Chapter 4

Research Methodology
CHAPTER-4
RESEARCH METHODOLOGY

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ANNEXURE-I
4.1 RATIONALE OF THE RESEARCH STUDY:
The research study was undertaken mainly to assess efforts put in by the branches of sectoral banks viz., Nationalised Banks [NBs], Private Banks [PBs], Foreign Banks [FBs], Co-operative Banks [CBs], located in the State of Gujarat. It was based on responses of selected customers' who have availed banking services and also from those branch managers of various branches of sectoral banks who are responsible to implement various CRM practices.

The research study is of descriptive nature and two-fold as it is based on collection of primary data from randomly selected 1004 customers' across the state of Gujarat who have availed benefits of the banking services through implementation of CRM practices as well as from 304 branch managers who have implemented CRM practices from the randomly selected branches located in the cities viz., Ahmedabad, Surat, Vadodara and Rajkot in the year 2005.

The researcher therefore has put forward its highlights as follows:

Table no. 4.1 Data collection sample plan:

<table>
<thead>
<tr>
<th>Name of city</th>
<th>Bank Customers Number and per cent</th>
<th>Bank Manager Number and per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ahmedabad</td>
<td>358 (35.66)</td>
<td>107 (35.20)</td>
</tr>
<tr>
<td>Surat</td>
<td>250 (24.90)</td>
<td>75 (24.70)</td>
</tr>
<tr>
<td>Vadodara</td>
<td>203 (20.22)</td>
<td>62 (20.40)</td>
</tr>
<tr>
<td>Rajkot</td>
<td>195 (19.70)</td>
<td>60 (19.70)</td>
</tr>
<tr>
<td>Total</td>
<td>1004 (100)</td>
<td>304 (100)</td>
</tr>
</tbody>
</table>

4.2 SCOPES AND COVERAGE OF THE RESEARCH STUDY:
The research study was mainly undertaken to measure and evaluate current state of continuous relationship on the basis of customers' satisfactions/ dissatisfaction with regard to banking services in PSBs, PBs, FBs, CBs, in the selected cities of Gujarat i.e. Ahmedabad, Surat, Vadodara and Rajkot.
In all, 1004 customers, who have availed banking services from the various branches of sectoral banks and 304 branch managers who have implemented CRM practices from the randomly selected branches located in the cities viz., Ahmedabad, Surat, Vadodara and Rajkot in the year 2005.

4.3 OBJECTIVES OF THE RESEARCH STUDY:

(1) The objectives of the customers’ study were as follows:

- To undertake comparative study on CRM practices of sectoral banks
- To examine effects of CRM practices as implemented by the selected branches of the sectoral banks from the selected cities of Gujarat
- To study overall experience of the customers’ in time taken to complete routine transactions in sectoral banks.
- To evaluate service activities of the sectoral banks.
- To examine customers trust and satisfaction on various banking sectors.
- To undertake comparative study of physical infrastructure and manpower sufficiency of sectoral banks.
- To examine supporting activities to implements CRM practices in banking sector of Gujarat.
- To collect data from selected customers’ from the selected cities of Gujarat on viz.,
  - Customers’ awareness about CRM practices.
  - Customers’ responses on benefits of CRM as perceived by them.
  - Customers’ expectations and experiences on CRM practices.
  - Problems as being faced by the selected customers.
- To explore and report on eCRM practices as offered by the selected branches of sectoral banks in the state of Gujarat.
- To offer valuable suggestions on CRM practices.
The objectives of the bank managers' study were as follows:

- To examine recent changes and challenges that has emerged in the banking sector of India.
- To be aware with the dimensions related to CRM practices considering bank managers experience as a banker.
- To collect information regarding, designing, offering and customization of different banking products/schemes to meet customers needs in sectoral banks.
- To examine relationship of branch manager with key customers, among various departments, other than banking groups and with local/head/zonal office of the bank.
- To be aware with decision-making process of bank managers regarding understanding of customers' needs and expectations.
- To examine strategic plans of branch manager for the need satisfaction of customer in sectoral banks.
- To collect information regarding transparency in disclosure of charges and in marketing communication in sectoral banks.
- To examine development of relationship with customers through Internet and e-media in sectoral banks.
- To evaluate customer satisfaction and rewarding process in sectoral banks.
- To examine doorstep services provided by the sectoral banks as a part of CRM practices of the bank.
- To examine need of separate customer care department or customer grievance cell in the branch of the sectoral banks.
- To explore and report on eCRM practices as offered by the selected branch managers of sectoral banks in the state of Gujarat.
• To offer valuable suggestions by branch managers, of sectoral banks on CRM practices.

