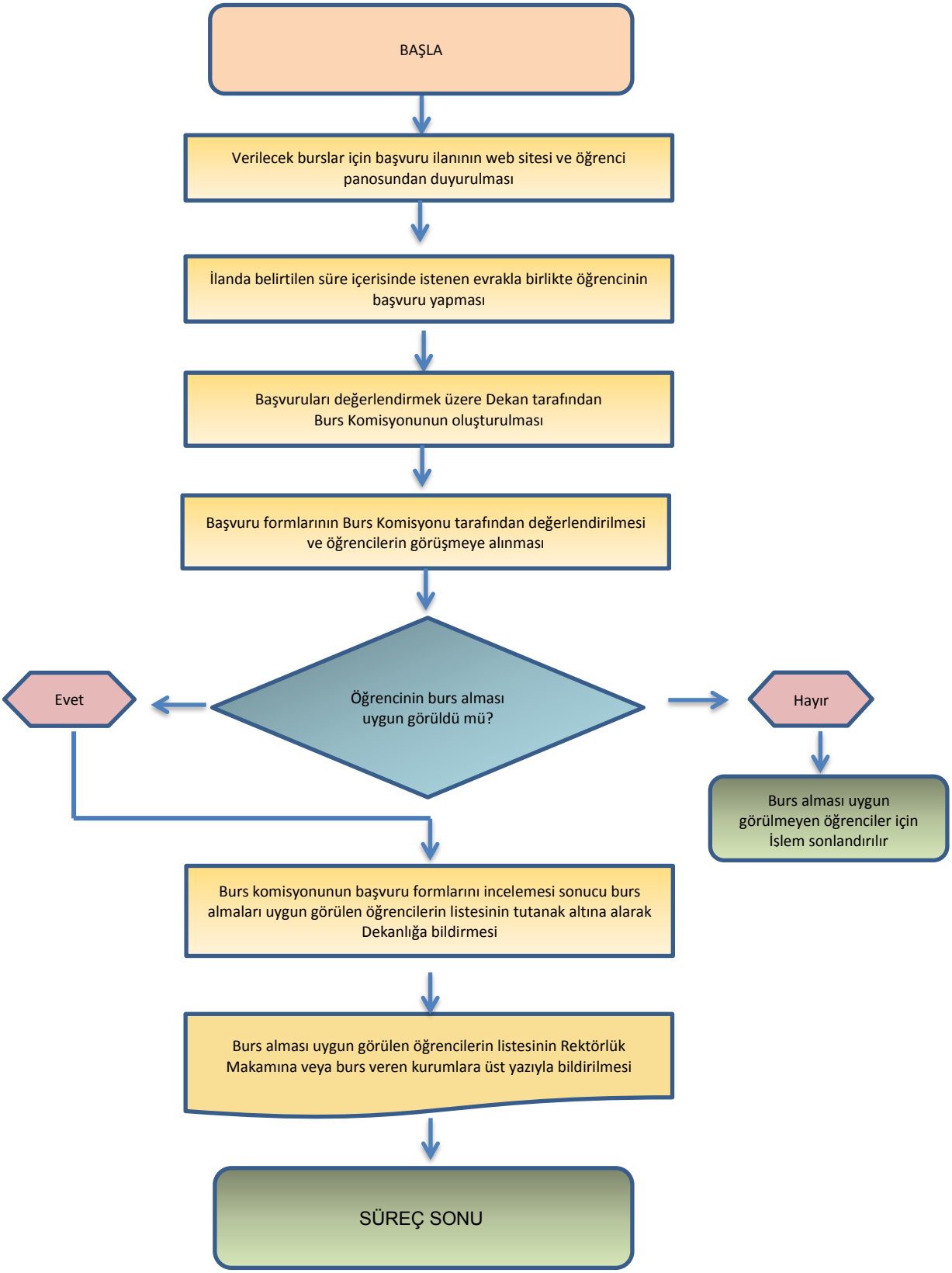BURS İŞLEMLERİ