

Analysis of Sector-wise Bank Credit in Odisha

As on Week Ending 12.06.2020



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Objective

- To analyze sector wise weekly outstanding credit growth at week ending 29.05.2020, 05.06.2020 and 12.06.2020 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)

Account wise Growth Rate			
Sector-Wise Credit	Week Ending at 29.05.2020	Week Ending at 05.06.2020	Week Ending at 12.06.2020
Farm Credit	22.41%	19.14%	2.28%
Agri Credit	15.91%	11.64%	17.76%
MSME Credit	22.46%	26.03%	28.93%
SHG Credit	26.03%	31.30%	33.08%
Total Credit	10.33%	7.91%	14.28%

* Growth rate is calculated taking outstanding credit on week ending 12.06.2020 over outstanding Month Ending June 2019, week ending 05.06.2020 over outstanding Month Ending June 2019, and week ending 29.05.2020 over outstanding Month Ending June 2019.

(Source: SLBC)

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

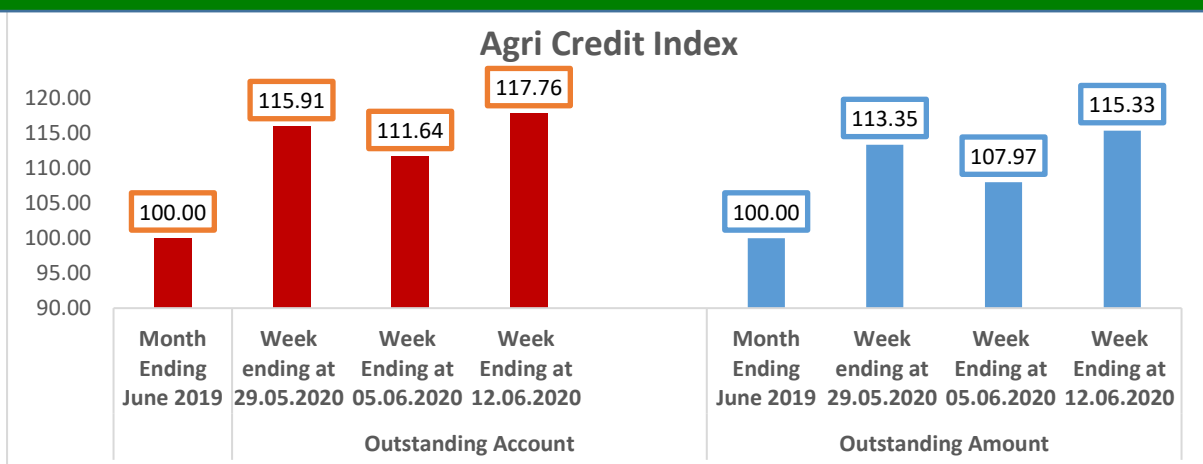
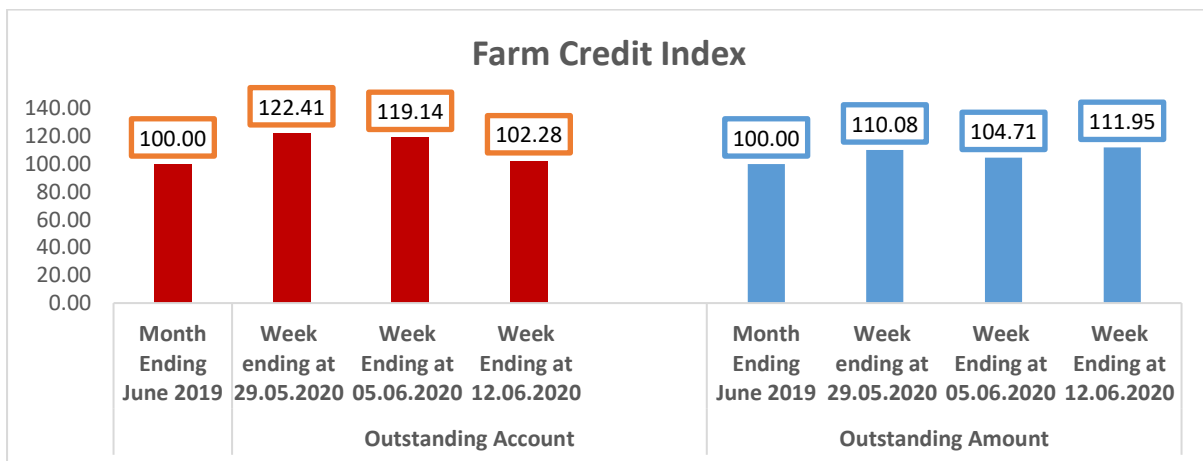
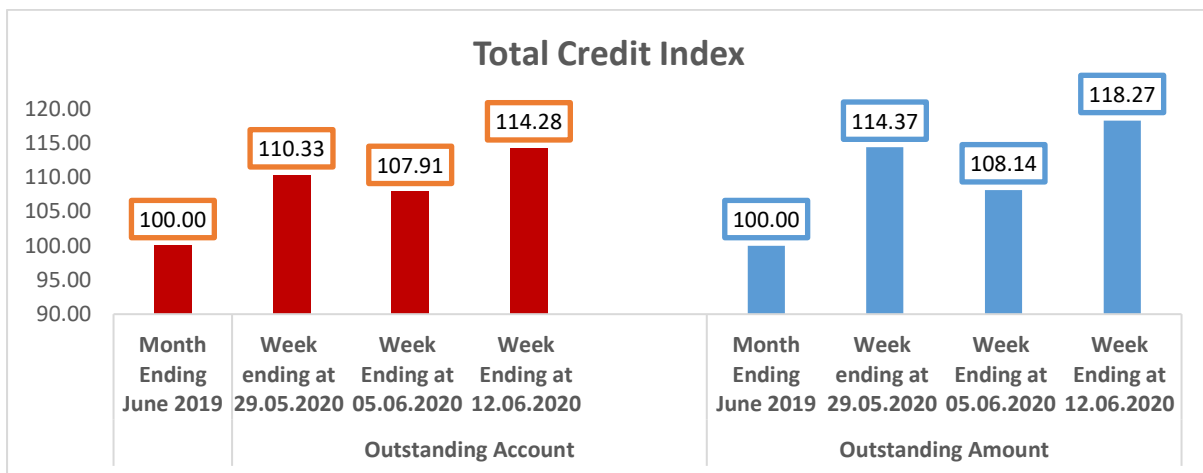
Growth Rate (Outstanding Amount)			
Sector-Wise Credit	Week ending at 29.05.2020	Week Ending at 05.06.2020	Week Ending at 12.06.2020
Farm Credit	10.08%	4.71%	11.95%
Agri Credit	13.35%	7.97%	15.33%
MSME Credit	17.34%	11.10%	19.90%
SHG Credit	33.19%	39.39%	40.89%
Total Credit	14.37%	8.14%	18.27%

