

*“This thesis is
dedicated to
my parents &
adoring niece
Miss Aradhya
Jaiswal”*

DECLARATION

I hereby declare that the thesis entitled “Financial Inclusion through Business Correspondents in North Bengal: An Empirical Study” submitted to the University of North Bengal for the award of the degree of Doctor of Philosophy in Commerce has been prepared by me under the guidance of Prof. Samirendra Nath Dhar, Department of Commerce, University of North Bengal. No part of this thesis has formed the basis for the award of any degree or fellowship previously.



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LIST OF ABBREVIATIONS

AGFI	-	Adjusted Goodness-of-fit Index
ASV	-	Average Shared Variance
AVE	-	Average Variance Extracted
BCAs	-	Business Correspondent Agents
BCs	-	Business Correspondents
CAGR	-	Compound Annual Growth Rate
CBCs	-	Corporate Business Correspondents
CFA	-	Confirmatory Factor Analysis
CFI	-	Comparative Fit Index
COMA	-	Commission Aspect
CR	-	Construct Reliability
CSP	-	Customer Service Point
CV	-	Convergent Validity
EFA	-	Exploratory Factor Analysis
GFI	-	Goodness-of-fit Index
KMO	-	Kaiser-Mayer-Olkin
LIQA	-	Liquidity Aspect
MSV	-	Maximum Shared Variance
NFI	-	Normed Fit Index
PCFI	-	Parsimony Comparative Fit Index
PNFI	-	Parsimony Normed Fit Index
RMSEA	-	Root Mean Square Error of Approximation
SEM	-	Structural Equation Modeling
SPSS	-	Statistical Package for the Social Sciences
TECA	-	Technical Aspects
TLI	-	Tucker Lewis Index
TRA	-	Training Aspect