thaker K (2015); State Bank of India; Way Ahead; Presented at World Business Institute Conference, 14-15 December 2015, Auckland Newzeland.
- 42. Thaker K (2015); Solar Shakti Pumps Case and Teaching Note; SBM Forum; Accepted at 5th AMRC 2016 conference, January 16-18 2016.
- 43. Thaker K(2015): Sasan Power Ltd; Case and Teaching Note, Presented at 4th Asian Management Resarch and Case Conference, January 11,12, 2015, at University of Sans Marine, Pennang, Malasiya. Registered with IIM Indore Case Centre CASE/01/015/FA

- 44. Thaker K(2014); Should Infosys Buy Back its Shares: Case and Teaching Note, presented at GSMC, Organized by IIM Raipur, December 12-13, 2014
- 45. Thaker K (2014); BRTS Indore Case Study and Teaching Note; Accepted at The Case Centre Aniversayr Case Conference at Indian Institute of Management banglore, 8-9 September 2014. Registered with Case Centre in 2015.
- 46. Thaker K (2014); Pedagogy of Knowing Doing and Being in Management Accounting; accepted for poster presentation at American Accounting Association's Conferenc on Teaching and Learning Accounting (CLTA); Agusut 2-3, 2014, Atlanta, Georgia, USA
- 47. Jain, A & Thaker, K (2013); Case Study on BRTS Indore; Intl Conference on Management of Infrastructure, February 14-15, 2014; College of Mangement and Economic Studies, UPES, Dehradun
- 48. Thaker, K (2012); Some Emprical Evidences on Pedagogy of Knowing, Doing and Being in management accounting at MBA; Accepted at Management Accounting Research Group & Management Contorl Assocation Conference, 15-16 Nov 2012, Aston Busineess School, Birmingham, UK. (Did not present the paper in conference)
- 49. Thaker, K (2012); Pedagogy of Knowing, Doing and Being in Management Accounting; Accepted for presentation in World Finance Conference; Reo De Janero; Brazil, July 2012. (Did not present the paper in conference)
- 50. Thaker, K (2012); Delivering Consciousness strategy through new age Scorecard", (reference 53); Accepted for oral presentation at Performance Management Association PMA 2012_Conference, July 2012 at London UK. (paper not presented personaly)
- 51. New Dimensions in Corporate Performance Measurement; as invited speaker at International Conference on New Dimensions in Management: Striving for Business Excellence under the name Gardi Vidyapith International Conference on Management (GVICOM 2010) organized during 5-6 February 2010 at Rajkot.
- 52. Presented paper on *Management control insights from Mahabharata*; in the Invited Speakers' session at International Conference; Indian Management for Global Effectiveness: Insights from the Mahabharata; 19th & 20th February 2010; organized by Indian Business Academy at Bengaluru, India. (Published in Proceedings)
- 53. Approaches to Implement Spirituality in Business; Presented paper at International Research Workshop on Spiritual and Ethical Foundations of Organizational Development; February 5-7 2009 organized Jointly by Faculty of Management Studies, University of Delhi, India, Regent University, USA, Pondicherry University and Infinity Foundation.
- 54. Invited Plenary Session Speaker, *Spirituality and Business Competitiveness'* in the 2nd International Conference on Integrating Spirituality and Organizational Leadership, February 9-12, 2009. Organized by FMS University of Delhi, Regent University USA, Pondicherry University and Infinity Foundation USA.
- 55. Case Study: *Public Private Partnership in Indore City Transport*; International Conference in Management Cases organized by Goerg Mason University USA and IMT Gaziabad, December 2008, Co authored with Harish Jindal and Kapil Bhagya
- 56. Case Study:KY Investing, Presented at International Conference on Management Cases Organized by George Mason University USA and IMT Gaziabad, December 2007.
- 57. Analysis of Exchange Rate, FII and Stock Index Relationship, presented at AIMS4 Conference, IIM Indore, December 2006. Co author Ajay Rajput
- 58. Business Performance Measures: A study with reference to companies in India; Accepted in PMA 2006; Public and Private Conference, 25-28 July 2006, London, UK. Paper Re: PMA 734 Practical Application Submission. Did not attend the conference.
- 59. Performance Measurement of Marketing Function; Practices and Challenges; International Conference on Marketing in Age of Convergence; IIM Kozhikode, January 2006 (published in precedings)
- 60. Case Study: *Bell Ceramics Ltd.* (strategies in reversionary economic condition) International Conference on Management Case Studies- December 2005 organized by George Manson University, USA and IMT, Giaziabad. Co Author. Mr. Anchal Rangswami, President, Bell Ceramics. December 2005.
- 61. Case Study: *Infosys Technologies Ltd*, on Elements of Management Control Systems. Presented at AIMS western Regional Conference, April 2005
- 62. Study of Efficacy of Business Performance Measures with reference to Companies in India; Anvesh, Conference at NIRMA University of Science and Technology, Institute of Management, March 2005
- 63. Innovations in Business Performance Measurement. Published and Presented at International Conference on Business and finance, Organized by ICFAI University and

