

Analysis of Sector-wise Bank Credit in Odisha

As on Week Ending 03.07.2020



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Objective

- To analyze sector wise weekly outstanding credit growth at week ending 12.06.2020, 19.06.2020, 26.06.2020, and 03.07.2020 from SLBC data.
- Outstanding Bank Credit of previous year (Month Ending June 2019) is taken as the base.**

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

Y-o-Y Growth Rate (Outstanding Account)				
Sector-Wise Credit	Week Ending at 12.06.2020	Week Ending at 19.06.2020	Week Ending at 26.06.2020	Week Ending at 03.07.2020
Farm Credit	2.44%	26.81%	24.30%	18.51%
Agri Credit	17.73%	18.03%	17.64%	12.48%
MSME Credit	29.13%	30.54%	35.85%	35.93%
SHG Credit	32.36%	34.95%	32.60%	32.12%
Total Credit	14.52%	15.69%	15.97%	11.39%

* Growth rate is calculated taking outstanding credit on week ending 03.07.2020 over outstanding Month Ending June 2019, 26.06.2020 over outstanding Month Ending June 2019, 19.06.2020 over outstanding Month Ending June 2019 and week ending 12.06.2020 over outstanding Month Ending June 2019.

(Source: SLBC)

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

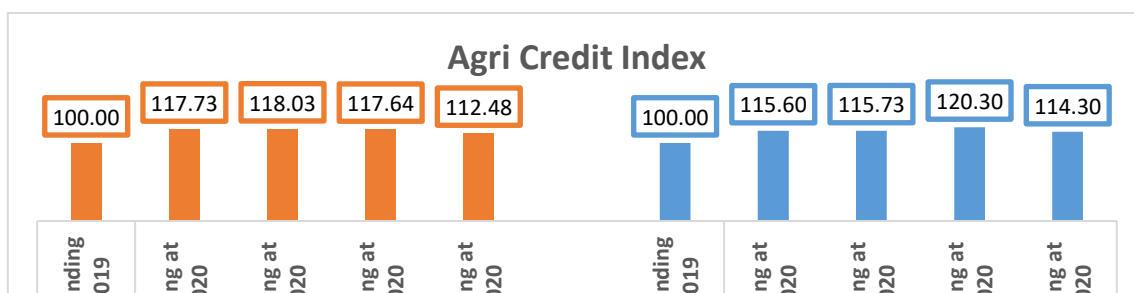
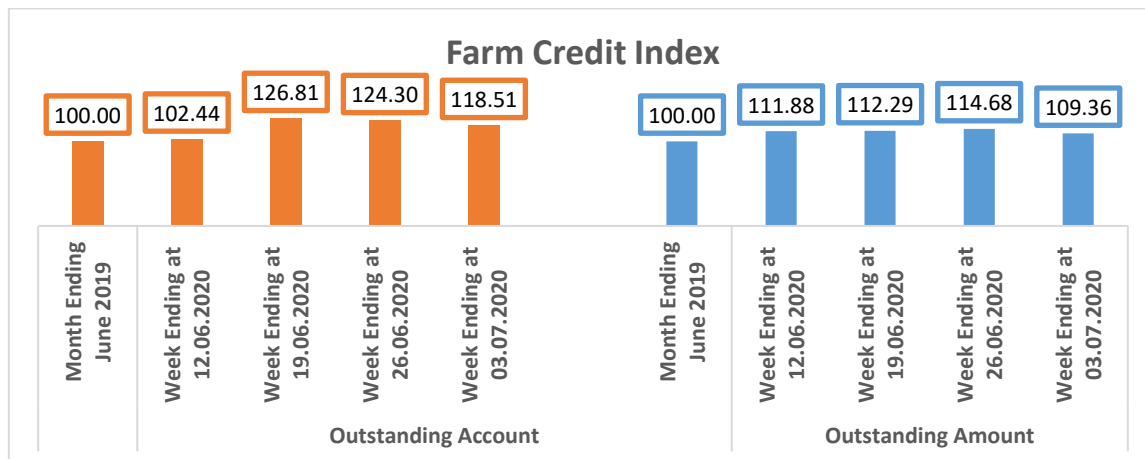
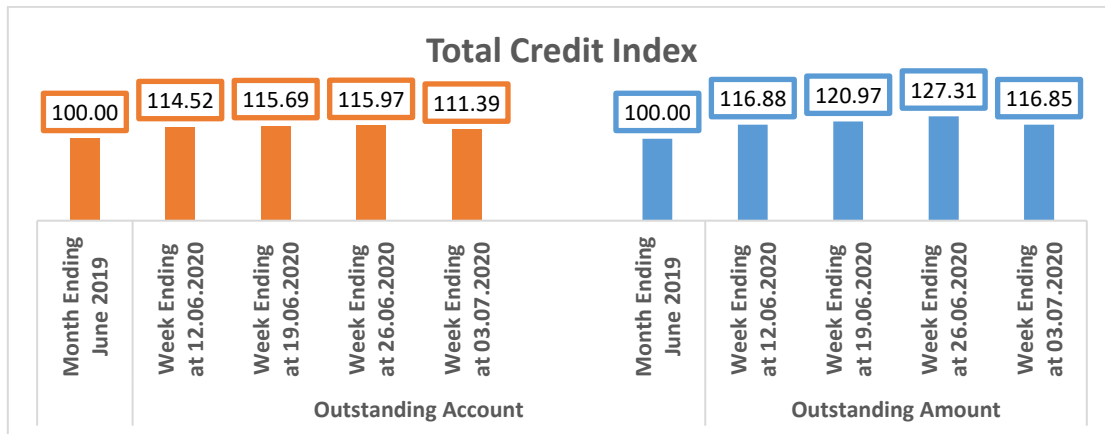
Y-o-Y Growth Rate (Outstanding Amount)				
Sector-Wise Credit	Week Ending at 12.06.2020	Week Ending at 19.06.2020	Week Ending at 26.06.2020	Week Ending at 03.07.2020
Farm Credit	11.88%	12.29%	14.68%	9.36%
Agri Credit	15.60%	15.73%	20.30%	14.30%
MSME Credit	14.61%	17.86%	6.20%	5.08%
SHG Credit	39.56%	42.60%	39.44%	39.76%
Total Credit	16.88%	20.97%	27.31%	16.85%

