

Performance Assessment of Selected Public Sector Banks in India: A Balanced Scorecard Analysis

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Abstract: *This study examines the performance of selected Indian public sector banks — State Bank of India (SBI), Bank of Baroda (BOB), Canara Bank, Union Bank of India, and United Commercial Bank (UCO Bank) — using the Balanced Scorecard (BSC) framework. The BSC assesses banks across four perspectives: Financial, Customer, Internal Business Process, and Learning & Growth. Each perspective provides insights into a bank's strategic strengths and areas for improvement. Results indicate that financial stability is well-maintained, though variations in customer engagement and internal processes suggest opportunities for operational enhancement.*

Keywords: Balanced Scorecard, Indian Public Sector Banks, Performance Evaluation, Financial Perspective, Customer Perspective, Internal Business Processes, Learning and Growth