

## **EFFICIENCY CHANGES IN 19 DCCBS OF HARYANA USING MALMQUIST INDEX:A DEA PERSPECTIVE**

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### **ABSTRACT**

The purpose of this paper is to evaluate and discuss the technical efficiencies of the 19 District Central Cooperative Banks(DCCBs) of Haryana during the period 2006-07 to 2010-11 and to study the inter-temporal variations in the technical and technological efficiencies of the DCCBs (individually and collectively) over the period of study. The CCR and the BCC models have been employed to obtain the overall technical, pure technical and the scale efficiencies. To study the inter-temporal variations Malmquist Index approach is utilized. The results reveal that the DCCBs in Haryana , from 2006-07 to 2010-11 have experienced on an average 2.1%(mean MI) annual productivity decline rate. The DCCBs Jind, Hisar, Fatehabad and Yamunanagar are the only banks that have reported positive productivity change ranging from .05% to 4.6%.

**KEYWORD:** Technical Efficiency, Technological Efficiency, Data Envelopment Analysis, Malmquist Index

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