



**DEPARTMENT OF COMMERCE (UG)**

**Certificate Course: Principles of Insurance (2017-2018) - Index**

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**K.S.RANGASAMY COLLEGE OF ARTS AND SCIENCE (AUTONOMOUS),  
TIRUCHENGODE- 637 215**

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**Department of Commerce**

**CIRUCULAR**

From  
The Heads,  
Department of commerce,

To  
All HOD'S  
Students of all Departments,

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Date: 8.12.2017

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. Mohanaal, on or before 15.12.2017.

**Thanking you**

  
HOD

  
PRINCIPAL

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(Autonomous)  
TIRUCHENGODE - 637 215  
Namakkal-Dt. Tamil Nadu, INDIA

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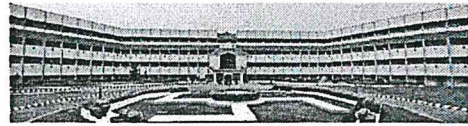
**PRINCIPAL**

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



**CERTIFICATE COURSE**  
**ON**  
**PRINCIPLES OF INSURENCE**  
**2017-2018**

Organized by



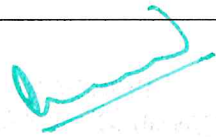
**Department of Commerce**  
**K.S.RANGASAMY COLLEGE OF ARTS &**  
**SCIENCE (AUTONOMOUS)**

(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**  
**Namakkal-Dt. Tamil Nadu. INDIA**

### About the Department

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.

### Need of the course

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.

### Course Nature

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.

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.

### Eligibility

All the second year students are Eligible to join this course.


### Program Outline:

The program highlights the importance of the following topics:

- **Classification of Insurance**
- **Wagering agreement**
- **Life Insurance**
- **Fire Insurance**
- **Marine Insurance**
- **Miscellaneous Insurance**

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15COCC01	PRINCIPELS Of INSURANCE	SEMESTER –III	
<b>Course Objectives</b>			
The course aims			
<ul style="list-style-type: none"> <li>To understand the importance of insurance to individuals and business.</li> <li>To acquire the basic knowledge on various types of insurance</li> </ul>			
<b>Total Hours: 30</b>			
UNIT	CONTENTS	Hrs	CO
I	<b>Insurance</b> - 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	<b>Life Insurance</b> - 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	<b>Fire Insurance</b> - Principles – important term Difference between Life Insurance and Fire Insurance - Natures of Fire Policies - Fire Insurance Claims - Method for Calculating Claim	6	CO3
IV	<b>Marine Insurance</b> – contents of policy-essential of a valid marine insurance policy- Features - Fundamentals - Double Insurance - Reinsurance - Types - Clauses in Marine Policy	6	CO4
V	<b>Miscellaneous Insurance</b> - Personal Accident Insurance - National Agricultural Insurance Scheme - Property Insurance - Motor Vehicle Insurance - Cattle Insurance	6	CO5
<b>Text Book</b>			
1	<i>Periyasamy, P.</i> 2012. <b>Principles and Practice of Insurance</b> . [Second Edition]. Himalaya Publishing House, Mumbai		
<b>Reference Books</b>			
1	<i>Mish, MN.</i> 2009 <b>Insurance</b> . [Second Edition]. Sultan Chand & Sons, New Delhi		
2	<i>Inderjit Singh and RakeshKatyal.</i> 2009. <b>Fundamentals of Insurance</b> . [First Edition]. Kalyani Publishers, Ludhiana.		
3	<i>Panda Ghanshyam.</i> 2009. <b>Principles and Practice of Insurance</b> . [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	16UBC004	DEEPAK.R
2	16UBC040	SOUNDARAJAN.V
3	16UCA005	AMARNATH.T
4	16UCA012	BALAVINAYAGAM.K
5	16UCA015	BOOPATHI.R
6	16UCA018	DHILHARSALMAN.A
7	16UCA019	DHINASHANKAR.R
8	16UCA026	GOKUL.S
9	16UCA028	GOKULA VIGNESH.R
10	16UCA036	JAMBAVATHI.M
11	16UCA049	KAVISHREE.A
12	16UCA057	LAKSHMI.R
13	16UCA059	LOGESH.G
14	16UCA070	MONISH.M
15	16UCA083	PRADEEP.R
16	16UCA091	PREM NATH.S
17	16UCA092	PRIYADHARSHINI.S
18	16UCA099	RUTHRAMANI.T
19	16UCA102	SAHULHAMEED.S
20	16UCA105	SANTHOSH.D
21	16UCA119	THENMOZHI.T
22	16UCA126	VIGNESH.K
23	16UEL012	HARIKUMAR.M
24	16UEL028	PRABHAKARAN.J.R
25	16UEL038	SANTHOSHKUMAR.B
26	16UEL041	SRIBAL.S
27	16UEL046	GURUPRASATH R
28	16UMA002	AJITH.A
29	16UMA007	ARUN.P

