**Abstract**

On account of the competitive customer service and sprit, unleashed by the banks, there is a change in the customer needs like access to deposits anywhere anytime, speedy transfer of funds, quick remittances and bill collections and fast screening of credit proposals without undue paper work etc., This was hitherto unknown to the public sector commercial banks of India and it necessitated them to focus on service quality and customer satisfaction dimensions not only to retain the existing clientele but also to attract new customer to remain competitive. This has major implications on the public sector commercial banks of India with respect to customer service delivery aspects. It is high time the public sector commercial banks have made efforts to revamp their approach towards customer, so as to perform better and derive competitive advantages in the long run. The researcher tries to study the performance level of public sector banks with respect to variables identified. The study has been conducted on 100 customers of five public banks.