

# Analysis of Sector wise Bank Credit in Odisha

As on Week Ending 24.07.2020



Center of Excellence in Fiscal Policy and Taxation (CEFT)

Xavier University

## Objective

- To analyze sector wise weekly outstanding credit growth at week ending 03.07.2020, 10.07.2020, 17.07.2020 and 24.07.2020 from SLBC data.
- **Outstanding Bank Credit of previous year (Month Ending July 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 03.07.2020	Week Ending at 10.07.2020	Week Ending at 17.07.2020	Week Ending at 24.07.2020
<b>Farm Credit</b>	<b>20.05%</b>	<b>22.13%</b>	<b>16.34%</b>	<b>8.84%</b>
<b>Agri Credit</b>	<b>19.20%</b>	<b>22.75%</b>	<b>16.40%</b>	<b>10.90%</b>
<b>MSME Credit</b>	<b>42.63%</b>	<b>37.95%</b>	<b>34.68%</b>	<b>34.57%</b>
<b>SHG Credit</b>	<b>39.77%</b>	<b>36.19%</b>	<b>35.15%</b>	<b>32.98%</b>
<b>Total Credit</b>	<b>21.82%</b>	<b>17.07%</b>	<b>13.97%</b>	<b>8.86%</b>

\* Growth rate is calculated taking outstanding credit on week ending 24.07.2020 over outstanding Month Ending July 2019, 17.07.2020 over outstanding Month Ending July 2019, 10.07.2020 over outstanding Month Ending July 2019, and 03.07.2020 over outstanding Month Ending July 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 03.07.2020	Week Ending at 10.07.2020	Week Ending at 17.07.2020	Week Ending at 24.07.2020
<b>Farm Credit</b>	<b>20.68%</b>	<b>22.41%</b>	<b>15.50%</b>	<b>9.23%</b>
<b>Agri Credit</b>	<b>19.81%</b>	<b>22.72%</b>	<b>15.29%</b>	<b>8.70%</b>
<b>MSME Credit</b>	<b>29.53%</b>	<b>27.97%</b>	<b>18.85%</b>	<b>10.02%</b>
<b>SHG Credit</b>	<b>46.87%</b>	<b>44.04%</b>	<b>42.73%</b>	<b>41.13%</b>
<b>Total Credit</b>	<b>23.39%</b>	<b>27.71%</b>	<b>19.36%</b>	<b>8.94%</b>

