



DEPARTMENT OF COMMERCE (UG)

Certificate Course: Principles of Insurance (2016-2017) - Index

S. No	Content	Page No
1	Course Circular	01
2	Course Broucher	02-03
3	Course Syllabus	04
4	Name List of Students	05-06
5	Course Plan	07-12
6	Work Plan	13
7	Attendance Sheet	14-15
8	Mark statement	16-17
9	Certificates	18-61

Department of Commerce

CIRUCULAR

From
The Heads,
Department of commerce,

To
All HOD'S
Students of all Departments,

Date: 14.12.2016

Dear Sir/ Madam,

The department of Commerce has planned to conduct Value Added Course on principles of Insurance (Certificate Course) to all Second year UG students. Here with we have attached brochure and other details. Kindly inform and motivate the students to enroll their name with Mrs. M. Nithya, on or before 27.12.2016.

Thanking you


HOD


14/12/16
PRINCIPAL

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K. S. Rangasamy College of Arts & Scien-
(Autonomous)
TIRUCHENGODE - 637 215
Namakkal-Dt. Tamil Nadu, INDIA

CHIEF PATRON

Lion.DrK.S.Rangasamy.
Chairman,
K.S.R , Educational Insitutions.

PATRONS

Thiru. K.S.R. SRINIVASAN.
Vice Chairman
Smt. KAVITHAA SRINIVASAN
Trustee

PRINCIPAL

Dr. V. RADHAKRISHNAN,
K.S.Rangasamy College of Arts and
Science (Autonomous) ,
Tiruchengode ,



CERTIFICATE COURSE
ON
PRINCIPLES OF INSURENCE
2016-2017

Organized by



Department of Commerce
K.S.RANGASAMY COLLEGE OF ARTS &
SCIENCE (AUTONOMOUS)

(NAAC Accredited and an ISO Certified
institution affiliated to Periyar University, Salem.
Included under 2(f) & 12B of UGC act. 1956)

Tiruchengode - 637 215.

Tamil Nadu


India.

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TIRUCHENGODE - 637 215
Tamil Nadu.

<p>About the Department</p> <p>The Department of Commerce was instituted in the year 1995 with an intension of enriching and enlightens the knowledge of students in the field of commerce and industry. “Education is not a preparation of life, but life itself” as said, the faculty members motivate the students to enhance the professional excellence in accountancy. The department is presiding over by well qualified and experienced faculty members. To fortify our students, the department instills a global standard in all the perspectives on business with inculcating skills, knowledge and experience by providing guest lectures and seminars periodically. It offers foundation for many professional careers like Finance, Planning, Accountancy, Tax Practitioners, Banking and Broking, etc., besides academics, research and many more.</p> <p>Need of the course</p> <p>From a professional standpoint, this course should help students who are considering a career in the insurance field to decide whether aptitudes and interests align with this industry. From a personal standpoint, this course should provide students with a broad knowledge to understand insurance policies, insurance market structure and personal financial planning.</p>	<p>Course Nature</p> <p>This course intends to provide a basic understanding of the insurance mechanism. It explains the concept of insurance and how it is used to cover risk. How insurance is transacted as a business and how the insurance market operates are also explained.</p> <p>The relationship between insurers and their customers and the importance of insurance contracts are discussed. Some commonly used insurance terms are also listed out. An overview of major life insurance and general insurance products is included as well.</p> <p>Eligibility</p> <p>All the second year students are Eligible to join this course.</p> <p>Program Outline:</p> <p>The program highlights the importance of the following topics:</p> <ul style="list-style-type: none"> • Classification of Insurance • Wagering agreement • Life Insurance • Fire Insurance • Marine Insurance • Miscellaneous Insurance
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Namakkal-Dt. Tamil Nadu.

15COCC01	PRINCIPELS Of INSURANCE	SEMESTER –III	
Course Objectives			
The course aims			
<ul style="list-style-type: none"> To understand the importance of insurance to individuals and business. To acquire the basic knowledge on various types of insurance 			
Total Hours: 30			
UNIT	CONTENTS	Hrs	CO
I	Insurance - Characteristics of Insurance Contract - Difference between Contract and Wagering Agreement - Purposes - Significance of Insurance - Principles - Classification of Insurance. Insurance Regulatory and Development Authority (IRDA) - Introduction – Purposes – Duties and Obligations	6	CO1
II	Life Insurance - Difference between Insurance and Assurance – laws relating to life insurance-Features of Life Assurance - Classification of Policies –basis of premium payment- methods of payment policy-Surrender Value - Paid Up Value - Payment of Claim	6	CO2
III	Fire Insurance - Principles – important term Difference between Life Insurance and Fire Insurance - Natures of Fire Policies - Fire Insurance Claims - Method for Calculating Claim	6	CO3
IV	Marine Insurance – contents of policy-essential of a valid marine insurance policy- Features - Fundamentals - Double Insurance - Reinsurance - Types - Clauses in Marine Policy	6	CO4
V	Miscellaneous Insurance - Personal Accident Insurance - National Agricultural Insurance Scheme - Property Insurance - Motor Vehicle Insurance - Cattle Insurance	6	CO5
Text Book			
1	<i>Periyasamy, P.</i> 2012. Principles and Practice of Insurance . [Second Edition]. Himalaya Publishing House, Mumbai		
Reference Books			
1	<i>Mish, MN.</i> 2009 Insurance . [Second Edition]. Sultan Chand & Sons, New Delhi		
2	<i>Inderjit Singh and Rakesh Katyal.</i> 2009. Fundamentals of Insurance . [First Edition]. Kalyani Publishers, Ludhiana.		
3	<i>Panda Ghanshyam.</i> 2009. Principles and Practice of Insurance . [First Edition]. Kalyani Publishers, Ludhiana		


