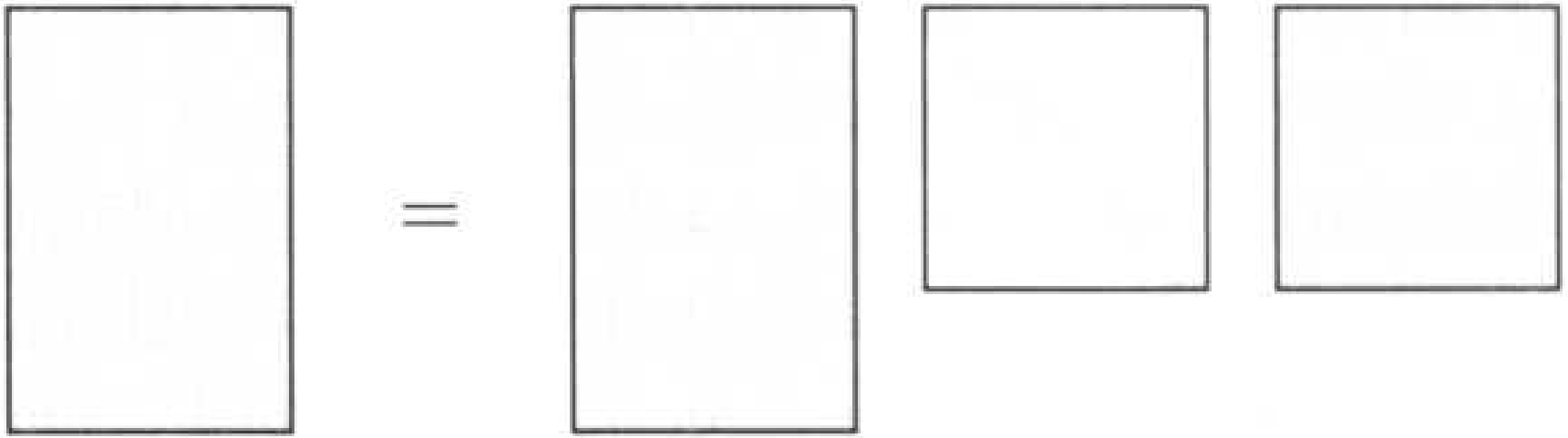Reduced SVD ($m \geq n$)