

A Study on Level of Customer Service Quality in Banks

(With Special Reference to Information Disclosure & Customer Guidance by Banks in Gangtok City)

*Dr. B. Muthu Pandian
**Dr. Ravi Shekhar Vishal

*Assistant Professor in Commerce, School of Professional Studies, Sikkim University, Gangtok – 737102, Sikkim (East)

**Assistant Professor in Commerce, School of Professional Studies, Sikkim University, Gangtok – 737102, Sikkim (East)

Abstract

The main focus of the study is to find out the level of customer service quality in bank with special reference to information disclosures and customers guidance by banks in Gangtok City. Under this study includes the 2 ownership of banks (i.e. *public sector and private sector banks*) in Gangtok City. The study adopted the Non-participative method of observation to collect the information from the sample units under the following dimensions prescribed by the national regulator (Reserve Bank of India) such as, *inside the banking branch premises* (15 factors), *outside of the banking branch premises* (5 factors), *in the ATM centers* (10 factors), *in their respective official websites* (10 factors). The study generates the total Customer Disclosure Score by the way of summing up various observation factors which is observed through the above dimensions. Each factor carries 10 points finally the scores are sum-up by bank wise and decided the level of Customer Disclosure. The present study found that in the category of high level of customer disclosure private sector and public sector banks are having the equal level of customer disclosure. In the category of moderate level of customer disclosure *private sector banks* having high moderate level of customer disclosure compared to *public sector banks* and in the category of low level of customer disclosure public sector banks are having lowest level of customer disclosure compared to private sector banks. From all the banks listed under the public sector and private sector banks *United Bank of India* having the highest level of customer disclosure whereas *IndusInd Bank* having the lowest level of customer disclosure.

Key Words: *Customer Service Quality, Information Disclosure, Customer Guidance*

1. Background of the Study:

Bank plays an important role in the economic development of the country by the way of connecting the customers who are having capital deficits to those who are having capital surplus. Banking Industry in India is facing certain challenges such as *challenges of quality services, customer satisfaction, customer retention, customer loyalty* etc. Among all, the service quality plays a vital role in achieving customer satisfaction and creating brand loyalty in banking sector.

According to the *Parasuraman, Zeithaml and Berry (1985)* the following ten determinants influence the appearance of a service gap such as *competence, courtesy, credibility, security, access, communication, know your customers, tangibles, reliability and responsiveness*. Among the various determinants to decide the service quality, communication plays the vital role. The communication might include the explanation of the service and its cost, the relationship between service cost and assurances and the way customers' problems are effectively addressed. In general the customer satisfaction and service quality is interrelated with each other. Moreover satisfaction of customer depends upon the service quality and same to be used as a framework strategically to create the existence of service brand as well as to positioning in the market place.

The present competitive era, highly educated consumers and their increased standard of living are forcing many businesses to review their customer service strategies. Many business firms focus their efforts to retain their existing customers rather than to acquire new once

since the cost of acquiring a new customer is greater than cost of retaining the existing customers. Information disclosures and customer guidance is one of the most important factor under the dimension of communication to determine the level of banking customer services. It is the mode of imparting financial education and customer awareness, at the same time meeting effective customer service quality of banks.