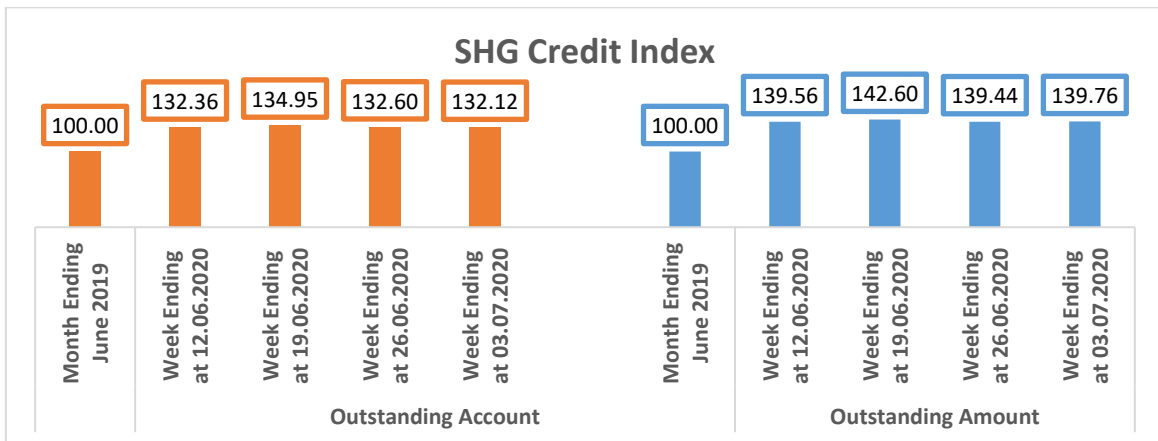
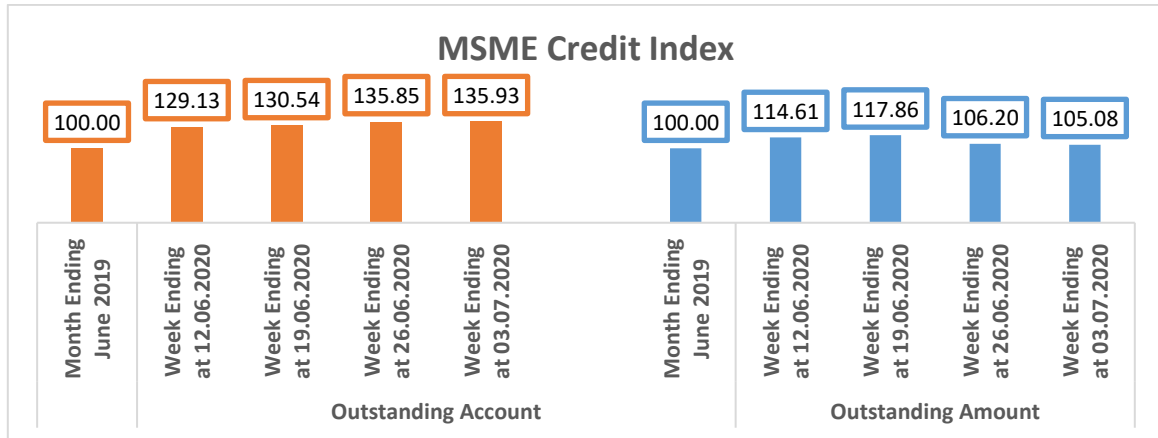
* Growth rate is calculated taking outstanding credit on week ending 03.07.2020 over outstanding Month Ending June 2019, 26.06.2020 over outstanding Month Ending June 2019, 19.06.2020 over outstanding Month Ending June 2019 and week ending 12.06.2020 over outstanding Month Ending June 2019.

(Source: SLBC)

- This week's (Week ending 03.07.2020) growth in total credit in terms of Account and Disbursement amount has declined over last week's growth.
- Farm and Agriculture credit sectors have exhibited a very low growth.
- Growth in MSME and SHG has remained at previous week level.

Analysis of sector-wise Bank Credit Index





Analysis of COVID-19 Emergency Relief Scheme (ERS) as on 03.07.2020 (Data furnished to DFS)

Sectors	Ratio of accounts disbursed to accounts received			
	29 th May 2020	1st July 2020	2nd July 2020	3rd July 2020
MSME	44.32%	54.53%	54.84%	55.07%
Corporate	30.30%	42.42%	42.42%	42.42%
Agriculture	89.41%	91.06%	91.08%	92.54%
SHG	75.70%	80.31%	80.36%	82.23%
Retail	71.36%	77.89%	77.89%	77.75%
Total	70.12%	74.30%	74.41%	76.45%