4.4 HYPOTHESES OF THE RESEARCH STUDY:

PART-I: CUSTOMERS’ RELATED HYPOTHESIS:

1. There is no significant difference in Customers’ Age Group and awareness about CRM practices implemented by the banking sector.

2. There is no significant difference in Customers’ Gender and Selected Variables viz., Routine Activities; Service Activities, Customer Satisfaction and Trust, Behaviour of staff, Physical Infrastructure, Supporting Activities of the Bank.

3. There is no significant difference in Customers’ Family and Selected Variables viz., Routine Activities; Service Activities, Customer Satisfaction and Trust, Behaviour of staff, Physical Infrastructure, Supporting Activities of the Bank.

4. There is no significant difference in Customers’ Marital Status and Selected Variables viz., Routine Activities; Service Activities, Customer Satisfaction and Trust, Behaviour of staff, Physical Infrastructure, Supporting Activities of the Bank.

5. There is no significant difference in Customers’ Marital Status and Selected Variables viz., Routine Activities; Service Activities, Customer Satisfaction and Trust, Behaviour of staff, Physical Infrastructure; Supporting Activities of the Bank.

6. There is no significant difference in Customers’ Income Group and Selected Variables viz., Routine Activities; Service Activities, Customer Satisfaction and Trust, Behaviour of staff, Physical Infrastructure, Supporting Activities of the Bank.

7. There is no significant difference in Customers’ Bank Account and Selected Variables viz., Routine Activities; Service Activities, Customer
Satisfaction and Trust, Behaviour of staff, Physical Infrastructure, Supporting Activities of the Bank.

8. There is no significant difference in Customers’ Family and Selected Variables viz., Routine Activities; Service Activities, Customer Satisfaction and Trust, Behaviour of staff, Physical Infrastructure, Supporting Activities of the Bank.

9. There is no significant difference in Customers’ Feedback on performance and Selected Variables viz., Routine Activities; Service Activities, Customer Satisfaction and Trust, Behaviour of staff, Physical Infrastructure, Supporting Activities of the Bank.

PART-II: MANAGERS’ RELATED HYPOTHESIS:

1. There is no significant difference in Selected Bank Managers’ Age Group vis-à-vis a challenge in the present day environment for Customer Retention or Building brand loyalty.

2. There is no significant difference in Selected Bank Managers’ Age Group vis-à-vis Banking Sectors’ effectively managing continuous amicable relations with their existing customers.

3. There is no significant difference in Selected Bank Managers’ Age Group vis-à-vis communication of marketing strategies and strategic business plan in the banking sector.

4. There is no significant difference in Selected Bank Managers’ Age Group vis-à-vis the CRM decision in Banking Sector based on sound knowledge of customers’ expectations and needs.

5. There is no significant difference in Selected Bank Managers’ Age Group vis-à-vis the benefits in maintaining continuous relations with the Bank customers.
6. There is no significant difference in Selected Bank Managers’ experience vis-à-vis the objectives of the bank

7. There is no significant difference in Selected Bank Managers’ experience vis-à-vis maintain relations with customers.

8. There is no significant difference in Selected Bank Managers’ experience vis-à-vis Physical infrastructure and manpower in providing satisfactory banking services.

9. There is no significant difference in Selected Bank Managers’ size of staff vis-à-vis Customers complaint or Grievance.

10. There is no significant difference in Selected Bank Managers’ size of staff vis-à-vis providing e-banking facilities to customers.

11. There is no significant difference in Selected Bank Managers’ size of staff vis-à-vis providing CRM initiatives undertaken by banks.

12. There is no significant difference in Selected Bank Managers’ size of staff vis-à-vis Bank collect feedback and information about customers.

13. There is no significant difference in Selected Bank Managers’ size of staff vis-à-vis Method employ for maintain customer information.