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30	16UMA016	DEEPASRI.M
31	16UMA037	JAGATHEESHKUMAR.S
32	16UMA047	KALAIVANAN.K
33	16UMA054	KIRUTHIKA.P
34	16UMA108	SATHEESHKUMAR.P
35	16UMA124	SURIYA.J
36	16UMA127	THIRUMOORTHY.M
37	16UMA130	VENKATESHKUMAR.C
38	16UMB019	KARTHIKA.P
39	16UMB040	SHALINI.S
40	16UPH004	AKILA.P
41	16UPH020	GOKUL ANAND.S
42	16UPH075	SURIYAKUMAR.N
43	16UPH078	THALAPATHI.N
44	16UPH085	VIGNESHWARAN.K

  
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. Mohanaal**  
**Subject : Principles of Insurance**  
**Class : II YEAR**  
**Batch : 2017 -2018**  
**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

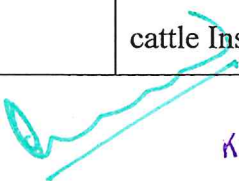
- ❖ Fundamentals of Insurance
- ❖ Principles and Practice of Insurance

#### 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 11.9.2017**

**Date of Return 18.09.2017**

#### ➤ ASSIGNMENT-2

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

**Date of submission 29.09.2017**

**Date of Return 4.10.2017**

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](http://www.wikipedia.com)

### Class Test Dates

Class test -1	12.09.2017
Class test -2	28.09.2017

  
Signature of the Faculty



  
Signature of the HOD

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## Work Plan Schedule

Staff Name: Mrs. M .Mohanaal

Department.: BCOM

Paper Code: 15COCC01

Paper: principles of Insurance

Period: Sep 2017 – Oct 2018

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	<b>Marine Insurance</b> – 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	<b>Miscellaneous Insurance</b>	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. Mohanaal  
(Subject Incharge)

  
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HOD

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

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DEPARTMENT OF COMMERCE

SUBJECT NAME : PRINCIPLES OF INSURANCE

SUBJECT CODE:15COCC01

ACADEMIC YEAR 2017 -2018

ODD SEMESTER

S.NO	REGISTER NO	NAME	September															October																
			5	6	7	8	11	12	13	14	15	18	19	20	21	22	25	26	27	28	29	2	3	4	5	6	10	11	12	13	16	17		
1	16UBC004	DEEPAK.R	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	
2	16UBC040	SOUNDARAJAN.	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
3	16UCA005	AMARNATH.T	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
4	16UCA012	BALAVINAYAGA	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
5	16UCA015	BOOPATHI.R	/	/	a	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
6	16UCA018	DHILHARSALMA	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
7	16UCA019	DHINASHANKAR	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
8	16UCA026	GOKUL.S	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
9	16UCA028	GOKULA	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
10	16UCA036	JAMBAVATHI.M	/	/	/	a	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
11	16UCA049	KAVISHREE.A	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
12	16UCA057	LAKSHMI.R	/	/	/	a	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
13	16UCA059	LOGESH.G	/	/	a	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
14	16UCA070	MONISH.M	/	/	/	a	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
15	16UCA083	PRADEEP.R	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
16	16UCA091	PREM NATH.S	/	/	a	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
17	16UCA092	PRIYADHARSHIN	/	/	/	/	a	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
18	16UCA099	RUTHRAMANI.T	/	/	/	/	/	/	/	a	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a		
19	16UCA102	SAHULHAMEED.	/	/	/	a	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
20	16UCA105	SANTHOSH.D	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
21	16UCA119	THENMOZHI.T	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/		
22	16UCA126	VIGNESH.K	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	a	/	/		
23	16UEL012	HARIKUMAR.M	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/		
24	16UEL028	PRABHAKARAN.	/	/	/	/	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	a		
25	16UEL038	SANTHOSHKUM	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/		
26	16UEL041	SRIBAL.S	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	a	/	/	/	/	/	/	/	/	/	/		





