

## Comparative Analysis of Performance of Government Sponsored Banks in Pakistan

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**Abstract:** *This research investigates the Comparative Analysis of Performance of Government sponsored Banks in Pakistan. Data were collected from Five year data sample of both banks (National Bank of Pakistan and Sindh Bank Limited) will be used in ratios and for evaluating the difference of bank of performance variables from 2011 to 2016. Secondary data will be used primarily in this study. Single factor ANOVA test will be applied in comparative analysis of bank variables (Return on Asset, Return on equity and Asset Turnover). Then p-values will show the significance of relationship. Pertinent information on variables collected using various secondary data sources including Bank's websites. It was revealed that the p-value=0.013612 ie <0.05 indicates rejecting null hypothesis. So, it can be inferred that significant difference in performance based on the asset turnover of Sindh Bank Limited and National Bank of Pakistan. Further, average asset turnover of National Bank of Pakistan AT=0.072 is lower than average asset turnover of Sindh bank AT= 0.092 as shown in ANOVA single factor test.*

**Key Words:** *Comparative, Analysis, Performance, Banks, Pakistan*

### Introduction:

Idea of separate modes of saving money get consideration if it will be in the manifestation from claiming traditional banking, electronic banking, companion to companion banking, islamic Banking, legislature saving money What's more casual saving money. In this study, legislature supported banks On pakistan are examined and their execution will be assessed.

Managing an account industry On Pakistan: At the occasion when from claiming independence, another organizations in the nation without assets it might have been challenging for pakistan with run its own keeping money framework immediately, with the goal it might have been concluded that the store bank of india ought to keep will capacity in Pakistan until 30th september 1948, Also pakistan might takeover those oversaw economy from claiming general population obligation What's more trade control starting with store bank for india ahead 1st April, 1948. By 30th june 1948, the amount of work places for booked banks clinched alongside Pakistan declined starting with 487 will best 195, as a result enrolled banks exchanged from Pakistani domains with india. In that run through there were 19 non-indian (foreign banks) What's more just 2 Pakistani banks (Habib Bank, australian Bank). Over 1 july 1948, of the aggregate bank stores from claiming Rs. 1. 1081 billion held On Pakistan, to the extent that 73% might have been held Eventually Tom's perusing remote banks whose exercises were generally restricted will outside exchange. In the Initially eighteen months of the operation from claiming state bank of Pakistan, 51 new extensions were opened On both east and West pakistan.

Over 1958 legislature liberalized imports which expansion the interest for funds, thereabouts done 1959-60 two more pakistani banks in particular eastern Merchantile bank restricted and the united bank restricted were built Furthermore booked Also a greater amount pakistani banks begun and Johnson had proceeded on make established, which incorporated trade bank restricted and the standard bank constrained. By june 1965 the amount for planned banks remained during 36. To 1964 NBP also originated forward Furthermore built a people's kudos division should permit credit offices with little borrowers. Yet there might have been little number about banks. For 10,000 individuals there might have been main a absolute limb. Clinched alongside created countries this proportion is 4000. Consequently those sparing proportion is altogether less, Also same is those situation of venture.

Nationalization of banks might have been recognized essential so that the country all in all Might profit from those superior channeling from claiming assets. Thus the legislature from claiming pakistan concluded on nationalize the greater part planned banks and additionally state bank from claiming pakistan through those statute of Nationalized 1974. At this might have been carried out around jan 1, 1974. During the occasion when of nationalization there were 30 booked

banks in the nat. 15 were pakistani same time other were outside banks. Pakistani banks were Hosting 2902 extensions. 70 limbs were to remote nations. There were 36 limbs of outside banks in the particular nation. Best those limbs from claiming pakistani banks were nationalized. Every last one of property privileges were exchanged of the central government.

For those acceptably about time, the administration about Pakistan acknowledged that those national economy might have been overwhelmed Toward government funded sector, and production, trade Also particular fund might have been over-regulated. This came about not best Previously, Ceaseless plan deficit, abandoning very little for physical Furthermore social framework as well as prompted Creating such states which Might not make transformed without disinvestment What's more privatization of the nationalized and general population segment. Privatization deliberations started for 1988 Furthermore the middle of 1988 with 1990, 14 passing making units were divested. Furthermore, greater part from claiming benefit making manufacturing units were Additionally sold for resigning general population debt Furthermore diminishing obligation overhauling. Those formal procedure from claiming privatization picked dependent upon just following the setting dependent upon of the “Privatization Commission” On 1991.

