

COURSES AND ENTRY REQUIREMENTS – SPM

To be eligible for admission to the various courses, all applicants must have the following grades in subjects taken at not more than two sittings of the SPM examination:

A) BUSINESS-RELATED COURSES

NANYANG POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Accountancy & Finance	C98	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any 3 other subjects	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Business Management Specialisations: <ul style="list-style-type: none"> • Customer Relationship Mgt • Human Resource Mgt • Retail Mgt • Supply Chain Mgt 	C94	3	Note: In order to be eligible for selection, applicants must have sat for one of the following subjects, that is, for the computation of the ELR2B2 aggregate would include one of these subjects: Combined Humanities Commerce/Commercial Studies Geography History Literature in Chinese/English / Malay /Tamil Principles of Accounts	
Banking & Financial Services	C96	3		
Fund Management & Administration	C56	3		
Hospitality & Tourism Management Specialisations: <ul style="list-style-type: none"> • Resort Mgt • Hotel Mgt 	C67	3		
Marketing	C99	3		

A) BUSINESS-RELATED COURSES
NANYANG POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Media Studies & Management	C93	3	a) Bahasa Inggeris (1119)	A ⁺ to A ⁻ / 1 to 2
			b) Elementary or Additional Mathematics	A ⁺ to C / 1 to 6
			c) Any 3 other subjects	A ⁺ to C / 1 to 6
			<p>Note: In order to be eligible for selection, applicants must have sat for one of the following subjects, that is, for the computation of the ELR2B2 aggregate would include one of these subjects:</p> <p>Combined Humanities Commerce/Commercial Studies Geography History Literature in Chinese/English / Malay /Tamil Principles of Accounts</p>	

A) BUSINESS-RELATED COURSES
NANYANG POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Social Sciences (Social Work)	C47	3	a) Bahasa Inggeris (1119)	A ⁺ to C/ 1 to 6
			b) Elementary or Additional Mathematics	A ⁺ to C/ 1 to 6
			c) Any 3 other subjects	A ⁺ to C/ 1 to 6
Sport & Wellness Management	C81	3	<p>Note: In order to be eligible for selection, applicants must have sat for one of the following subjects, that is, for the computation of the ELR2B2 aggregate would include one of these subjects:</p> <p>Combined Humanities Commerce/Commercial Studies Geography History Literature in Chinese/English / Malay /Tamil Principles of Accounts</p>	

A) BUSINESS-RELATED COURSES (CONT'D)
NGEE ANN POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Accountancy	N51	3	a) Bahasa Ingeris (1119) b) Elementary or Additional Mathematics c) Any 3 other subjects Note: To be eligible for selection, you must also have sat for at least one of the following subjects: Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Advertising & Public Relations	N87	3	a) English as 1 st Language b) Elementary or Additional Mathematic c) Any 3 other subjects Note: To be eligible for selection, you must also have sat for at least one of the following subjects: Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts	A ⁺ to B ⁺ / 1 to 3 A ⁺ to D/ 1 to 7 A ⁺ to C/ 1 to 6

A) BUSINESS-RELATED COURSES (CONT'D)
NGEE ANN POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Arts Business Management	N91	3	a) English as 1 st language b) Elementary or Additional Mathematics c) Any 3 other subjects Note: To be eligible for selection, you must also have sat for at least one of the following subjects: Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Banking & Financial Services	N53	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any 3 other subjects Note: To be eligible for selection, you must also have sat for at least one of the following subjects: Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Business Studies	N45	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any 3 other subjects Note: To be eligible for selection, you must also have sat for at least one of the following subjects: Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6

A) BUSINESS-RELATED COURSES (CONT'D)
NGEE ANN POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Business & Social Enterprise	N79	3	a) English as 1 st language b) Elementary or Additional Mathematics c) Any 3 other subjects	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
			<p>Note: To be eligible for selection, you must also have sat for at least one of the following subjects:</p> <p>Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts</p>	
Chinese Media & Communication	N88	3	a) English as 1 st Language b) Higher Chinese or Chinese c) Elementary or Additional Mathematics d) Any 2 other subjects	A ⁺ to C/ 1 to 6 A ⁺ to B/ 1 to 4 A ⁺ to B ⁺ / 1 to 3 A ⁺ to D/ 1 to 7 A ⁺ to C/ 1 to 6
			<p>Note: To be eligible for selection, you must also have sat for at least one of the following subjects:</p> <p>Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/Tamil Music Principles of Accounts</p>	