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

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	16UBC004	DEEPAK.R	8	7	48	96	5	68
2	16UBC040	SOUNDARAJAN.V	8	8	49	95	4	69
3	16UCA005	AMARNATH.T	7	7	48	96	5	67
4	16UCA012	BALAVINAYAGAM.K	8	9	53	98	5	75
5	16UCA015	BOOPATHI.R	9	8	54	94	4	75
6	16UCA018	DHILHARSALMAN.A	8	7	49	97	5	69
7	16UCA019	DHINASHANKAR.R	7	8	47	95	4	66
8	16UCA026	GOKUL.S	8	9	51	96	5	73
9	16UCA028	GOKULA VIGNESH.R	9	8	48	95	4	69
10	16UCA036	JAMBAVATHI.M	9	7	49	94	4	69
11	16UCA049	KAVISHREE.A	8	8	50	96	5	71
12	16UCA057	LAKSHMI.R	7	7	47	92	4	65
13	16UCA059	LOGESH.G	8	8	50	93	4	70
14	16UCA070	MONISH.M	9	9	52	94	4	74
15	16UCA083	PRADEEP.R	8	8	53	95	5	74
16	16UCA091	PREM NATH.S	7	7	54	93	4	72
17	16UCA092	PRIYADHARSHINI.S	7	8	46	92	4	65
18	16UCA099	RUTHRAMANI.T	8	9	52	91	4	73
19	16UCA102	SAHULHAMEED.S	9	8	49	93	4	70
20	16UCA105	SANTHOSH.D	8	7	51	95	4	70
21	16UCA119	THENMOZHI.T	8	7	48	95	4	67
22	16UCA126	VIGNESH.K	7	8	50	94	4	69
23	16UEL012	HARIKUMAR.M	8	9	52	95	4	73
24	16UEL028	PRABHAKARAN.J.R	8	8	54	94	4	74
25	16UEL038	SANTHOSHKUMAR.B	9	7	49	95	4	69
26	16UEL041	SRIBAL.S	8	8	52	93	4	72
27	16UEL046	GURUPRASATH R	7	9	54	94	4	74
28	16UMA002	AJITH.A	7	8	49	95	4	68

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29	16UMA007	ARUN.P	8	7	48	93	4	67
30	16UMA016	DEEPASRI.M	8	8	45	95	4	65
31	16UMA037	JAGATHEESHKUMAR.S	8	9	47	93	4	68
32	16UMA047	KALAIVANAN.K	7	8	51	94	4	70
33	16UMA054	KIRUTHIKA.P	8	7	48	96	5	68
34	16UMA108	SATHEESHKUMAR.P	7	8	52	95	4	71
35	16UMA124	SURIYA.J	7	9	53	96	5	74
36	16UMA127	THIRUMOORTHY.M	9	8	54	94	4	75
37	16UMA130	VENKATESHKUMAR.C	8	7	52	95	4	71
38	16UMB019	KARTHIKA.P	7	8	54	96	5	74
39	16UMB040	SHALINI.S	8	8	41	93	4	61
40	16UPH004	AKILA.P	9	7	48	94	4	68
41	16UPH020	GOKUL ANAND.S	8	8	47	95	4	67
42	16UPH075	SURIYAKUMAR.N	7	7	49	96	5	68
43	16UPH078	THALAPATHI.N	8	8	46	95	4	66
44	16UPH085	VIGNESHWARAN.K	9	7	47	96	5	68

  
Course Coordinator

  
HOD

  
Principal

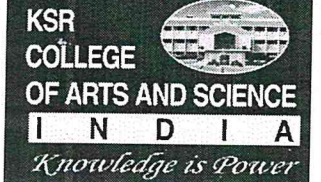
  
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Namakkal-Dt. Tamil Nadu. India

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***DEPARTMENT OF COMMERCE***

***Certificate Course***

*This is to certify that DEEPAK. R ( 16UBC004 ) of II BSC BIO CHEMISTRY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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 blue ink, appearing to read 'V. Radhakrishnan'.