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K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode – 637 215

Department of Commerce

Certificate Course: Principles of Insurance

Course Code: 15COCC01

Student Name List

S.No	Reg. No	Student Name
1	15UBA007	ARUN KUMAR .J
2	15UBA009	ATHESKUMAR .K
3	15UBA020	ENIYAN .T
4	15UBA029	GUNA .B
5	15UBA033	JAYABHARATHI .G
6	15UBA051	MOHAMMED KIAZUDEENS. M
7	15UBA069	RASA .R
8	15UBA078	SARAN .K
9	15UBA079	SARAVANAN .K
10	15UBA083	SATHIYANARAYANAN .S
11	15UBA084	SELVARAJU .S
12	15UBA086	SUBAS .M
13	15UBA088	SURYA .G
14	15UBA094	VASANTH .K
15	15UBA098	VIJAY.S
16	15UBC025	NANDHINI .S
17	15UBC042	THENMOZHI .M
18	15UBT049	MOHANKUMAR .T
19	15UBT058	PRAVEEN .R
20	15UCA043	KRISHNARAJ .S
21	15UCA059	NANDHA KUMAR.S
22	15UCA083	SADAM HUSSAIN .S
23	15UCS054	KONOKA OKEBIRODAN
24	15UCS070	NADEEM KHAN .A
25	15UCS072	NAVEEN KUMAR .M
26	15UCS073	NAVEEN .A
27	15UCS086	PRATHIP .L.V
28	15UCS097	SABARI VISHNU .PA

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29	15UCS105	SHANKAR .S
30	15UCS124	SURIYA .M
31	15UCS137	VIGNESH .S
32	15UCS147	VIVEK KUMAR .P
33	15UMB003	ANITHA .G
34	15UMB021	MOHANAPRIYA .S
35	15UTF008	DIVYA .S
36	15UTF010	FATHIMA .B
37	15UTF011	GAYATHRI .C
38	15UTF012	GAYATHRI .M
39	15UTF015	GOPALA KRISHNAN .P
40	15UTF020	MANI KANDAN .P
41	15UTF022	MOHAMED WASHIF .M
42	15UTF026	NAVANEETHA KRISHNAN
43	15UTF027	NAVIN KUMAR .R
44	15UTF044	VENKATESH WARAN .P


Course Coordinator


HOD


Principal



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K.S.R COLLEGE OF ARTS AND SCIENCE (AUTONOMOUS)

Tiruchengode-637215

Department of Commerce-UG

Lesson/Course Plan

Prepared by : Mrs. M. Nithya
Subject : Principles of Insurance
Class : II YEAR
Batch : 2016 -2017
Period : SEP – OCT
Semester : III Semester

1. OVERVIEW

- ❖ Objective of the subject
- ❖ Genesis of the subject
- ❖ Topics covered
- ❖ Applications
- ❖ Relevant subjects
- ❖ Job opportunities

2. KEY TERMS

3. ASSIGNMENTS

4. REFERENCES

5. WEBSITE

A.OVERVIEW OF THE SUBJECT:

In the simplest terms, insurance is the transfer of risk, from the insured to the insurer, in exchange for a premium. In other words, insurance equals peace of mind. In exchange for a payment or payments to the insurer, the insured knows that, should some unpredictable ill befall him or his property, the insurer will be responsible for resolving some or all of the problem (depending on the terms of the insurance agreement). For example, the purchaser of health insurance knows that her health insurance plan will be there to pay for her treatment should she get sick; that her property and auto insurance carriers will be there to pay for repairs should her house be damaged by fire or replacement should her car be stolen; and that


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her life insurance carrier will provide her family with the money it needs to live on should she died unexpectedly.

OBJECTIVE OF THE SUBJECT

1. To understand the importance of Insurance to Individuals and business
2. To acquire the basic knowledge on various types of Insurance

Student can understand about

- ❖ Fundamental aspects of Business
- ❖ Types of Insurance
- ❖ Practical implications relating to Insurance

Business Environment includes the following:

- Basic aspects of Business
- Interactions of Insurance contract and wagering contract.
- Insurance Regulatory and development Authority
- Classifications of policies in life Insurance
- Procedure for calculating claim in Fire insurance

B.GENESIS OF THE SUBJECT

1818 saw the advent of life insurance business in India with the establishment of the Oriental Life Insurance Company in Calcutta.

