

# Awareness of BCSBI Guidelines among Rural Satara District

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## ABSTRACT

Ultimate goal of each bank should be provide quality service to customer. BCSBI (Banking Codes and Standard Board of India) provides protection to customers and explains how banks are expected to deal with customers in their day-to-day operations. There is need to know awareness and level of fulfillment about these guidelines among bankers. Hence, this paper is an attempt to identify awareness of BCSBI guidelines among rural population and level of fulfillment by banks regarding BCSBI guidelines in rural area of Satara district. Study put to test the hypothesis; all banks under study follow the BCSBI guidelines to render banking services towards depositors and borrowers. Total 96 bankers and 1409 customers are interviewed for this study using structured codified schedule. It is found from this study that no single customer knows all guidelines fully in rural area. And only 51% bankers are aware about BCSBI guidelines. It is also observed that in private sector banks bankers are aware and follow BCSBI guidelines more than public and co-operative sector. Hypothesis testing reveals though the banks have implemented BCSBI guidelines more than 80% it has either not reached to customers or even it has reached they are not satisfied towards it.

## 1. Introduction

The Banking Codes and Standards Board of India (BCSBI) is an independent banking industry regulator which protects consumers of banking services in India. BCSBI has developed some code of banks commitment to customer which reveals that bank will provide quality service to customer. It is not a reimbursement mechanism. It does not solve customers' complaint. It is an independent and autonomous body, registered as a separate society under the Societies Registration Act, 1860 on February 18, 2006.

Now a days due to consumerism there is increase demand for implementation of citizen charter to service sector including government sector. RBI has published citizen charter on its website. So there is need of standardization of banking services. BCSBI has determined some standards in case of banking services. But whether such standards are implemented by banks or not. Whether customer know about such BCSBI guidelines. Since BCSBI guidelines plays significant role in quality it is need to study scenario of BCSBI guidelines. So study is conducted to know awareness and scenario of BCSBI guidelines in rural area of Satara district.

## 2. Review of Literature

"The Banking Codes and Standards Board of India (BCSBI) undertook a survey of bank branches to verify obedience with the provisions of the Code of Bank's Commitment to Customers and Code of Bank's Commitment to Micro and Small Enterprises. A sample of 1135 branches spread over 22 cities, of 49 member banks (excluding RRBs and Urban Co-operative Banks) was taken up for visits. It was found that among total branches maximum branches i.e. 75% of the bank officials were aware about the Code of Bank's Commitment to Customers. Whereas 67% of branches have

'Enquiry' or 'May I help you' counter. 60% of the branches visited had Comprehensive Notice Boards. Whereas only 39% of the branches visited had displayed the bank's BPLR along with its effective date, while 37% of the branches displayed Base Rate also. 55% of branches had a Booklet / Folder containing customer-centric policy documents and other material for the perusal of the customers. In the case of settlement of claims in respect of deceased account holders, without survivor / nominee clause, 84% branches disposed off such cases within 15 days. 60% of the branches had a complaint book with perforated copies in each set and 77% of the branches had disposed of customer complaints within 30 days. Very few branches i.e. only 20% of the branches, it was mandatory for the customer to avail insurance cover only from the company having tie-up with the bank. 53% of the branches paid compensation for delay beyond 15 days in releasing the securities / documents to the borrower / guarantor after repayment of all dues as agreed to or contracted. In 99% of the branches, the borrowers were informed, in writing, before the bank initiated recovery proceedings." (Survey of compliance with the provisions of the Codes)

Another study is done to implementation of the Code provisions relating to different aspects of Deposit Accounts by branches of select member banks. The findings of the study are furnished as

1. Generally Banks followed to the Code provisions. But the practices followed differed. Some banks provided the required information in the Account Opening Form, other bank provide information on the back page of savings bank pass books.
2. Maximum banks had placed system to record fact of nomination in the passbook / statement and Fixed

Deposit Receipt .Only a few banks had made provision in the Account Opening Form.