- Philadelphia University USA, December 27-28. 2004. This paper was also accepted at Economics and International Business Research Conference: Miami Florida-December 2004 but could not attend due to Financial Constraint.
- 64. *Measures of Marketing Performance in E Economy*; at National Seminar organized by Sardar Patel University, Dept of Business Studies, March 27, 2004
- 65. Business Performance Measures; A Study with reference to companies in India, Presented at International Conference on Business and finance, Organized by ICFAI University and Philadelphia University USA, December 15-16, 2003.
- 66. Banks Profitability, Performance Measurement and Funds Management Perspective, presented at National Management Convention on Structuring Cooperatives as Dynamic Business entities organized by Baroda Management Association in December 2002. As Invited Speaker
- 67. EVA for Banks. Do
- 68. Relevance of Knowledge capital and earning estimation methodologies for select companies in India. Presented at international conference on international accounting and financial management organized by RDA Jaipur, January 2001.
- 69. *Technology and Indian Financial System* presented at University Grant Commission of India seminar, March 2001 at Department of Business Studies, Sardar Patel University of Vallabhvidya Nagar.

Un Published

- 1. Case Study: Hero Honda and Bajaj with teaching note (Understanding Financial statement and analysis)
- 2. Case Study: Helios Matheson (management control)
- 3. Case Study: Keneeth Thomas with teaching note (Time value and advance concepts)

Thesis Advisor _ Doctorol Work Supervison

- Thesis Advisor/ member of Thesis committee to 7 students.
- Offered FPM (Doctorol) level elective courses in Management Accounting, Performance Measurement and Contorl, Behavioiural Finance and Project Finance domain.

4. **CONSULTANCY/PROFESSONAL SERVICES**

- (i.) Course development work for Prof Shrikant Datar of Harvard Business School; Contributed writeup on field based assignments for Managerial Accounitng; Decision Making and Motivating Performance; Pearson publications, USA.
- (ii.) Implementing Growth Strategy at Shakti Pumps India Ltd at Pithampur, Indore. I led the consultancy project and have brought positive and measurable improvement in the performance of operations and marketing department of the company. Mentored the leadership team in design and implementation of Growth strategy and enhancing performance of domestic makereting and operations of the company.
- (iii.) Worked on Following Consultancy Projects
 - Organizational and HRD restructuring of Short Term Cooperative Structure of Gujarat, entrusted by the apex cooperative bank of the state, The Gujarat State Cooperative Bank (GSCB) Ltd. and sponsored by NABARD (National Bank of Agriculture and Rural Development) (as Jt Coordinator, Team size 13)
 - Redesigning and computerizing of *Refinance Management System*, refinance claimed by the **GSCARDB Ltd.** [State Land Development Bank] from **NABARD**. (As team leader, Size 5)
 - Several Asset Valuation projects entrusted by Canara Bank. (As Team leader, team size up to 4 across different projects)
 - Local Area Bank [LAB] Detailed project report preparation and application to RBI (As Jt Coordinator, team size 4)
 - Program Leader for Education program on Strategic marketing and Account Management for Project Mangers of L&T (E Engineering Division).
 - o Conduted Finance Domain Training for Trainers of HDFC Standard Life.
 - Wealth Management Boot Camp for Relationship Managers of Standard Chartered Bank.

