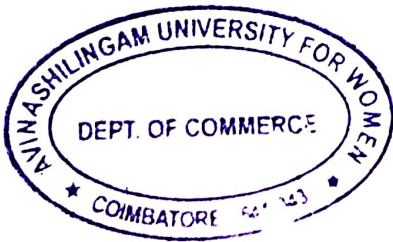


CERTIFICATE

This is to certify that the thesis entitled “Investment Behaviour of Government Employees in Kerala” submitted to Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, for the degree of Doctor of Philosophy (Ph.D.) by Mrs Rathi K. N., is the record of original research work carried out by her during the period from July 2018 to October 2023 under my guidance and supervision and that this work has not formed the basis for award of any Degree, Diploma, Associateship, Fellowship or other Titles in this Institute or any other University or Institution of Higher Learning.

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DECLARATION

I hereby declare that the thesis entitled "INVESTMENT BEHAVIOUR OF GOVERNMENT EMPLOYEES IN KERALA" submitted Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, for the award of Doctor of Philosophy (Ph.D.) is the record of original research work carried out by me during the period from **July 2018 to November 2023** under the guidance of **Dr D. Geetha, M Com., M Phi., D. Ed., Ph D. Professor and Head (Retd.),** Department of Commerce, and that this work has not formed the basis for award of any Degree, Diploma, Associateship, Fellowship or other Titles in this Institute or any other University or Institution of Higher Learning. It represents entirely an independent work from the part of the candidate.

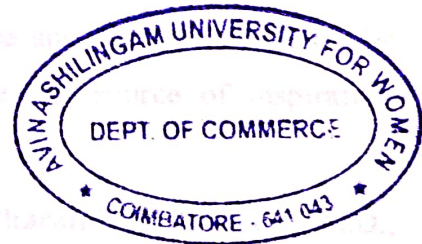
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LIST OF ABBREVIATIONS

Sl. No.	Abbreviations	Full form for Abbreviations
1	MPT	Modern Portfolio Theory
2	Govt.	Government
3	SPARK	Service and Payroll Administrative Repository for Kerala
4	LSGD	Local Self Government Development
5	GST	Goods and Service Tax
6	CMDRF	Chief Minister's Disaster Management Fund
7	NRIs	Non-Resident Indians
8	EMH	Efficient Market Hypothesis
9	R	Return
10	EC	Economic Consideration
11	IP	Influencing Persons
12	ID	Information Dependence
13	SC	Social Consideration
14	Ri	Risk
15	E	Evaluation
16	S	Sustainability
17	RB	Representativeness
18	AB	Availability Bias
19	AN	Anchoring Bias
20	GF	Gambler's Fallacy
21	OC	Overconfidence Bias
22	MA	Mental Accounting Bias
23	H	Herd Effect
24	RA	Regret Aversion

25	BFPT	Big Five Personality Trait
26	BFPI	Big Five Personality Inventory
27	MII	Multiple Intelligence Inventory
28	MI	Multiple Intelligence
29	IQ	Intelligent Quotient
30	SAT	Scholastic Aptitude Test
31	VI	Verbal Intelligence
32	LI	Logical Intelligence
33	SI	Spatial Intelligence
34	MI	Musical Intelligence
35	KI	Kinesthetic Intelligence
36	II	Interpersonal Intelligence
37	InI	Intrapersonal Intelligence
38	NI	Naturalistic Intelligence
39	EI	Existential Intelligence
40	O	Openness
41	C	Conscientiousness
42	E	Extroversion
43	A	Agreeableness
44	N	Neuroticism
45	NBFCs	Non-Banking Financial Companies
46	INR.	Indian Rupee
47	CVR	Content Validity Ratio
48	SEM	Structural Equation Modelling
49	M	Mean
50	SD	Standard Deviation
51	EFA	Exploratory Factor Analysis
52	PCA	Principal Component Analysis
53	'e'	Eigenvalue

54	KMO	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.
55	SE	Standard Error
56	R	Karl Pearson's Product Moment Correlation
57	R _c	Canonical Correlation
58	Co-ef	Coefficient
59	r _s	Structure Coefficient
60	CCA	Canonical Correlation Analysis
61	GLM	General Linear Model
62	ANOVA	Analysis of Variance
63	h ²	Canonical Communality Coefficient
64	α	Alpha Coefficient
65	β	Beta Coefficient
66	r _s ²	Squared Structure Coefficient
67	H ₀	Null Hypothesis
68	t	T Value
69	F	F Value
70	p	Probability Value
71	p Value	Probability Value
72	CFI	Comparative Fit Index
73	NFI	Normal Fit Index
74	PCFI	Comparative Fit Index
75	PNFI	Normal Fit Index
76	RMSEA	Root Mean Square of Approximation
77	CFA	Confirmatory Factor Analysis
78	CR	Critical Ratio
79	RMSR	Root Mean Square Residual
80	AVE	Average Variance Extracted

81	NIC	National Informatic Center
82	KVP	Kisan Vikas Patra
83	MIS	Monthly Income Scheme
84	NSC	National Savings Certificate
85	PPF	Public Provident Fund
86	KYC	Know Your Customer
87	GFI	Goodness of Fit index
88	AGFI	Adjusted Goodness of Fit Index
89	TLI	Tucker Lewis Index
90	RFI	Relative Fit index