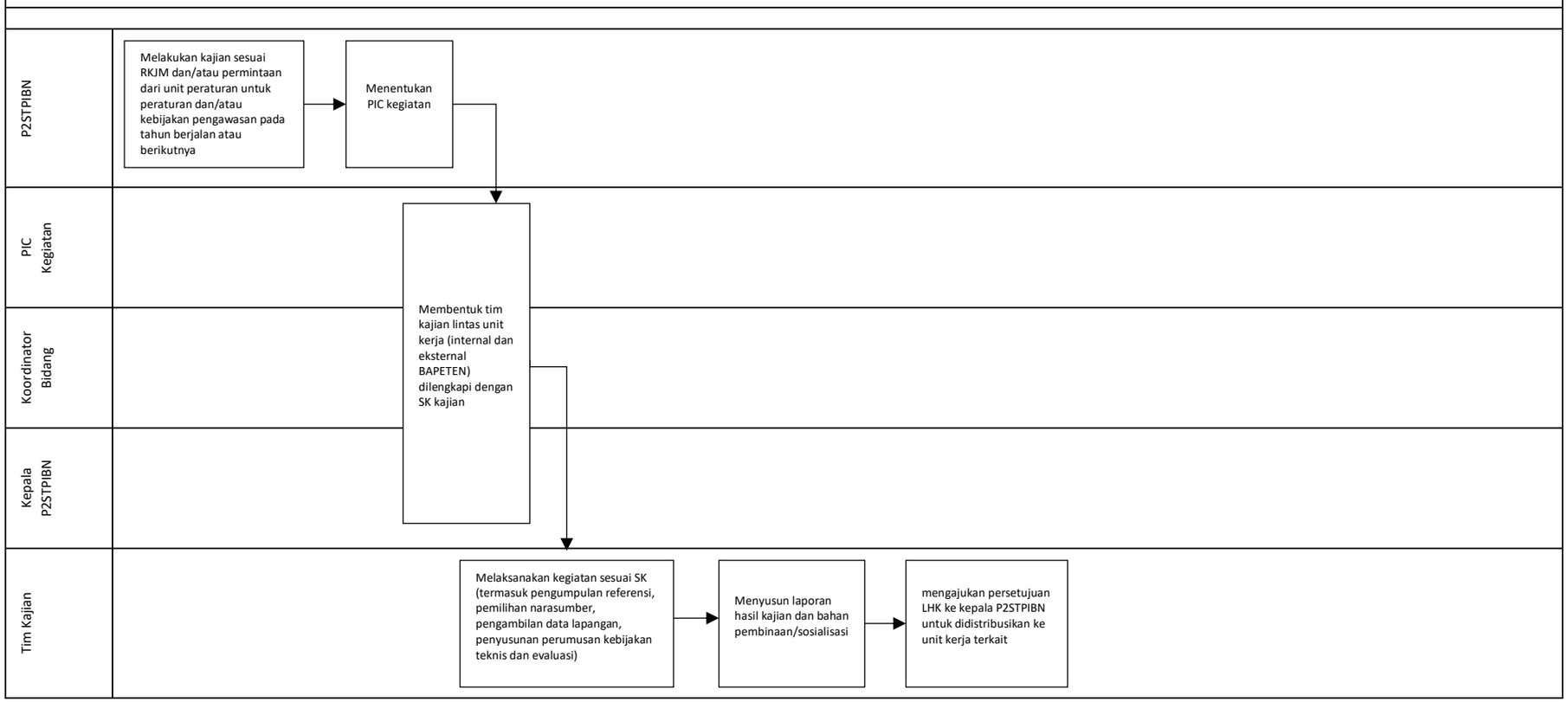BPTN.05.01.CFM.02 Kajian Perumusan Peraturan dan Kebijakan Pengawasan