4.5 RESEARCH DESIGN:

The research design was of descriptive nature in both the studies relating to customers’ and bank managers.

4.6 RESEARCH METHODOLOGY:

An attempt has been made to outline major decisions taken by the researcher to execute both the empirical studies relating to customers’ and branch managers with regard to CRM practices in the state of Gujarat implemented in 2002-2006.
4.6.1 Sources of Information:

The type of information that were put to use by the researcher were as follows:

4.6.1: (a) Secondary Sources of Data:

The researcher has undertaken review of published literature relating to CRM practices from available reference books; Journals; Magazines; Business News papers like The Economic Times and Financial Express; Other published sources like government reports and RBI’s reports; and Information downloaded also from the websites.

4.6.1: (b) Primary Sources of Data:

The primary data were collected from 1004 customers’ and 304 branch managers of the sectoral banks in the state of Gujarat.

4.6.2: Research Instruments:

The separate research instruments in form of Non-disguised questionnaires for customers and branch managers’ survey have used.

4.6.3: Sampling Decisions:

4.6.3. (a) A Representative Sample:

The primary data from the customer’s was collected from current customers and bank managers of PSBs; PBs; FBs; and CBs from the selected cities viz., Ahmedabad; Surat; Vadodara; and Rajkot of the Gujarat state.

4.6.3. (b) Sampling Method:

The researcher has used probability-sampling design based on stratified random sampling methods for both the studies.

4.6.4. Sampling Media:

The sampling media used for the collection of primary data was personally administered structured non-disguised questionnaire supported with personal
interview programs by the researcher at the randomly selected branches across the state of Gujarat.

4.7 DATA ANALYSIS & INTERPRETATION:

The empirical field study was based on collection of the primary data with the help of structured non-disguised questionnaire supported with personal interviews.

The self administered questionnaire was to be filled up by those customers' who were having any type of account in the branch such as Saving A/c, Recurring A/c, and Fixed deposits A/c, Pension A/c or any other types of Account in the PSBs, PBs, FBs and CBs and its branches in selected cities of Gujarat viz., Ahmedabad; Surat; Vadodara; and Rajkot as case may be.

The total number of customers from whom the primary data was collected were 1004. The Top four Major Cities as ranked in terms of urban population considering data of census, 2001 were selected for the purpose of collection of primary data and having all sectors' banks were mainly considered for the purpose of data collection.

4.8 LIMITATIONS OF THE STUDY:

Since this study involves collection of primary data using structured –non-disguised questionnaire supported with personal interest all our efforts were made to check, reduce and minimized ambiguous responses as provided by the selected respondents i.e. customers and bank managers that may lead to distorted and incorrect data information, analysis and findings.

It would be appropriate to put forward limitations of the study as follow:

- The respondents are drawn solely from urban population only; hence it would be inappropriate to generalize it as fit and good for the whole of the population.
- The study was carried out in the four selected cities viz., Ahmedabad, Surat, Vadodara and Rajkot hence this research work does not to cover
rural customers and responses of branch managers working in rural areas of Gujarat.

- It would be appropriate to accept the fact that very few books and publications are published and available in an Indian context on Customer Relationship considering it as a growing phenomenon.

4.9 CHEPTERISATION SCHEME:

The first chapter entitled 'An Overview of Banking Sector of India' initially provides a brief rational of banking sector in India. This contains pre and post independence development in banking sector of India, the present scenario of banking sector in India as well as in the world, Emerging trends in individual customer services, Traditional Indian banks Vs New private sector banks in India. Indian banking in international perspective and WTO and banking sector.

The second chapter entitled 'CRM: A Conceptual Framework and Review of Literature' First part of chapter contains Introduction of Continuous Relationship Marketing and its concepts includes customer and relationship definitions, relationship between banker and customer includes general and special relationship. Various psychological perspectives on relationship, scale to measure the depth of relationship and six-stage model of relationship. Second part of the chapter contains Relationship Marketing which includes its meaning, Evolution, Growth and development, significant, various forms of relationship marketing, Relationship marketing in services, integration of marketing theories of relationship marketing, Main principles of R.M. Third part of this chapter contains CRM, which includes CRM by different names, Essence and importance of CRM, Aims of CRM, Need and suitability of CRM, Various reasons for losing customers by organisation and ten ways to keep customers for lifetimes, Customer relationship management and B2B, Customer care programs for continuous relationship development, customer life cycle management and customer migration, The dimension of successful continuous relationship, Role of satisfaction and loyalty in continuous customer relationship. CRM is also useful in sales force automation, Use of CRM in banking sector, CRM and its relevance...
to banking services, Improving performance and productivity in banks through CRM, Strategic action of banks to develop continues relationship. Fourth part covers Reviewing of literature of Relationship marketing, CRM and e-CRM in general and in banking sector.