National bank from claiming Pakistan:The stronghold from claiming NBP for november 1949 might have been the substance of occasion when prerequisite with adapt to the emergency circumstances which might have been formed then afterward trade gridlock for india and flattening from claiming indian rupee done 1949. The procedure for start those keeping money organization under the organizations theory might have been put aside and the bank might have been set up through the spread about a statute because of those emergency circumstance that needed created with respect to financing of jute exchange. Bank commenced its operations starting with november 20, 1949 toward six paramount jute focal point over east pakistan and contributed its assets clinched alongside financing of jute crop.

NBP will be recorded on every last one of stock exchanges to pakistan Furthermore might have been consolidated done pakistan. Under those national bank for pakistan Ordinance, 1949. Its enlisted head office is arranged toward i. I. Chundrigar Road, karachi.

The bank handles treasury transactions to the legislature of pakistan (GOP) Similarly as an agenize of the state bank about pakistan (SBP) way of the association. The bank will be locked in Previously, giving work to business saving money and related benefits Previously, pakistan and abroad. The national bank for pakistan upholds its position Similarly as Pakistan’s principal bank to money related industry, confirmed with situated higher norms from claiming achievements. It will be real benefits of the business accomplice of the administration from claiming pakistan with uncommon stress looking into growing Pakistan’s financial development through Forceful and adjusted loaning policies, technologically situated results Furthermore benefits advertised through its huge organize of nearby Also universal limbs Furthermore illustrative business settings.

#### **SERVICES OFFERED BY NBP**

- Inter branch Transfers IBT
- Telegraph Transfer (TT)
- Mail Transfers (MT)
- Demand Draft (DD)
- Pay Order (PO)
- Letter of Credit
- Commercial Finance
- Agriculture Finance
- Foreign Exchange
- Investments
- NIDA,PLS and Current Account
- Trade Finance and other Business Loans

**Sindh Bank Limited:** Founded on Dec.24,2010 - Sindh Bank Limited is a Pakistani scheduled bank headquartered in Karachi. It has over 260 branches in 130 cities. It was set up as a state-owned bank, offering loans and other banking services.

## Literature Review:

Different measures of the banks were utilized within huge numbers investigations to assessing execution for separate saving money modes clinched alongside consolidation for diverse macroeconomic variables. Execution (measured mostaccioli Eventually Tom's perusing exchange and looking into holdings or exchange for equity) from claiming bank is In view of amount from claiming inward variables (capital strength, bank size, advantage size, efficiency, cost) What's more outer factors (GDP growth, enthusiasm rates, conversion scale Furthermore inflation). Former scientists including Akhtar, ali Also Sadaqat (2011); khan and Anuar, Choo What's more khan (2011) contributed research fill in towards those assessing inward variables Furthermore outside elements helping towards those execution of saving money.

Bikker Also Hu (2002) discovered sure relationship the middle of gdp Growth What's more banks benefit. Tamimi, Hassan Furthermore hussein (2010) directed investigation On UAE should determine the impact of internal variables (size, cost, focus What's more liquidity) Also outer variables (Financial improvement Indicator, GDP) on the execution for banks.

Riaz (2013) found certain relationship from claiming bank particular variables (assets size, stores with benefit ratio) Furthermore macroeconomic variable (premium rate) on the execution (dependent variable) of business banks over pakistan.

Huge numbers investigations need aid led to distinguish those factors that need logical force something like the execution about banks Previously, Different type similar to private, public, accepted and islamic. Practically of the investigations concentrated on deciding the variables which impact the execution of Different manifestations of banks. The concentrate of this consider will be with figure out execution distinction utilizing bank particular variables with respect to profitability of two legislature Banks, risen during diverse eras.

Ali, Akhtar Also Ahmad (2011) led examine on the determinants from claiming productivity for business banks which incorporated bank specific; money adequacy, kudos risk, advantage oversaw economy What's more macroeconomic indicators similar to gdp and expansion utilizing buyer value record. They utilized OLS system to reliant (ROA/ROE) Also free variables relationship estimation. Development in the economy and benefit administration caliber indicated noteworthy connection for the execution of the banks same time banks with helter skelter credit hazard Also poor promotion came about poor execution measured Toward give back looking into possessions.

