

## Accepted Manuscript

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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PII: S0377-2217(17)30060-7  
DOI: [10.1016/j.ejor.2017.01.025](https://doi.org/10.1016/j.ejor.2017.01.025)  
Reference: EOR 14206



To appear in: *European Journal of Operational Research*

Received date: 30 September 2016  
Revised date: 9 January 2017  
Accepted date: 18 January 2017

Please cite this article as: Oleg Badunenko, Subal C. Kumbhakar, Economies of Scale, Technical Change and Persistent and Time-Varying Cost Efficiency in Indian Banking: Do Ownership, Regulation and Heterogeneity Matter?, *European Journal of Operational Research* (2017), doi: [10.1016/j.ejor.2017.01.025](https://doi.org/10.1016/j.ejor.2017.01.025)

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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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