This Company however failed in 1834. In 1829, the Madras Equitable had begun transacting life insurance business in the Madras Presidency. 1870 saw the enactment of the British Insurance Act and in the last three decades of the nineteenth century, the Bombay Mutual (1871), Oriental (1874) and Empire of India (1897) were started in the Bombay Residency. This era, however, was dominated by foreign insurance offices which did good business in India, namely Albert Life Assurance, Royal Insurance, Liverpool and London Globe Insurance and the Indian offices were up for hard competition from the foreign companies.

In 1914, the Government of India started publishing returns of Insurance Companies in India. The Indian Life Assurance Companies Act, 1912 was the first statutory measure to regulate life business. In 1928, the Indian Insurance Companies Act was enacted to enable the Government to collect statistical information about both life and non-life business transacted in India by Indian and foreign insurers including provident insurance societies. In 1938, with a view to protecting the interest of the Insurance public, the earlier legislation was


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consolidated and amended by the Insurance Act, 1938 with comprehensive provisions for effective control over the activities of insurers.

An Ordinance was issued on 19th January, 1956 nationalizing the Life Insurance sector and Life Insurance Corporation came into existence in the same year. The LIC absorbed 154 Indian, 16 non-Indian insurers as also 75 provident societies-245 Indian and foreign insurers in all. The LIC had monopoly till the late 90s when the Insurance sector was reopened to the private sector.

This millennium has seen insurance come a full circle in a journey extending to nearly 200 years. The process of re-opening of the sector had begun in the early 1990s and the last decade and more has seen it been opened up substantially. In 1993, the Government set up a committee under the chairmanship of RN Malhotra, former Governor of RBI, to propose recommendations for reforms in the insurance sector.

The objective was to complement the reforms initiated in the financial sector. The committee submitted its report in 1994 wherein, among other things, it recommended that the private sector be permitted to enter the insurance industry. They stated that foreign companies should be allowed to enter by floating Indian companies, preferably a joint venture with Indian partners.

Following the recommendations of the Malhotra Committee report, in 1999, the Insurance Regulatory and Development Authority (IRDA) was constituted as an autonomous body to regulate and develop the insurance industry. The IRDA was incorporated as a statutory body in April, 2000. The key objectives of the IRDA include promotion of competition so as to enhance customer satisfaction through increased consumer choice and lower premiums, while ensuring the financial security of the insurance market.

C.TOPICS COVERED

UNIT-I

- ❖ Introduction of Insurance
- ❖ Characteristics of Insurance
- ❖ Difference between Contract and wagering contract
- ❖ Insurance Regulatory and Development Authority

UNIT-II

- ❖ Difference between Insurance and Assurance
- ❖ Features of Life Assurance and Classification of Policies

UNIT-III

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- ❖ Principles of Fire Insurance
- ❖ Distinction between Life Insurance and Fire Insurance
- ❖ Fire Insurance Claims
- ❖ Procedure for calculating Claim

UNIT – IV

- ❖ Marine Insurance
- ❖ Elements of Marine Insurance
- ❖ Clauses of Marine Policy

UNIT - V

- ❖ Miscellaneous Insurance
- ❖ Personal accident Insurance
- ❖ Motor Vehicle Insurance

D.APPLICATIONS

- ❖ Use to plan business activities correctly and promptly
- ❖ Provides the Importance for Insurance and its business functions
- ❖ Helps to setting up the Insurance and its benefits

F.RELEVANT SUBJECTS

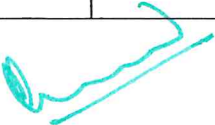
- ❖ Fundamentals of Insurance
- ❖ Principles and Practice of Insurance

G.JOB OPPORTUNITIES

- ❖ Business Manager
- ❖ Financial Advisor

2.KEY TERMS

Unit	KEY TERMS
I	Characteristics of insurance, Importance of insurance, IRDA.
II	Difference between Insurance and Assurance, Classification of policies, Payment of claim.
III	Fire Insurance, Principles, Types of fire policies, Fire insurance Claims.
IV	Marine Insurance, Elements, Double Insurance, Reinsurance, clauses of marine policy
V	Miscellaneous Insurance, Personal Accident Insurance, Motor vehicle Insurance, cattle Insurance.


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3. ASSIGNMENTS/ SEMINARS

➤ ASSIGNMENT-1

1. Feature of insurance Contract
2. Explain the Classification of Insurance

Date of submission 19.9.2016

Date of Return 23.09.2016

➤ ASSIGNMENT-2

1. Explain the Classification of policies with examples.
2. How the insurer paying Claim: Explain.

Date of submission 7.10.2016

Date of Return 13.10.2016

Important note for students to submit the assignments with the following format

- Objective
- Index
- Introduction
- Topics
- Conclusion
- References

4. REFERENCES

Text Books:

1. *Periyasamy .P2012. Principles and Practice of Insurance* [Second Edition].Sultan Himalaya Publishing House, Mumbai.

Reference Books:

1. *Mish, M.N.2009Insurance. [Second Edition]* Sultan Chand& Sons New Delhi.
2. *Inserjit Singh and Rakesh Katyal, 2009.Fundamentals of Insurance.*[First Edition]Kalyani Publishers, Ludhiana.
3. *Panda Ghanshyam, 2009.Principles and Practice of Insurance.*[First Edition]Kalyani Publishers, Ludhiana.