A) BUSINESS-RELATED COURSES (CONT'D)
NGEE ANN POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Chinese Studies	N70	3	a) English as 1st Language	A ⁺ to C/ 1 to 6
			b) Higher Chinese or Chinese	A ⁺ to B/ 1 to 4 A ⁺ to A ⁻ / 1 to 2
			c) Elementary or Additional Mathematics	A ⁺ to D/ 1 to 7
			d) Any 2 other subjects	A ⁺ to C/ 1 to 6
<p>Note: To be eligible for selection, you must also have sat for at least one of the following subjects:</p> <p>Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts</p>				

A) BUSINESS-RELATED COURSES (CONT'D)
NGEE ANN POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
International Business	N85	3	a) Bahasa Ingggris (1119)	A ⁺ to C/ 1 to 6
International Supply Chain Management	N80	3	b) Elementary or Additional Mathematics	A ⁺ to C/ 1 to 6
			c) Any 3 other subjects	A ⁺ to C/ 1 to 6
Logistics Management	N58	3	Note: To be eligible for selection, you must also have sat for at least one of the following subjects:	
			Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts	

A) BUSINESS-RELATED COURSES (CONT'D)
NGEE ANN POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Mass Communication	N67	3	a) English as 1 st Language b) Elementary or Additional Mathematics c) Any 3 other subjects	A ⁺ to B ⁺ / 1 to 3 A ⁺ to D/ 1 to 7 A ⁺ to C/ 1 to 6
			<p>Note: To be eligible for selection, you must also have sat for at least one of the following subjects:</p> <p>Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts</p>	
Psychology & Community Services ^K	N77	3	a) English as 1 st Language b) Elementary or Additional Mathematics c) Any 3 other subjects	A ⁺ to C/ 1 to 6 A ⁺ to D/ 1 to 7 A ⁺ to C/ 1 to 6
			<p>Note: To be eligible for selection, you must also have sat for at least one of the following subjects:</p> <p>Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts</p>	

Note:

K Applicants for N77 (**Diploma in Psychology & Community Services**) are required to undergo a medical examination to facilitate placement for community projects and attachments. Psychiatric conditions may lead to non-acceptance into the course.

A) BUSINESS-RELATED COURSES (CONT'D)
NGEE ANN POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Tourism & Resort Management	N72	3	a) Bahasa Inggeris (1119)	A ⁺ to C/ 1 to 6
			b) Elementary or Additional Mathematics	A ⁺ to C/ 1 to 6
			c) Any 3 other subjects	A ⁺ to C/ 1 to 6
			<p>Note: To be eligible for selection, you must also have sat for at least one of the following subjects:</p> <p>Art / Art Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography Higher Art Higher Music History Literature in Chinese/ English/ Malay/ Tamil Music Principles of Accounts</p>	

A) BUSINESS-RELATED COURSES (CONT'D)
REPUBLIC POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Communication and Information Design	R32	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any of the following subjects: Combined Humanities Commerce/Commercial Studies Geography History Literature in Chinese/English/Malay/Tamil Principles of Accounts d) Any two other subjects excluding CCA	A ⁺ to C ⁺ / 1 to 5 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Outdoor and Adventure Learning ①	R33	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any of the following subjects: Combined Humanities Commerce/Commercial Studies Geography History Literature in Chinese/English/Malay/Tamil Principles of Accounts d) Any two other subjects excluding CCA	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Customer Relationship and Service Management	R34	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Hotel and Hospitality Management	R37	3	c) Any two other subjects excluding CCA	A ⁺ to C/ 1 to 6
Integrated Events Management	R28	3		
Sports and Leisure Management	R27	3		
Wellness, Lifestyle and Spa Management	R44	3		

① Due to the nature of the outdoor and adventure learning job requirements, candidates seeking admission into the Diploma in Outdoor and Adventure Learning (DOAL) should enjoy working with youth in the outdoor environment consisting of natural and adventurous elements. The course will demand from students a substantial amount of involvement in physical activity and water based experiential activities. As such, having an affinity for the outdoors and adventure pursuits will be advantageous. Additionally, students should be able to show confidence in water whilst donning a personal flotation device.

DOAL candidates are allowed to enroll into RP on the condition that they pass a medical examination by a certified medical general practitioner. For information on the medical conditions and medical form for examination, please refer to <http://www.rp.sg/courses/shl/doal/index.asp>. The fee for the medical examination is to be borne by the applicant.

