

# **Analysis of Sector-wise Bank Credit in Odisha**

**As on Week Ending 19.06.2020**



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## Objective

- To analyze sector wise weekly outstanding credit growth at week ending 29.05.2020, 05.06.2020, 12.06.2020 and 19.06.2020 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 (Outstanding Account)				
Sector-Wise Credit	Week Ending at 29.05.2020	Week Ending at 05.06.2020	Week Ending at 12.06.2020	Week Ending at 19.06.2020
<b>Farm Credit</b>	<b>22.41%</b>	<b>19.14%</b>	<b>2.44%</b>	<b>19.71%</b>
<b>Agri Credit</b>	<b>15.91%</b>	<b>11.64%</b>	<b>17.73%</b>	<b>11.81%</b>
<b>MSME Credit</b>	<b>22.46%</b>	<b>26.03%</b>	<b>29.13%</b>	<b>19.35%</b>
<b>SHG Credit</b>	<b>26.03%</b>	<b>31.30%</b>	<b>32.36%</b>	<b>32.23%</b>
<b>Total Credit</b>	<b>10.33%</b>	<b>7.91%</b>	<b>14.52%</b>	<b>9.55%</b>

\* Growth rate is calculated taking outstanding credit on week ending 19.06.2020 over outstanding Month Ending June 2019, 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	Week Ending at 19.06.2020
<b>Farm Credit</b>	<b>10.08%</b>	<b>4.71%</b>	<b>11.88%</b>	<b>5.93%</b>
<b>Agri Credit</b>	<b>13.35%</b>	<b>7.97%</b>	<b>15.60%</b>	<b>8.40%</b>
<b>MSME Credit</b>	<b>17.34%</b>	<b>11.10%</b>	<b>14.61%</b>	<b>10.01%</b>
<b>SHG Credit</b>	<b>33.19%</b>	<b>39.39%</b>	<b>39.56%</b>	<b>39.28%</b>
<b>Total Credit</b>	<b>14.37%</b>	<b>8.14%</b>	<b>16.88%</b>	<b>9.52%</b>

