LIST OF ABBREVIATIONS AND ACRONYMS

1. AAGR: Average Annual Growth Rate
2. AMC: Asset Management Company
3. AMFI: Association of Mutual Funds in India
4. ANOVA: Analysis of Variance
5. AUM: Assets Under Management
6. BOIMF: Bank of India Mutual Fund
7. BSE: Bombay Stock Exchange
8. CAGR: Compounded Annual Growth Rate
9. CAPM: Capital Asset Pricing Model
10. CDs: Certificate of Deposits
11. CPs: Commercial Paper
12. DEA: Data Envelopment Analysis
13. EAFEI: Europe, Australia, Far East Index
14. ELSS: Equity Linked Savings Scheme
15. FDI: Foreign Direct Investment
16. FEMA: Foreign Exchange Management Act
17. FERA: Foreign Exchange Regulation Act
18. FII: Foreign Institutional Investor
19. FIPB: Foreign Investment Promotion Board
20. FMCG: Fast Moving Consumer Goods
21. GDR: Global Deposit Receipt
22. GIC: General Insurance Corporation of India
23. HDFC: Housing Development Finance Corporation
24. HNI: High Networth Individual
25. HSBC: Hongkong Shangahi Banking Corporation
26. IBDI: Industrial Development Bank of India
27. ICI: Investment Company Institute
28. ICICI: Industrial Credit Investment Corporation of India
29. ICRA: Institutional Credit Rating Agency
30. IDFC: Industrial Development Finance Corporation
31. LIC: Life Insurance Corporation of India
32. MFs: Mutual Funds
33. MIPs: Monthly Income Plan
34. NAV: Net Assets Value
35. NIFTY: National Stock Exchange 50 Index
36. NNA: Net New Assets
37. NPA: Non-Performing Assets
38. NSE: National Stock Exchange
39. NYSE: New York Stock Exchange
40. PNB MF: Punjab National Bank Mutual Fund
41. RBI: Reserve Bank of India
42. REMF: Real Estate Mutual Fund
43. SAI: Statement of Additional Information
44. SBI: State Bank of India
45. SCBs: Scheduled Commercial Banks

46. SEBI: Securities and Exchange Board of India

47. SID: Scheme Information Document

48. U.S.A.: United States of America

49. ULIP: Unit Linked Insurance Plan

50. US 64: Unit Scheme 1964 of UTI

51. USD: United State Dollar

52. UTI: Unit Trust of India

53. UTIMF: Unit Trust of India Mutual Funds