- Many branches were detected to be non-completion of inoperative / dormant accounts. Some of the branches were found insisting on production of various documents while settling claims of small value within the threshold fixed by the bank. (Code Monitoring Study – Deposit Accounts)

BCSBI had decided during last year to rank member banks on their level of compliance with the implementation of Codes. So that rating model was developed in consultation with the rating agency CRISIL. On the basis of overall scoring, four levels of compliance have been envisaged in the rating model as indicated here under. In all 48 member banks were rated on the basis of branch visits data

- On the basis of the Overall score, only 10% of the banks subjected to rating exercise have achieved High level of compliance with Codes. More than 50% of the banks have been rated as Above Average. While approx. 35% banks are rated as Average, one bank is rated as below average.
- Under Transparency, 4 banks have been rated in the High level of compliance category and one bank with Below Average rating.
- Under Customer Centricity, while 10 banks have been rated as having a High level of compliance, no bank has been rated Below Average.
- Under Grievance Redressal, 20 banks have been rated under High level of compliance and one bank at Below Average level

- Based on Customer Feedback, no bank has been rated either under High level of compliance or Below Average. Majority (33) of the banks have been rated under Above average and 15 banks under average.

### 3. Research Methodology

Present research is descriptive inferential research put to test the hypothesis that is, all banks under study follow the BCSBI guidelines to render banking services towards depositors and borrowers. The objectives set for this study is to analyze the level of fulfillment of the Bank’s Commitment to Customers with respect to selected BCSBI guidelines. Total 96 bankers are interviewed for this study. And 1409 samples are interviewed out of that 719 samples are depositors and 690 samples are borrowers by using convenient sampling method. For collection of data Structured codified, close ended Schedule for customers and bankers were prepared. Data were taken on five point likert scale. Data Analysis was done by using percentage, average i.e. mean and standard deviation. Hypothesis tested by using Independent sample ‘t’ test.18 variables of BCSBI guidelines have been process, and their reliability is 0.802.

### 4. Data Analysis and Interpretation

The data was entered in Ms-Excel with data validation check. The data was further validated with the help of SPSS. The filtered and validated data was subjected to test of reliability using Cronbach’sAlpha. Cronbach’s Alpha is 0.802. Data was classified and presented in tables.

Table: 1 Awareness about BCSBI Guidelines

Sr	Criteria	BCSBI guidelines	Frequency Aware	%	N.A frequency	NA %	Frequency Bank follow	Bank follow%	NA Frequency	%
1	Account opening	a)Bank has to follow i)“Know Your Customer”(KYC) guidelines	1220	86.6			1276	90.6		
		ii) Insurance cover offered by (DICGC).	139	9.9			197	14		
2	Account Transaction	Bank has to inform customer about details of transactions	1199	85.1			1255	89.1		
3	Changing account	If customers are not happy about A/C then within 14 days he can switch A/C to other A/C or other branch and can ask for refund	626	44.4			868	61.6		
4	Minimum balance	Inform customer about changes in minimum balance to be maintain within 30 days in advance to customer	959	68.1			974	69.1		
5	Statement of accounts / Pass Books	The cost of providing Pass Book /Statements has not be charged to the customer and address / telephone number of the branch MICR code and IFSC code on passbook should Printed on passbook	1120	79.5			1068	75.8	4	0.3
6	Inoperative/Dormant A/C	Before 3 months inoperative account should inform to customer and do not close customer account without informing customer before 30 days	61	4.3			63	4.5		
7	collection services	deposited cheque returned unpaid then bank has to inform customer immediately	623	44.2	643	45.6	613	43.5	738	52.4

