

Analysis of Sector wise Bank Credit in Odisha

As on Week Ending 07.08.2020

Center of Excellence in Fiscal Policy and Taxation (CEFT)

Xavier University

1. Objective

- To analyze sector wise weekly outstanding credit growth at week ending 17.07.2020, 24.07.2020, 31.07.2020 and 07.08.2020 from SLBC data.
- **Outstanding Bank Credit of previous year (Month Ending July & August 2019) is taken as the base.**

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

Sector-Wise Credit	Y-o-Y Growth Rate (Outstanding Account)			
	Week Ending at 17.07.2020	Week Ending at 24.07.2020	Week Ending at 31.07.2020	Week Ending at 07.08.2020
Farm Credit	16.34%	7.47%	-1.68%	7.60%
Agri Credit	16.40%	9.19%	0.46%	6.09%
MSME Credit	34.68%	28.17%	16.14%	35.79%
SHG Credit	35.15%	26.68%	-11.10%	28.64%
Total Credit	13.97%	7.47%	0.12%	8.40%

* Growth rate is calculated taking outstanding credit on week ending 07.08.2020 over outstanding Month Ending August 2019, 31.07.2020 over outstanding Month Ending July 2019, 24.07.2020 over outstanding Month Ending July 2019, and 17.07.2020 over outstanding Month Ending July 2019.

Source: Derived from SLBC data

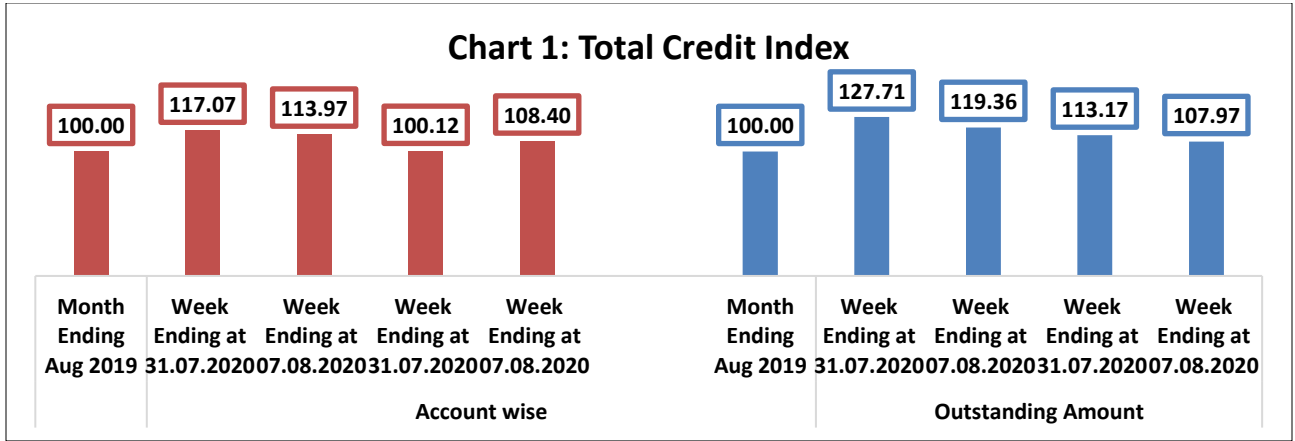
3. Analysis of sector-wise growth in bank credit (Outstanding amount in Rs.)

Sector-Wise Credit	Y-o-Y Growth Rate (Outstanding Amount)			
	Week Ending at 17.07.2020	Week Ending at 24.07.2020	Week Ending at 31.07.2020	Week Ending at 07.08.2020
Farm Credit	15.50%	9.18%	1.04%	8.01%
Agri Credit	15.29%	8.67%	3.06%	6.06%
MSME Credit	18.85%	9.54%	13.07%	9.51%
SHG Credit	42.73%	33.51%	-7.90%	40.04%
Total Credit	19.36%	8.52%	13.17%	7.97%