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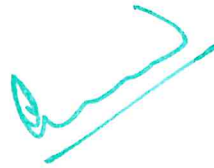
5.WEBSITE

1. [www.Indian insurance industry.co.in](http://www.Indianinsuranceindustry.co.in)
2. www.wikipedia.com

Class Test Dates

Class test -1	22.09.2016
Class test -2	18.10.2016

M.Nithya .
Signature of the Faculty




Signature of the HOD

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Work plan schedule

Staff Name: Ms.M .NITHYA

Department.: BCOM

Paper Code:15COCC01

Paper: principles of Insurance

Period: Sep 2016 – Oct 2017

S.NO	UNIT	TOPIC	NO OF HOURS
1	I	Insurance ,Characteristics of Insurance Contract	1
2	I	Difference between Contract and Wagering Agreement	1
3	I	Purposes - Significance of Insurance	1
4	I	Principles ,Classification of Insurance	1
5	I	Insurance Regulatory and Development Authority (IRDA	1
6	I	Introduction ,purpose, Duties and Obligations	1
7	II	Life Insurance, definition	1
8	II	Difference between Insurance and Assurance	1
9	II	laws relating to life insurance,	1
10	II	Features of Life Assurance	1
11	II	Classification of Policies ,Surrender Value ,	1
12	II	Paid Up Value ,Payment of Claim	1
13	III	Fire Insurance, Definition , Principles	1
14	III	important term Difference between Life Insurance and Fire Insurance	2
15	III	Natures of Fire Policies	1
16	III	Fire Insurance Claims	1
17	III	Method for Calculating Claim	1
18	IV	Marine Insurance – contents of policy	1
19	IV	Essential of a valid marine insurance policy	1
20	IV	Features , Fundamentals	1
21	IV	Double Insurance	1
22	IV	Reinsurance , Types	1
23	IV	Clauses in Marine Policy	1
24	V	Miscellaneous Insurance	1
25	V	Personal Accident Insurance	1
26	V	National Agricultural Insurance Scheme	1
27	V	Property Insurance	1
28	V	Motor Vehicle Insurance	1
29	V	Cattle Insurance	1
Total No of Hours: 30			

M. Nithya.
(Subject Incharge)


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TIRUCHENGODE – 637215

DEPARTMENT OF COMMERCE

SUBJECT NAME : PRINCIPLES OF INSURANCE

SUBJECT CODE:15COCC01

ACADEMIC YEAR 2016-2017

ODD SEMESTER

S.NO	REGISTER NO	NAME	September											October																
			9	13	14	15	16	19	20	21	22	23	26	27	28	29	30	3	4	5	6	7	11	12	13	14	17	18	19	20
1	15UBA007	ARUN KUMAR .J	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
2	15UBA009	ATHESKUMAR .K	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
3	15UBA020	ENIYAN .T	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
4	15UBA029	GUNA .B	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
5	15UBA033	JAYABHARATHI .G	/	/	/	/	/	a	/	/	/	/	a	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	
6	15UBA051	MOHAMMED	/	/	/	/	/	/	/	/	/	/	/	a	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	
7	15UBA069	RASA .R	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
8	15UBA078	SARAN .K	/	/	/	/	/	/	a	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
9	15UBA079	SARAVANAN .K	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
10	15UBA083	SATHIYANARAYANAN .S	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
11	15UBA084	SELVARAJU .S	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
12	15UBA086	SUBAS .M	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	
13	15UBA088	SURYA .G	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	
14	15UBA094	VASANTH .K	/	/	a	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
15	15UBA098	VIJAY.S	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
16	15UBC025	NANDHINI .S	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
17	15UBC042	THENMOZHI .M	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	
18	15UBT049	MOHANKUMAR .T	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
19	15UBT058	PRAVEEN .R	/	a	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
20	15UCA043	KRISHNARAJ .S	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
21	15UCA059	NANDHA KUMAR.S	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
22	15UCA083	SADAM HUSSAIN .S	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	
23	15UCS054	KONOKA OKEBIRODAN	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	
24	15UCS070	NADEEM KHAN .A	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	
25	15UCS072	NAVEEN KUMAR .M	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	a	/	
26	15UCS073	NAVEEN .A	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	