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(Autonomous)  
**TIRUCHENGODE - 637 215**  
Namakkal-Dt. Tamil Nadu.

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 SOUNDARAJAN.V ( 16UBC040 ) of II BSC.CHEMISTRY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

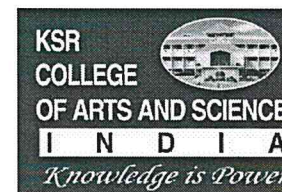
  
**Dr.V.RADHAKRISHNAN**  
Principal  
**PRINCIPAL**  
**K. S. Rangasamy College of Arts & Science (Autonomous)**  
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**Namakkal-Dt. Tamil Nadu. INDIA**

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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that AMARNATH.T ( 16UCA005 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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Kal Dt. T.

**Dr.V.RADHAKRISHNAN**

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***DEPARTMENT of COMMERCE***

***Certificate Course***

*This is to certify that BALAVINAYAGAM.K ( 16UCA012 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

  
  
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**Namakkal-Dt. Tamil Nadu, INDIA**  
**Dr. V.RADHAKRISHNAN**  
Principal

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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that BOOPATHI.R ( 16UCA015 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

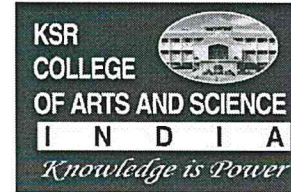
  
**Mr. V.L.SURESHBABU**  
Course Coordinator

  
**Dr.V.RADHAKRISHNAN**  
Principal  
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**Certificate Course**

*This is to certify that DHILHARSALMAN.A ( 16UCA018 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

  
  
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**Dr.V.RADHAKRISHNAN**  
Principal  
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(Autonomous)  
**TIRUCHENGODE - 637 215**  
Namakkal-Dt, Tamil Nadu, INDIA

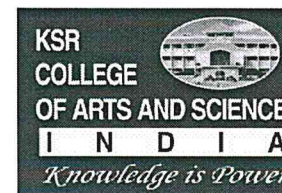


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***DEPARTMENT OF COMMERCE***

**Certificate Course**

*This is to certify that DHINASHANKAR.R ( 16UCA019 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

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

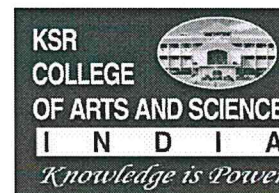
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Principal

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***Certificate Course***

*This is to certify that GOKUL.S ( 16UCA026 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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, INDIA  
**Dr.V.RADHAKRISHNAN**  
Principal

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***Certificate Course***

*This is to certify that GOKULA VIGNESH.R ( 16UCA028 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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*

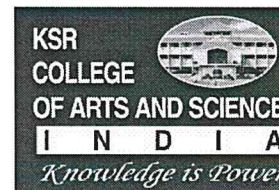
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*Principal*

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*This is to certify that JAMBAVATHI.M ( 16UCA036 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

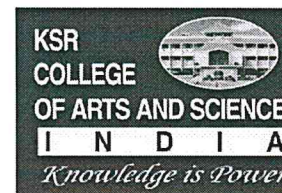
  
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**Namakkal-Dt. Tamil Nadu. INDIA**  
**Dr. V.RADHAKRISHNAN**  
Principal

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***DEPARTMENT of COMMERCE***

***Certificate Course***

*This is to certify that KAVISHREE.A ( 16UCA049 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

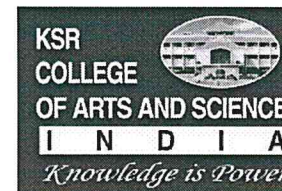
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**(Autonomous)**  
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**Namakkal-Dt. Tamil Nadu, INDIA**  
**Dr. V.RADHAKRISHNAN**  
Principal

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***DEPARTMENT of COMMERCE***

***Certificate Course***

*This is to certify that LAKSHMI.R ( 16UCA057 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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*

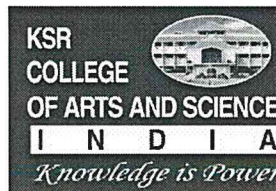
**PRINCIPAL Dr.V.RADHAKRISHNAN**  
**K. S. Rangasamy College of Arts & Science**  
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**Tamil Nadu, INDIA**

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***Certificate Course***

*This is to certify that LOGESH.G ( 16UCA059 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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 blue ink.

