Dear Respondent,

I wish to inform you that I am pursuing my research on Performance Measurement Systems in Indian Banking Sector. As you are aware, the modern banking industry is committed to augment stakeholders’ value through care, concern and competence to survive and grow in this competitive world. The top priority of the banks is to retain and attract high value delighted customers.

My study aims at capturing the extent of usage of contemporary and innovative performance measurement systems in the Indian banking sector with special focus on performance scorecard emphasizing on financial and non-financial measures.

I shall appreciate if you respond to all the questions. I assure you that the information provided by you will be used for the purpose of academic research only and kept strictly confidential. I hope to have your nice co-operation in this regard.

Sanjeev Kumar
Research Scholar
Lecturer in Commerce
A.S.College, Khanna
Respondent Profile

Name (optional): ________________________________

Designation/ Position: ______________________________

No. of years in this position: ______________________________

Bank: ______________________________

Age: ______________________________

Academic Qualifications: ______________________________

Length of Service: ______________________________

Phone/Fax: ______________________________

E-mail address: ______________________________
Survey Questionnaire on Key Performance Measures used in the Indian Banking Sector as a part of their Performance Measurement System (PMS)

**PART-I**

1. What type of performance measures are being used by your bank use as a part of measuring and managing the bank’s overall performance?
   - Financial measures
   - Non-financial measures
   - Financial and non-financial measures.

2. Are you aware of the following performance measurement systems?

<table>
<thead>
<tr>
<th>Performance Measurement Systems</th>
<th>To large extent</th>
<th>To some extent</th>
<th>To little extent</th>
<th>Very little extent</th>
<th>Not aware</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Measures</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ROI</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAMEL Framework</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Productivity Measures</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any Other (Please specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-financial Measures</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Perspective</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internal Business Process Perspective</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learning and Growth perspective</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any other (Please specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. How successfully is the top management is able to align individual objectives with the organizational objectives?
   - To large extent
   - To some extent
   - Little extent
   - Very little extent
   - Not at all.
4. How do you rate the contribution of various intangible assets to the value creation of the banks?

<table>
<thead>
<tr>
<th>Intangible Assets</th>
<th>Most Important</th>
<th>Important</th>
<th>Neither Important Nor Unimportant</th>
<th>Unimportant</th>
<th>Most Unimportant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Relationship</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Loyalty</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product Innovation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technology</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Committed and Trained Staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strong Work Culture</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand Image</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any Other (Please specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Do you take feedback from different stakeholders (customers, employees, shareholders, management etc.) about various intangible assets (customer satisfaction, customer service, innovation, work culture etc.)?

<table>
<thead>
<tr>
<th>Stakeholders</th>
<th>Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>In the Beginning</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Stakeholders</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. What are the various channels of getting this feedback?
   - Formal channel like survey, reports, etc.
   - Informal channel like meetings, discussion, etc.
   - Both formal and informal channels.
PART - II

Performance Measurement System

7. Rank and rate the following perspectives taken into account while introducing performance measurement system (PMS) in order of their importance (on a scale of 1-5, where 5 being most important, 4 being important, 3 being neither important nor unimportant, 2 being unimportant and 1 being most unimportant).

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Perspectives</th>
<th>Rank (1-7)</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Financial Perspective</td>
<td>5 4 3 2 1</td>
<td></td>
</tr>
<tr>
<td>II.</td>
<td>Customers’ Perspective</td>
<td>5 4 3 2 1</td>
<td></td>
</tr>
<tr>
<td>III.</td>
<td>Bank’s Internal business Processes Perspective</td>
<td>5 4 3 2 1</td>
<td></td>
</tr>
<tr>
<td>IV.</td>
<td>Competitive Edge through Learning and Innovation Perspective</td>
<td>5 4 3 2 1</td>
<td></td>
</tr>
<tr>
<td>V.</td>
<td>Employees’ Perspective</td>
<td>5 4 3 2 1</td>
<td></td>
</tr>
<tr>
<td>VI.</td>
<td>Shareholders’ Perspective</td>
<td>5 4 3 2 1</td>
<td></td>
</tr>
<tr>
<td>VII.</td>
<td>Any Other Perspective(Please specify)</td>
<td>5 4 3 2 1</td>
<td></td>
</tr>
</tbody>
</table>

8. Amongst the various perspectives you consider as part of performance measurement system (PMS), please rate the importance of different key performance indicators (KPIs) under each perspective (on a scale of 1-5, where, 5 being most important, 4 being important, 3 being neither important nor unimportant, 2 being unimportant and 1 being most unimportant).

