

**FINANCIAL INCLUSION THROUGH BUSINESS  
CORRESPONDENTS IN NORTH BENGAL: AN  
EMPIRICAL STUDY**

**A Thesis Submitted to University of North Bengal  
For the Award of  
Doctor of Philosophy  
in  
Commerce**

**BY  
PINTU PRASAD JAISWAL**

**SUPERVISOR  
PROF. SAMIRENDRA NATH DHAR  
DEPARTMENT OF COMMERCE  
UNIVERSITY OF NORTH BENGAL**



**DEPARTMENT OF COMMERCE  
UNIVERSITY OF NORTH BENGAL  
NOVEMBER, 2021**