**PRINCIPAL Dr.V.RADHAKRISHNAN**  
*K. S. Rangasamy College of Arts & Sci*  
*(Autonomous)*  
**TIRUCHENGODE - 637 215**  
*Namakkal-Dt. Tamil Nadu.*

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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that MONISH.M ( 16UCA070 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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**  
Principal  
**K. S. Rangasamy College of Arts & Sci**  
(Autonomous)  
**TIRUCHENGODE - 637 215**  
Namakkal-Dt, Tamil Nadu.

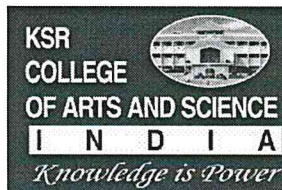


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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that PRADEEP.R ( 16UCA083 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

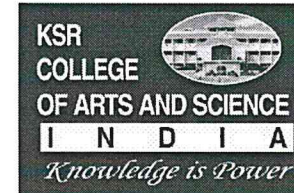
  
**Mr. V.L.SURESHBABU**  
Course Coordinator

  
  
**PRINCIPAL**  
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**(Autonomous)**  
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**Namakkal-Dt. Tamil Nadu. INDIA**  
**Dr. S. RADHAKRISHNAN**  
Principal

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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that PREM NATH.S ( 16UCA091 ) of II BSC. COMPUTER APLLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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**  
Principal  
K.S. Rangasamy College of Arts & Science  
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**Certificate Course**

*This is to certify that PRIYADHARSHINI.S ( 16UCA092 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

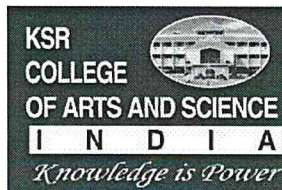
  
  
**PRINCIPAL**  
**K. S. Rangasamy College of Arts & Sci**  
**(Autonomous)**  
**TIRUCHENGODE - 637 215**  
**Namakkal-Dt. Tamil Nadu**  
**Dr.V.RADHAKRISHNAN**  
Principal

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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that RUTHRAMANI.T ( 16UCA099 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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**

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(Autonomous)  
TIRUCHENGODE - 637 215  
Tamil Nadu

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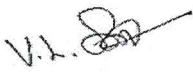



***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that SAHULHAMEED.S ( 16UCA102 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

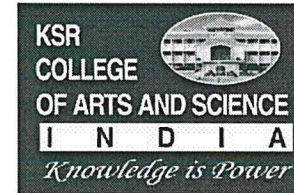
  
**Mr. V.L.SURESHBABU**  
Course Coordinator

  
**PRINCIPAL**  
**K.S. Rangasamy College of Arts & Science**  
**(Autonomous)**  
**TIRUCHENGODE - 637 215**  
**Namakkal-Dt. Tamil Nadu, India**  
**Dr. V. RADHAKRISHNAN**  
Principal

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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that SANTHOSH.D ( 16UCA105 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

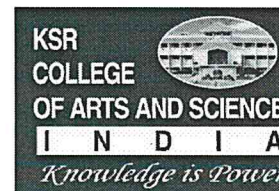
  
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**(Autonomous)**  
**TIRUCHENGODE - 637 215**  
**Dr. V.RADHAKRISHNAN**  
Principal

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**Certificate Course**

*This is to certify that THENMOZHI.T ( 16UCA119 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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**(Autonomous)**  
**TIRUCHENGODE - 637 215**  
**Namakkal-Dt. Tamil Nadu.**

**Dr. V.RADHAKRISHNAN**  
Principal

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**Certificate Course**

*This is to certify that VIGNESH.K ( 16UCA126 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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**(Autonomous)**  
**TIRUCHENGODE - 637 215**  
**Tamil Nadu.**

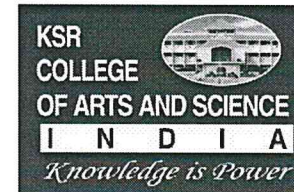
**Dr. V.RADHAKRISHNAN**  
Principal



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***DEPARTMENT OF COMMERCE***