Candidates who do not pass the medical examination will not be accepted into the Diploma in Outdoor and Adventure Learning.

A) BUSINESS-RELATED COURSES (CONT'D)
SINGAPORE POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Accountancy Specialisations: <ul style="list-style-type: none"> • Business Development • Finance • Information Technology • Integrated Accounting Practice • International Business 	S75	3	a) Bahasa Inggeris (1119) A ⁺ to C/ 1 to 6 b) Elementary or Additional Mathematics A ⁺ to C/ 1 to 6 c) Any three other subjects: A ⁺ to C/ 1 to 6 Note: To be eligible for admissions, you must also have sat for at least one of the following subjects: <ul style="list-style-type: none"> • Art • Art Graphic • Basic Econs • Commerce/Commercial Studies • Geography • History • Literature in Chinese/English/Malay/Tamil • Music • Principles of Accounts 	
Applied Drama and Psychology	S43	3	a) Bahasa Inggeris (1119) A ⁺ to C/ 1 to 6 b) Elementary or Additional Mathematics A ⁺ to D/ 1 to 7 c) Any three other subjects: A ⁺ to C/ 1 to 6 Note : To be eligible for admissions, you must also have sat for at least one of the following subjects: <ul style="list-style-type: none"> • Art • Art Graphic • Basic Econs • Commerce/Commercial Studies • Geography • History • Literature in Chinese/English/Malay/Tamil • Music • Principles of Accounts 	

A) BUSINESS-RELATED COURSES (CONT'D)
SINGAPORE POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Creative Writing for Television and New Media	S41	3	a) Bahasa Inggeris (1119)	A ⁺ to A ⁻ / 1 to 2
			b) Elementary or Additional Mathematics	A ⁺ to D/ 1 to 7
			c) Any three other subjects:	A ⁺ to C/ 1 to 6
			<p>Note: To be eligible for admissions, you must also have sat for at least one of the following subjects:</p> <ul style="list-style-type: none"> • Art • Art Graphic • Basic Econs • Commerce/Commercial Studies • Geography • History • Literature in Chinese/English/Malay/Tamil • Music • Principles of Accounts 	

A) BUSINESS-RELATED COURSES (CONT'D)
SINGAPORE POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Human Resource Management with Psychology	S48	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects:	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
International Business	S36	3	<p>Note: To be eligible for admissions, you must also have sat for at least one of the following subjects:</p> <ul style="list-style-type: none"> • Art • Art Graphic • Basic Econs • Commerce/Commercial Studies • Geography • History • Literature in Chinese/English/Malay/Tamil • Music • Principles of Accounts 	
Media and Communication Specialisations: • Advertising Creative Services • Radio & TV Production	S86	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects :	A ⁺ to A ⁻ / 1 to 2 A ⁺ to D/ 1 to 7 A ⁺ to C/ 1 to 6
			<p>Note: To be eligible for admissions, you must also have sat for at least one of the following subjects:</p> <ul style="list-style-type: none"> • Art • Art Graphic • Basic Econs • Commerce/Commercial Studies • Geography • History • Literature in Chinese/English/Malay/Tamil • Music • Principles of Accounts 	

A) BUSINESS-RELATED COURSES (CONT'D)
TEMASEK POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Accounting & Finance Electives: ④ <ul style="list-style-type: none"> • Accounting • Banking • Investment 	T02	3	a) Bahasa Ingggris (1119) b) Elementary or Additional Mathematics c) Any three other subjects, excluding CCA	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Business/Logistics & Operations Management/Marketing The first year is common to all students and they will opt for one of the following diplomas at the end of Year 1: <ul style="list-style-type: none"> • Dip in Business • Dip in Logistics & Operations Management • Dip in Marketing 	T01	3	Art/Art & Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography History Higher Art Higher Music Introduction to Enterprise Development Literature in Chinese/English/Malay/Tamil Music Principles of Accounts	

Note:

④ Allocation of options/ electives will depend on students fulfilling the prerequisite of completing selected modules, meeting criteria and also availability of places in the respective courses.

