

## **DECLARATION**

I hereby declare that this dissertation entitled A STUDY OF FINANCIAL SECTOR REFORMS WITH SPECIFIC REFERENCE TO BANKING SECTOR REFORMS 1991-1996 is a genuine and bonafide work prepared by me and submitted to Shivaji University, Kolhapur for the award of the Degree of Master of Philosophy in Economics (Faculty of Social Sciences) is my original work and the conclusions drawn therein are based on the data collected by myself.

I further declared that to the best of my knowledge and belief, this research work has not been submitted earlier to this or any other University for the award of this or any other degree.

Kolhapur



*Patil*  
**(SWATI R. PATIL)**  
Research Student

Date : 26/6/2000

*[Signature]*  
**Professor and Head**  
**Department of Economics,**  
**Shivaji University,**  
**Kolhapur -416 004.**