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Department of Commerce

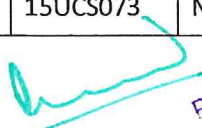
Mark List for Certificate Course

Course: Principles of Insurance

Course Code: 15COCC01

Max.Marks: 100


S.No	Reg. No	Student Name	Assn 1 (10)	Assn 2 (10)	Test (75)	Att %	Att (5)	Total (100)
1	15UBA007	ARUN KUMAR .J	8	6	51	95	4	69
2	15UBA009	ATHESKUMAR .K	7	7	52	96	5	71
3	15UBA020	ENIYAN .T	9	6	51	97	5	71
4	15UBA029	GUNA .B	8	7	53	98	5	73
5	15UBA033	JAYABHARATHI .G	7	7	54	90	3	71
6	15UBA051	MOHAMMED KIAZUDEENS. M	6	8	52	92	4	70
7	15UBA069	RASA .R	7	7	52	96	5	71
8	15UBA078	SARAN .K	6	7	54	94	3	70
9	15UBA079	SARAVANAN .K	7	7	57	95	4	75
10	15UBA083	SATHIYANARAYANAN .S	7	8	56	95	4	75
11	15UBA084	SELVARAJU .S	6	7	57	96	5	75
12	15UBA086	SUBAS .M	6	8	55	94	3	72
13	15UBA088	SURYA .G	8	7	50	92	3	68
14	15UBA094	VASANTH .K	7	8	55	93	3	73
15	15UBA098	VIJAY.S	7	7	51	96	5	70
16	15UBC025	NANDHINI .S	7	7	52	97	5	71
17	15UBC042	THENMOZHI .M	7	7	53	95	4	71
18	15UBT049	MOHANKUMAR .T	7	7	51	96	5	70
19	15UBT058	PRAVEEN .R	6	8	52	94	4	70
20	15UCA043	KRISHNARAJ .S	7	7	54	95	4	72
21	15UCA059	NANDHA KUMAR.S	7	7	50	96	5	69
22	15UCA083	SADAM HUSSAIN .S	8	8	51	94	4	71
23	15UCS054	KONOKA OKEBIRODAN	6	7	53	98	5	71
24	15UCS070	NADEEM KHAN .A	7	8	52	96	5	72
25	15UCS072	NAVEEN KUMAR .M	8	5	54	94	4	71
26	15UCS073	NAVEEN .A	6	6	52	95	4	68


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27	15UCS086	PRATHIP .L.V	7	7	51	97	5	70
28	15UCS097	SABARI VISHNU .PA	7	7	53	95	4	71
29	15UCS105	SHANKAR .S	8	7	53	96	5	73
30	15UCS124	SURIYA .M	7	6	52	94	4	69
31	15UCS137	VIGNESH .S	8	7	54	95	4	73
32	15UCS147	VIVEK KUMAR .P	7	8	52	95	4	71
33	15UMB003	ANITHA .G	7	7	51	96	5	70
34	15UMB021	MOHANAPRIYA .S	6	6	53	94	4	69
35	15UTF008	DIVYA .S	8	8	51	92	4	71
36	15UTF010	FATHIMA .B	7	7	52	95	4	70
37	15UTF011	GAYATHRI .C	8	5	53	96	5	71
38	15UTF012	GAYATHRI .M	7	6	50	94	4	67
39	15UTF015	GOPALA KRISHNAN .P	8	7	51	95	4	70
40	15UTF020	MANI KANDAN .P	6	6	52	96	5	69
41	15UTF022	MOHAMED WASHIF .M	7	8	50	95	4	69
42	15UTF026	NAVANEETHA KRISHNAN	8	5	53	96	5	71
43	15UTF027	NAVIN KUMAR .R	6	7	54	96	5	72
44	15UTF044	VENKATESH WARAN .P	8	8	55	95	4	75


Course Coordinator


HOD


Principal

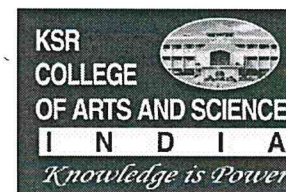

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DEPARTMENT of COMMERCE

Certificate Course

*This is to certify that ARUN KUMAR .J (15UBA007) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr. K. VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


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Namakkal-Dt. Tamil Nadu.


Dr. V. RADHAKRISHNAN
Principal

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DEPARTMENT OF COMMERCE

Certificate Course

*This is to certify that ATHESKUMAR .K (15UBA009) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Handwritten signature of Dr. K. Visvanathan in black ink.

Dr.K.VISVANATHAN
Head of the Department

Handwritten signature of Mr. V.L. Sureshbabu in black ink.

Mr. V.L.SURESHBABU
Course Coordinator

Handwritten signature of Dr. V. Radhakrishnan in black ink.

Dr.V.RADHAKRISHNAN
Principal

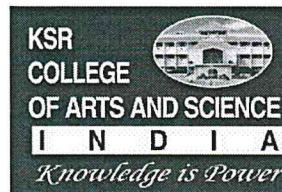
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Certificate Course

*This is to certify that ENIYAN .T (15UBA020) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***



Dr.K.VISVANATHAN
Head of the Department



Mr. V.L.SURESHBABU
Course Coordinator



Dr.V.RADHAKRISHNAN
Principal



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Certificate Course

*This is to certify that GUNA .B (15UBA029) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr.K.VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


Dr.V.RADHAKRISHNAN
Principal

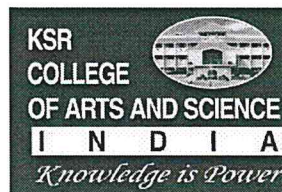

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Certificate Course

*This is to certify that JAYABHARATHI .G (15UBA033) of II BACHELOR OF BUSINESS
ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE**
during the academic year 2016-2017 conducted by the Department of Commerce,
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Dr.K.VISVANATHAN
Head of the Department