A) BUSINESS-RELATED COURSES (CONT'D)
TEMASEK POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Business Information Technology ①	T36	3	a) Bahasa Ingeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects, excluding CCA	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
			Note: To be eligible for selection, you must also have sat for at least one of the following subjects: Additional Combined Science Additional Science Biology Chemistry Combined Science Computer Studies Creative 3-D Animation Design & Technology Engineering Science Food & Nutrition Fundamentals of Electronics General Science Human & Social Biology Integrated Science Physics Physical Science Science (Chemistry, Biology) Science (Physics, Biology) Science (Physics, Chemistry) Science (Physics, Chemistry, Biology)	

Note:

- ① Applicants applying for these courses must ensure that they do not suffer from complete colour appreciation deficiency. Applicants with partial colour appreciation deficiency may apply. Applicants who do not satisfy the pre-requisite may lead to non-acceptance to the course of study.

A) BUSINESS-RELATED COURSES (CONT'D)
TEMASEK POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Culinary & Catering Management	T18	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects, excluding CCA	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
			Note : To be eligible for selection, you must also have sat for at least one of the following subjects : Art/Art & Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography History Higher Art Higher Music Introduction to Enterprise Development Literature in Chinese/English/Malay/Tamil Music Principles of Accounts	
Hospitality & Tourism Management	T08	3		

A) BUSINESS-RELATED COURSES (CONT'D)
TEMASEK POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Law and Management	T09	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects, excluding CCA	A ⁺ to B/ 1 to 4 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
			Note : To be eligible for selection, you must also have sat for at least one of the following subjects : Art/Art & Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography History Higher Art Higher Music Introduction to Enterprise Development Literature in Chinese/English/Malay/Tamil Music Principles of Accounts	
Leisure & Resort Management	T19	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects, excluding CCA	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
			Note : To be eligible for selection, you must also have sat for at least one of the following subjects : Art/Art & Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography History Higher Art Higher Music Introduction to Enterprise Development Literature in Chinese/English/Malay/Tamil Music Principles of Accounts	

A) BUSINESS-RELATED COURSES (CONT'D)
TEMASEK POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Retail Management	T39	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects, excluding CCA	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
			Note : To be eligible for selection, you must also have sat for at least one of the following subjects : Art/Art & Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography History Higher Art Higher Music Introduction to Enterprise Development Literature in Chinese/English/Malay/Tamil Music Principles of Accounts	

A) BUSINESS-RELATED COURSES (CONT'D)
TEMASEK POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Early Childhood Studies ⑤ ⑥	T54	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects, excluding CCA	A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6 A ⁺ to C/ 1 to 6
Note : To be eligible for selection, you must also have sat for at least one of the following subjects : Art/Art & Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography History Higher Art Higher Music Introduction to Enterprise Development Literature in Chinese/English/Malay/Tamil Music Principles of Accounts				

Note:

- ⑤ In addition to satisfying the Fitness requirement at the Polytechnic's pre-enrolment medical examination and medical requirements of other regulatory authorities (if applicable), applicants offered a place in T54 (Diploma in Early Childhood Studies) must also be free from physical disabilities. Whilst not comprehensive, the following medical conditions may lead to non-acceptance into the Early Childhood Studies course:

Active tuberculosis	Uncontrolled epilepsy	Psychiatric condition
HBsAg positive / Hepatitis B Carrier	Uncontrolled asthma	Acquired immune deficiency syndrome (AIDS)
Legal Blindness	Uncontrolled hypertension	Mobility restricted
Uncontrolled diabetes	Profound deafness	Physical dependence upon mobility equipment

- ⑥ Applicants admitted to T54 (Diploma in Early Childhood Studies) and are keen to register as pre-school teachers after graduation must ensure that they obtain a minimum of B4 in their GCE 'O' Level English (EL1) or a minimum band of 6.5 in the International English Language Testing System (IELTS – General Training). Applicants who do not meet the English requirement must ensure that they do so within 2 years of their registration as pre-school teachers.

A) BUSINESS-RELATED COURSES (CONT'D)
TEMASEK POLYTECHNIC

Course	Course Code	Duration (Years)	Entry Requirements	
			Subject	Grade
Gerontological Management Studies	T53	3	a) Bahasa Inggeris (1119) b) Elementary or Additional Mathematics c) Any three other subjects, excluding CCA	A ⁺ to C/ 1 to 6 A ⁺ to D/ 1 to 7 A ⁺ to C/ 1 to 6
Psychology Studies	T48	3	Note : To be eligible for selection, you must also have sat for at least one of the following subjects : Art/Art & Design Business Studies Combined Humanities Commerce/Commercial Studies Economics Geography History Higher Art Higher Music Introduction to Enterprise Development Literature in Chinese/English/Malay/Tamil Music Principles of Accounts	