2. Review of Previous Study:

The present study is to summarise the various research works related to measure the banking customer service quality. *Venkadasalamoorthy (2011)* suggest that the most important element of customer service is to identify the individual need and attitude of the customer's. It concludes that it is always a challenging task to maintain a high level of customer satisfaction in banking sector, especially when the national regulators, professional and self-regulatory associations are making efforts to standardize the common practices across to the banking industry. *Nagabhushanam(n.a)* study deals to identify degree of importance attached to various dimensions of service quality viz. reliability, responsiveness, empathy, tangibles and assurance by the customers; and to find out the gap between customers' expectations and perceptions of quality of services for public, private and foreign banks. The study concludes that banking sector today has a compelling demand for improvement, to survive the substantial competition in today's scenario. According to *S. Fatima Holy Ghost; M. Edwin Gnanadhas (2011)* study found the existence of close bond between the service quality factors and customer satisfaction level. It concluded that the impact of service quality factors on customer's satisfaction varies with the demography of the customer. *Santhiyavalli (2011)* evaluated the service quality of State Bank of India in Coimbatore area to understand the customer perception of service quality based on various demographics like age, gender, educational qualification, marital status, occupations and annual income. The study concludes that the gap score was very less for assurance factor, while highest for the empathy factors. *Parmita Mehta (2012)* conducted the study in Retail Banking Sector in Gujarat. The study reveals that reliability dimension and assurance factor has the highest short fall and the type of account is having a significant variable in profiling the service quality of the banking industry. *Vibhor Jain, Sonia Gupta, Smrita Jain (2012)* used deals SERVQUAL tool for measurement of service quality of the following private banks such as HDFC Bank, Kotak Bank, ICICI Bank and IndusInd Bank which operated in Moradabad region. The study found the reliability and responsiveness is the most relevant factors for service quality perception; HDFC Bank has the highest quality perception in terms of all the dimensions followed by ICICI, Kotak and IndusInd Bank. The information disclosure and customer guidance is playing a vital role to determine the service quality aspects. Therefore the national regulator Reserve Bank of India (RBI), has come up with list of factors relating to the information disclosure and customer guidance through their *Master Circular on Customer Service in Banks, RBI, (2015)* to the various dimension of Guidance to Customers and Disclosure of Informations. The guidelines to be followed by banks **inside their banking premises** are: the banks need to frame, Grievance Redressal policy to solve the grievance of the customer in a timely manner, the Notice Board of size 2 feet by 2 feet which should be displayed in the bank premises where the information should be clubbed in certain categories such as "Customer Service Information", "Service Charges", "Grievance Redressal" and "Other Services". The "Enquiry" or "May I Help You Counter" located near the entry point of banking hall, the display of digital board of Interest Rates in the banking premises, the levy of service charges like RTGS, NEFT and charges on savings bank's account should be displayed in the banking premises, etc.

The information disclosures guidelines to be followed by **banks outside the banking premises** are: the name of the bank and branch, the branch working hours, the branch weekly non- banking day, the bank weekly holiday and the information related to the nearest ATM location if the bank branch is not having the ATM centre in the same premises. The ATM guidelines to be followed by **banks in their ATM premises** are: the information related to the location of ATM should be displayed in the ATM premises, ATM ID should be pasted in ATM

Machine to make use by customer while making a complaint/ suggestion, the information relating to which are the cards accepted by ATM should be displayed in the ATM premises, the Contact No. of help desk /officer of the ATM owning bank should be given in the ATM premises, the Uniform Template for lodging of complaints related to ATM transactions should be available in the ATM premises, etc.

The guidelines to be followed by banks for **information disclosure in their respective banking official website** are: the bank website should contain minimum information of the banking policy / guidelines, the bank website should contain the various account opening and various other related *application forms, interest rates of various deposit and loan accounts* to be disclosed in the banking website, the required information relation to service charges and fees of various services provided by the bank to be disclosed in the banking website, the detail information, terms and conditions, processing fee and other charges and approval procedures of loans and advances provided by the bank to be displayed in their banking website, the complaint procedures, grievance officers and banking ombudsman officer name and their contact information should be disclosed in the banking website, etc..

After keen observation of the above literature, many studies are done in connection to measure the customer service quality of the banks with reference to the following dimensions such as *reliability, assurance, responsiveness, tangibility and empathy*. No specific study was conducted in India for measuring customer service through bank information disclosures and customer guidance to develop the service quality. Therefore the present study plans to conduct the study on customer service quality in banks with special reference to level of information disclosures and customer guidance in particular locality.

3. Method of Study:

The Reserve Bank of India has framed a set of instructions or guidelines of customer disclosures which every bank must follow to meet the demands and expectations of customers and an effective customer service quality in a timely manner. The present study covers only the banks that are operating within the geographical boundary of Gangtok city. In Gangtok RBI regional office is situated since January 25, 2010, to conduct the functions of public awareness, knowledge dissemination and liaison relating to currency management, FICN, non-banking entities, customer grievance, payment systems etc. The study seeks to know that how far the RBI's Master Circular on Customer Service in Banks in context to "Information Disclosures and Customers Guidance" is being followed by Commercial Banks in Gangtok, in presence of RBI regional office in the close vicinity.

