

## AN EMPIRICAL ANALYSIS OF BANKS, FINANCIAL EFFICIENCY IN INDIA USING DATA ENVELOPMENT ANALYSIS (DEA)

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### **ABSTRACT**

*The main objective of this study is to measure the financial performance efficiency of public sector banks and private sector banks in India by using the Data Envelopment Analysis (DEA), to measure the efficiency of the banks the following three different parameters have been used.*

- *The efficiency of Total Income to Total Investments*
- *The efficiency of Total Income to Total Expenses*
- *The efficiency of Total Expenses to Total Liabilities*

*The efficiency calculated for 21 public sector banks and 21 private sector banks using the Data Envelopment Analysis, individual banks wise.*

**KEYWORDS:** *Data Envelopment Analysis, Bank Efficiency, Financial Efficiency*