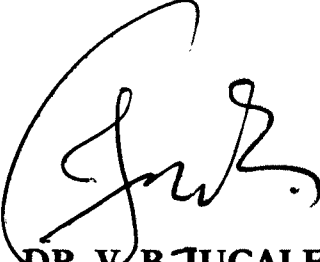


# **CERTIFICATE**

*This is to certify that the 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 Ms. Swati R. Patil, under my guidance and submitted to Shivaji University, Kolhapur, for the award of the Degree of Master of Philosophy in Economics (Faculty of Social Sciences).*

*To the best of my knowledge, the matter presented in this dissertation has not been submitted earlier.*

Kolhapur  
Date :26/6/2000



**DR. V. B. JUGALE**  
Research Guide  
Department of Economics  
Shivaji University, Kolhapur