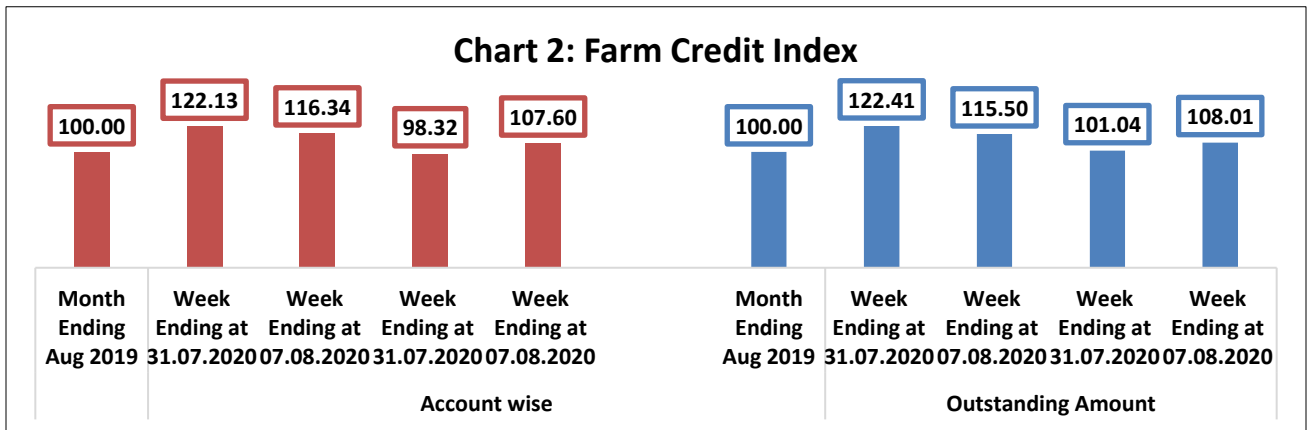
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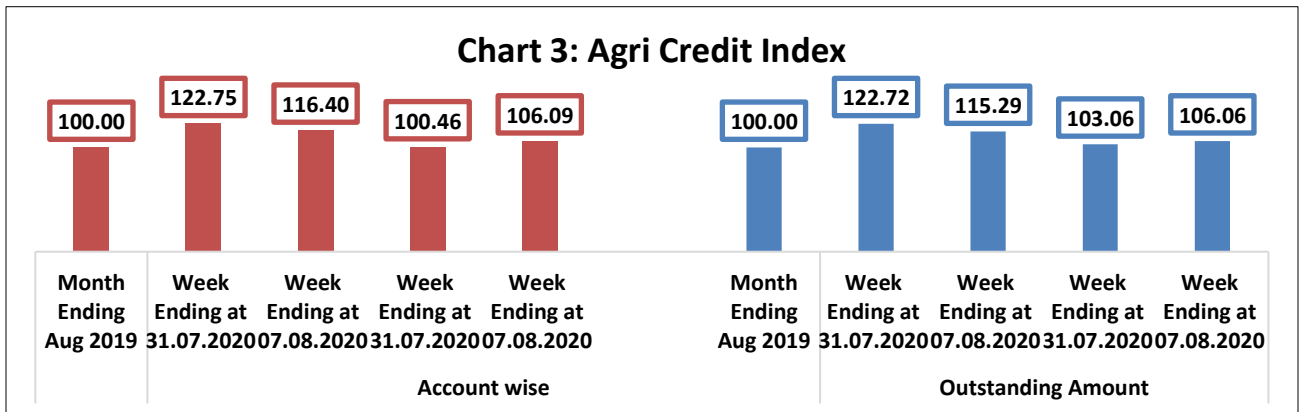
4. Analysis of sector-wise Bank Credit Index



