



University of Mumbai

[1]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2017016400089702	A217-180 [AND/ART1/17/B/180]	FERNANDO NOBEL AGNELO	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	B\$	--	B\$	2	6	12
UACFR201	FRENCH COMPULSORY	2	O	--	O	2	10	20
UACFC201	FOUNDATION COURSE	2	O\$	B+\$	A+\$	2	9	18
UASOC201	SOCIOLOGY-I	3	A\$	--	A\$	3	8	24
UAECO201	ECONOMICS-I	3	A\$	--	A\$	3	8	24
UAPSY201	PSYCHOLOGY-I	3	B+\$	--	B+\$	3	7	21
TOTAL		15	----	----	----	15	----	119+1@
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 120/15 = 8.00			RESULT = PASSES/A Grade			
SEMESTER I Credits=15: SGPI=6.47		SEMESTER II Credits=15: SGPI=8.00		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2018016400623777	A218- 71 [AND/ART1/18/A/71]	REHMAN AFROZ FEROZE	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	A\$	--	A\$	2	8	16
UACFR201	FRENCH COMPULSORY	2	B	--	B	2	6	12
UACFC201	FOUNDATION COURSE	2	D\$	D\$	D\$	2	4	8
UAPSY201	PSYCHOLOGY-I	3	D\$	--	D\$	3	4	12
UAENG201	ENGLISH ANCILLARY-I	3	D\$	--	D\$	3	4	12
UASOC201	SOCIOLOGY-I	3	D\$	--	D\$	3	4	12
TOTAL		15	----	----	----	15	----	72
Credits Earned = 15		Semester Grade Performance Index (SGPI) = $72/15 = 4.80$			RESULT = PASSES/D Grade			
SEMESTER I Credits=15: SGPI=4.67		SEMESTER II Credits=15: SGPI=4.80		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[3]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2018016400623271	A218- 84 [AND/ART1/18/A/84]	SINGH POOJA VIJAY KUMAR	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	O\$	--	O\$	2	10	20
UACHI201	HINDI COMPULSORY	2	C	--	C	2	5	10
UACFC201	FOUNDATION COURSE	2	O\$	F	F	0	0	0
UAPSY201	PSYCHOLOGY-I	3	A+\$	--	A+\$	3	9	27
UAENG201	ENGLISH ANCILLARY-I	3	D\$	--	D\$	3	4	12
UASOC201	SOCIOLOGY-I	3	O\$	--	O\$	3	10	30
TOTAL		15	----	----	----	13	----	99
Credits Earned = 13		Semester Grade Performance Index (SGPI) = --			RESULT = FAILS/ATKT			
SEMESTER I Credits=15: SGPI=7.87		SEMESTER II Credits=13: SGPI=---: F(1)		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2018016401293235	A218-107 [AND/ART1/18/A/107]	GAJJAR VARUN YAGNESH	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	B\$	--	B\$	2	6	12
UACHI201	HINDI COMPULSORY	2	D\$	--	D\$	2	4	8
UACFC201	FOUNDATION COURSE	2	D\$	D\$	D\$	2	4	8
UAPSY201	PSYCHOLOGY-I	3	D\$	--	D\$	3	4	12
UAENG201	ENGLISH ANCILLARY-I	3	A	--	A	3	8	24
UASOC201	SOCIOLOGY-I	3	D\$	--	D\$	3	4	12
TOTAL		15	----	----	----	15	----	76
Credits Earned = 15		Semester Grade Performance Index (SGPI) = $76/15 = 5.07$			RESULT = PASSES/C Grade			
SEMESTER I Credits=15: SGPI=5.07		SEMESTER II Credits=15: SGPI=5.07		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[5]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016401155956	A219- 31 [AND/ART1/19/X/31]	DIAS SHANAIA PAULA EUGENE	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	B\$	--	B\$	2	6	12
UACFR201	FRENCH COMPULSORY	2	D\$	--	D\$	2	4	8
UACFC201	FOUNDATION COURSE	2	B\$	D	C	2	5	10
UASOC201	SOCIOLOGY-I	3	D\$	--	D\$	3	4	12
UAPSY201	PSYCHOLOGY-I	3	D\$	--	D\$	3	4	12
UAENG201	ENGLISH ANCILLARY-I	3	D\$	--	D\$	3	4	12
TOTAL		15	----	----	----	15	----	66

