

Analysis of Sector-wise Bank Credit in Odisha

As on Week Ending 05.06.2020



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Objective

- To analyze sector wise weekly outstanding credit growth at week ending 29.05.2020 and 05.06.2020 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 (outstanding Account)

Growth Rate (Account wise)		
Sector-Wise Credit	Week Ending at 29.05.2020	Week Ending at 05.06.2020
Farm Credit	22.41%	17.58%
Agri Credit	15.91%	11.70%
MSME Credit	22.46%	21.70%
SHG Credit	26.03%	27.05%
Total Credit	10.33%	7.82%

* Growth rate is calculated taking outstanding credit on week ending 05.06.2020 over outstanding Month Ending June 2019, and outstanding week ending 29.05.2020 over outstanding Month Ending June 2019.

(Source: SLBC)

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

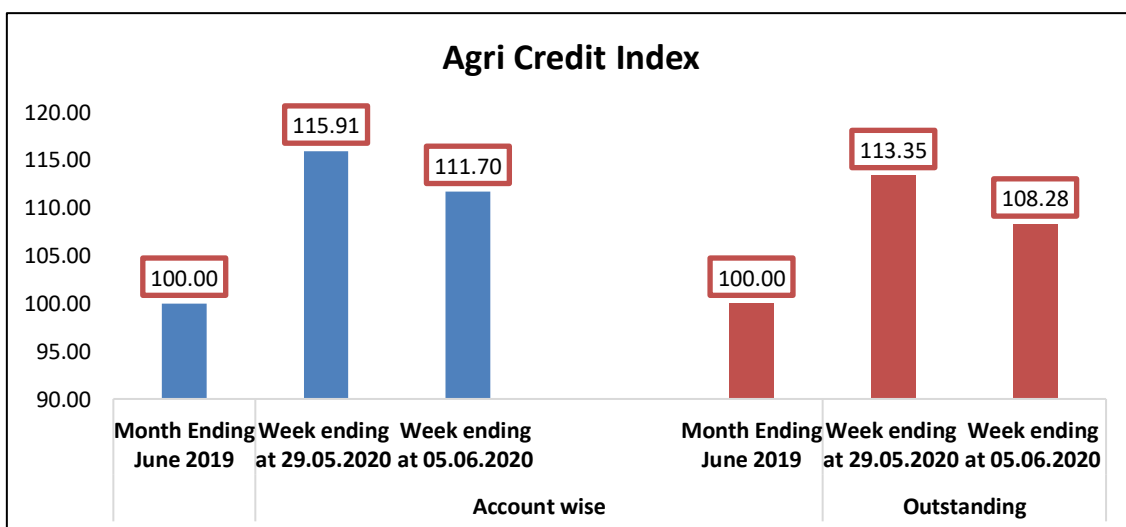
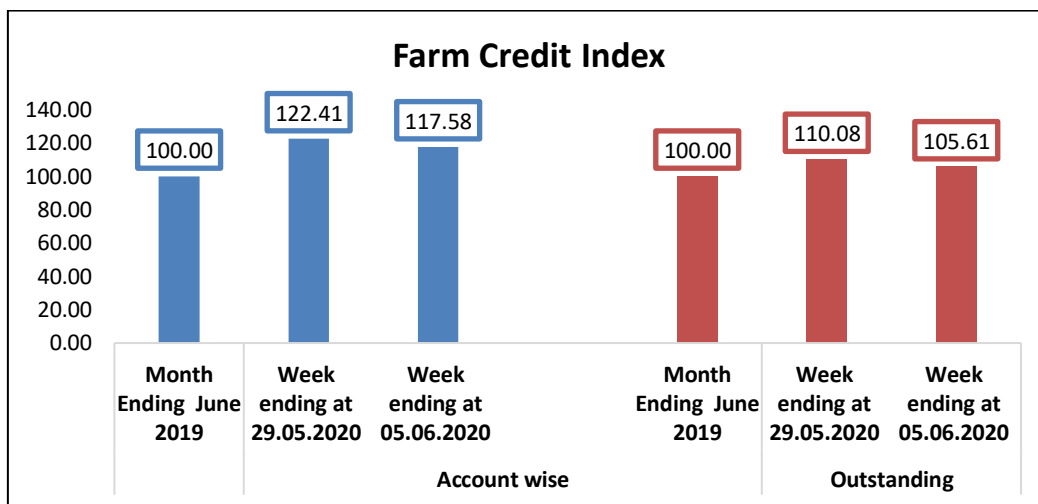
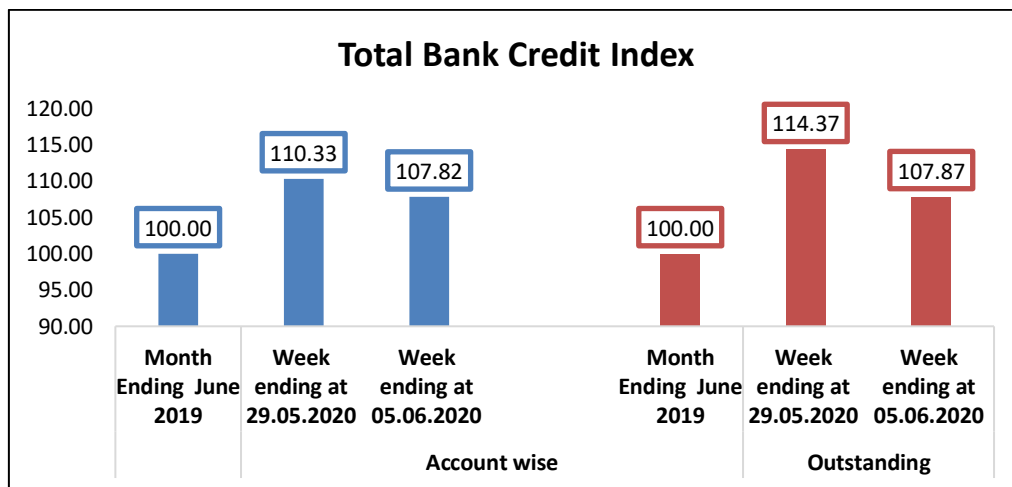
Growth Rate (Outstanding wise)		
Sector-Wise Credit	Week ending at 29.05.2020	Week ending at 05.06.2020
Farm Credit	10.08%	5.61%
Agri Credit	13.35%	8.28%
MSME Credit	17.34%	10.70%
SHG Credit	33.19%	34.39%
Total Credit	14.37%	7.87%

