List of Abbreviations

- CFA   Confirmatory Factor Analysis
- CSO   Central Statistics Office
- ELSS  Equity Linked Saving Schemes
- EFA   Exploratory Factor Analysis
- EPF   Employee Provident Fund
- ETF   Exchange Traded Funds
- FD    Fixed Deposits
- FMP   Fixed Maturity Plans
- F & O Futures & Options
- GDP   Gross Domestic Product
- G- Sec Government Securities
- KVP   Kisan Vikas Patra
- MCX   Multi Commodity Exchange of India Ltd.
- MF    Mutual Funds
- MIP   Monthly Income Plans
- MMMF  Money Market Mutual Funds
- NCA   Non Conventional Avenues
- NCD   Non Convertible Debentures
- NCDEX National Commodity & Derivatives Exchange Ltd.
- NPS   National Pension System
- NSC   National Savings Certificate
- PACFL Presidents Advisory Council on Financial Literacy
• PFP Personal Financial Planning
• PFRDA Pension Fund Regulatory and Development Authority
• PPF Public Provident Fund
• RBI Reserve Bank of India
• SEBI Securities and Exchange Board of India
• SEM Structural Equation Modeling
• ULIP Unit Linked Insurance Plan