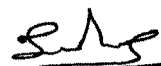


DECLARATION

I, the undersigned hereby declare that, this dissertation entitled, "REFORMS AND LABOUR PRODUCTIVITY IN BANKING SECTOR IN KOLHAPUR" is written by me and submitted to the Shivaji University, Kolhapur for the Degree of MASTER OF PHILOSOPHY in Economics. I further declare that the same has not been submitted for award of any other Diploma or Degree either of this University or any other University.

Place : Kolhapur



Mr. Sham L. Satarle
Research Student

Date : 3/2/2007