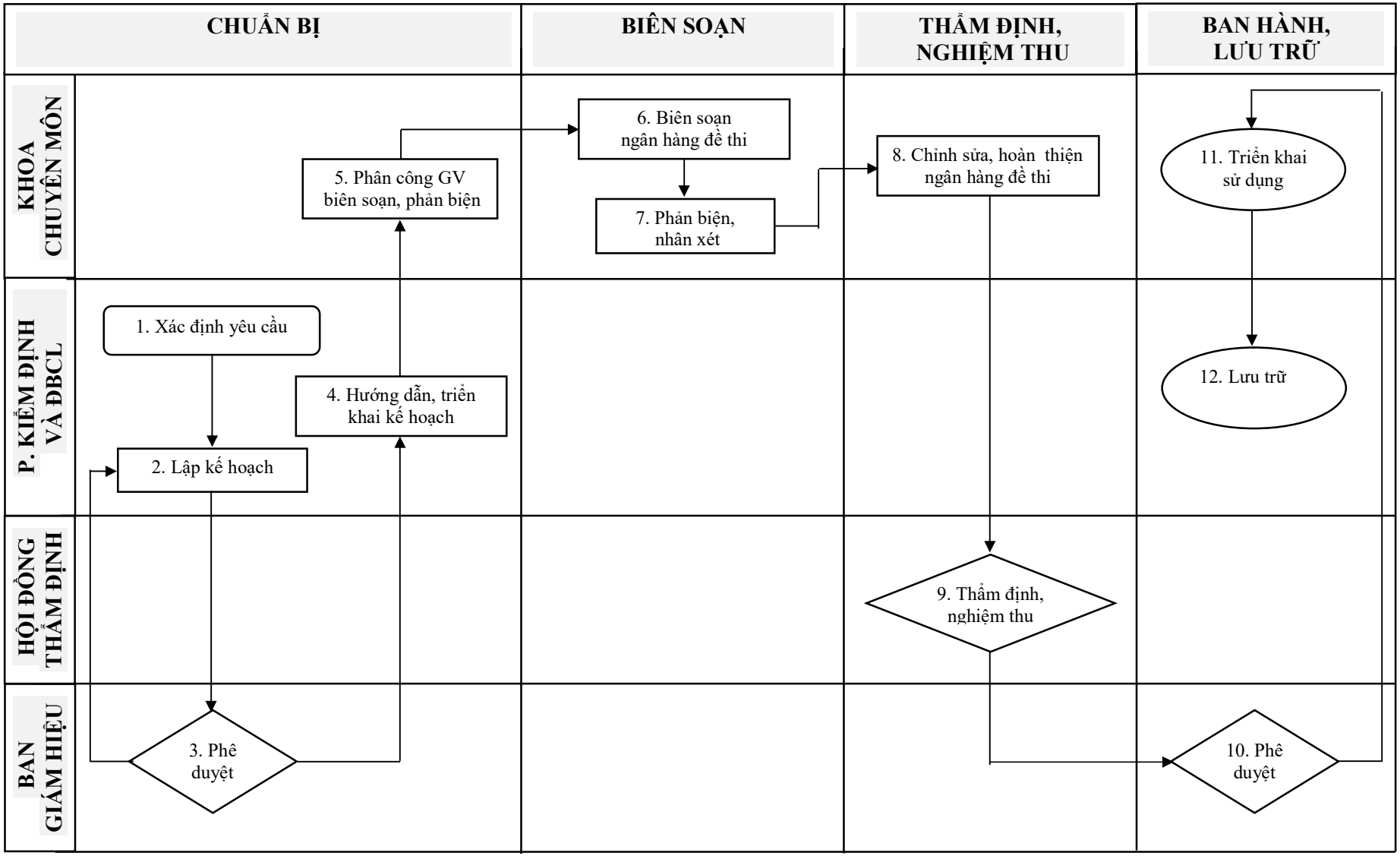LƯU ĐỒ QUY TRÌNH BIÊN SOẠN NGÂN HÀNG ĐỀ THI