		and loss cheque in transit compensated by bank								
8	Term deposits	date of maturity informed in advance to customer, interest or TDS recorded in passbook and give advise about provisions of Income Tax Act applicable to the interest income on deposit	618	43.9	713	50.6	387	27.5	750	53.2
9	Loans	a) give customer the Most Important Terms and Conditions (MITC) and checklist of documents	614	43.6	754	53.5	455	32.3	.7	54.
		b) in loan up to 20 lakh convey customer about loan sanction within 30 days from applied date and communicate, in writing, the reason(s) for rejection of customer loan application.	263	18.7	785	55.7	152	10.8	.96	68
		c) If customer are not able to make payments in time bank offer customer a One Time Settlement (OTS) for repayment of dues.	331	23.5	781		150	10.6	.81	62.
10	Electronic Banking	Bank has to follow internationally accepted standards for generation, storage and terminal security relating to PINs and Passwords ,All charges of Internet Banking will be displayed and available to customer online, and send alerts for transactions more than limit, bank have to reimburse/ compensate customer in loss due to a security breach of Internet Banking system for that loss.	413	29.3	949	67.4	396	28.1	979	69.5
11	Mobile-banking	Bank has to take appropriate measures to ensure that bank mobile applications are secure and regularly reviewed by bank and updated	557	39.5	815	57.8	528	37.5	832	59.
12	ATM / Debit and Credit Cards	Bank has to send a service guide/member booklet giving detailed terms and conditions and send customer an SMS in the event of 3 consecutive incorrect attempts of log in on the same day.	1079	76.6	295	20.9	1037	73.6	301	21.4
13	Reporting loss / theft / disputed transaction	Bank has to make available to customer that customer can use to for reporting loss, theft or unauthorized use of card, PIN or password bank has to give telephone numbers / e-mail Ids	1047	74.3	323	22.9	973	69.1	350	24.8
14	Third Party Products	not compulsion on customer to purchase products like mutual funds, insurance, etc also Bank has to provide detailed terms conditions of the product which is being offered to customer.	52	3.7	1350	95.8	44	3.1	1356	96.2
15	Branch Closure /Shifting	Give customer Notice of two months if branch will close or shifting.	249	17.7	1128	80.1	165	11.7	1199	85.1
16	Financial inclusion	- Bank has to make available 'Basic Savings Bank Deposit Account' (BSBD Account), provide ATM card without any charges, & bank send a Business Correspondent (BC) / Business Facilitator (BF) in unbanked areas also Undertake financial literacy activities to educate customers by camps, stalls and town hall events.	1072	76.1			704	50.0	-	-
17	service charges	Specific charges for various services will be included in Tariff Schedule.	760	53.9			1211	85.9	-	-
18	Security	Bank has to install CCTV for security	1382	98.1			1291	91.6	-	-

Source: (Field data)

Above table depicts awareness about BCSBI guidelines among customers. Researcher has taken total 18 guidelines for this study. It is observed that 98.1% of sample respondents are aware about security guidelines. Followed to it customers are aware about "Know Your Customer"(KYC) guidelines and

bank has to inform customer about details of transactions these guidelines(86.6% and 85.1% respectively).

Whereas very few customers i.e. 3.7% and 4.3 % are aware about third party products and Inoperative/Dormant A/C .It means majority of customers are unaware about these

guidelines. Only 9.9% customers are aware about DIGC guidelines. And 17.7% customers are aware about branch closure or shifting guidelines.

BCSBI guidelines should be followed by all banks. If it is asked to customers that how much % bank follows BCSBI guidelines it is observed that all banks not follow all BCSBI guidelines 100%. 91.6 % of sample bankers follow security guidelines and 90.6 % banks follow KYC guidelines. Whereas only 3.1 % of sample bankers follow third Party Products

guidelines and 4.5 % of bankers follow Inoperative/Dormant A/C guidelines. Some guidelines are not applicable to customers so they didn't respond. So their percentage is calculated separately.

### 5. Satisfaction of BCSBI Guidelines

Following table shows mean satisfaction score and standard deviation of opinions of sample bank account holders on five point likert type scale.