The third chapter entitled 'CRM: An Overview of Emerging Trends, Developments and Future' contains Three parts, First contains Emerging trends and development in CRM, which is from R.M. to CRM and CRM to e-CRM. e-CRM includes basic requirements for eCRM, six 'E' for eCRM, Implementation of eCRM, Impact of information technology o CRM, e-CRM as a sales tools, Marketing tools, Marketing strategy, Tools and technology of e-CRM, e-CRM practices in India, Various phases of eCRM, benefits of its, the internet and web based initiative for e-CRM. Second part contains e-CRM in banking sector, Electronic banking includes ATMs, Growth of ATM industry, Credit card, Tele-banking, Internet banking, Potential threats to net banking, possible remedies against potential threats of net banking, Virtual banking and its benefits, a new mode of operation in virtual banking. Third part contains Future of CRM and CRM as a global.

The fourth chapter entitled 'Research Methodology' contains Meaning of Research, Meaning of Continuous Relationship Marketing (CRM), and Conceptual background of the research study, Major objectives of the research study, Hypothesis, Coverage, Scope, Research design, Data analysis, Limitation of the study and A brief profile of Gujarat

The fifth chapter entitled 'Data Analysis and Interpretation' contains the edited and tabulated data properly organized. This data has presented in the thesis in the form of tables, charts, graphs, and diagram as case may be. The selected hypotheses were appropriately tested with the help of $x^2$ analysis. To appropriately apply above test various preliminary analysis had been made in order to draw inferences with relevant statistical measures viz., Measures of central tendencies and Measures of dispersion as case may be.
The sixth chapter entitled ‘Findings of the Research Study’ contains the Result of Chi-Square Test at 5 % Level of Significant and Gamma value traced out to know association between CRM Practices of the banking sectors and different variables. On the basis of the result researcher has tried to sort out major findings of the study and their implications. To conclude the research work all the chapters and data analysis has covered.
ANNEXURE

4.12 A BRIEF PROFILE OF GUJARAT

Gujarat state is in the western part of India, lying between 20.01° and 24.07° North latitude as well as 58.40° and 74.40° East longitude. It is separated –

I. On the East Arabian Sea and the province Pakistan.
II. On the Northeast province Rajasthan state.
III. On South-East province of Madhya Pradesh and
IV. On South area of Maharashtra state.

Gujarat state has a total area of 1,96,024 Sq.Kms. Gujarat state is divided into Twenty-five (25) districts and three union territories namely Div, Daman and Dadra nagar haveli. These districts have been distributed into four parts as South, Central, North, and regions of Saurastra-Kutch.

The state of Gujarat came into existence on May 1, 1960. The total area of the state is 1,96,024 Sq.Kms and total population according to the 2001 census is 5,05,96,992. Gujarat stands at 10th rank according to the population of the country. The Ahmedabad district has the highest density of population i.e. 58,08,378 and Dang district has the lowest density of population i.e. 1,86,712.

The urban population in the state is on the rise indicates the rapid to steady urbanisation and on increase in the number of industries, which attracts the youth to shift from village to the cities. The number of towns is now 264 and the percentage of urban population according to 2001 census is 34.4 percent. The literacy rate of Gujarat is 69.97 percent of which males account for 80.50 percent and women for 58.60 percent.

