

Analysis of Sector-wise Bank Credit in Odisha

As on Week Ending 17.07.2020



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Objective

- To analyze sector wise weekly outstanding credit growth at week ending 26.06.2020, 03.07.2020, 10.07.2020 and 17.07.2020 from SLBC data.
- **Outstanding Bank Credit of previous year (Month Ending July 2019) is taken as the base.**

Analysis of sector-wise growth in bank credit (Account Wise)

Sector-Wise Credit	Y-o-Y Growth Rate (Outstanding Account)			
	Week Ending at 26.06.2020	Week Ending at 03.07.2020	Week Ending at 10.07.2020	Week Ending at 17.07.2020
Farm Credit	24.30%	20.05%	22.13%	16.65%
Agri Credit	17.64%	19.20%	22.75%	17.24%
MSME Credit	35.85%	42.63%	37.95%	38.24%
SHG Credit	32.60%	39.77%	36.19%	35.03%
Total Credit	15.97%	21.82%	17.07%	12.05%

* Growth rate is calculated taking outstanding credit on week ending 17.07.2020 over outstanding Month Ending July 2019, 10.07.2020 over outstanding Month Ending July 2019, 03.07.2020 over outstanding Month Ending July 2019, 26.06.2020 over outstanding Month Ending June 2019.

(Source: SLBC)

Analysis of sector-wise growth in bank credit (Outstanding amount)

Sector-Wise Credit	Y-o-Y Growth Rate (Outstanding Amount)			
	Week Ending at 26.06.2020	Week Ending at 03.07.2020	Week Ending at 10.07.2020	Week Ending at 17.07.2020
Farm Credit	14.68%	20.68%	22.41%	16.80%
Agri Credit	20.30%	19.81%	22.72%	17.21%
MSME Credit	6.20%	29.53%	27.97%	21.43%
SHG Credit	39.44%	46.87%	44.04%	43.85%
Total Credit	27.31%	23.39%	27.71%	17.83%