**Table: 2 Mean and SD of Satisfaction about BCSBI guidelines**

Sr	Criteria	BCSBI guidelines	N	M	S.D
1	Account opening	a) Bank has to follow	1405	3.91	1.06
		i) "Know Your Customer" (KYC) guidelines ii) Insurance cover offered by (DICGC).	560	3.65	1.05
2	Account Transaction	Bank has to inform customer about details of transactions	195	3.25	1.50
3	Changing account	If customers are not happy about A/C then within 14 days he can switch A/C to other A/C or other branch and can ask for refund	1401	3.83	1.08
4	Minimum balance	Inform customer about changes in minimum balance to be maintain within 30 days in advance to customer	1317	2.96	1.51
5	Statement of accounts / Pass Books	The cost of providing Pass Book /Statements has not be charged to the customer and address / telephone number of the branch MICR code and IFSC code on pass book should Printed on passbook	1394	3.22	1.45
6	Inoperative/Dormant A/C	before 3 months inoperative account should inform to customer and do not close customer account without informing customer before 30 days	1394	3.51	1.40
7	collection services	deposited cheque returned unpaid then bank has to inform customer immediately and loss cheque in transit compensated by bank	241	2.12	1.37
8	Term deposits	date of maturity informed in advance to customer, interest or TDS recorded in passbook and give advise about provisions of Income Tax Act applicable to the interest income on deposit	665	3.97	1.01
9	Loans	a) give customer the Most Important Terms and Conditions (MITC) and checklist of documents	641	3.16	1.46
		b) in loan up to 20 lakh convey customer about loan sanction within 30 days from applied date and communicate, in writing, the reason(s) for rejection of customer loan application.			
		c) If customer are not able to make payments in time bank offer customer a One Time Settlement (OTS) for repayment of dues.			
10	Electronic Banking	Bank has to follow internationally accepted standards for generation, storage and terminal security relating to PINs and Passwords, All charges of Internet Banking will be displayed and available to customer online, and send alerts for transactions more than limit, bank have to reimburse/ compensate customer in loss due to a security breach of Internet Banking system for that loss.	616	3.40	1.28
11	Mobile-banking	Bank has to take appropriate measures to ensure that bank mobile applications are secure and regularly reviewed by bank and updated	348	2.76	1.35
12	ATM / Debit and Credit Cards	Bank has to send a service guide/member booklet giving detailed terms and conditions and send customer an SMS in the event of 3 consecutive incorrect attempts of log in on the same day.	450	2.26	1.34
13	Reporting loss / theft / disputed transactions	Bank has to make available to customer that customer can use to for reporting loss, theft or unauthorized use of card, PIN or password bank has to give telephone numbers / e-mail Ids	421	3.92	.93
14	Third Party Products	Not compulsion on customer to purchase products like mutual funds, insurance, etc also Bank has to provide detailed terms conditions of the product which is being offered to customer.	570	3.98	1.00
15	Branch Closure /Shifting	Give customer Notice of two months if branch will close or shifting.	1103	4.12	.95
16	Financial inclusion	- Bank has to make available 'Basic Savings Bank Deposit Account' (BSBD Account), provide ATM card without any charges, & bank send a Business Correspondent (BC) / Business Facilitator (BF) in unbanked areas also Undertake financial literacy activities to educate customers by camps, stalls and town hall events.	1050	4.18	1.03
17	service charges	Specific charges for various services will be included in Tariff Schedule.	49	3.84	1.29
18	Security	Bank has to install CCTV for security	209	3.23	1.35

Source: ( compiled by researchers)

Majority of customers are satisfied about financial inclusion guidelines as its mean and Standard deviation is 4.18

and 1.03. Mean is above 4 means satisfaction level is high. But Standard deviation is high shows deviation in opinion of

samples. Whereas customers are dissatisfied about collection service guidelines and ATM / Debit and Credit Cards guidelines which have mean and SD is 2.12 and 2.26 and 1.377 and 1.342 respectively. As the mean is very less i.e.

2.12 and 2.26 this shows that customers are not satisfied about these guidelines and again Standard deviation is high i.e. 1.377 and 1.342 which shows deviation in opinion.

**Table: 3 Awareness of BCSBI Guidelines among Bankers**

Following table shows Percentage of awareness of bankers regarding BCSBI guidelines.

Sr	Aware	Frequency of Awareness	Percent of awareness
1	Yes	49	51
2	No	47	49
		96	100

Source: (Field data)

Above table 3 shows awareness of BCSBI guidelines among rural bankers. It is depicted that 51% bankers are

aware about BCSBI guidelines and 49% of bankers are not aware about BCSBI guidelines.

Following table shows constitution wise comparison of awareness of BCSBI guidelines.

**Table: 4 Constitution wise Comparison of BCSBI Guidelines**

Sr	Criteria	BCSBI guidelines	Public sector		Private sector		Co-operative	
			Aware %	Fulfilled%	Aware%	Fulfilled%	Aware %	Fulfilled
1	Account opening	a) Bank has to follow i) "Know Your Customer" (KYC) guidelines	97	100	100	97	98.2	98.2
		ii) Insurance cover offered by (DICGC).	66	75.8	85.7	100	67.9	80.4
2	Account Transaction	Bank has to inform customer about details of transactions	100	100	100	85.7	100	100
3	Changing account	If customers are not happy about A/C then within 14 days he can switch A/C to other A/C or other branch and can ask for refund	70	81.8	71.4	100	53.6	62.5
4	Minimum balance	Inform customer about changes in minimum balance to be maintain within 30 days in advance to customer	97	100	100	71.4	96.4	98.2
5	Statement of accounts / Pass Books	The cost of providing Pass Book / Statements has not be charged to the customer and address / telephone number of the branch MICR code and IFSC code on passbook should be Printed on passbook	100	93.9	100	100	96.4	87.5
6	Inoperative/Dormant A/C	before 3 months inoperative account should inform to customer and do not close customer account without informing customer before 30 days	85	78.8	100	100	80.4	83.9
7	Collection services	deposited cheque returned unpaid then bank has to inform customer immediately and loss of cheque in transit compensated by bank	100	100	100	85.7	100	100
8	Term deposits	date of maturity informed in advance to customer, interest or TDS recorded in passbook and give advice about provisions of Income Tax Act applicable to the interest income on deposit	100	84.8	100	100	91.1	83.9
9	Loans	a) give customer the Most Important Terms and Conditions (MITC) and checklist of documents	100	97	100	85.7	98.2	92.9
		b) In loan up to 20 lakh convey	100	91.8	100	100	89.3	83.9