Credits Earned = 15	Semester Grade Performance Index (SGPI) = 66/15 = 4.40		RESULT = PASSES/D Grade		
SEMESTER I Credits=15: SGPI=5.07	SEMESTER II Credits=15: SGPI=4.40	SEMESTER III ---		SEMESTER IV ---	

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016401151413	A219- 32 [AND/ART1/19/X/32]	DMELLO AARON AVIL	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	D\$	--	D\$	2	4	8
UACHI201	HINDI COMPULSORY	2	C\$	--	C\$	2	5	10
UACFC201	FOUNDATION COURSE	2	C\$	O\$	B+\$	2	7	14
UASOC201	SOCIOLOGY-I	3	D	--	D	3	4	12
UAPSY201	PSYCHOLOGY-I	3	O\$	--	O\$	3	10	30
UAENG201	ENGLISH ANCILLARY-I	3	D	--	D	3	4	12
TOTAL		15	----	----	----	15	----	86
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 86/15 = 5.73			RESULT = PASSES/C Grade			
SEMESTER I Credits=15: SGPI=6.87		SEMESTER II Credits=15: SGPI=5.73		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[7]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016401153482	A219- 37 [AND/ART1/19/X/37]	DOBBALI ROSEMARRY PRABHUDAS	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	D\$	--	D\$	2	4	8
UACHI201	HINDI COMPULSORY	2	D\$	--	D\$	2	4	8
UACFC201	FOUNDATION COURSE	2	B\$	D	C	2	5	10
UASOC201	SOCIOLOGY-I	3	O\$	--	O\$	3	10	30
UAPSY201	PSYCHOLOGY-I	3	O\$	--	O\$	3	10	30
UAENG201	ENGLISH ANCILLARY-I	3	A\$	--	A\$	3	8	24
TOTAL		15	----	----	----	15	----	110
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 110/15 = 7.33			RESULT = PASSES/B+ Grade			
SEMESTER I Credits=15: SGPI=8.20		SEMESTER II Credits=15: SGPI=7.33		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016401153064	A219-154 [AND/ART1/19/X/154]	ARTI TIRKEY	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	C\$	--	C\$	2	5	10
UACHI201	HINDI COMPULSORY	2	A+\$	--	A+\$	2	9	18
UACFC201	FOUNDATION COURSE	2	B\$	A+\$	B+\$	2	7	14
UASOC201	SOCIOLOGY-I	3	D\$	--	D\$	3	4	12
UAPSY201	PSYCHOLOGY-I	3	C\$	--	C\$	3	5	15
UAHIS201	HISTORY-I	3	D	--	D	3	4	12
TOTAL		15	----	----	----	15	----	81
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 81/15 = 5.40			RESULT = PASSES/C Grade			
SEMESTER I Credits=15: SGPI=5.87		SEMESTER II Credits=15: SGPI=5.40		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[9]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016401155507	A219-192 [AND/ART1/19/X/192]	MHASKE APURVA WAMAN	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	A\$	--	A\$	2	8	16
UACFR201	FRENCH COMPULSORY	2	A\$	--	A\$	2	8	16
UACFC201	FOUNDATION COURSE	2	A\$	A\$	A\$	2	8	16
UASOC201	SOCIOLOGY-I	3	O\$	--	O\$	3	10	30
UAPSY201	PSYCHOLOGY-I	3	B\$	--	B\$	3	6	18
UAECO201	ECONOMICS-I	3	C	--	C	3	5	15
TOTAL		15	----	----	----	15	----	111
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 111/15 = 7.40			RESULT = PASSES/B+ Grade			
SEMESTER I Credits=15: SGPI=7.80		SEMESTER II Credits=15: SGPI=7.40		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[10]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016401157085	A219-211 [AND/ART1/19/X/211]	SAWANT SANJAY SONU	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	B+\$	--	B+\$	2	7	14
UACHI201	HINDI COMPULSORY	2	D\$	--	D\$	2	4	8
UACFC201	FOUNDATION COURSE	2	A\$	A\$	A\$	2	8	16
UASOC201	SOCIOLOGY-I	3	B	--	B	3	6	18
UAPSY201	PSYCHOLOGY-I	3	D\$	--	D\$	3	4	12
UAECO201	ECONOMICS-I	3	A	--	A	3	8	24
TOTAL		15	----	----	----	15	----	92
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 92/15 = 6.13			RESULT = PASSES/B Grade			
SEMESTER I Credits=15: SGPI=7.33		SEMESTER II Credits=15: SGPI=6.13		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[11]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016401158556	A219-236 [AND/ART1/19/X/236]	FERNANDES PERPET ALEX	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	A\$	--	A\$	2	8	16
UACHI201	HINDI COMPULSORY	2	D\$	--	D\$	2	4	8
UACFC201	FOUNDATION COURSE	2	B\$	A+\$	B+\$	2	7	14
UASOC201	SOCIOLOGY-I	3	B	--	B	3	6	18
UAPSY201	PSYCHOLOGY-I	3	D\$	--	D\$	3	4	12
UAHIS201	HISTORY-I	3	A	--	A	3	8	24
TOTAL		15	----	----	----	15	----	92
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 92/15 = 6.13			RESULT = PASSES/B Grade			
SEMESTER I Credits=15: SGPI=7.47		SEMESTER II Credits=15: SGPI=6.13		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[12]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016401159006	A219-262 [AND/ART1/19/X/262]	MANKAD YOGESH BHANWARLAL	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	B+\$	--	B+\$	2	7	14
UACHI201	HINDI COMPULSORY	2	B\$	--	B\$	2	6	12
UACFC201	FOUNDATION COURSE	2	B+\$	A\$	A\$	2	8	16
UASOC201	SOCIOLOGY-I	3	B+	--	B+	3	7	21
UAPSY201	PSYCHOLOGY-I	3	D\$	--	D\$	3	4	12
UAHIS201	HISTORY-I	3	B+	--	B+	3	7	21
TOTAL		15	----	----	----	15	----	96
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 96/15 = 6.40			RESULT = PASSES/B Grade			
SEMESTER I Credits=15: SGPI=5.20		SEMESTER II Credits=15: SGPI=6.40		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[13]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016402161214	A219-273 [AND/ART1/19/X/273]	MOURYA GANESH BRIJKISHOR	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	B\$	--	B\$	2	6	12
UACHI201	HINDI COMPULSORY	2	B+\$	--	B+\$	2	7	14
UACFC201	FOUNDATION COURSE	2	C\$	A+\$	B\$	2	6	12
UASOC201	SOCIOLOGY-I	3	F	--	F	0	0	0
UAPSY201	PSYCHOLOGY-I	3	F	--	F	0	0	0
UAECO201	ECONOMICS-I	3	A\$	--	A\$	3	8	24
TOTAL		15	----	----	----	9	----	62
Credits Earned = 9		Semester Grade Performance Index (SGPI) = --			RESULT = FAILS/ATKT\$\$			
SEMESTER I Credits=12: SGPI=---: F(1)		SEMESTER II Credits= 9: SGPI=---: F(2)		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back, \$\$ Lower Sem. Not Cleared