The main objective of the present study is to measure the level of customer service quality in banks which are operated in the geographical boundary of Gangtok City in Sikkim with specific objectives to measure the **Level of Information Disclosures and Customer Guidance (ID&CG)**, *whether* there is any difference in the level of ID&CG according to their ownership of banks (*i.e. Public and Private*) in addition to finding out the best and worst banks based on level of ID &CG. The study to measure the level of ID & CG to customers provided by the banks is observed through the Non-participative method from the sample observing units of 28 banking branches (*which includes 22 Public Sector Banks and 6 Private Sector Banks*). The following four dimensions such as [1]. **Bank inside premises** (15 factors) [2]. **Bank outside premises** (5 factors) [3]. **ATM premises** (10 factors) [4]. **Banking website** (10 factors) the details of factors are summarized in (**Annexure – I**) relating to "Information Disclosure and Customer Guidance" prescribed by the national regulator (*Reserve Bank of India*). Finally the study generates the total Customer Disclosure Score (CDS) by the way of assigning 10 points to the presence of each ID & CG factors. The individual factor scores are summed-up bank wise then the banks are categorised into Low level, Moderate level and High level based on the bank's respective Customer Disclosure Score (CDS). The following scheme is used for the categorisation:

If the Total CDS ≤ 180	If the Total CDS Between 181 to 210	If the Total CDS > 210
Low Level of Customer Disclosure	Moderate Level of Customer Disclosure	High Level of Customer Disclosure

4. Data Analysis and Interpretation:

The total 50 branches and 55 ATM locations are operating in Gangtok city. Out of the 50 branches 32 branches attached with ATM and the remaining 18 branches are operating without ATM facilities in their branch premises. Out of 32 branches having ATM facilities in their premises 23 are public sector bank branches and the remaining 9 branches are owned by private sector banks. Out of 55 ATM locations 32 are operating from their branches and the remaining 23 ATM are detached from their bank branch premises.

Table # 1: List and Size of Observing Units

Type of the Bank	# of Banks in Gangtok	Branch With ATM	Branch Without ATM	ATM Detached From Branch
Public Sector Bank	22	23	17	15
Private Sector Bank	6	9	1	8
Total	28	32	18	23

4.1. Level of ID & CG Inside the Branch Premises

The present study intended to know whether there is any difference in scores of *Inside Information Disclosures* and *Customers Guidance (ID & CG)* within the banking branch premises, between the public and private ownership of banks. The detailed results are exhibited in the below table # 2

Table # 2: Level of ID & CG Inside the banking branch premises in Gangtok city

Inside the Banking Premises	Branch With ATM (n = 32)			Branch Without ATM (n= 18)		
	Min. Score	Mean Score	Max. Score	Min. Score	Mean Score	Max. Score
Private Sector Bank	70.00	102.22	130.00	30.00	30.00	30.00
Public Sector Bank	20.00	77.39	120.00	0.00	57.06	120.00
Grand Total	20.00	84.38	130.00	0.00	51.90	120.00

The above table # 2 exhibits the minimum, maximum and mean score of inside information disclosures and customers guidance within the banking branch premises in Gangtok city. The table enlightens that in the category of branch with ATM facilities, private sectors banking branches (i.e. 102.22) are having high level of mean score of inside information disclosures and customers guidance within the banking branch premises in comparison to the public sector banking branches (i.e. 77.39). Where as in the category of branches without ATM facilities, public sector banking branches (i.e. 57.06) are having the greater level of mean score of inside information disclosures and customers guidance within

the banking branch premises in comparison to the private sector banking branches (i.e. 30.00).

4.2. Level of ID & CG Outside the Branch Premises

The present study intended to know whether there is any difference in scores of Information Disclosures and Customers Guidance (ID & CG) outside the banking branch premises, between the public and private ownership of banks. The detailed results are exhibited in the below table # 3

Table # 3: Level of ID & CG Outside the banking branch premises in Gangtok city

Outside the Banking Premises	Branch With ATM (n = 32)			Branch Without ATM (n= 18)		
	Min. Score	Mean Score	Max. Score	Min. Score	Mean Score	Max. Score
Private Sector Bank	20.00	31.11	40.00	30.00	30.00	30.00
Public Sector Bank	10.00	27.83	40.00	0.00	26.47	50.00
Grand Total	10.00	28.75	40.00	0.00	26.19	50.00

The above table # 3 exhibits the minimum, maximum and mean score of information disclosures and customers guidance outside the banking branch premises in Gangtok city. The table enlightens that in the category of branch with ATM facilities, private sector banking branches (i.e. 31.11) are having high level of mean score of information disclosures and customers guidance outside the banking branch premises in comparison to the public sector banking branches (i.e. 27.83). Whereas in the category of branch without ATM facilities, private sector banking branches (i.e. 30.00) are having high level of mean score of information disclosures and customers guidance outside the banking branch premises in comparison to public sector banking branches (i.e. 26.47).