8.1 Financial Perspective:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>ROI</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II.</td>
<td>CAMEL Framework</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III.</td>
<td>Productivity Measures</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV.</td>
<td>Any Other (Please specify)</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

8.1.1 ROI

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Return on Assets (ROA)</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>
### Appendix

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>II.</td>
<td>Return on Equity (ROE)</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III.</td>
<td>Return on Average Assets (ROAA)</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV.</td>
<td>Any Other (Please specify)</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

#### 8.1.2a. Capital Adequacy

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Capital Adequacy Ratio (CAR)</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II.</td>
<td>Debt-Equity Ratio</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III.</td>
<td>Advances to Total Assets</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV.</td>
<td>General Securities to Total Investments</td>
<td>5 4 3 1</td>
</tr>
</tbody>
</table>

#### 8.1.2b. Asset Quality

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Gross NPAs to Net Advances</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II.</td>
<td>Net NPAs to Net Advances</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III.</td>
<td>Total Investments to Total Assets</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV.</td>
<td>Net NPAs to Total Assets</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>V.</td>
<td>Percentage Change in Net NPAs</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

#### 8.1.2c. Management Efficiency

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Total Advances to Total Deposits</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II.</td>
<td>Return on Net Worth</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III.</td>
<td>Business per Employee</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV.</td>
<td>Profit per Employee</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

#### 8.1.2d Earnings Quality

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Operating Profits to Average Working Funds</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II.</td>
<td>Spread</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III.</td>
<td>Net Profit to Average Assets</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV.</td>
<td>Interest Income to Total Income</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>V.</td>
<td>Non-interest Income to Total Income</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>
### 8.1.2e Liquidity

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Liquid Assets to Total Assets</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II</td>
<td>General Securities to Total Assets</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III</td>
<td>Approved Securities to Total Assets</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV</td>
<td>Liquid Assets to Demand Deposits</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>V</td>
<td>Liquid Assets to Total Deposits</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

### 8.1.3 Productivity Measures

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Employee Productivity</strong></td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>Deposit per Employee</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II</td>
<td>Advance per Employee</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III</td>
<td>Total Business per Employee</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV</td>
<td>Total Income per Employee</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>V</td>
<td>Total Expenditure per Employee</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VI</td>
<td>Net profit</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td></td>
<td><strong>Branch Productivity</strong></td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>Deposit per Branch</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II</td>
<td>Advance per Branch</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III</td>
<td>Total Business per Branch</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV</td>
<td>Total Income per Branch</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>V</td>
<td>Total Expenditure per Branch</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VI</td>
<td>Net Profit</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

### 8.2 Customer perspective:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Customer Satisfaction Level</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II</td>
<td>Customer Retention</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III</td>
<td>Cost of Customer Acquisition</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV</td>
<td>Customer Profitability</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>V</td>
<td>Market Share</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VI</td>
<td>Market Penetration (Growth Rate)</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VII</td>
<td>Staff Availability for Customers</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VIII</td>
<td>Staff Speed and Responsiveness for Customers</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IX</td>
<td>Staff Skill and Competence to Handle Customers</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>X</td>
<td>Staff Appearance and Friendliness towards Customers</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>XI</td>
<td>No. of New Customers</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>XII</td>
<td>No. of Customer Suggestions (Feed back)</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>XIII</td>
<td>Know Your Customer (KYC)</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>
### 8.3 Internal Business Perspective:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Service Time</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II.</td>
<td>Confidentiality of Customer Data</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III.</td>
<td>Response Time</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV.</td>
<td>New and Differentiated Product Introduction</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>V.</td>
<td>Core Banking Solutions (CBS)</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VI.</td>
<td>E-banking – ATM, RTGS, ECS, EFT, Internet</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td></td>
<td>Banking, etc.</td>
<td></td>
</tr>
<tr>
<td>VII.</td>
<td>Mobile Banking/Telebanking</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VIII.</td>
<td>Corporate Social Responsibility</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IX.</td>
<td>Aggressive Marketing (Cross-sell Products)</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>X.</td>
<td>Bank Earning vis-à-vis Industry Earning</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>XI.</td>
<td>Any Other (Please specify)</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

### 8.4 Learning and Innovation Perspective:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>IT Usage</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II.</td>
<td>No. and Percentage of Internet Product</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td></td>
<td>(Internet Banking)</td>
<td></td>
</tr>
<tr>
<td>III.</td>
<td>No. of Internet Customers</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IV.</td>
<td>No. of Branches Offering Single Window Service</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>V.</td>
<td>Training and Development Programme</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VI.</td>
<td>New Product and Services Development</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VII.</td>
<td>Bank Brand Ambassador</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>VIII.</td>
<td>Development of Critical Skills</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>IX.</td>
<td>Intellectual Capital Formation</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>X.</td>
<td>Strategic Alliance and Partnership</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>XI.</td>
<td>Any Other Please specify</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>