Farooq (2013) led consider will determine that disaggregated procuring about islamic banks may be superior to traditional banks will anticipate what's to come execution from claiming banks. To disaggregated earnings, pay will be partitioned under its parts in interest, commission, firm What's more other wage. Those specialist utilized example information from claiming nineteen customary banks same time five islamic banks starting with 2007-2012. He utilized roe Likewise subordinate variable to relapse model same time disaggregated parts similar to markup income, firm What's more requisition income, regulatory expenses, markup out and different wage as autonomous variables.

Ghazali (2008) led a far reaching investigation utilizing An test from claiming 60 islamic banks from 18 nations for the time 2002-2007. The ponder utilized profit on possession Furthermore return once value Similarly as those execution measure from claiming bank what's more utilized Different bank particular variables in money quality Also effectiveness. He likewise utilized macro-economic variables such as expansion and gdp. Those benefit of islamic banks indicated critical sure connection with inflation, gdp Also capital quality same time negative relationship with effectiveness.

Sufian and Parman (2009) contributed their fill in towards figuring out those relationship from claiming execution from claiming malaysian saving money foundations utilizing bank particular variables like credit risk, advance intesity, promotion Furthermore operational costs. Utilizing information example of 2000-2004 Furthermore applying standard any rate square methodology, they found that credit danger Furthermore credit force level need unfriendly association for those benefit of banks same time operational costs Furthermore promotion need sure relationship for the execution for banks.

Akhtar, ali Furthermore Sadaqat (2011) found statistically huge association about bank particular variables utilizing information from 2006 will 2009; money sufficiency proportion What's more adapting proportion utilizing multivariate relapse investigation same time those impact of benefit administration on the productivity for islamic banks also checked which might have been not statistically noteworthy at 5% level.

Tamimi, Hassan What's more hussein (2010) led contemplate for UAE should figure out the impact of internal variables (size, cost, focus What's more liquidity) Furthermore outer variables (Financial advancement Indicator, GDP) on the execution about banks. They discovered noteworthy logical association from claiming centralization Also liquidity to accepted banks same time those productivity from claiming islamic banks additional characterizing relationship for cosset Also amount about extensions or extent from claiming banks.

Haron (2004) contributed worth of effort at discovering those determinants from claiming benefit for islamic banks utilizing Different inner Also outside variables. Interior variables in benefit offering proportion between bank and the borrower, market share, liquidity, measure put resources into islamic securities What's more liquidity. Same time outer variables incorporate cash supply, investment rates What's more extent of the bank. He discovered noteworthy sure relationship about islamic bank's productivity with premium rate, extent of the bank same time unfriendly relationship with business allotment What's more cash supply.

Singh and Chaudhary (2009) performed An examination study will determine those sway for bank particular Furthermore macroeconomic variables on the profitability of general population segment vs. Private division banks. They discovered that entire bargain value index, fares Furthermore speculations need certain effect for both sort about banks Be that interestingly advances, stores Also holdings development best affects positively for private segment banks same time looking into general population segment banks, there will be no sway.

Usman Also khan (2012) finished similar ponder for islamic Also traditional saving money done Pakistan, recognizing productivity and liquidity measures for period 2007-09. They utilized contract inspecting system for example determination about fitting information What's more connected matched example t-test. They closed that islamic saving money is a greater amount gainful What's more fluid over those customary saving money. Further, those Growth rates about islamic saving money would more than traditional saving money.

Hanif (2011) led An nitty gritty investigation should focus the likenesses Furthermore contrasts for islamic Also customary mode from claiming saving money. He utilized references starting with Different investigations and useful viewpoints on clarify that islamic saving money may be not those same picture for routine saving money Despite budgetary limit outcomes need aid comparable over large portions instance.

Siddiqui (2008) directed examination around islamic banks (Meezan bank Ltd Also Al-Barka bank Ltd) as opposed to customary banks dependent upon bank particular variables in capital sufficiency ratio, productivity What's more liquidity. He discovered that center of islamic bank's ventures will be long haul over routine banks. Those Growth plan from claiming islamic banks will be that's only the tip of the iceberg idealistic over the customary banks.