4.3. Level of ID & CG in the ATM Location

The present study intended to know whether there is any difference score of Information Disclosures and Customers Guidance (ID & CG), between the public and private ownership of bank’s ATM location. The detailed results are exhibited in the below table # 4

Table # 4: Level of ID & CG Banking ATM Location in Gangtok city

ATM Premises	ATM Attached with Branch (n = 32)			ATM Separated with Branch (n= 23)		
	Min. Score	Mean Score	Max. Score	Min. Score	Mean Score	Max. Score
Private Sector Bank	10.00	34.44	60.00	0.00	32.00	70.00
Public Sector Bank	0.00	26.25	70.00	0.00	20.00	70.00
Grand Total	0.00	28.48	70.00	0.00	23.16	70.00

The above table # 4 exhibits the minimum, maximum and mean score of information disclosures and customers guidance in the ATM premises in Gangtok city. The table enlightens that in the category of ATM attached with Branch, private sector banking ATMs

(i.e. 34.44) are having high level of mean score of information disclosures and customers guidance in their ATM premises in comparison to the public sector banking ATMs (i.e. 26.25). In the category of ATM separated with Branch, private sector banking ATMs (i.e. 32.00) are having the greater level of mean score of information disclosures and customers guidance in their ATM premises in comparison to the public sector banking ATMs (i.e. 20.00).

Therefore in both the category i.e. ATM attached with Branch and ATM separated with Branch private sector banking ATMs are having the high level of mean score of information disclosures and customers guidance in their ATM premises.

4.4. Level of ID & CG in their Official Website

The present study intended to know whether there is any difference in scores of Information Disclosures and Customers Guidance (ID & CG) between the public and private ownership of bank’s official website. The detailed results are exhibited in the below table # 5

Table # 5: Level of ID & CG Banks’ Official Website

Website Disclosure	Min. Score	Mean Score	Max. Score
Private Sector Bank (n = 6)	70.00	81.67	100.00
Public Sector Bank (n = 22)	40.00	78.18	100.00
Grand Total (n = 28)	0.00	73.67	100.00

The above table # 5 exhibits the minimum, maximum and mean score of information disclosures and customers guidance in the bank website. The table enlightens that private sector banking website (i.e. 81.67) are having high level of mean score of information disclosures and customers guidance in their banks’ official website in comparison to the public sector banks’ official website (i.e. 78.18).

4.5. Bank wise Level of Customer Disclosure Score

Overall the 28 observing units, 12 banks fall under the category of low level of customer disclosure, 2 banks fall under the category of moderate level of customer disclosure and remaining 14 banks fall under the high category of customer disclosure. The below table # 6 exhibits the list of banks falling under the three categories according to their total *Customer Disclosure Score* (CDS).

Table # 6: **Bank wise Level of Disclosure**

Total Score ≤ 180	Total Score Between 181 to 210	Total Score > 210
Low Level of Customer disclosure	Moderate Level of Customer disclosure	High Level of Customer disclosure
HDFC Bank IDBI Bank Oriental Bank of Commerce Punjab and Sind Bank Allahabad Bank Indian Overseas Bank Bank of India Bank of Baroda Central Bank of India Punjab National Bank Canara Bank IndusInd Bank Ltd.	Bandhan Bank BharatiyaMahila Bank	United Bank of India UCO Bank Vijaya Bank AXIS Bank Andhra Bank Dena Bank Yes Bank Ltd. ICICI Bank Union Bank of India Indian Bank Bank of Maharashtra Syndicate Bank Corporation Bank State Bank of India

Under the category of **private sector banks**, *AXIS bank* (i.e. 250) secures the first place as per the CDS and the *IndusInd Bank Ltd* (i.e. 120) is placed last. Under the category of **public sector banks**, *United Bank of India* (i.e. 290) secures the first place as per the CDS and the *Canara Bank* (i.e. 125) is placed last.

5. Conclusion:

The study reveals that 11 out of 22 (50%) public sector banks are having a high level of customer disclosure and 3 out of 6 (50%) private sector banks are having a high level of customer disclosure. Both the banks private sector and public sector banks are having the same level of high customer disclosure. 1 out of 6 (16.66%) private sector banks are having moderate level of customer disclosure whereas in the public sector banks 1 out of 22 (4.54%) banks are having moderate level of customer disclosure. 10 out of 22 (45.45%) public sector banks are having low level of customer disclosure and 2 out of 6 (33.33%) private sector banks are having low level of customer disclosure.