The people of the state are industrious and enterprising. They have distinguished themselves as pioneers of many industries in the state and in other parts of country. The spirit of entrepreneur has helped in the growth of the state both in the agricultural sector and in the industry. New industries have come up in the areas of Ahmedabad, Surat, Vadodara, and Rajkot. Gujarat is the biggest producer of salt in the country. Nearly half of this product comes from Gujarat. The O.N.G.C. has made important discoveries in Mehasana, Ankleshwar, Camby, and Navagam regions of this state, and also led to the establishment of the oil
refinery at Baroda and Jamnagar. Major fertilizer projects have been also setup at 
Baroda, Bharuch, Kalol, and Surat. The ancient port city Surat that was the center 
of the gold and silver thread zari industries, has also developed the diamond 
cutting and polishing industries. It has become a big center of cloth weaving and 
textile market. Two major ports viz., Kandala and Porbandar have been developed 
in the state.

4.12.1 Gujarat- an interesting features.

Early 1900’s were the period when Mahatma Gandhi returned to India 
from South Africa. Gandhi after a great deal of contemplation ultimately chose 
Ahmedabad as his base from where he went on to launch his movement for self-
sufficient and independence from the British. In 1915, he set up the Sabarmati 
Ashram. In his autobiography, he wrote, “I had a predilection for Ahmedabad. 
Being a Gujarati, I thought, I would be able to render the greatest service to the 
country through the Gujarati language...there was also the hope that the city 
being the capital of Gujarat, monetary help from its wealth citizens would be 
more available here then elsewhere.”

We know that Gandhi’s expectations from the city were duly fulfilled. 
In turn Gandhi’s presence at the Ashram had a deep impact on the merchant class, 
who were drawn to the social engineering of the Mahatma, with its meticulous 
and culture is well known. It was at his request that the poet Rabindranath Tagore 
came to Ahmedabad for attending the sixth conference of the Gujarati sahitya 
parishad. (Amit ambalal).

4.12.2 Qualities of Gujaratis

Gujaratis are practical and progressive people. They assimilate basic 
business and community issues, encourage aspirations of people, and do not 
thrive on past laurels. This is only an example of certain special qualities that 
make them popular and successful.
• **Trust**
A common thread binding Gujaratis as a community is trust. Other than a few exceptions, most of them believe in extending a helping hand to a fellow Gujarati. The stories of Gujaratis helping other Gujarati families by looking after them in a foreign land without necessarily any expectations are legendary. This is the kind of trust, which then helps them build a team of trusted ‘lieutenants’ for their businesses.

• **Sensitive**
Gujaratis contribute generously to the needy and distressed. The philosophy of ‘earn well and spend well’ is applied to noble causes. Knowing the pain of natural tragedies well, they have also extended a helping hand to the Tsunami victims. This humanitarian approach and attitude makes Gujaratis humble and optimistic-qualities, which are the foundation of a successful businessman.

• **Adventurous**
Gujaratis are an adventurous community. They don’t fear treading less traveled paths. Karasanbhai Patel depended on his foresight and market gauging abilities when he successfully took on multinational giant surf with his detergent Nirma.

• **Visionaries.**
Gujarat has produced great visionaries like Kasturbhai Lalbhai and Vikram Sarabhai who founded quality institutions like Physical Research Laboratory (PRL), Ahmedabad Textile industry’s Research Association (ATIRA), Indian Institute of Management (IIM) and more. India’s largest private sector group Reliance is a vision of a one-time petrol pump attendant, Dhirubhai Ambani, a man with unparalleled business acumen. The fact that Dhirubhai’s success story is being studied and debated upon by the brightest young brains at business schools across the country is proof of the great visionary he was.
• **Community development.**
  Gujaratis are extremely adept at administration and management. The co-operative milk federation of AMUL is an excellent example of a successful community development endeavor. They believe that the community is one big family. It is for this reason that in every large city in India or abroad you are bound to find a Gujarati Samaj symbolizing unity and patronage of this great community. There are many non-Resident Gujaratis contribute generously for their native places.

• **Practical and progressive**
  Gujaratis are practical and progressive people. They assimilate basic business and community issues, encourage aspirations of people, and don’t thrive on past laurels. They intend to make new marks of success in every field.

• **Pennywise**
  Gujaratis know how to spend, save, and donate. It is no wonder then that Gujaratis constitute the maximum foreign-bound tourists from the country. The development of stock markets can be traced to the untiring efforts and wisdom of Gujaratis. (Nitin Parekh.)