Iqbal, Ahmad Also Hussain (2012) directed Scrutinize with research those association about funds and kudos with monetary development for organizations in the nation utilizing test information from 1973-2007. The time arrangement information might have been acquired from Different issues about financial review of pakistan. They utilized ARDL methodology to researching association between those subordinate (Real terrible provincial Product) Also autonomous variables (Savings Also Credit). Further, they connected increased dickey more full (ADF) test to any stationarity influences clinched alongside test information. They discovered that development clinched alongside credit Eventually Tom's perusing one percent interprets with expansion On gdp by 5. 59%. They checked those influence for credit for both short run and also long run Furthermore discovered coefficient about 5. 7 to short run same time coefficient 1. 015 to long run.

Fadzlan and Muzaffar (2009) investigated those influence about bank particular Furthermore macroeconomic variables on the benefit for banks On china utilizing test information from 2000 will over 2,800 doctor look assignments led from April 1, 2009 to March 31, 2010. Those specialists utilized inward variables in liquidity, size, kudos risk, broadening Also

promotion same time the macroeconomic variables incorporate cash supply Furthermore gdp Growth. They found that liquidity, diversification, kudos hazard Furthermore promotion assume huge sure part in the profitability from claiming business banks same time span about bank is not noteworthy calculate in those execution from claiming banks. Macroeconomic variable gdp Growth demonstrate sure noteworthy relationship same time cash supply Growth will be negative for those productivity of banks.

Sairaj (2010) direct research utilizing test information for 71 business banks to period 1999-2007 should determine those effectiveness of islamic banks against the effectiveness about routine banks. They likewise included banks starting with nations other than Gulf nations board (GCC) for test of aggregate business banks to correlation from claiming effectiveness level from claiming banks in distinctive districts. He computed effectiveness As far as expense Furthermore benefit utilizing stochastic wilderness methodology. Those outcomes demonstrated that accepted banks would additional proficient over islamic banks. Also, territorial effects were superior to Gulf nations chamber (GCC) As far as effectiveness from claiming business banks. Similarly, Sufian and Habibullah (2010) utilizing example from claiming banks starting with managing an account industry about thailand starting with 1999-2008 resolved those effectiveness variables. They utilized multivariate relapse model Also dea model with Figure effects identifying with effectiveness. Those analysts found that better advance power and promotion assume noteworthy part in the effectiveness of saving money.

Look into configuration (Methodology):. Five quite a while information test about both banks (National bank for pakistan and Sindh bank Limited) will a chance to be utilized within proportions Also to assessing the distinction for bank for execution variables from 2011 will 2016. Optional information will make utilized essential in this study.

Absolute variable anova test will be connected in similar Investigation from claiming bank variables( come back with respect to Asset, profit on value Furthermore stake Turnover). Afterward p-values will show those importance of relationship. Correlated data with respect to variables gathered utilizing Different optional information wellsprings including Bank's sites.

Reason for the study:. Research hole exists with do similar examination on the premise about execution for both banks toward provided for information set. Former specialists functioned Different inner alternately bank particular (capital strength, bank size, benefit size, efficiency, cosset etc) Furthermore outside variables (GDP growth, enthusiasm rates, trade rate, expansion etc) in distinctive combinations which demonstrates those execution for distinctive modes about saving money at different intervals utilizing diverse example sizes Also strategies. Outline judgment of investigate:. This will be similar examine should assess those Contrast the middle of the execution about national bank for pakistan Furthermore recently structured common legislature backed, Sindh bank constrained. On assess the bank performance, bank particular execution measures come back looking into possession (ROA), give back looking into equity (ROE) Furthermore advantage turnover (AT) are being used. In this study, bank particular variables for two banks will be investigated utilizing anova. ROA, roe What's more toward will Additionally make utilized Similarly as the measure for execution for both banks to separate them starting with one another(.

**Data Analysis:**

**Return on equity:**

Year	Sindh Bank	NBP
2011	7.0%	17.8%
2012	8.0%	13.9%
2013	5.9%	5.4%
2014	7.7%	14.2%
2015	8.3%	17.0%
2016	9.0%	19.3%

**Hypothesis Testing:**

Ho: There exist no difference in performance based on Return on Equity of Sindh Bank Limited and National Bank of Pakistan.

H1: There exist difference in performance based on Return on Equity of Sindh Bank Limited and National Bank of Pakistan.