The half of both the public sector and private sector banks having high level of information disclosures and customer guidance should maintain customer disclosure strategy to remain in the same position and cope up with the future customer disclosure challenges. Other remaining half of the public sector and private sector banks listed in the moderate level and low level of customer disclosure should focus more on customer disclosures for an aid to customer investment decisions and an improved customer service quality.

Work Cited

Dr. S. Fatima Holy Ghost; Dr. M. Edwin Gnanadhas. (2011, October). Impact of Service Quality in Commercial Banks on the Customers Satisfaction: An Empirical Study.

Nagabhushanam, D. M. (n.d.). A Study on Customer Service Quality of Banks in India. *A Study on Customer Service Quality of Banks in India.*

Parasuraman, Zeithaml and Berry (1985, Fall) , "A Conceptual Model of Service Quality and Its Implications for Future Research," *Journal of Marketing*, pp. 41-50.

Parmita Mehta, Marwadi Education Foundation's Group of Institutions, Rajkot. (2012, January). Measuring Service Quality in Retail Banking Sector in Context of Gujarat.

RBI (2015). *Master Circular on Customer Service in Banks, RBI.*

Santhiyavalli, D. M. (2011, September). Customer's perception of service quality of State Bank of India- A Factor Analysis.

Venkadasalamoorthy, A. (2011). Customer Service- A Study about the Present Practices and Challenges. *Indian Institute of Banking and Finance.*

Vibhor Jain, Dr. Sonia Gupta, Smrita Jain. (2012, February). Customer Perception on Service Quality in Banking Sector: with special reference to Indian Private Banks in Moradabad Region.

Annexure – I: Factors on Information Disclosure & Customer Guidance (ID & CG)

According to the national regulatory Reserve Bank of India (RBI) give directives through the master circular titled as *Customer Services in Bank* (2015) to the various dimensions of Guidance to customers and Disclosure of Information from the following four dimensions Viz.,

[1]. Bank inside premises (15 factors)

1. "Enquiry" or "May I Help You counters either exclusively or combined with other duties, located near the entry point of the banking hall
2. Time norms for specialized business transactions is displayed predominantly in the banking hall
3. The Comprehensive Notice Board is displayed predominantly in the banking hall.
4. The information / booklet / brochures / leaflets related to the various products and services offered by branch.
5. The digital board display of interest rates of the bank is displayed in the banking premises.
6. The notices related to applicable services charges of various products and services offered by a bank are displayed in the banking premises.
7. The information relating to the time norms of the various banking transaction is displayed in the banking premises.
8. The Board may be 2 feet by 2 feet as Board of such a size would facilitate comfortable viewing from a distance of 3 to 5 meters.
9. The information relating to the Grievance Redressal Mechanism of the bank is displayed in the banking premises.
10. The grievance redressal officer name, address, telephone number and email address of the bank is displayed in the banking premises.
11. The Banking Ombudsman officer name, address, telephone number and email address is displayed in the banking premises.
12. The bank branch code and Indian Financial System Code (IFSC) is displayed in the banking premises.
13. The Information relating to the minimum balance of saving bank account and charges for non- maintenance is displayed in the banking premises.
14. The information relating to the services charges of RTGS and NEFT is displayed in the banking premises.
15. The information relating to the color code of various forms / challans used in banks.

[2]. Bank outside premises (5 factors)

1. The name of the bank and branch is displayed at outside of the banking premises.
2. The Branch Working Hours are displayed at outside of the banking premises.
3. The Branch Weekly Non-Banking Day is displayed at outside of the banking premises.
4. The bank Weekly Holiday is displayed at outside of the banking premises.
5. Mention the nearest ATM location; If the bank branch is not having the ATM centre in the same premises.

[3]. ATM premises (10 factors)

1. The information related to the location of ATM.
2. The information relating to which are the cards are accepted in this ATM.
3. The information relating to the number of free transactions permitted per month at other bank ATMs.
4. The information relating to maximum limit of withdrawal per day.
5. The information relating to the ATM ID no is pasted in the ATM machine
6. The compliment officer name, address, telephone number and email address of the bank is displayed in the ATM premises.
7. The information relating to the nearby location of same / other bank ATM's.
8. The information related to other bank card minimum no. of time withdrawals and the services changes applicable if exceeding the limits.
9. List of error code and its explanations is pasted.
10. To display the Uniform Template for lodging of complaints relating to ATM transactions.