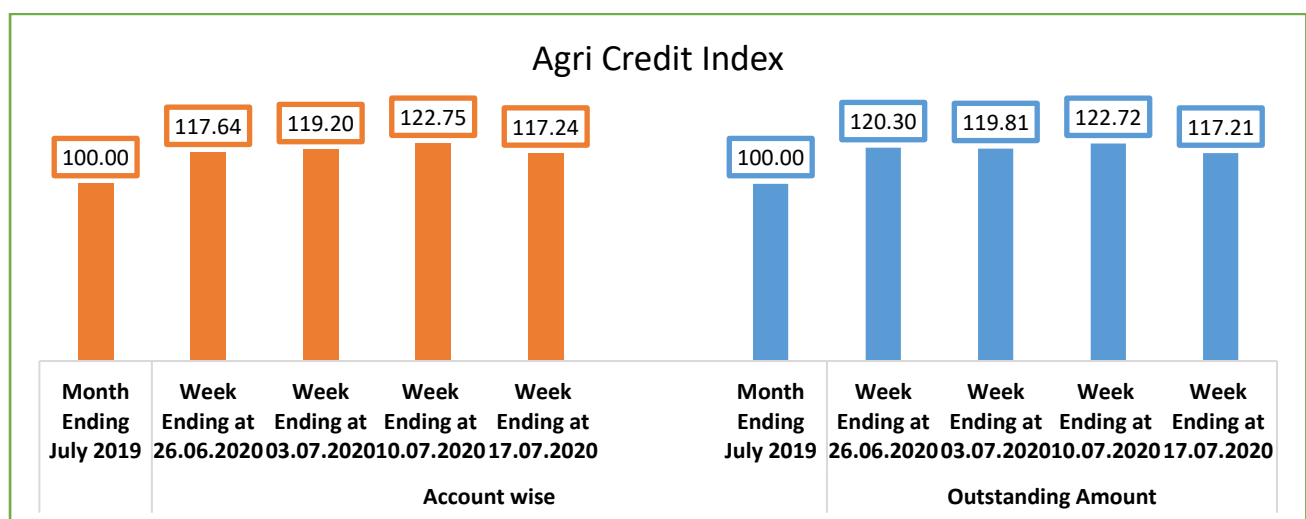
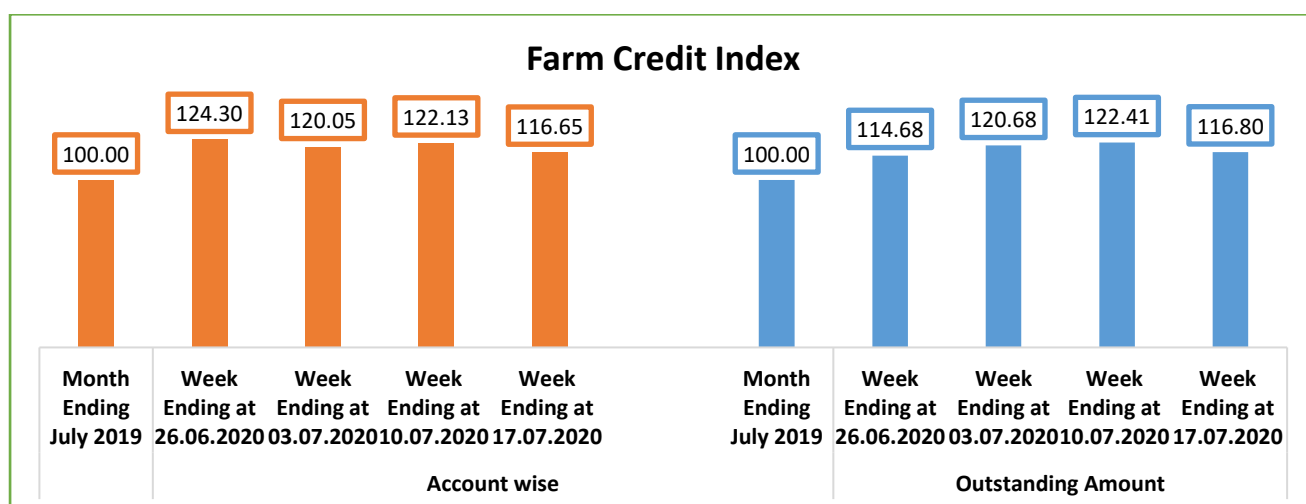
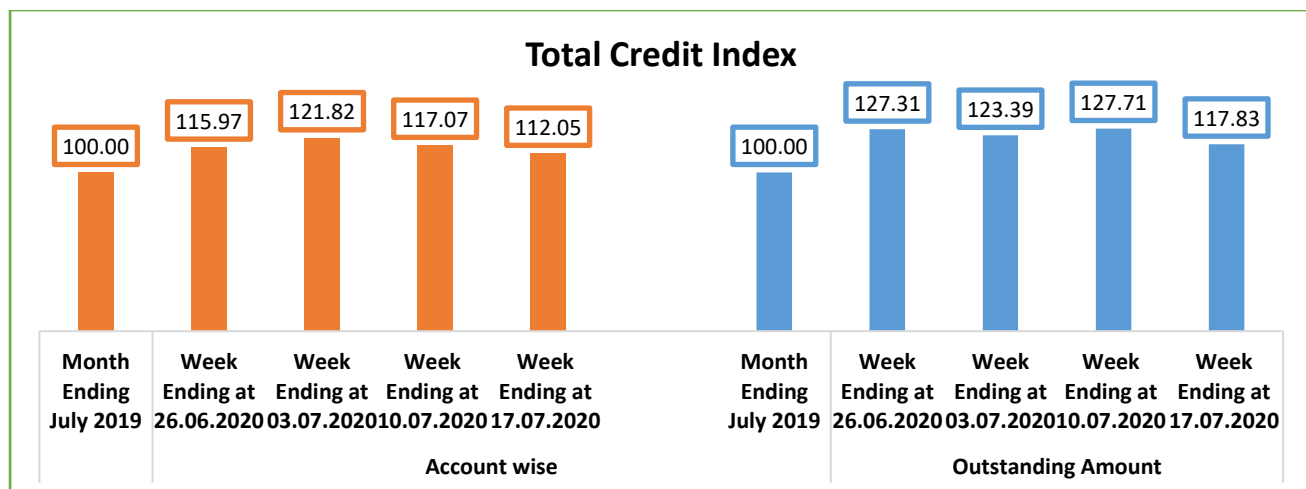
* Growth rate is calculated taking outstanding credit on week ending 17.07.2020 over outstanding Month Ending July 2019, 10.07.2020 over outstanding Month Ending July 2019, 03.07.2020 over outstanding Month Ending July 2019, and 26.06.2020 over outstanding Month Ending June 2019.