		customer about loan sanction within 30 days from applied date and communicate, in writing, the reason(s) for rejection of customer loan application.						
		c) If customer are not able to make payments in time bank offer customer a One Time Settlement (OTS) for repayment of dues.	97	100	71.4	85.7	85.7	80.4
10	Electronic Banking	Bank has to follow internationally accepted standards for generation, storage and terminal security relating to PINs and Passwords ,All charges of Internet Banking will be displayed and available to customer online,and send alerts for transactions more than limit, bank have to reimburse/ compensate customer in loss due to a security breach of Internet Banking system for that loss.	97	100	100	100	93.8	93
11	Mobile banking	Bank has to take appropriate measures to ensure that bank mobile applications are secure and regularly reviewed by bank and updated	97	100	100	100	100	100
12	ATM / Debit and Credit Cards	Bank has to send a service guide/member booklet giving detailed terms and conditions and send customer an SMS in the event of 3 consecutive incorrect attempts of log in on the same day.	97	100	85.7	71.4	96.4	96.4
13	Reporting loss / theft / disputed transaction	Bank has to make available to customer that customer can use to for reporting loss, theft or unauthorized use of card, PIN or password bank has to give telephone numbers / e-mail Ids	100	100	100	100	87.5	89.3
14	Third Party Products	Not compulsion on customer to purchase products like mutual funds, insurance, etcalso Bank has to provide detailed terms conditions of the product which is being offered to customer.	97	96.9	100	100	96.4	82.1
15	Branch Closure /Shifting	give customer Notice of two months if branch will close or shifting.	100	100	100	85.7	94.6	94.3
16	Financial inclusion	- Bank has to make available 'Basic Savings Bank Deposit Account' (BSBD Account), provide ATM card without any charges,& bank send a Business Correspondent (BC) / Business Facilitator (BF) in unbanked areas also Undertake financial literacy activities to educate customers by camps, stalls and town hall events.	97	100	100	100	100	100
17	Service charges	Specific charges for various services will be included in Tariff Schedule.	100	100	100	100	87.5	91.9
18	Security	Bank has to install CCTV for security	100	100	100	100	100	100

Source : (Field data)

In public sector 17 bankers were visited .It was found that maximum bankers are aware about BCSBI guidelines and they follow BCSBI guidelines. Because percentage of awareness is ranging between 66 % to 100%.Public sector bankers are aware about 10 guidelines out of 18 guidelines and 9 guideline are entirely followed.

In Private sector 5 bankers were visited. Out of 18 guidelines 15 guidelines are aware and entirely fulfilled by private sector banks whereas the guideline changing account is not fulfilled by private sector banks entirely.

In co-operative sector 52 bankers were visited. Out of 18 guidelines 5 guidelines are aware and fulfilled by co- operative banks completely.

Following table shows opinion of bankers regarding BCSBI guidelines Mean and Standard deviation of opinion

regarding BCSBI guidelines helps to maintain quality is given below. It is shown sector wise.

**Table: 5 Opinion of bankers regarding BCSBI guidelines**

Sr	Sector	Mean	SD	Rank
1	Public	4.70	.63	1
2	Private	4.57	.53	2
3	Co –operative	4.37	.79	3

Source: (Field data)

Public sector banks strongly agree that BCSBI guidelines helps to maintain quality which secures rank 1 with a mean score 4.70 and standard deviation 0.63.Followed by Private sector and co -operative sector which secures rank 2 and 3

with a mean score 4.57 and 4.37 with standard deviation 0.53 and 0.79 respectively.

Following table shows reasons behind not following BCSBI guidelines by bankers.Mean and Standard deviation is given below.

