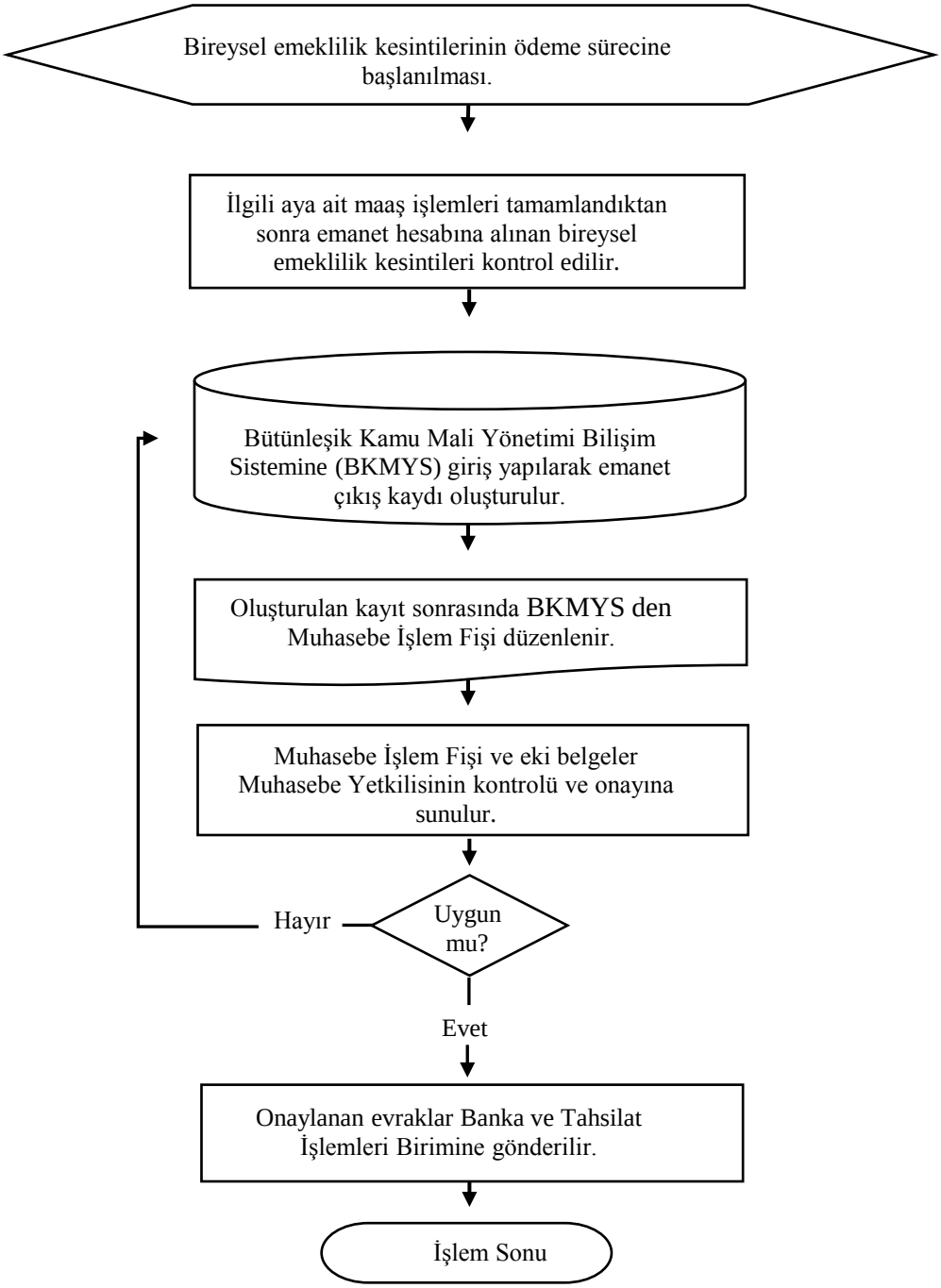BİREYSEL EMEKLİLİK KESİNTİSİ ÖDEMELERİ SÜRECİ