Mr. V.L.SURESHBABU
Course Coordinator



Dr.V.RADHAKRISHNAN
Principal



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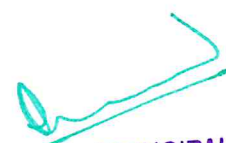
Certificate Course

*This is to certify that MOHAMMED KIAZUDEENS. M (15UBA051) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*


Dr.K.VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


Dr.V.RADHAKRISHNAN
Principal


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Certificate Course

*This is to certify that RASA .R (15UBA069) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr. K. VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


Dr. V. RADHAKRISHNAN
Principal


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Certificate Course

*This is to certify that SARAN .K (15UBA078) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***




Dr.K.VISVANATHAN
Head of the Department



Mr. V.L.SURESHBABU
Course Coordinator



Dr.V.RADHAKRISHNAN
Principal



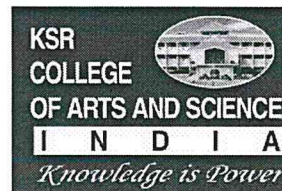
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Certificate Course

*This is to certify that SARAVANAN .K (15UBA079) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

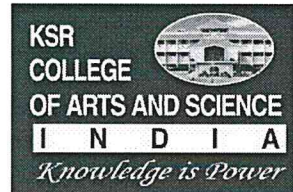
Dr.V.RADHAKRISHNAN
Principal

A purple ink stamp with a scalloped border. The text inside the stamp reads: 'PRINCIPAL', 'K. S. Rangasamy College of Arts & Scie', '(Autonomous)', 'TIRUCHENGODE - 637 215', and 'Namakkal-Dt. Tamil Nadu, INDIA'.

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*This is to certify that SATHIYANARAYANAN .S (15UBA083) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*

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Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

Dr.V.RADHAKRISHNAN
Principal

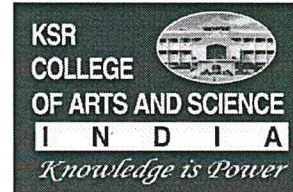
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Certificate Course

*This is to certify that SELVARAJU .S (15UBA084) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Handwritten signature of Dr. K. Visvanathan in black ink.

Dr.K.VISVANATHAN
Head of the Department

Handwritten signature of Mr. V.L. Sureshbabu in black ink.

Mr. V.L.SURESHBABU
Course Coordinator

Handwritten signature of Dr. V. Radhakrishnan in black ink.

Dr.V.RADHAKRISHNAN
Principal

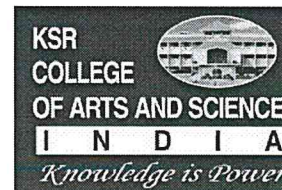
Official stamp of the Principal, featuring a blue ink signature and a rectangular stamp. The stamp text reads: 'PRINCIPAL', 'K.S. Rangasamy College of Arts & Science (Autonomous)', 'TIRUCHENGODE - 637 215', and 'Namakkal-Dt. Tamil Nadu. INDIA'.

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Certificate Course

*This is to certify that SUBAS .M (15UBA086) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Handwritten signature of Dr. K. Visvanathan in black ink.

Dr.K.VISVANATHAN
Head of the Department

Handwritten signature of Mr. V.L. Sureshbabu in black ink.

Mr. V.L.SURESHBABU
Course Coordinator

Handwritten signature of Dr. V. Radhakrishnan in black ink.

Dr.V.RADHAKRISHNAN
Principal

A red circular official stamp of the Principal. The text inside the stamp reads: 'PRINCIPAL', 'K. S. Rangasamy College of Arts & Science (Autonomous)', 'TIRUCHENGODE - 637 215', and 'Namakkal-Dt. Tamil Nadu. INDIA'.

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Certificate Course

*This is to certify that SURYA .G (15UBA088) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

Dr.V.RADHAKRISHNAN
Principal

A blue ink stamp with a checkmark symbol. The text reads: 'PRINCIPAL', 'K. S. Rangasamy College of Arts & Sci', '(Autonomous)', 'TIRUCHENGODE - 637 215', 'Namakkal-Dt. Tamil Nadu. INDIA'.

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Certificate Course

*This is to certify that VASANTH .K (15UBA094) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

Dr. V.RADHAKRISHNAN
Principal

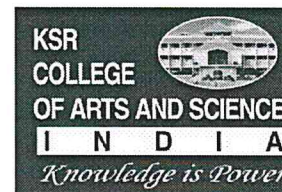
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Certificate Course

*This is to certify that VIJAYS (15UBA098) of II BACHELOR OF BUSINESS ADMISTRATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

Dr.V.RADHAKRISHNAN
Principal

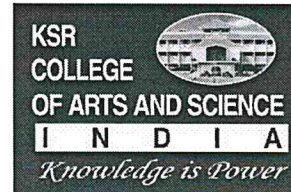
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Certificate Course

*This is to certify that NANDHINI .S (15UBC025) of II BSC.CHEMISTRY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

Dr.V.RADHAKRISHNAN
Principal

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DEPARTMENT OF COMMERCE

Certificate Course

*This is to certify that THENMOZHI .M (15UBC042) of II BSC.CHEMISTRY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

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Dr.V.RADHAKRISHNAN
Principal

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DEPARTMENT of COMMERCE

Certificate Course

*This is to certify that MOHANKUMAR .T (15UBT049) of II BSC.BIO TECHNOLOGY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

A handwritten signature in black ink, appearing to read 'K. Visvanathan'.