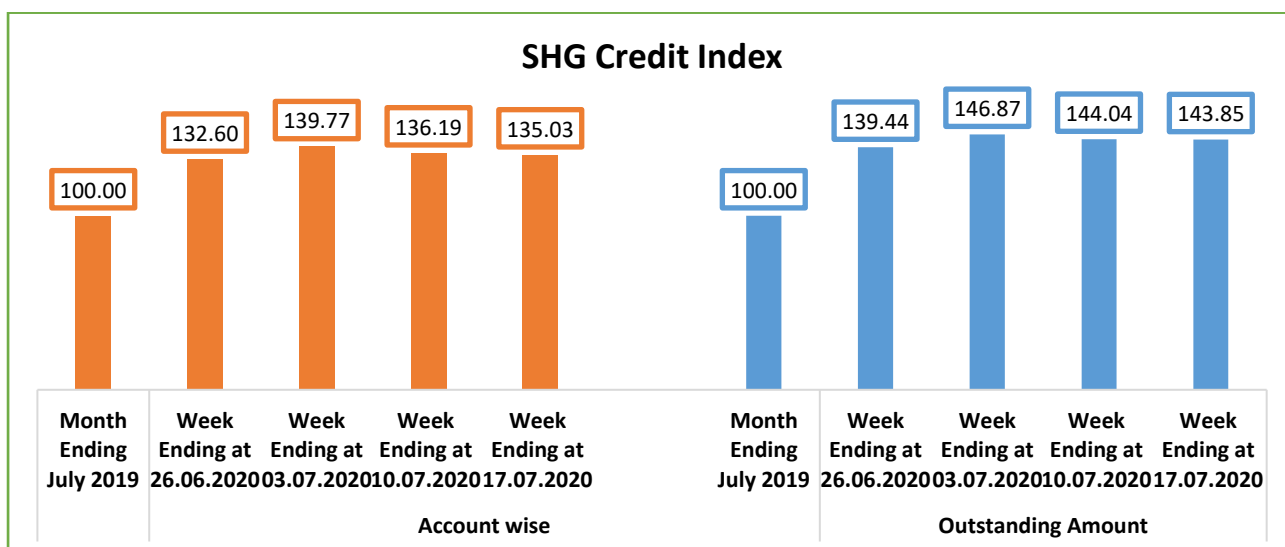
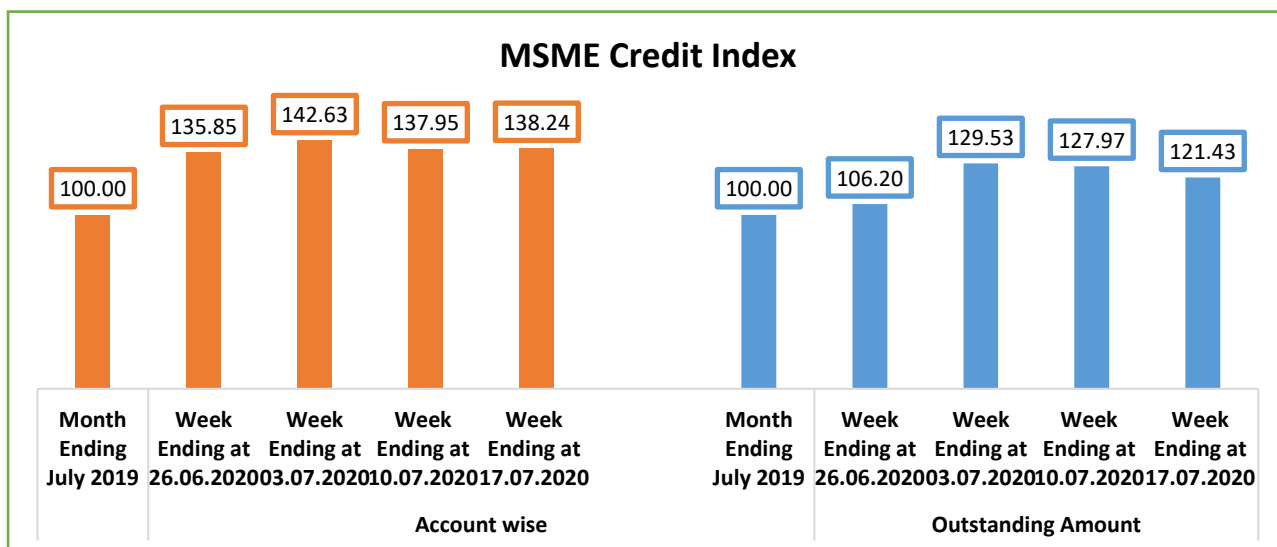
(Source: SLBC)

Observations:

- Growth in total credit has declined at the week ended 17.07.2020 because of lower credit growth both in Farm and Agriculture credit.
- Pace in credit growth both in MSME and SHG has remained at higher level.

Analysis of sector-wise Bank Credit Index





Note:

1. Data on Emergency Credit Line Guarantee Scheme (ECLGS) is not available.
2. Data on COVID-19 Emergency Relief Scheme (ERS) is also not available.