

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