CERTIFICATE

This is to certify that, the dissertation entitled, "REFORMS AND LABOUR PRODUCTIVITY IN BANKING SECTOR IN KOLHAPUR", has been completed by Mr. Sham L. Satarle under my guidance and submitted to the Shivaji University, Kolhapur in partial fulfilment of the requirement for the Degree of Master of Philosophy in Economics.

Place: Kolhapur

Date: 3/2/2007

Dr. V. B. Kakade Research Guide

Department of Economics, Shivaji University, Kolhapur

R. G. DANDGE
Departing of Economics
Shive in University
ROLHAPUR-410484