### 8.5 Employees perspective:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Stress Management</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>II.</td>
<td>Turnover</td>
<td>5 4 3 2 1</td>
</tr>
<tr>
<td>III.</td>
<td>Morale and Prestige</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>
### 8.6. Shareholder’s perspective:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Measures</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Earning per share (EPS)</td>
<td>5</td>
</tr>
<tr>
<td>II</td>
<td>Book-value per share</td>
<td>4</td>
</tr>
<tr>
<td>III</td>
<td>Price earning ratio (P/E Ratio)</td>
<td>3</td>
</tr>
<tr>
<td>IV</td>
<td>Dividend per share (DPS)</td>
<td>2</td>
</tr>
<tr>
<td>V</td>
<td>Market price per share (MPS)</td>
<td>1</td>
</tr>
<tr>
<td>VI</td>
<td>Return on Investment (ROI)</td>
<td>5</td>
</tr>
<tr>
<td>VII</td>
<td>Return on Equity (ROE)</td>
<td>4</td>
</tr>
<tr>
<td>VI</td>
<td>Corporate Governance</td>
<td>3</td>
</tr>
<tr>
<td>VII</td>
<td>Any other (Please Specify)</td>
<td>2</td>
</tr>
</tbody>
</table>

9. Please indicate the relative importance of the management’s motivation for emphasis on non-financial performance measures (on a scale of 1-5, where 5 being most important, 4 being important, 3 being neither important nor unimportant, 2 being unimportant and 1 being most unimportant).

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Motivation</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>To Facilitate the Integration of Business Plans with the Financial Plans</td>
<td>5</td>
</tr>
<tr>
<td>II</td>
<td>To Become a World Class Bank</td>
<td>4</td>
</tr>
<tr>
<td>III</td>
<td>Creating Stakeholders’ Value through Concern, Care and Competence</td>
<td>3</td>
</tr>
<tr>
<td>IV</td>
<td>Retaining and Attracting High Value Delighted Customers</td>
<td>2</td>
</tr>
<tr>
<td>V</td>
<td>Any Other (Please specify)</td>
<td>1</td>
</tr>
</tbody>
</table>
10. Whether your bank is using benchmarks to analyze the performance based on financial and non-financial measures?

<table>
<thead>
<tr>
<th>Benchmarks</th>
<th>Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>In the Beginning</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compare with Internal Benchmarks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compare with Industry/Other financial players</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compare with Rating Agencies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compare with Global players</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11. How has the following factors affected the Performance Measurement System of your bank?

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Factors</th>
<th>Rank 1-6</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Technology</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>II.</td>
<td>Competition</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>III.</td>
<td>Banking Liberalization</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>IV.</td>
<td>Privatization</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>V.</td>
<td>Globalization</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>VI.</td>
<td>Economic Growth</td>
<td>5</td>
<td>4</td>
</tr>
</tbody>
</table>

12. Have you faced any kind of problem while implementing the performance scorecard (based on both financial and non-financial measures) in your bank?
13. Are you satisfied with the present performance measurement system in your bank in this competitive era?
   - Highly satisfied
   - Satisfied
   - Reasonably satisfied
   - Dissatisfied
   - Can’t say

14. How frequently has your bank brought changes in the Performance Measurement System with changes in the financial sector and banking industry?:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Problems Faced during Performance Scorecard Implementation</th>
<th>Yes</th>
<th>No</th>
<th>Can’t Say</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Difficulty in identification of measures for various perspectives</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>II.</td>
<td>Difficulty in quantifying measures for various perspectives</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>III.</td>
<td>Difficulty in assigning weights to different perspectives</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>IV.</td>
<td>Difficulty in assigning weights to measures within each perspective</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>V.</td>
<td>Lack of clarity arising from large number of perspectives</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>VI.</td>
<td>Lack of clarity arising from large number of measures within each perspective</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>VII.</td>
<td>Difficulty in establishing cause and effect relationship among different perspectives</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>VIII.</td>
<td>Lack of employee and management support</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>IX.</td>
<td>Reluctance of Management to rely on Non-financial measures</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>X.</td>
<td>Any Other (Please specify)</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
15. Name some critical success factors (CSFs) which you must prioritize for your bank?

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16. Please give the suggestions to improve the performance measurement system of your bank to enable it to compete in the globalized environment.

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..........................................................................................................................
..........................................................................................................................

Thanks for your kind co-operation and sparing your precious time.