LIST OF ABBREVIATIONS

ANOVA  Analysis of Variance
ANZ Bank  Australia and New Zealand  Bank
DFID  Department for International Development
E-FILING  Electronic Filing
FLC  Financial Literacy Centre
FLEC  Financial Literacy and Education Commission
FSA  Financial Services Authority
FSDC  Financial Stability and Development Council
H-L  Hosmer and Lemeshow
HRS  Health and Retirement Survey
INFE  International Network on Financial Education
KMO  Kaiser-Meyer-Olkin
KVP  Kisan Vikas Patra
NGO  Non Government Organisation
NSC  National Savings Certificate
NSFE  National Strategy for Financial Education
OECD  Organization for Economic Co-operation and Development
PHD  Doctor of Philosophy
PPF  Public Provident Fund
RBI  Reserve Bank of India
ROC Curve  Receiving Operator Characteristic Curve
RTS  Risk Tolerance Scale
SAS  Self Assessment System
SHARE  Survey of Health, Age and Retirement
SPSS  Statistical Product and Service Solutions
TDS  Tax Deduction at Source