

# Analysis of Sector wise Bank Credit in Odisha

As on Week Ending 31.07.2020

Center of Excellence in Fiscal Policy and Taxation (CEFT)

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## Objective

- To analyze sector wise weekly outstanding credit growth at week ending 10.07.2020, 17.07.2020, 24.07.2020 and 31.07.2020 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 10.07.2020	Week Ending at 17.07.2020	Week Ending at 24.07.2020	Week Ending at 31.07.2020
<b>Farm Credit</b>	<b>22.13%</b>	<b>16.34%</b>	<b>7.47%</b>	<b>7.79%</b>
<b>Agri Credit</b>	<b>22.75%</b>	<b>16.40%</b>	<b>9.19%</b>	<b>9.73%</b>
<b>MSME Credit</b>	<b>37.95%</b>	<b>34.68%</b>	<b>28.17%</b>	<b>30.69%</b>
<b>SHG Credit</b>	<b>36.19%</b>	<b>35.15%</b>	<b>26.68%</b>	<b>26.44%</b>
<b>Total Credit</b>	<b>17.07%</b>	<b>13.97%</b>	<b>7.47%</b>	<b>8.05%</b>

\* Growth rate is calculated taking outstanding credit on week ending 31.07.2020 over outstanding Month Ending July 2019, 24.07.2020 over outstanding Month Ending July 2019, 17.07.2020 over outstanding Month Ending July 2019, and 10.07.2020 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 10.07.2020	Week Ending at 17.07.2020	Week Ending at 24.07.2020	Week Ending at 31.07.2020
<b>Farm Credit</b>	<b>22.41%</b>	<b>15.50%</b>	<b>9.18%</b>	<b>9.95%</b>
<b>Agri Credit</b>	<b>22.72%</b>	<b>15.29%</b>	<b>8.67%</b>	<b>9.25%</b>
<b>MSME Credit</b>	<b>27.97%</b>	<b>18.85%</b>	<b>9.54%</b>	<b>10.94%</b>
<b>SHG Credit</b>	<b>44.04%</b>	<b>42.73%</b>	<b>33.51%</b>	<b>34.66%</b>
<b>Total Credit</b>	<b>27.71%</b>	<b>19.36%</b>	<b>8.52%</b>	<b>9.05%</b>

\* Growth rate is calculated taking outstanding credit on week ending 31.07.2020 over outstanding Month Ending July 2019, 24.07.2020 over outstanding Month Ending July 2019, 17.07.2020 over outstanding Month Ending July 2019, and 10.07.2020 over outstanding Month Ending July 2019.

(Source: SLBC)

## Observations

- Growth in total credit has moderately improved at the week ended 31.07.2020 because of rise in MSME credit.
- Farm and Agri credit have also improved very marginally.

## Analysis of sector-wise Bank Credit Index