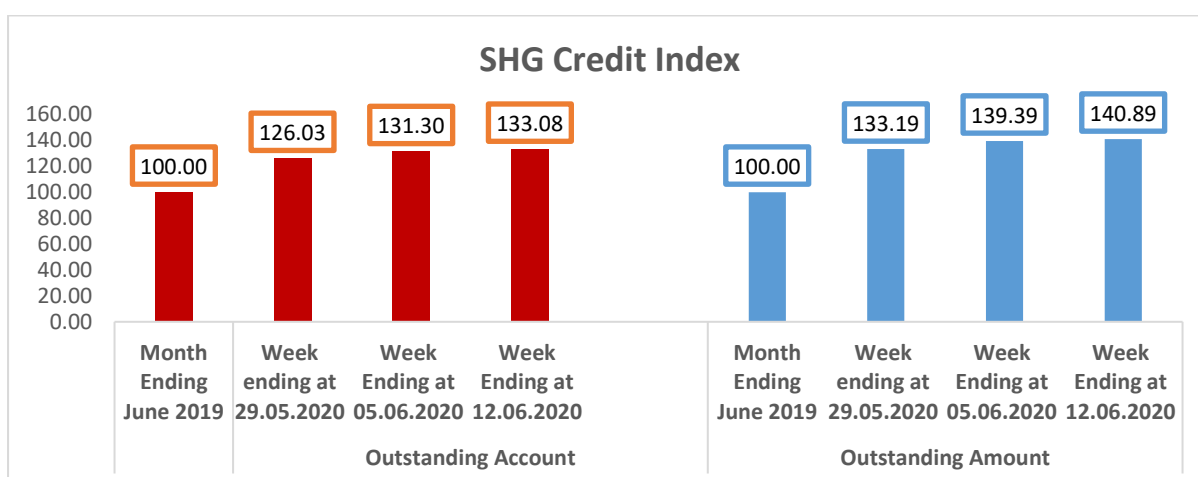
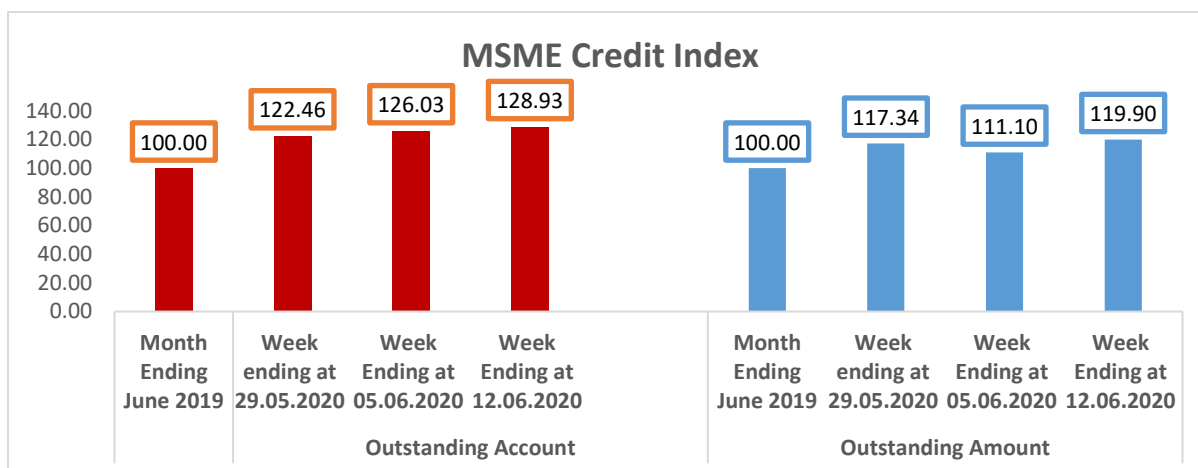
* Growth rate is calculated taking outstanding credit on week ending 12.06.2020 over outstanding Month Ending June 2019, week ending 05.06.2020 over outstanding Month Ending June 2019, and week ending 29.05.2020 over outstanding Month Ending June 2019.

(Source: SLBC)

- Growth in both in Accounts and disbursement amounts in SGH and MSME Sectors have been impressive.
- At the end of 12.06.2020, 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 19.06.2020 (Data furnished to DFS)

Sectors	Ratio of accounts disbursed to accounts received			
	29 th May 2020	17 th June 2020	18 th June 2020	19 th June 2020
MSME	44.32%	54.49%	54.26%	54.58%
Corporate	30.30%	42.42%	42.42%	42.42%
Agriculture	89.41%	92.53%	92.45%	92.46%
SHG	75.70%	81.57%	81.71%	82.27%
Retail	71.36%	73.87%	73.68%	73.63%
Total	70.12%	75.64%	75.36%	75.51%

**Analysis of Emergency Credit Line Guarantee Scheme (ECLGS) as on
19.06.2020**

	Ratio of accounts disbursed to accounts sanctioned	Ratio of Amount disbursed to Amount sanctioned
Total Credit	46%	47.9%

Note: ECLGS scheme is a 100 per cent government guaranteed working capital term loan provided to MSME/ Business enterprises.