5.1.2. Gujarat- A Vyapar Nagri:

An interesting feature of Gujarat’s investment profile is that the domestic entrepreneurs, especially Gujaratis themselves, lead it predominantly. A community believes and lives by enterprise, spotting business opportunities in trade, investments, and manufacturing.

Having looked at Gujarat’s economic development closely since the formation of the state in 1960, it is obvious that industrial development has played a very vital role in the state’s overall economic growth. Industrial development has driven not only the GDP growth at rates between 12-15 percent per annum, over several decades, which are comparable to the tiger economics of the world, but has also laid a large, diverse and solid foundation on which its future can be built on a sustainable basis. While opportunities in services and agriculture are
very important and need to be exploited aggressively, it is also true that if one looks at the now open and competitive world, Gujarat will have to leverage its vast manufacturing sector effectively in creating a global competitive advantage in the shortest possible time. As its 1500-odd medium and large scale industries gather global scale and international presence, Gujarat’s vibrant small scale sector is also expected to consolidate its presence, restructure its products and processes in the context of changing international opportunity.

Gujarat’s industrial growth has remarkably quadrupled every ten years in a sustainable way and is going strong today. Opportunities that have emerged are indeed very large in outsourcing globally today, both in products and in work processing.

- **Investments.**

Gujarat has attracted 16 per cent of the overall investor interest in India across several sectors since 1991 to 2004 and has the highest rate of realization of project in the country. Divers of investor interest continue to be adequate industrial infrastructure, pioneering key anchor projects, excellent location for exports, a strong domestic market, and availability of raw materials and talent. The policy makers have played a key role in driving industrial growth with several pioneering initiatives including joint sector companies, elaborate industrial development and their practical facilitation and most importantly, a mindset of the state to assist industries and solve problems of growth and consolidation in a partnership mode. Industries enjoy a comfort of operation in Gujarat that is amongst the best anywhere.
Table no.4.2 banking sector: 2002-2003:

<table>
<thead>
<tr>
<th>Details</th>
<th>Gujarat</th>
<th>India</th>
<th>Percentage of Gujarat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branches of PSBs</td>
<td>3,657</td>
<td>66,355</td>
<td>5.51</td>
</tr>
<tr>
<td>Population per Bank’s branch</td>
<td>14,000</td>
<td>16,000</td>
<td>-</td>
</tr>
<tr>
<td>Deposits of PSBs in (Cr. Rs.)</td>
<td>63,599</td>
<td>11,47,930</td>
<td>5.54</td>
</tr>
<tr>
<td>Advances of PSBs in (Cr. Rs.)</td>
<td>27,983</td>
<td>6,60,538</td>
<td>4.23</td>
</tr>
<tr>
<td>Credit deposit Ratio</td>
<td>43.95</td>
<td>57.54</td>
<td>-</td>
</tr>
</tbody>
</table>


Gujarat is now at such a stage of development that its sheer size of its existing industrial network attracts further investments, both in expansions and in allied sectors for securing competitive advantage. With over 70 clusters of industrial development across the state and one third of the districts of Gujarat accounting for over 80 per cent of the total industrial investment, the outlook for decentralized growth is very promising.

- Foreign investment.

While the role of Foreign Direct Investment (FDI) in accelerating industrial development has been universally recognized as very important globally, FDI in Gujarat has played a relatively smaller role in comparison to its counterpart i.e. domestic investment. The reason is more than obvious. Gujarat is a state with high entrepreneurial spirit. It seeks joint ventures, partners, and alliances for technology and markets, rather than for money and finances from abroad.

The friendly business environment, policy based transparent dispensation by the government, a reasonable speed in response, proactive agencies combined with a cauldron for producing entrepreneurs in its social and cultural values have successfully transformed Gujarat’s economy from a predominantly agrarian to an industrial economy, over the last four decades.
It is recorded in the state’s history that even way back in the 1800’s the trader merchants, shippers and moneylenders of Gujarat had played a key role in the development of the entire western region as well as the country. Gujarat’s current industrial output is estimated at around Rs. 1,75,000 crore and growing at 12-15 per cent per annum, thus needing Rs. 25,000 crore in manufacturing investments alone. This in turn demands services of port and sea transport, retail banking, insurance and financing, business travel, communication facilities and professional services. This momentum needs another Rs. 25000 crore in expanding the industrial and social infrastructure both hard and soft.