**Table: 6 Mean and SD of Reasons behind not Following BCSBI Guidelines**

Sr	Reason	Public		Private		Co –operative		Total	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
a)	Not aware	2.97	1.46	3.57	1.13	2.98	1.43	3.01	1.48
b)	No time to follow	2.73	1.23	3.42	1.39	2.96	1.53	2.93	1.36
c)	Not important	1.67	.47	2.85	1.46	2.42	1.27	2.20	1.14

Source: (compile by researchers )

In public sector banks those bankers not following BCSBI guidelines, maximum bankers agree that they are not aware about BCSBI guidelines so they don't follow such guidelines since its mean score is 2.97 with high standard deviation of 1.46.

In private sector banks those bankers not following BCSBI guidelines, maximum bankers opine that they are not aware about BCSBI guidelines so they don't follow such guidelines since its mean agreement score is 3.57 with SD is 1.13.

In co-operative sector banks those bankers not following BCSBI guidelines, maximum bankers opine that they are not aware about BCSBI guidelines so they don't follow such guidelines on five point scale their mean agreement score is 3.57 .

**Hypothesis Testing**

**H01: All banks under study follow the BCSBI guidelines to render banking services towards depositors and borrowers.**

Eighteen different categories of BCSBI guidelines with its possible sub variables were asked to opinion the satisfaction on its implementation. The satisfaction assessed on five point likert type scale ranging from highly satisfied to highly dissatisfied. It has found in the descriptive statistics that many of the sample rural bank account holders does not aware of BCSBI guidelines hence rating the satisfaction towards it a distinct aspect. Still the samples who could understand these standards have marked their satisfaction on given scale.

H0:  $\mu = 4$

H1:  $\mu \geq 4$

**Table:7 One sample't' test for customer BCSBI guidelines for customer.**

Description	Test Value = 4					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Satisfaction of customers on BCSBI guidelines followed by banks.	-30.077	1408	.000	-.457	-.487	-.428

Source: (Compiled by researcher)

Above table 7 shows calculated 't' is -30.077 with 1408 df and 'p' value is 0.000 at 4 test value reveals to reject null hypothesis and accept alternative hypothesis. This reveals banks do follow the BCSBI guidelines but sample customers

are not satisfied with the same, it leaves much scope for the improvement in the quality of BCSBI guidelines.

The extent of implementation of BCSBI guidelines has also been studied on the opinion of sample bankers. Since the

same categories and variables have been executed to seek opinion of bankers the scale to opine on has been changed. For bankers it was asked the extent of implementation and if it is more than 80% then reasonably it can be concluded that the

guidelines has been implemented. The one sample test has been executed as follows on banker's opinion.

$$H_0: \mu = 80$$

$$H_1: \mu \geq 80$$

**Table:8**  
**One sample 't' test for customer BCSBI guidelines for bankers.**

Description	Test Value = 80					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
BCSBI guidelines, %of fulfillment out of 100.	7.642	95	.000	7.384	5.466	9.302

Source: (Compiled by researcher)

Above table 8 shows calculated 't' is 7.642 at 95 df at test value 80% with 5% level of significance 'p' value is 0.000 reveals to reject null hypothesis and accepted the alternative hypothesis. It states that the bankers have rendered the BCSBI guidelines towards its customers.

There found contradiction into the opinions of sample bank customers and sample banks. At one end sample customers are not satisfied with the satisfaction of implementation of BCSBI guidelines and at other hand the bankers are conveyed its reasonable implementation. The facts one should not oversight it that many of the customers are not aware of BCSBI guidelines itself and the opinion reveals in terms of satisfaction is of samples that are aware of such guidelines.

Hence to conclude on the basis of statistics that regarding BCSBI guidelines the null hypothesis is rejected and alternative hypothesis is accepted. Since the customers say should be taken into consideration since banker's duty is to cater services to customers. Hence this testing reveals though the banks have implemented BCSBI guidelines more than 80%

it has either not reached to customers or even it has reached they are not satisfied towards it.

**6. Findings and Conclusion**

Majority guidelines known by customers are KYC guidelines, statement of accounts / Pass Books guidelines, security guidelines, accounts transaction guidelines since its percentage of knowing is high. No customer knows all guidelines fully. It is depicted that 51% bankers are aware about BCSBI guidelines and 49% of bankers are not aware about BCSBI guidelines. It can be said that in private sector BCSBI guidelines are aware and followed more than public and co-operative sector. Not aware about BCSBI guidelines is the major reason behind not following BCSBI guidelines.

Still many people in rural area are not aware about BCSBI guidelines. So awareness programme regarding BCSBI may arrange by banks. Satara District Co-operative bank plays vital role in rural area so bank should become member of BCSBI.

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