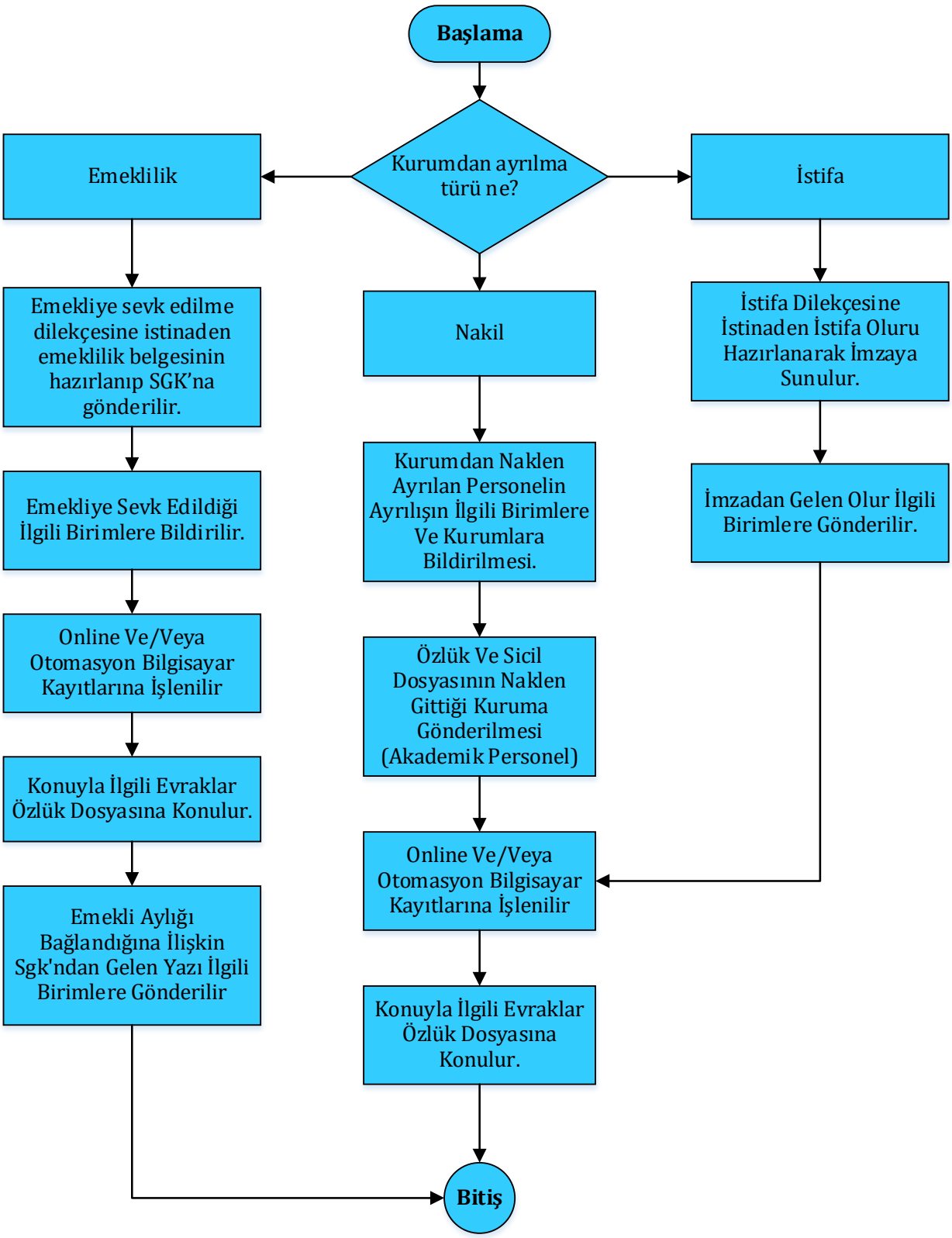İDARİ PERSONEL EMEKLİLİK, İSTİFA VE KURUMDAN NAKLEN AYRILMA İŞLEMLERİ İŞ AKIŞI