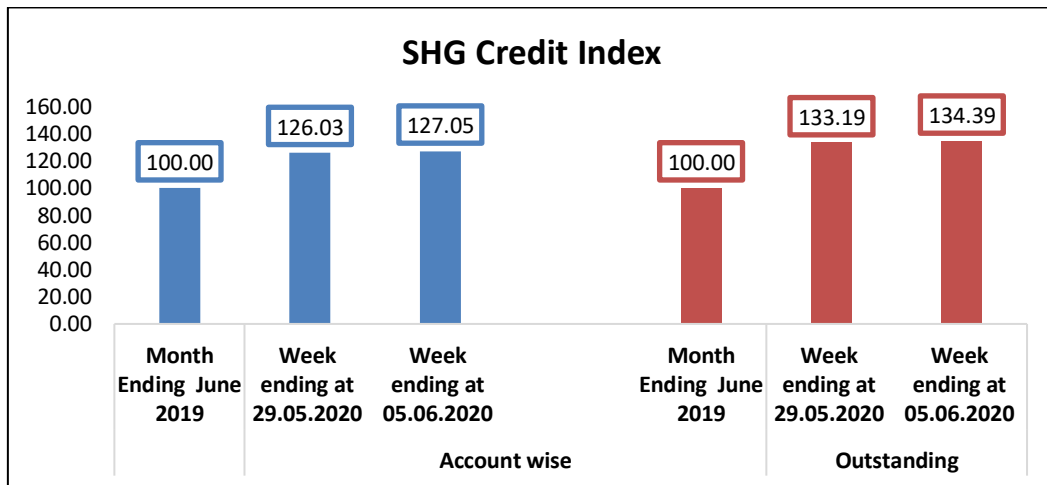
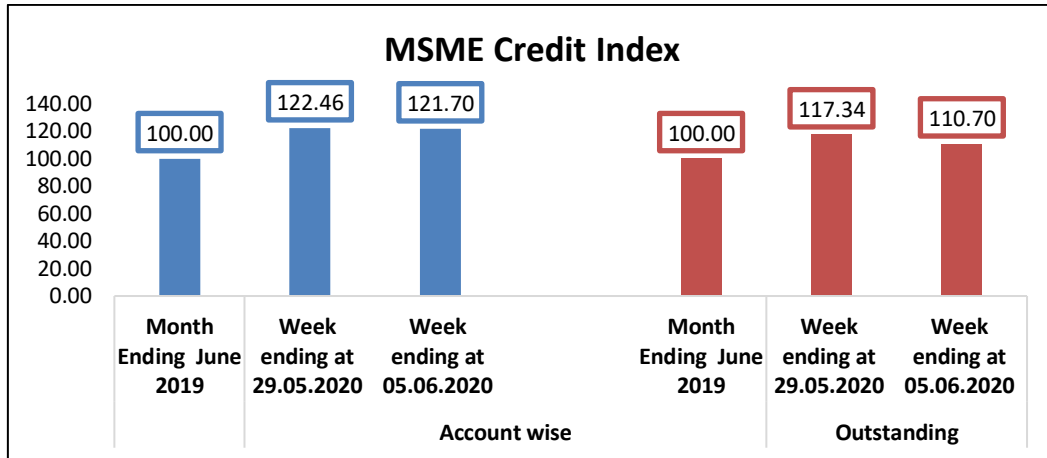
* Growth rate is calculated taking outstanding credit on week ending 05.06.2020 over outstanding Month Ending June 2019, and outstanding week ending 29.05.2020 over outstanding Month Ending June 2019.

(Source: SLBC)

- Growth in both in Accounts and disbursement amounts in MSME and SGH Sectors have been impressive.
- At the end of 05.06.2020, the outstanding farm credit has been lower than Agri Credit, both in Account wise and amount wise, showing a very low exposure to allied sectors.

Analysis of sector-wise Bank Credit Index





Analysis of COVID-19 Emergency Relief Scheme (ERS) as on 10.06.2020 (Data furnished to DFS)

Sectors	Ratio of accounts disbursed to accounts received			
	29 th May 2020	5 th June 2020	8 th June 2020	10 th June 2020
MSME	44.32%	49.16%	49.80%	52.43%
Corporate	30.30%	42.42%	42.42%	42.42%
Agriculture	89.41%	91.75%	91.84%	92.22%
SHG	75.70%	79.50%	79.50%	80.46%
Retail	71.36%	73.58%	73.67%	72.91%
Total	70.12%	73.88%	74.09%	74.95%