



A Peer Reviewed International Journal of Asian
Academic Research Associates

AARJSH

**ASIAN ACADEMIC RESEARCH
JOURNAL OF SOCIAL
SCIENCE & HUMANITIES**



**STATISTICAL COMPARISON OF SOME BANKING
PARAMETERS OF GUJARAT WITH NATIONAL LEVEL**

SHAH H. M*; RAJYAGURU A. J**

*Adhyapak Sahayak, Prin. M. C. Shah Commerce College,
Affiliated to Gujarat University, Ahmedabad

**Associate Professor,
Department of Statistics, VNSGU, Surat

Abstract

Capital formation is the most significant variable for economic development. The commercial banks influence ability to save by helping different business units in earning income. The role of commercial banks in current strategy of developing country is different from the traditional setting. They have to serve as an important catalyst in the economic and social transformation of the economy. In short, the growth of the economy is tied with the growth of the commercial bank in economy.

Hence in this paper, using some of the banking parameters, the statistical comparison is made between Gujarat and India at national level using the data for the period 1998 to 2008 and major findings are reported as follows:

∩ Gujarat has less population per office, credit per office and Business per office than national level.

∩ Gujarat is better placed as per average deposit per account as well as per capita NSDP than India.

∩ There is no statistical difference amongst CD ratio of each bank group both Gujarat at and at India except nationalized banks.

Key words: Bank offices, bank centers, credit, deposits, Bank Business, CD ratio, per capita NSDP, population group, occupation group, bank group, credit utilization.