Dr.K.VISVANATHAN
Head of the Department

A handwritten signature in black ink, appearing to read 'V.L. Sureshbabu'.

Mr. V.L.SURESHBABU
Course Coordinator

A handwritten signature in black ink, appearing to read 'V. Radhakrishnan'.

Dr. V.RADHAKRISHNAN
Principal

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TIRUCHENGODE - 637 215
Namakkal-Dt. Tamil Nadu. INDIA

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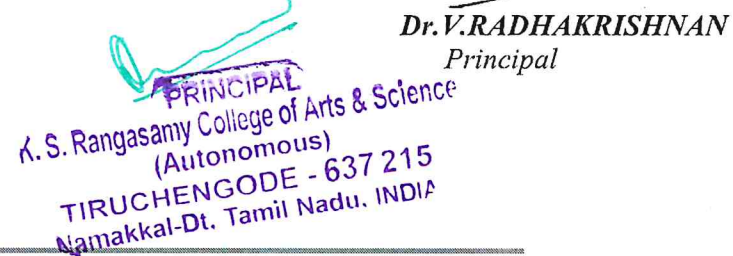
Certificate Course

*This is to certify that PRAVEEN .R (15UBT058) of II BSC.BIO TECHNOLOGY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*


Dr.K.VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


Dr.V.RADHAKRISHNAN
Principal

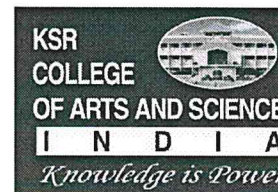

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Namakkal-Dt. Tamil Nadu, INDIA

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*This is to certify that KRISHNARAJ .S (15UCA043) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

Dr.V.RADHAKRISHNAN
Principal

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DEPARTMENT OF COMMERCE


Certificate Course

*This is to certify that NANDHA KUMAR.S (15UCA059) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr. K. VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


Dr. V.RADHAKRISHNAN
Principal

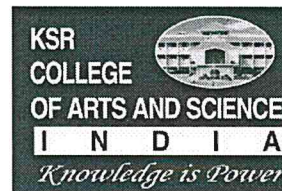

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DEPARTMENT of COMMERCE

Certificate Course

*This is to certify that SADAM HUSSAIN .S (15UCA083) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr. K. VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


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Principal

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DEPARTMENT of COMMERCE

Certificate Course

*This is to certify that KONOKA OKEBIRODAN (15UCS054) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

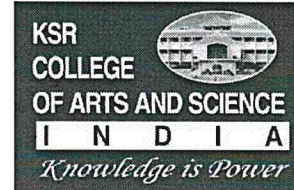
Dr.V.RADHAKRISHNAN
Principal

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DEPARTMENT OF COMMERCE

Certificate Course

*This is to certify that NADEEM KHAN .A (15UCS070) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


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Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


Dr. V. RADHAKRISHNAN
Principal
Principal
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Principal

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Certificate Course

*This is to certify that NAVEEN KUMAR .M (15UCS072) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*

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Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

Dr.V.RADHAKRISHNAN
Principal

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DEPARTMENT OF COMMERCE


Certificate Course

*This is to certify that NAVEEN .A (15UCS073) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr. K. VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


Dr. V.RADHAKRISHNAN
Principal


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DEPARTMENT OF COMMERCE

Certificate Course

*This is to certify that PRATHIP .L.V (15UCS086) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr. K. VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


Dr. V. RADHAKRISHNAN
Principal

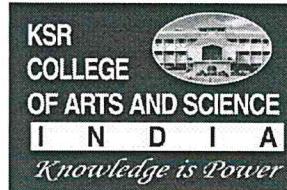
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Certificate Course

*This is to certify that SABARI VISHNU .PA (15UCS097) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*

Dr.K. VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

Dr.V.RADHAKRISHNAN
Principal

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DEPARTMENT OF COMMERCE

Certificate Course

*This is to certify that SHANKAR .S (15UCS105) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr. K. VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator

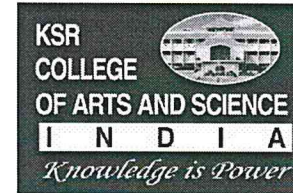

Dr. V. RADHAKRISHNAN
Principal

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DEPARTMENT OF COMMERCE

Certificate Course

*This is to certify that SURIYA .M (15UCS124) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr.K.VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator

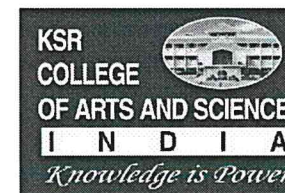


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Certificate Course

*This is to certify that VIGNESH .S (15UCS137) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*

A handwritten signature in black ink, appearing to read 'K. Visvanathan'.

Dr.K.VISVANATHAN
Head of the Department

A handwritten signature in black ink, appearing to read 'V.L. Sureshbabu'.