Gujarat enjoys a good future of its industrial development based on its: -

* Inherent strengths- entrepreneurship, favorable policy, and natural endowments.
* Sound industrial base and preeminent position in major areas
* Role of the government in policy and specifically in joint sector for development.
* Infrastructure development to support aggressive future growth plans
* Increased role of private sector
* Anchor projects in energy, ports, water and irrigation, road networks
* Looking outward- export led growth.

(Sunil Parekh)
<table>
<thead>
<tr>
<th>Table no. 4.3 Profiles of Gujarat:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Area</strong></td>
</tr>
<tr>
<td><strong>Population</strong></td>
</tr>
<tr>
<td><strong>Population (per Sq.Kms)</strong></td>
</tr>
<tr>
<td><strong>Literacy rate</strong></td>
</tr>
<tr>
<td><strong>University</strong></td>
</tr>
<tr>
<td><strong>Districts</strong></td>
</tr>
<tr>
<td><strong>Capital</strong></td>
</tr>
<tr>
<td><strong>Prepared way</strong></td>
</tr>
<tr>
<td><strong>Un prepared way</strong></td>
</tr>
<tr>
<td><strong>Forest area</strong></td>
</tr>
<tr>
<td><strong>Unproductive land</strong></td>
</tr>
<tr>
<td><strong>Productive land</strong></td>
</tr>
<tr>
<td><strong>Villages</strong></td>
</tr>
<tr>
<td><strong>Towns</strong></td>
</tr>
<tr>
<td><strong>Railways</strong></td>
</tr>
<tr>
<td><strong>Member of parliament</strong></td>
</tr>
<tr>
<td><strong>Member of Council of state</strong></td>
</tr>
<tr>
<td><strong>Member of legislative assemble</strong></td>
</tr>
<tr>
<td><strong>Total voters of the state</strong></td>
</tr>
<tr>
<td>Ports</td>
</tr>
<tr>
<td>---------------</td>
</tr>
<tr>
<td>Air ports</td>
</tr>
<tr>
<td>Population increase rates 91-2001</td>
</tr>
</tbody>
</table>

Source: Gujarat handbook 2004, published by Divya Bhaskar publication.

Table no. 4.4 Population of India and Gujarat:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>India</th>
<th>Gujarat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>1,02,70,15,247</td>
<td>5,05,96,992</td>
</tr>
<tr>
<td>Males</td>
<td>53,12,77,078</td>
<td>2,63,44,053</td>
</tr>
<tr>
<td>Females</td>
<td>49,57,38,169</td>
<td>2,42,52,939</td>
</tr>
<tr>
<td>Increase (1991-2001)</td>
<td>21.34 %</td>
<td>22.48 %</td>
</tr>
<tr>
<td>Increase (1981-1991)</td>
<td>23.86 %</td>
<td>21.19 %</td>
</tr>
<tr>
<td>Females ratio per 1000 males (2001)</td>
<td>933</td>
<td>921</td>
</tr>
<tr>
<td>Females ratio per 1000 males (1991)</td>
<td>927</td>
<td>934</td>
</tr>
<tr>
<td>Density of population (per Sq.Kms.) (2001)</td>
<td>324</td>
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<tr>
<td>Density of population (per Sq.Kms.) (1991)</td>
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<td>211</td>
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<tr>
<td>Literacy rates in population</td>
<td>65.38 %</td>
<td>69.97 %</td>
</tr>
<tr>
<td>Literacy rates in males</td>
<td>75.85 %</td>
<td>80.05 %</td>
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<tr>
<td>Literacy rates in Females</td>
<td>54.16 %</td>
<td>58.06 %</td>
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</tbody>
</table>

Sources: -Economic and political weekly': April 21, 2001, page no. 1275.
Table no.4.5 Schedule Bank position in Gujarat, March 2003:

<table>
<thead>
<tr>
<th>Area/District</th>
<th>Banks’ branches</th>
<th>Deposits</th>
<th>Advances</th>
<th>Deposits/Advances ratio (%)</th>
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<td>District</td>
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<td>Industrial</td>
<td>Employment</td>
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References