[4]. Banking website (10 factors)

1. The Bank Website should contain the minimum information of the banking Policy/Guidelines.
2. The Bank Website should contain the various account opening and various other related application forms.
3. The Bank Website should contain the information relating to the interest rates of various deposit and loan accounts.
4. The Bank Website should contain the required information relation to service charges and fees of various services provided by the bank.
5. The Bank Website should contain the detail information, Terms and Conditions, Processing fee and other charges and the approval procedures of Loans and Advances provided by the bank.
6. The Bank Website should contain Details of all the ATMs along with addresses with other related information.
7. The Bank Website should contain the details of the various Branches branch codes, IFSC codes and the location and contact details of the various Branches.
8. The Bank Website should contain the required to mandatory disclosures in the prescribed format by RBI at least for the last three years under the tab of Regulatory Disclosures Section.
9. The Bank Website should contain the complaints procedures and the grievance officers contact information.
10. The Bank Website should contain the Information relating to Banking Ombudsmen officer and their contact information.

Annexure – II: Bank wise Overall Customer Disclosure Score (CDS)

Rank	Name of the Bank	Sector	In Gangtok		BIS Max 150	BOS Max 50	BAS Max 100	BWS Max 100	CDS Max 400
			# Branches	# ATM					
1	AXIS Bank	Private	2	7	110.00	30.00	10.00	100.00	250.00
2	Yes Bank Ltd.	Private	1	1	70.00	40.00	30.00	100.00	240.00
3	ICICI Bank	Private	2	3	80.00	40.00	40.00	70.00	230.00
4	Bandhan Bank	Private	1	0	30.00	30.00	50.00	80.00	190.00
5	HDFC Bank	Private	3	5	90.00	20.00	0.00	70.00	180.00
6	IndusInd Bank Ltd.	Private	1	1	20.00	10.00	20.00	70.00	120.00
1	United Bank of India	Public	2	3	120.00	30.00	60.00	80.00	290.00
2	UCO Bank	Public	2	2	90.00	30.00	70.00	90.00	280.00
3	Vijaya Bank	Public	1	0	130.00	20.00	40.00	70.00	260.00
4	Andhra Bank	Public	1	0	120.00	30.00	10.00	90.00	250.00
5	Dena Bank	Public	1	1	110.00	30.00	20.00	90.00	250.00
6	Union Bank of India	Public	2	2	90.00	30.00	70.00	40.00	230.00
7	Indian Bank	Public	1	1	93.33	30.00	30.00	70.00	223.33
8	Bank of Maharashtra	Public	1	0	100.00	30.00	0.00	90.00	220.00
9	Syndicate Bank	Public	2	1	100.00	10.00	20.00	90.00	220.00
10	Corporation Bank	Public	1	1	70.00	40.00	20.00	70.00	200.00
11	State Bank of India	Public	6	11	100.00	10.00	20.00	70.00	200.00
12	Bharatiya Mahila Bank	Public	1	1	60.00	30.00	30.00	70.00	190.00
13	IDBI Bank	Public	1	1	40.00	30.00	30.00	80.00	180.00
14	Oriental Bank of Commerce	Public	2	2	36.67	20.00	20.00	100.00	176.67
15	Punjab and Sind Bank	Public	1	1	30.00	20.00	23.33	100.00	173.33
16	Allahabad Bank	Public	2	1	55.00	30.00	0.00	80.00	165.00
17	Indian Overseas Bank	Public	1	1	50.00	20.00	23.33	70.00	163.33
18	Bank of India	Public	2	1	20.00	30.00	20.83	80.00	150.83
19	Bank of Baroda	Public	2	2	50.00	35.00	10.00	50.00	145.00
20	Central Bank of India	Public	3	3	30.00	0.00	20.00	80.00	130.00
21	Punjab National Bank	Public	2	1	40.00	10.00	0.00	80.00	130.00
22	Canara Bank	Public	3	2	30.00	0.00	15.00	80.00	125.00
Total			50	55					

Source: computed by researcher | calculation available on request

The overall Customer Disclosure Score(CDS) by adding the four dimensions such as Bank Inside Score (BIS), Bank Outside Score (BOS), Bank ATM Score (BAS) and the Bank Website Score (BWS) based on the total score the banks are classified into three category such as Low, Medium and High Level of Customer Disclosure.