Mr. V.L.SURESHBABU
Course Coordinator

A handwritten signature in black ink, appearing to read 'V. Radhakrishnan'.

Dr.V.RADHAKRISHNAN
Principal

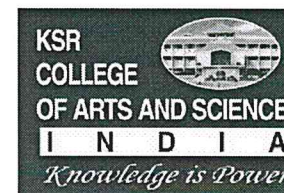
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DEPARTMENT OF COMMERCE

Certificate Course

*This is to certify that VIVEK KUMAR .P (15UCS147) of II BSC. COMPUTER SCIENCE has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

A handwritten signature in black ink, appearing to read 'K. Visvanathan'.

Dr.K.VISVANATHAN
Head of the Department

A handwritten signature in black ink, appearing to read 'V.L. Sureshbabu'.

Mr. V.L.SURESHBABU
Course Coordinator

A handwritten signature in black ink, appearing to read 'V. Radhakrishnan'.

Dr.V.RADHAKRISHNAN
Principal

PRINCIPAL
K. S. Rangasamy College of Arts & Sci
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TIRUCHENGODE - 637 215
Namakkal-Dt. Tamil Nadu. INDIA

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DEPARTMENT OF COMMERCE

Certificate Course

*This is to certify that ANITHA .G (15UMB003) of II BSC. MICRO BIOLOGY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*


Dr.K.VISVANATHAN
Head of the Department

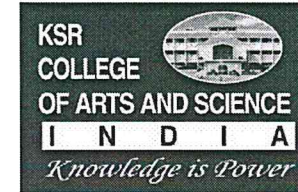

Mr. V.L.SURESHBABU
Course Coordinator


Dr.V.RADHAKRISHNAN
Principal
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Certificate Course

*This is to certify that MOHANAPRIYA .S (15UMB021) of II BSC. MICRO BIOLOGY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*


Dr.K.VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator



PRINCIPAL Dr.VRADHAKRISHNAN
Principal
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Namakkal-Dt. Tamil Nadu, INDIA

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Certificate Course

*This is to certify that DIVYA .S (15UTF008) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*



Dr.K.VISVANATHAN
Head of the Department



Mr. V.L.SURESHBABU
Course Coordinator



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Principal
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(Autonomous)
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Namakkal-Dt. Tamil Nadu. INDIA

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Certificate Course

*This is to certify that FATHIMA .B (15UTF010) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

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Namakkal-Dt. Tamil Nadu. II.

Dr.V.RADHAKRISHNAN
Principal

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Certificate Course

*This is to certify that GAYATHRI .C (15UTF011) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

PRINCIPAL Dr. V. RADHAKRISHNAN
K. S. Rangasamy College of Arts & Science
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*This is to certify that GAYATHRI .M (15UTF012) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr.K.VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator


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Certificate Course

*This is to certify that GOPALA KRISHNAN .P (15UTF015) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***



Dr.K.VISVANATHAN
Head of the Department



Mr. V.L.SURESHBABU
Course Coordinator



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Principal

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Certificate Course

*This is to certify that MANI KANDAN .P (15UTF020) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr.K.VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

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Dr. V.RADHAKRISHNAN
Principal

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DEPARTMENT of COMMERCE

Certificate Course

*This is to certify that MOHAMED WASHIF .M (15UTF022) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***

Dr. K. VISVANATHAN
Head of the Department

Mr. V.L.SURESHBABU
Course Coordinator

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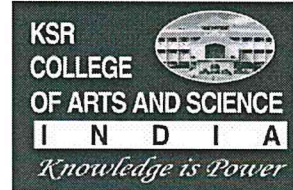
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Principal

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Certificate Course

*This is to certify that NAVANEETHA KRISHNAN (15UTF026) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, **K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.***


Dr. K. VISVANATHAN
Head of the Department


Mr. V.L.SURESHBABU
Course Coordinator

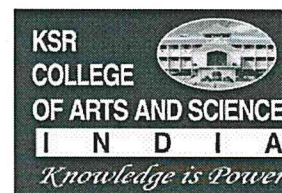

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Principal

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Certificate Course

*This is to certify that NAVIN KUMAR .R (15UTF027) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*

Handwritten signature of Dr. K. Visvanathan in black ink.

Dr.K.VISVANATHAN
Head of the Department

Handwritten signature of Mr. V.L. Sureshbabu in black ink.

Mr. V.L.SURESHBABU
Course Coordinator

Handwritten signature of Dr. V. Radhakrishnan in black ink.
A red circular stamp containing the text: 'PRINCIPAL K. S. Rangasamy College of Arts & Sci (Autonomous) TIRUCHENGODE - 637 215 Namakkal-Dt. Tamil Nadu. INDIA'.

Dr. V.RADHAKRISHNAN
Principal

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*This is to certify that VENKATESH WARAN .P (15UTF044) of II BSC. FASHION DESIGNING has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2016-2017 conducted by the Department of Commerce, K.S.Rangasamy College of Arts and Science (Autonomous), Tiruchengode, 637 215.*


Dr.K.VISVANATHAN
Head of the Department


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