Anova: Single Factor

**SUMMARY**

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Sindh Bank	6	0.458552	0.07642534	0.000116
NBP	6	0.8747	0.145783333	0.002474

**ANOVA**

<i>Source of Variation</i>	<i>SS</i>	<i>Df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	0.014432	1	0.014431594	11.14282	0.007515	4.964603
Within Groups	0.012951	10	0.001295147			
Total	0.027383	11				

The p-value=0.007515 ie <0.05 indicates rejecting null hypothesis. So, it can be inferred that significant difference b/w the Return on Equity of Sindh Bank Limited and National Bank of Pakistan. Further, average return on equity of National Bank of Pakistan ROE=0.1458 or 14.58% is higher than average return on equity of Sindh bank ROE= 0.0764 or 7.64% as shown in ANOVA single factor test.

**2.Return on Asset:**

Year	Sindh Bank	NBP
2011	1.6%	1.8%
2012	1.0%	1.2%
2013	0.9%	0.4%
2014	0.9%	1.0%
2015	1.0%	1.2%
2016	1.0%	1.2%

**Hypothesis Testing:**

Ho: There exist no difference in performance based on Return on Asset of Sindh Bank Limited and National Bank of Pakistan.

H1: There exist difference in performance based on Return on Asset of Sindh Bank Limited and National Bank of Pakistan.

Anova: Single  
Factor

SUMMARY

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Sindh Bank	6	0.061937	0.010322806	7.14E-06
NBP	6	0.0685	0.011416667	1.92E-05

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	3.59E-06	1	3.5896E-06	0.272599	0.612962	4.964603
Within Groups	0.000132	10	1.3168E-05			
Total	0.000135	11				

The p-value=0.6129 is greater than the defined level ie 0.05 indicates that we fail to reject null hypothesis. So, it can be inferred that there is no significant difference b/w performance of both banks based on the Return on Asset of Sindh Bank Limited and National Bank of Pakistan. Further, average return on asset of National Bank of Pakistan ROA=0.0114 is higher than average return on asset of Sindh bank ROA= 0.0103 as shown in ANOVA single factor test.

**3.Asset Turnover:**

Year	Sindh Bank	NBP
2011	0.11	0.08
2012	0.07	0.08
2013	0.10	0.07
2014	0.08	0.07
2015	0.11	0.07
2016	0.09	0.06

**Hypothesis Testing:**

Ho: There exist no difference in performance based on Asset Turnover of Sindh Bank Limited and National Bank of Pakistan.

H1: There exist difference in performance based on Asset turnover of Sindh Bank Limited and National Bank of Pakistan.

Anova: Single  
Factor

SUMMARY

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Sindh Bank	6	0.550045	0.091674231	0.00019299
NBP	6	0.430415	0.071735859	7.41026E-05

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>Df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	0.001193	1	0.001192616	8.930355079	0.013612	4.964603
Within Groups	0.001335	10	0.000133546			
Total	0.002528	11				

The p-value=0.013612 ie <0.05 indicates rejecting null hypothesis. So, it can be inferred that significant difference in performance based on the asset turnover of Sindh Bank Limited and National Bank of Pakistan. Further, average asset turnover of National Bank of Pakistan AT=0.072 is lower than average asset turnover of Sindh bank AT= 0.092 as shown in ANOVA single factor test.

**Conclusion:**

Based on the data analysis of Sindh Bank Limited and National Bank of Pakistan, it is difficult to conclude superior performance of Government sponsored Banks because the results of three performance variable i.e Return on Equity, Return on Asset and Asset Turnover showed different results. National Bank of Pakistan has superior performance than Sindh Bank Limited in terms of Return on equity and ANOVA test is also significant in terms of p-Value within acceptable range. This implies that National Bank of Pakistan has been effectively using its resources to leverage customer base in asset and liability side.

While return on asset of National Bank of Pakistan is better than Sindh Bank Limited but ANOVA test is not valid due to higher p-Value than defined 5% level.

Sindh Bank Limited has superior performance than National Bank of Pakistan in terms of Asset Turnover which is confirmed from ANOVA test. This shows the ability of Sindh Bank Limited to efficiently utilize its assets to produce revenues.

**Recommendations:**

Although Sindh Bank Limited is very young compared to National Bank of Pakistan, yet its performance is appreciable which can further be improved by

- Leveraging wide customer base in different segments i.e Individual and Businesses.
- Diversify the portfolio of products
- Currently Sindh Bank holds 25% of its deposits of Government of Sindh, which can further be increased. Similarly Government treasury and collection business can be tapped to improve the performance further.
- Expansion of Branch Network.

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