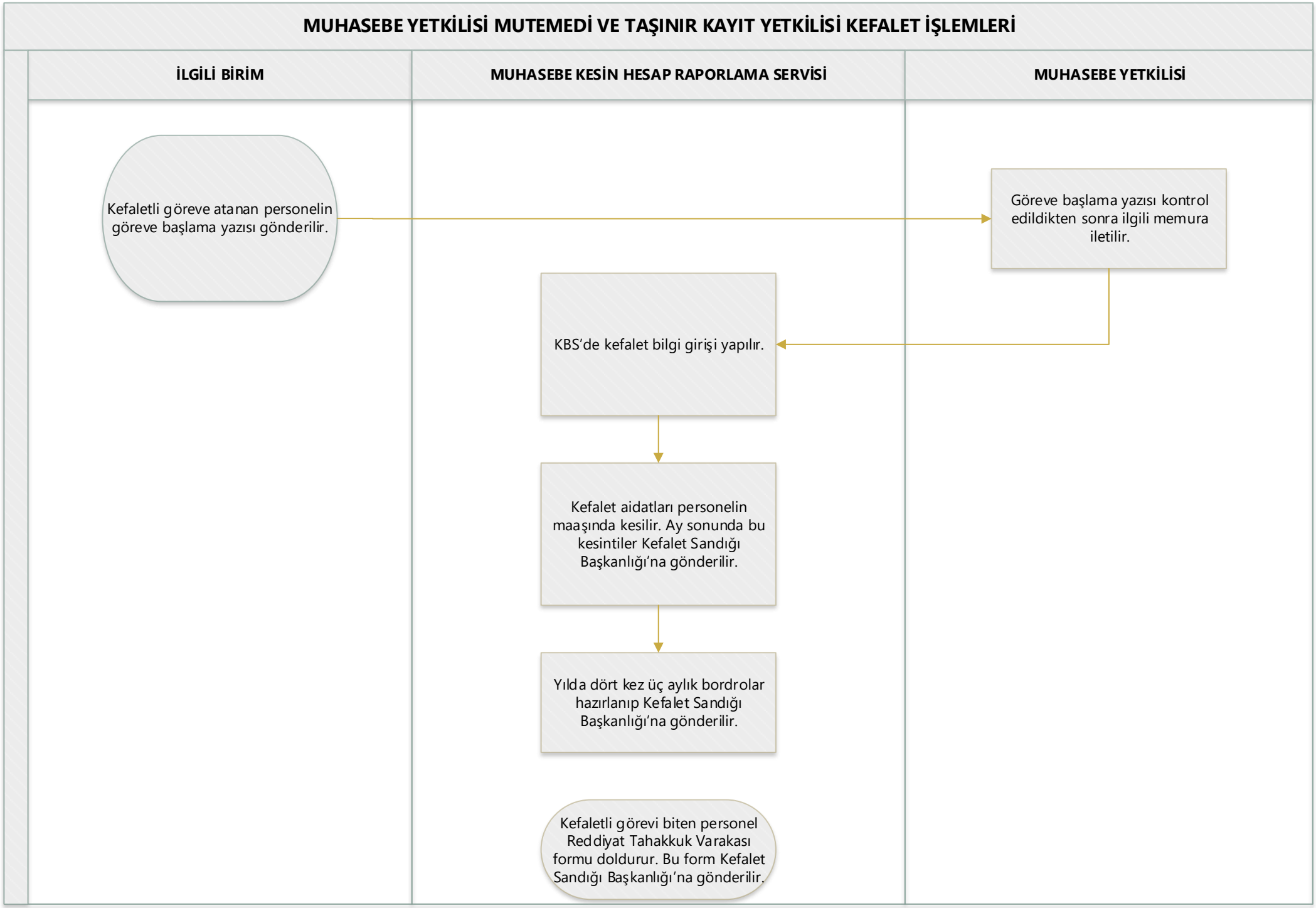MUHASEBE YETKİLİSİ MUTEMEDİ VE TAŞINIR KAYIT YETKİLİSİ KEFALET İŞLEMLERİ