**Certificate Course**

*This is to certify that HARIKUMAR.M ( 16UEL012 ) of II BSC. ELECTRONICS AND COMMUNICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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**  
**K. S. Rangasamy College of Arts & Science (Autonomous)**  
**TIRUCHENGODE - 637 215.**  
**Namakkal-Dt. Tamil Nadu. IN: 6**

  
**Dr.V.RADHAKRISHNAN**  
Principal

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**DEPARTMENT OF COMMERCE**

**Certificate Course**

*This is to certify that PRABHAKARAN.J.R ( 16UEL028 ) of II BSC. ELECTRONICS AND COMMUNICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

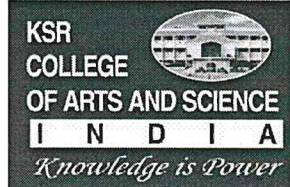
  
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***DEPARTMENT of COMMERCE***

***Certificate Course***

*This is to certify that SANTHOSHKUMAR.B ( 16UEL038 ) of II BSC. ELECTRONICS AND COMMUNICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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*

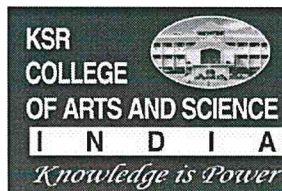
  
**Dr.V.RADHAKRISHNAN**  
*Principal*

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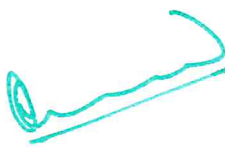
***DEPARTMENT of COMMERCE***

***Certificate Course***

*This is to certify that SRIBAL.S ( 16UEL041 ) of II BSC. ELECTRONICS AND COMMUNICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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. INDIA

  
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**Certificate Course**

*This is to certify that GURUPRASATH R ( 16UEL046 ) of II BSC. ELECTRONICS AND COMMUNICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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(Autonomous)  
**TIRUCHENGODE - 637 215**  
Namakkal-Dt. Tamil Nadu, INDIA

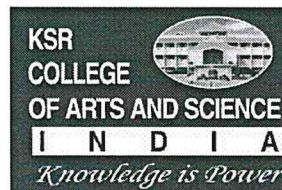
  
**Dr.V.RADHAKRISHNAN**  
Principal

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***DEPARTMENT OF COMMERCE***

***Certificate Course***

*This is to certify that AJITH.A ( 16UMA002 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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 blue ink, appearing to read 'V. Radhakrishnan'.

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

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 ARUN.P ( 16UMA007 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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 the Principal in blue ink.

**PRINCIPAL**

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

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

**Dr.V.RADHAKRISHNAN**  
*Principal*

***K.S.Rangasamy College of Arts and Science (Autonomous)***

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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that DEEPASRI.M ( 16UMA016 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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**  
**K. S. Rangasamy College of Arts & Science**  
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**TIRUCHENGODE - 637 215**  
**Namakkal-Dt. Tamil Nadu, INDIA**

  
**Dr.V.RADHAKRISHNAN**  
Principal



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**Certificate Course**

*This is to certify that JAGATHEESHKUMAR.S ( 16UMA037 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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**  
K. S. Rangasamy College of Arts & Science  
(Autonomous)  
TIRUCHENGODE - 637 215  
Namakkal-Dt. Tamil Nadu. INDIA

  
**Dr.V.RADHAKRISHNAN**  
Principal

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***DEPARTMENT of COMMERCE***

**Certificate Course**

*This is to certify that KALAIVANAN.K ( 16UMA047 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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**  
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(Autonomous)  
**TIRUCHENGODE - 637 215**  
**Namakkal-Dt. Tamil Nadu, INDIA**

  
**Dr.V.RADHAKRISHNAN**  
Principal

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**DEPARTMENT OF COMMERCE**

**Certificate Course**

*This is to certify that KIRUTHIKA.P ( 16UMA054 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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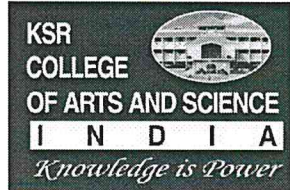
**Dr.V.RADHAKRISHNAN**  
Principal

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**DEPARTMENT of COMMERCE**

**Certificate Course**

*This is to certify that SATHEESHKUMAR.P ( 16UMA108 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

