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Economies of Scale, Technical Change and Persistent and Time-Varying Cost Efficiency in Indian Banking: Do Ownership, Regulation and Heterogeneity Matter?

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Highlights

- Four-component heteroskedastic panel data stochastic frontier model
- Determinants of persistent and time-varying inefficiency, and production risks
- State, foreign, and private ownership
- Separate technology for each ownership type
- Economies of scale and technical change

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