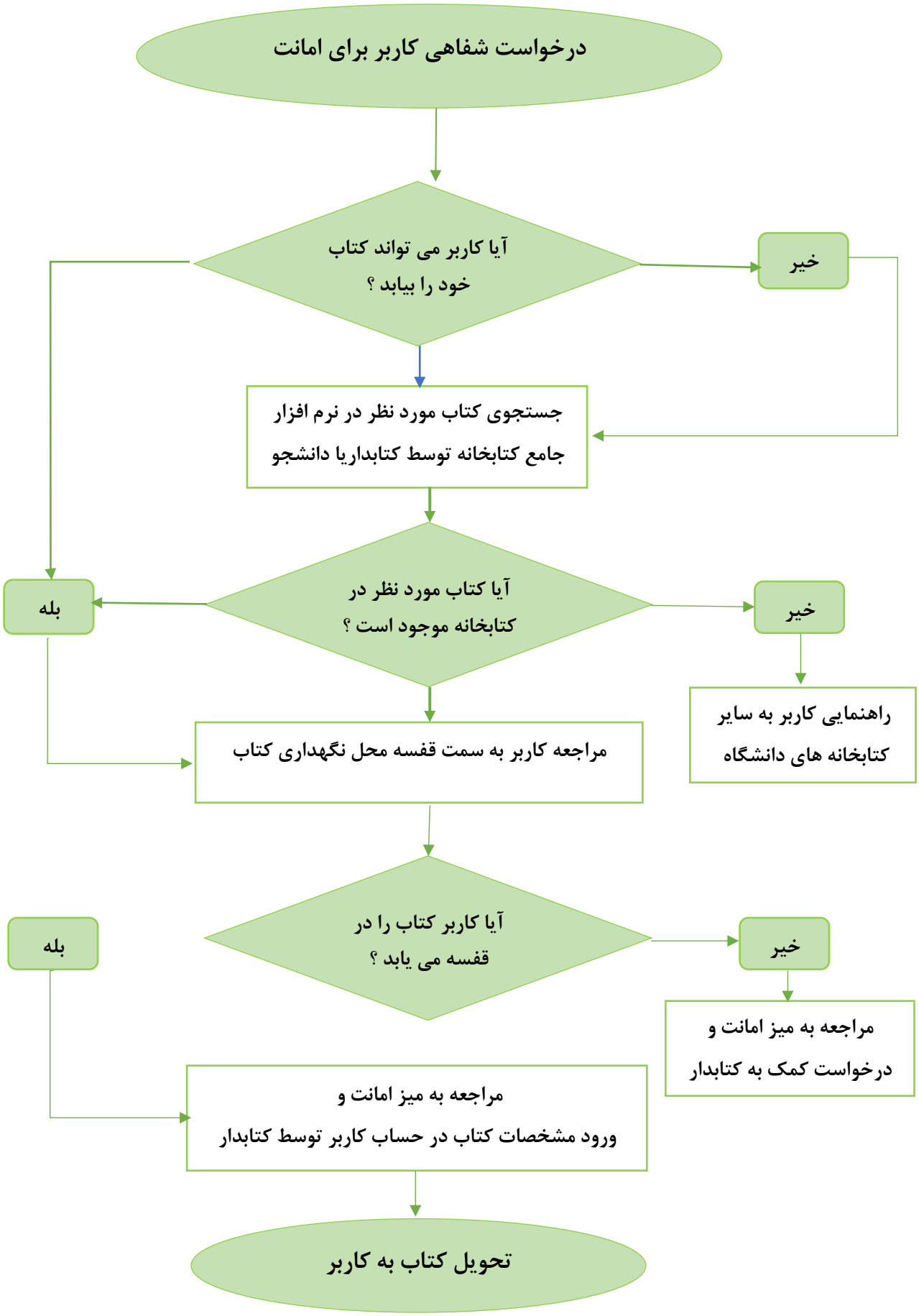فرایند گردش منابع: امانت