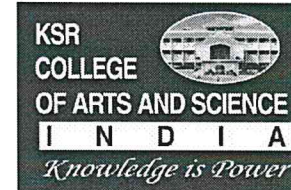
  
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(Autonomous)  
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Namakkal-Dt, Tamil Nadu, INDIA

  
**Dr.V.RADHAKRISHNAN**  
Principal

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**DEPARTMENT of COMMERCE**

**Certificate Course**

*This is to certify that SURIYA.J ( 16UMA124 ) of II BSC. COMPUTER APLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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

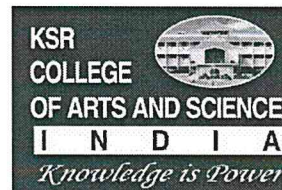
  
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(Autonomous)  
TIRUCHENGODE - 637 215  
Namakkal-Dist. Tamil Nadu, INDIA

  
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Principal

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**Certificate Course**

*This is to certify that THIRUMOORTHY.M ( 16UMA127 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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**TIRUCHENGODE - 637 215**  
**Namakkal-Dt. Tamil Nadu. INDIA**

**Dr.V.RADHAKRISHNAN**  
Principal

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***DEPARTMENT OF COMMERCE***

***Certificate Course***

*This is to certify that VENKATESHKUMAR.C ( 16UMA130 ) of II BSC. COMPUTER APPLICATION has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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**(Autonomous)**  
**TIRUCHENGODE - 637 215**  
**Namakkal-Dt. Tamil Nadu**

**Dr.V.RADHAKRISHNAN**  
*Principal*

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***DEPARTMENT OF COMMERCE***

**Certificate Course**

*This is to certify that KARTHIKA.P ( 16UMB019 ) of II BSC . MICRO BIOLOGY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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 blue ink, appearing to read 'V. Radhakrishnan'.

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**K. S. Rangasamy College of Arts & Science**  
**(Autonomous)**  
**TIRUCHENGODE - 637 215**  
**Namakkal-Dt. Tamil Nadu.**

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

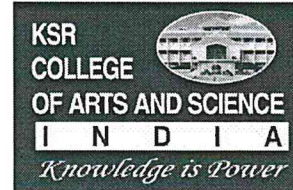
**Dr.V.RADHAKRISHNAN**



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***DEPARTMENT OF COMMERCE***

***Certificate Course***

*This is to certify that SHALINI.S ( 16UMB040 ) of II BSC . MICRO BIOLOGY has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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 blue ink, appearing to read 'V. Radhakrishnan'.

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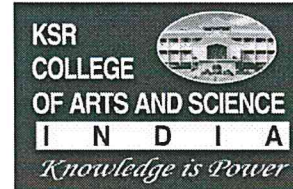
A handwritten signature in black ink, appearing to read 'V. Radhakrishnan'.

**Dr.V.RADHAKRISHNAN**  
*Principal*

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***Certificate Course***

*This is to certify that AKILA.P ( 16UPH004 ) of II BSC . PHYSICS has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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, INDIA

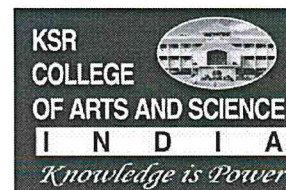
  
**Dr.V.RADHAKRISHNAN**  
Principal

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*This is to certify that GOKUL ANAND.S ( 16UPH020 ) of II BSC . PHYSICS has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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.**

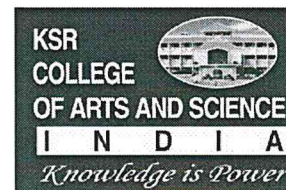
**Dr. V.RADHAKRISHNAN**  
Principal

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*This is to certify that SURIYAKUMAR.N ( 16UPH075 ) of II BSC . PHYSICS has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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*This is to certify that THALAPATHI.N ( 16UPH078 ) of II BSC . PHYSICS has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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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*This is to certify that VIGNESHWARAN.K ( 16UPH085 ) of II BSC . PHYSICS has completed a Certificate Course in **PRINCIPLES OF INSURANCE** during the academic year 2017-2018 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, INDIA**

  
**Dr. V.RADHAKRISHNAN**  
Principal