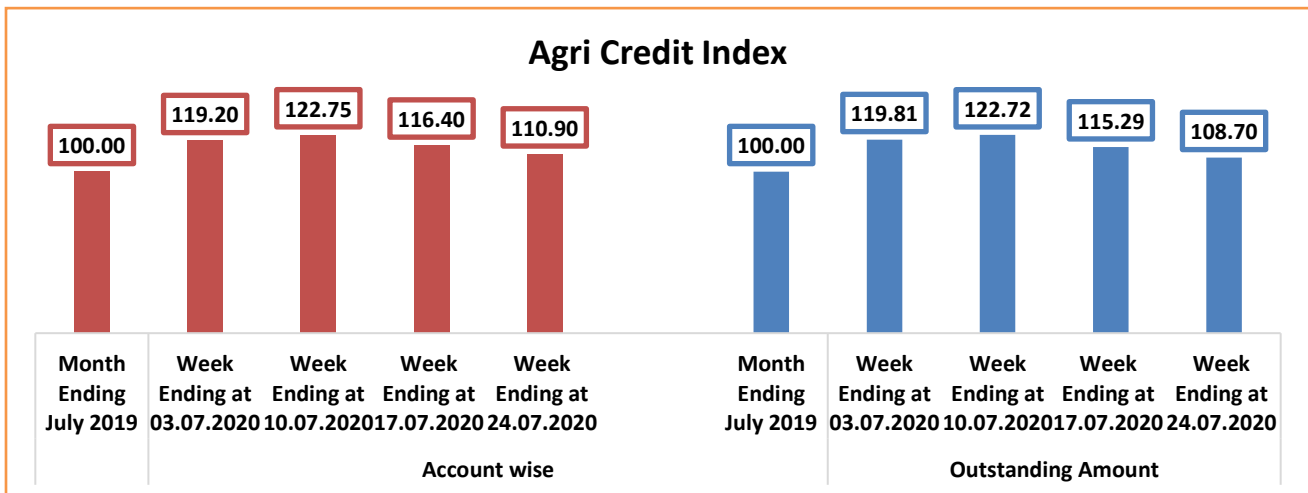
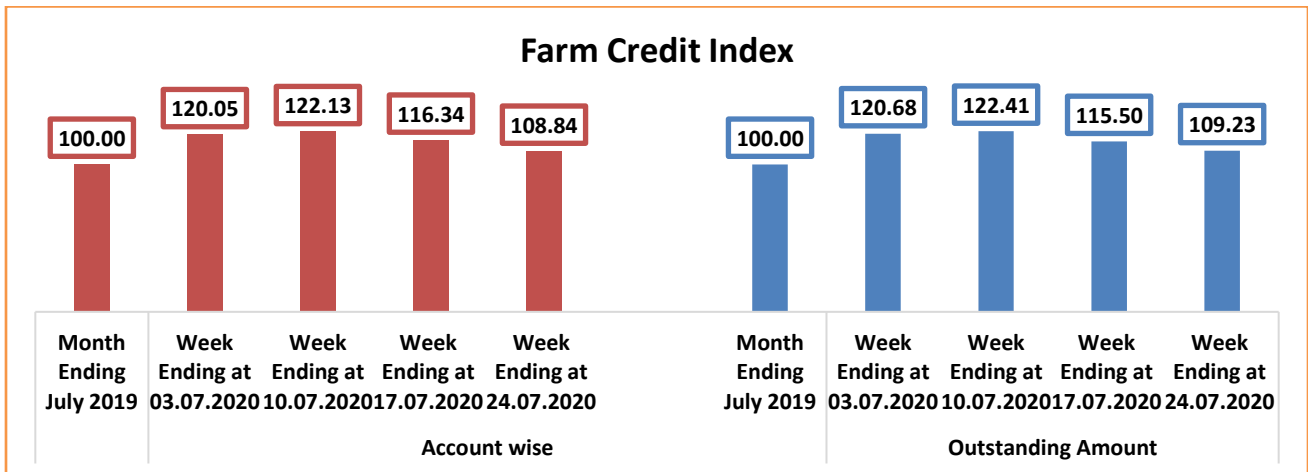
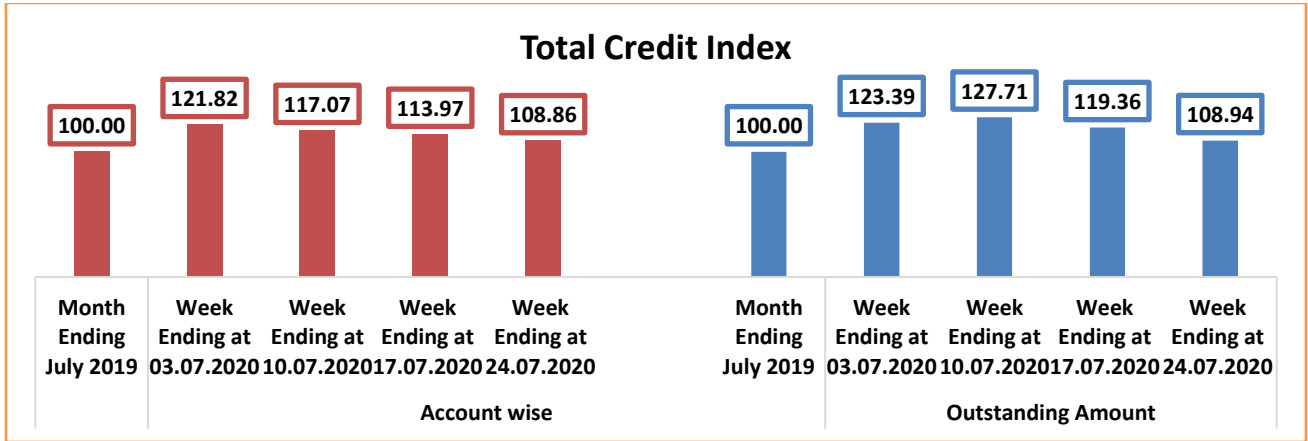
\* Growth rate is calculated taking outstanding credit on week ending 24.07.2020 over outstanding Month Ending July 2019, 17.07.2020 over outstanding Month Ending July 2019, 10.07.2020 over outstanding Month Ending July 2019, and 03.07.2020 over outstanding Month Ending July 2019.

(Source: SLBC)

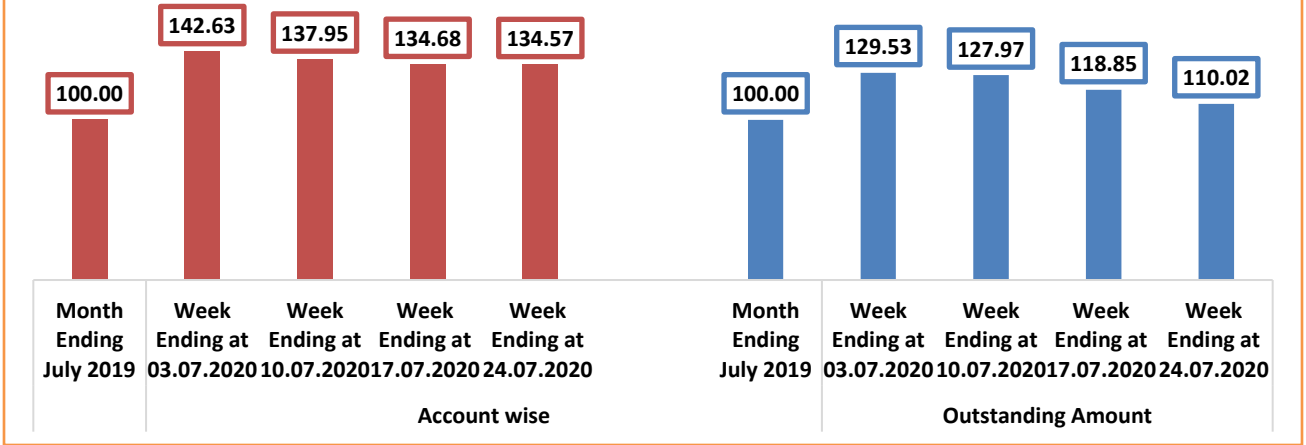
## Observations

- Growth in total credit has declined at the week ended 24.07.2020 because of lower credit growth both in Farm and Agriculture credit.
- Credit growth both in MSME and SHG has remained at higher level.

## Analysis of sector-wise Bank Credit Index



### MSME Credit Index



### SHG Credit Index

