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DEVELOPMENT OF PERFORMANCE MODEL FOR COMMERCIAL BANKS IN INDIA

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ABSTRACT

The main purpose of the study is to develop a performance model for commercial banks which can be used for measuring both the financial and human aspect performance in banking. The study is based on the secondary data taken from the annual reports of the banks for the year 2009-10 to 2011-12. In addition to financial criteria, non-financial performance criteria such as customer satisfaction and employee satisfaction, corporate social responsibility have been evaluated for commercial banks. However, the determination of nonfinancial performance criteria involves subjectivity when compared with financial criteria. From the judgements of banking experts it is clear that human aspect is more important than financial aspect in banks. The banks which are performing well in three dimensions of human aspect i.e. corporate social responsibility, customer satisfaction and employee satisfaction are found to be overall good performers.

KEYWORDS: *Commercial banks, financial performance, corporate social responsibility, customer satisfaction, employee satisfaction.*