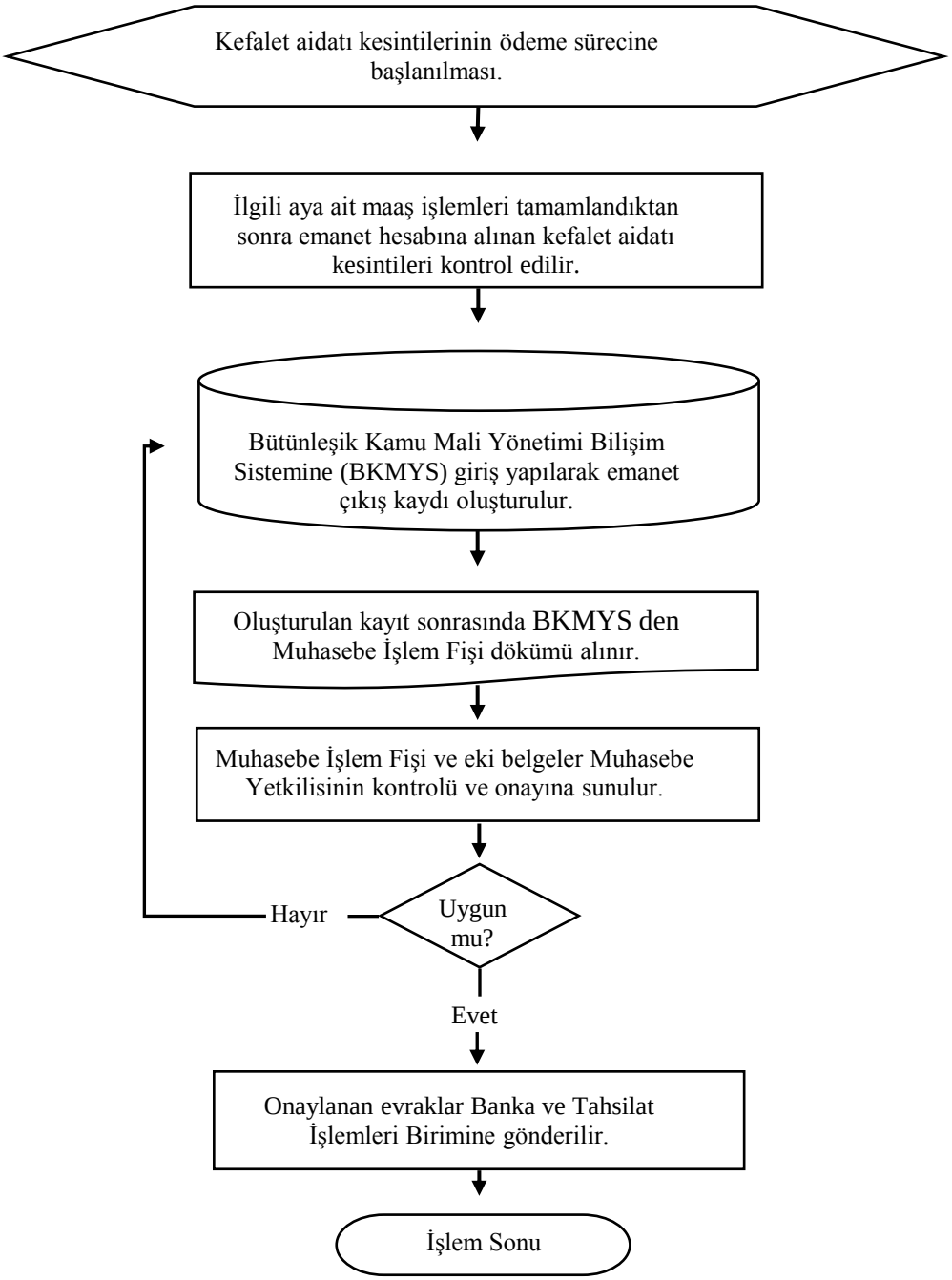KEFALET ÖDEMELERİ SÜRECİ