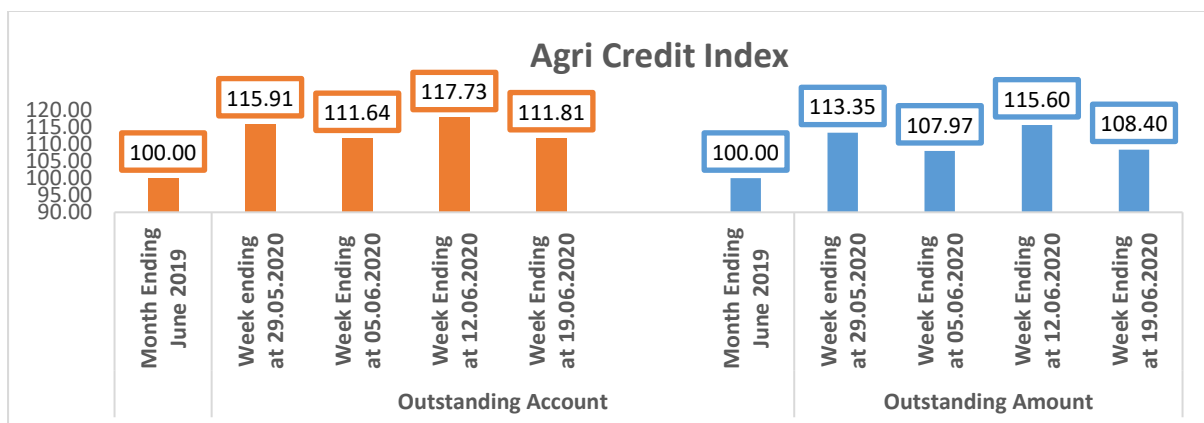
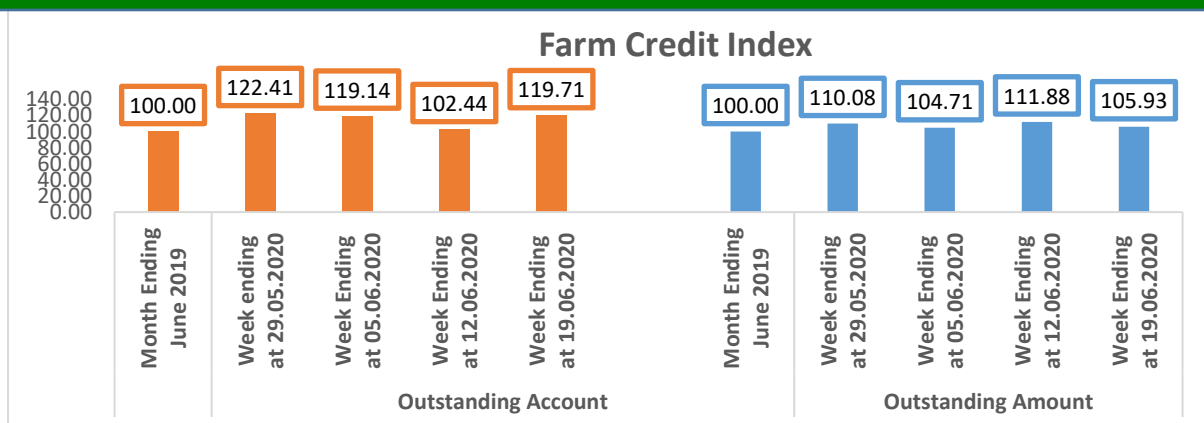
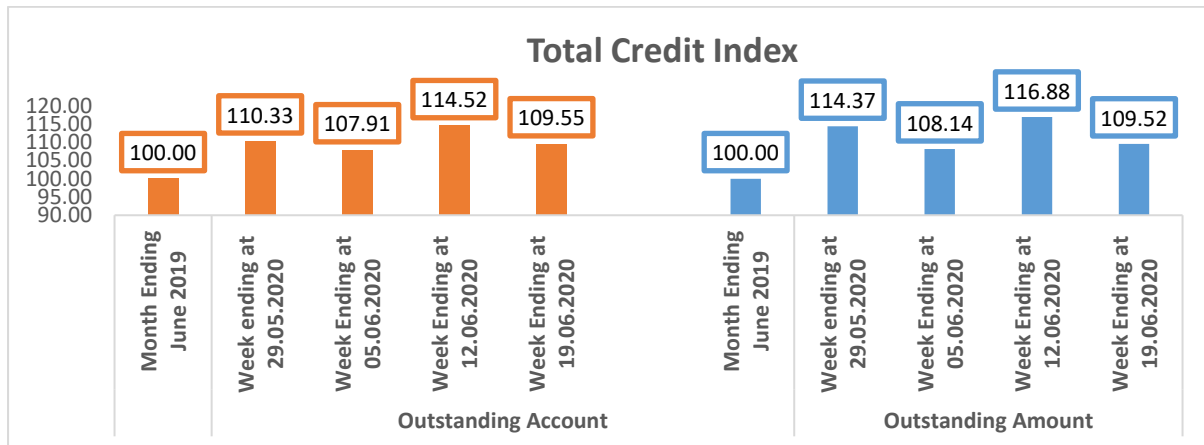
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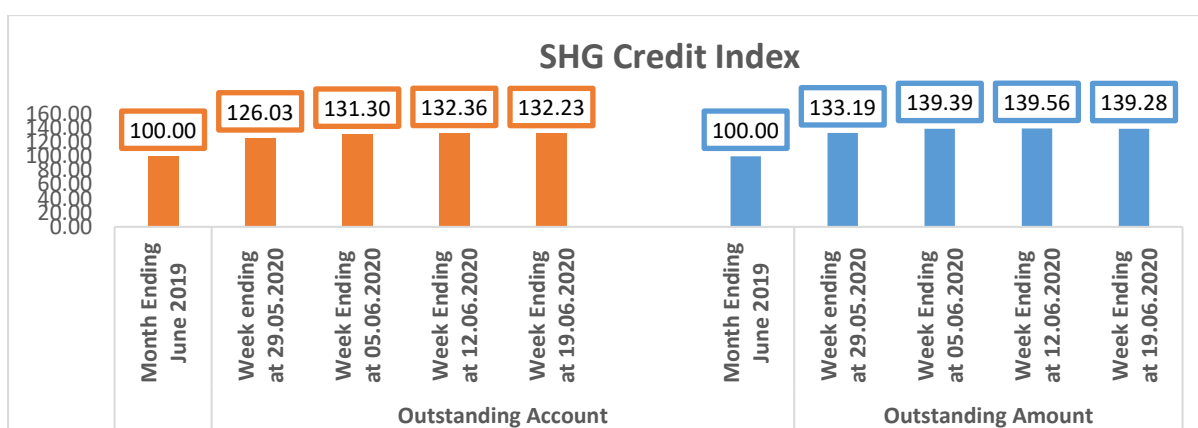
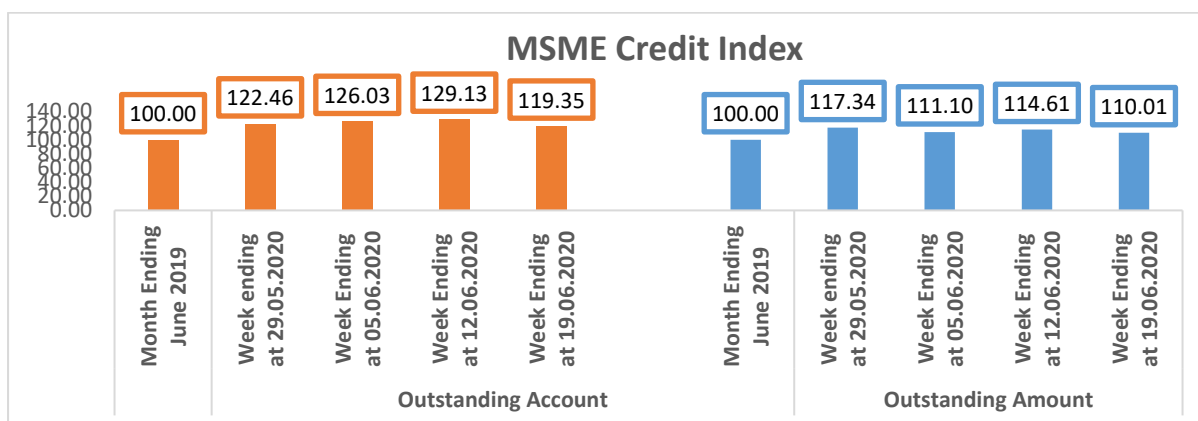
(Source: SLBC)

- Growth in both in Accounts and disbursement amounts in SGH Sector has been impressive.
- As compared to last week, this week (Week ending 19.06.202) growth in farm credit in Accounts has improved.

- However, compared to last week, this week (Week ending 19.06.202) growth in both Accounts and disbursement amounts in Agriculture and MSME sectors have declined.

## Analysis of sector-wise Bank Credit Index





## Analysis of COVID-19 Emergency Relief Scheme (ERS) as on 26.06.2020 (Data furnished to DFS)

Sectors	Ratio of accounts disbursed to accounts received			
	29 <sup>th</sup> May 2020	24 <sup>th</sup> June 2020	25 <sup>th</sup> June 2020	26 <sup>th</sup> June 2020
MSME	44.32%	55.18%	55.54%	54.24%
Corporate	30.30%	42.42%	42.42%	42.42%
Agriculture	89.41%	91.18%	91.19%	91.06%
SHG	75.70%	79.65%	79.83%	80.00%
Retail	71.36%	77.57%	77.53%	77.87%
Total	70.12%	74.84%	74.96%	74.13%