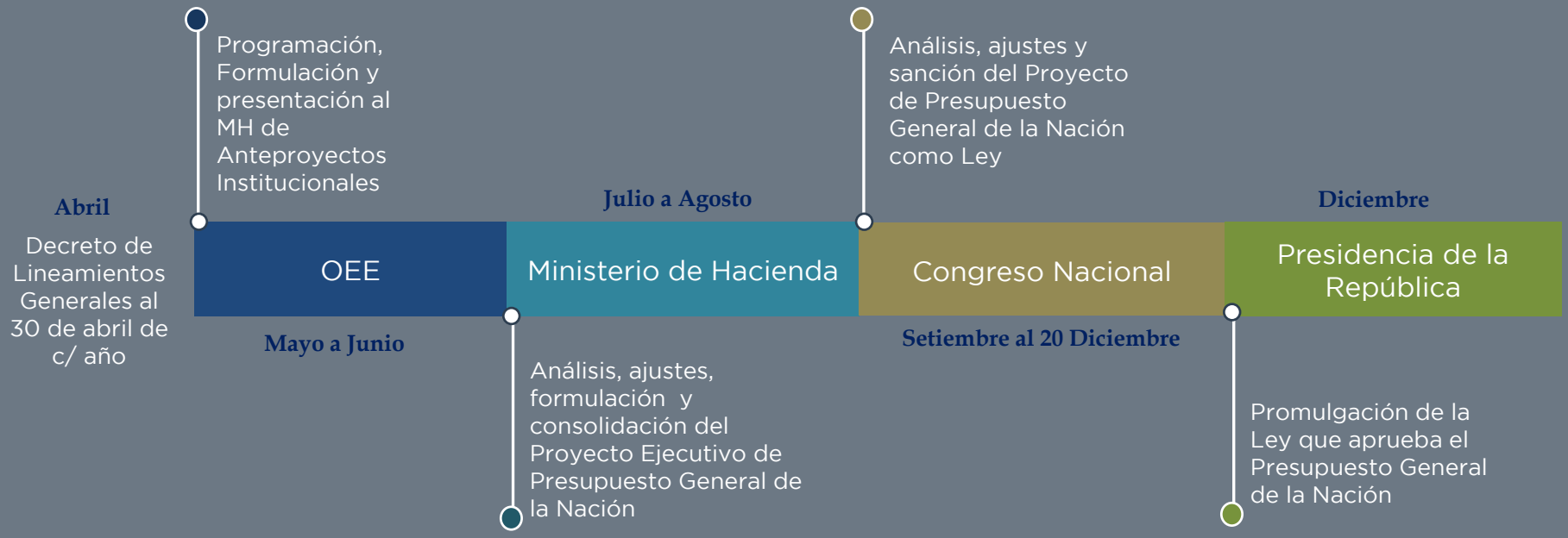PROCESO PRESUPUESTARIO