- Event Management: Seminar for CEOs and CMs of PCB/UCBs', Workshops for Bank executives, participation in Exhibition etc.
- **(b)** Worked on projects given by my employer or independently Coordinated Consultancy projects on Event Marketing & Event management (Crisis Ridden, NIFD launch ceremony, M.Ec Course)," related Marketing & Marketing Research during my association with SEMCOM College Vallabhvidyanagar. Aug 1998 to Sept 1999.

Independently offered training-consultancy to various corporate and SME's in the areas of Wealth Management, Corporate Performance measurement and Management Control Systems, and General Consultancy support. Was retained by Client's such as, POMC, IPCL, Reliance, Essar Oil, ICICI Bank, Bell Ceramics, L&T ees, HDFC Standard Life, Matrix Telecom, CH Jewelers Pvt Ltd, IITM Gujarat.

5. MANAGEMENT DEVELOPMENT/ IN COMPANY TRAINING PROGRAMS

1. Directed, Led and Coordinated

- i. Managing Corporate Performance for Top and Sr Management.
- ii. Management Control and Strategy Implementation tools and techniques
- iii. Strategic Cost Management
- iv. Financial Statement Analysis
- v. Finance for Non Finance Professional; a Three Day Management Program for Managers and Sr Managers of GPEC (China Light and Power).
- vi. All India, Top Management Seminar on WTO and its Impact on Indian Agriculture and rural sector. October 2001. I was seminar Director.
- vii. CFO's Seminar on Current issues in Urban Banks Financial Management, March 2003, Sponsored by ICICI Bank.
- viii. Strategic Marketing and Account Management for Global Project Managers of L&T ees, December 2005.
- ix. Finance Domain Training to Trainers of HDFC Standard Life.
- x. Wealth Management Boot Camp training to Branch Heads, Relationship Mangers, Executives etc of Standard Chartered Bank
- xi. Solely Conducted management Education Program for Bell Ceramics Ltd: On Strategy and management control & Budgeting for Functional, Divisional and Department Heads. (Rated Excellent by most)
- xii. International Seminar on Poverty Reduction strategies through Cooperatives, February 2002 (as Academic Coordinator)

2. Invited as Speaker/Resource Person

- (i.)International Conference; Indian Management for Global Effectiveness:
 Insights from the Mahabharata; 19th & 20th February 2010; organized by Indian Business Academy at Bengaluru, India
- (ii.)International Conference on New Dimensions in Management: Striving for Business Excellence under the name Gardi Vidyapith International Conference on Management (GVICOM 2010) organized during 5-6 February 2010 at Rajkot.
- (iii.)At two different International Conference organized by FMS University of Delhi and Regent University USA, I had presented on Spirituality and Business Competitiveness and Approaches to Spirituality in Business.
- (iv.)Presented paper on *Funds Management in Banks* at *National Management Convention* for Top Management, organized by Baroda Management Association, 14-15 December 2001
- (v.)Seminar organized by Gujarat Economic Association and top ranked Management Institute of India, IRMA (Institute of Rural Management, Anand, (www.irm.ernet.in), paper presented on Performance Measurement And Disclosure Practices In Urban Banks on 5th January 2002.
- (vi.)At IRMA (Institute Of Rural Management Anand- Foremost Sectoral Management Institute In India) on **Workshop on Micro Finance** for

- preparing cases/teaching material Funded by SIDBI foundation on Micro Credit. Total 2 weeks worth of involvement during Year 2002.
- At Management Development Programs organized By BMA, POMC, Rightman Consultants, NICM, Institute of Management, NIRMA (vii.) University, Ahmedabad, NADT Nagpur.

(Keyur Thaker)
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