

Table 10.3: Sectoral Credit by the Financial Institution, (2017-2019)

2017		(Million Nu.)					
Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture		0	105,407,417.82	0	0	0	0
Service & Tourism		0	8,589,229.12	0	0	0	0
Manufacturing		0	0	0	0	0	0
Building & Construction		0	93,004,091.14	0.4015	0	0	18951642.88
Trade & Commerce		0	21,966,137.94	5.5322	0	0	121483.74
Transport (Light)		0		5.0337	0		
Transport (Heavy)		0	13268983.60	0.5000	0	0	19926085.96
Personnal Loans		0	6,821,998.00	6.0486	0	0	4298904.88
Staff Loan		0	83,414,650.98	0.3480	0	0	6329672.68
EDP Loan		0	6,821,998.00	0	0	0	386802.49
Small business & Artisan Schemes		0	11,779,929.78	0	0	0	0
Loan against Shares		0	0	0	0	0	0
Others		0	0	0	0	0	0

2018							
Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	0	0	94.042	0	0	0	0
Service & Tourism	0	0	10.976	0	0	0	0
Manufacturing	0	0	3.506	0	0	0	0
Building & Construction	2.900	0	112.119	14.6000	0	0	24.725
Trade & Commerce	8.800	0	19.920	16.4592	0	0	0.470
Transport (Light)	2.000	0		10.1701	0		
Transport (Heavy)	0	0	17.270	1.4700	0	0	23.987
Personnal Loans	0	0	10.807	28.8000	0	0	73.060

Staff Loan	0	0	70.892	0.3700	0	0	5.018
EDP Loan	0	0	0.000	0	0	0	0.336
Small business & Artisan Schemes	0	0	13.456	0	0	0	0
Loan against Shares	0	0	5.504	0	0	0	0
Others	0	0	9.462	0.140	0	0	0

2019

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	0	0	94.042	0	0	0	0
Service & Tourism	0	0	10.976	0	0	0	0
Manufacturing	0	0	3.506	0	0	0	0
Building & Construction	2.900	0	112.119	14.6000	0	0	24.725
Trade & Commerce	8.800	0	19.920	16.4592	0	0	0.470
Transport (Light)	2.000	0	17.270	10.1701	0	0	23.987
Transport (Heavy)	0	0		1.4700	0		
Personnal Loans	0	0	10.807	28.8000	0	0	73.060
Staff Loan	0	0	70.892	0.3700	0	0	5.018
EDP Loan	0	0	0.000	0	0	0	0.336
Small business & Artisan Schemes	0	0	13.456	0	0	0	0
Loan against Shares	0	0	5.504	0	0	0	0
Others	0	0	9.462	0.140	0	0	0

Note: Sectoral credit excludes credit from National Pension and Provident Fund

Source: Dzongkhag Financial Institutions