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal



University of Mumbai

[14]

ST. ANDREW'S COLLEGE OF ARTS, SCIENCE & COMMERCE

ACCREDITED - 'A' GRADE BY NAAC

(Affiliated to University of Mumbai)

St. Dominic Road, Bandra (W), Mumbai - 400 050.

GRADE CARD

PROGRAMME : BACHELOR OF ARTS (B.A.) SEMESTER - II

PRN/Reg. No	Examination Seat No.	Name of the Learner	Month & Year of Examination
2019016402161222	A219-274 [AND/ART1/19/X/274]	FERNANDES ELSTON ELIAS	APRIL 2021

Course Code	Course Title	Course Credits	Grades Obtained			Credits Earned (C)	Grade Points (G)	CG=C x G
			TH	IA	Over-all			
UACSK201	COMMUNICATION SKILLS	2	D\$	--	D\$	2	4	8
UACHI201	HINDI COMPULSORY	2	O\$	--	O\$	2	10	20
UACFC201	FOUNDATION COURSE	2	O\$	A+	O	2	10	20
UASOC201	SOCIOLOGY-I	3	O\$	--	O\$	3	10	30
UAPSY201	PSYCHOLOGY-I	3	O\$	--	O\$	3	10	30
UAHIS201	HISTORY-I	3	O\$	--	O\$	3	10	30
TOTAL		15	----	----	----	15	----	138
Credits Earned = 15		Semester Grade Performance Index (SGPI) = 138/15 = 9.20			RESULT = PASSES/A+ Grade			
SEMESTER I Credits=15: SGPI=9.07		SEMESTER II Credits=15: SGPI=9.20		SEMESTER III ---		SEMESTER IV ---		

Refer 10 Point Grade Table at the back

Place : Mumbai

Date : JUNE 2021

Checked By

Chairperson Exam. Comm.

Principal