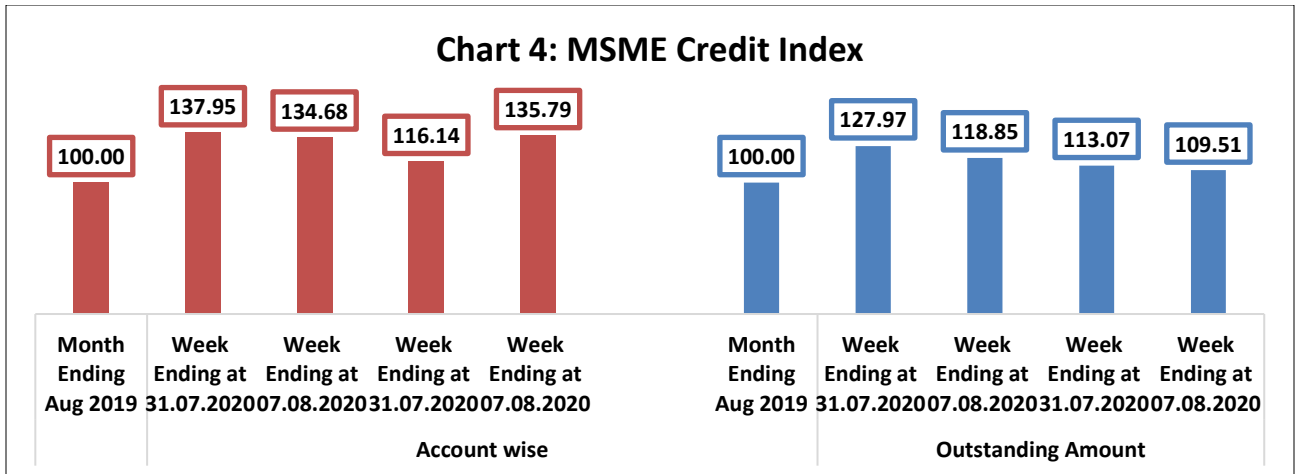
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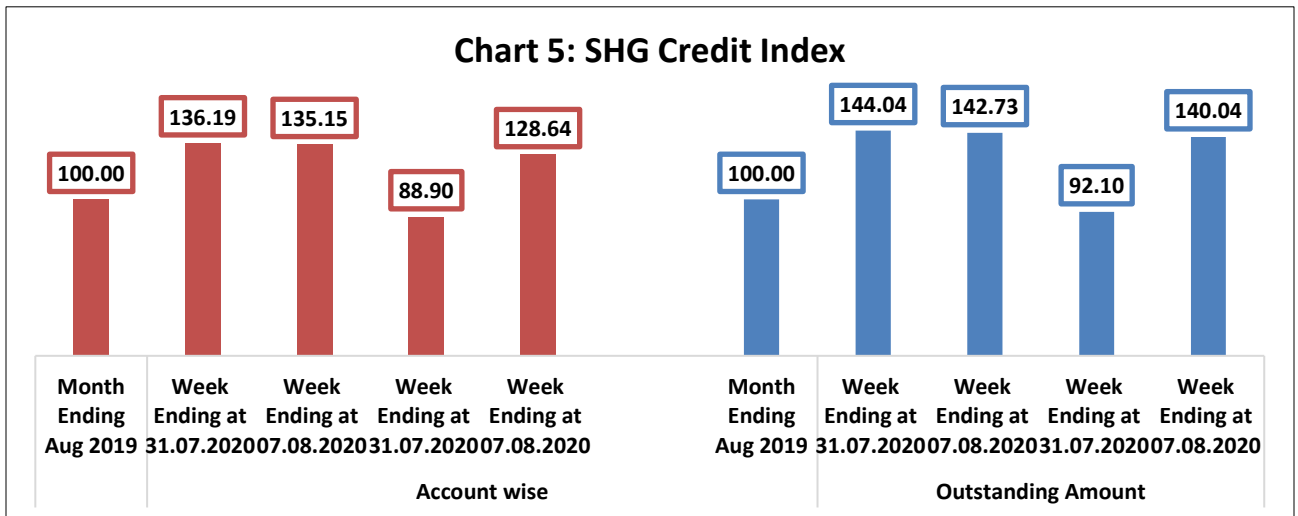
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5. Observation

- Credit growth in MSME and SHGs has been more inclusive as compared to other sectors.