

Certificate

This is to certify that the work incorporated in the dissertation bearing the title “*A Study of Financial Literacy Among the Teaching Staff at the Sardar Patel University*” submitted by **Ms. Happy Rajpurohit** comprises the result of independent and original investigations carried out. The materials that have been obtained (and used) from other sources have been acknowledged in the dissertation.

Vallabh Vidyanagar

March , 2013

Signature of the Investigator

Certified that the work mentioned above is carried out under our guidance.

Vallabh Vidyanagar

March , 2013

Signature of the Research Co- Guide

Signature of the Research Guide

Certificate of Approval

This dissertation directed and supervised by the candidate's guides has been accepted by the Waymade College of Education, Sardar Patel University, Vallabh Vidyanagar in partial fulfillment of the requirement for the degree of

Master of Education

Title: **A Study of Financial Literacy Among the Teaching Staff at the Sardar Patel University**

Investigator: **Ms. Happy Rajpurohit**

Guide: **Dr. Sulabha Natraj**

Co-Guide: **Dr. Rakesh Ranjan**

Date: /03/13

Professor & Head

Waymade College of Education

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LIST OF ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
ANZ	Australia and New Zealand Banking Group
ASIC	Australian Securities and Investments Commission
CBF	Commonwealth Bank Foundation
CRY	Child Rights and You
HIV	Human Immunodeficiency Virus
ICICI	Industrial Credit and Investment Corporation of India
IFUW	The International Federation of University Women
INFE	International Network on Financial Education
NGO	Non- Governmental Organization
OECD	Organization for Economic Co-operation and Development
PAN	Permanent Account Number
PPF	Public Provident Fund
RBI	Reserve Bank of India
SEBI	Securities Exchange Board of India
SEWA	Self-Employed Women Association
VISA	Visa International Service Association Incorporation