

Table 10.3: Sectoral Credit by the Financial Institution, (2012-2018)

Sectors	2012							2013							2014						
	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	...	...	65.75	...	...	...	...	...	...	104.41	...	...	...	...	...	...	104.41	...	...	...	...
Service & Tourism	...	...	2.93	39.93	...	...	0.81	...	...	7.99	42.24	...	...	0.99	...	...	7.99	42.24	...	...	0.99
Manufacturing	...	...	0.63	15.41	...	...	1.41	...	...	0.59	...	...	...	1.45	...	...	0.59	...	...	...	1.45
Building & Construction	27.00	...	19.57	137.35	...	...	88.30	27.00	...	31.33	159.16	...	...	89.57	27.00	...	31.33	159.16	...	...	89.57
Trade & Commerce	51.00	...	7.85	7.12	...	...	4.50	51.00	...	21.60	13.34	...	...	7.49	51.00	...	21.60	13.34	...	...	7.49
Transport (Light)	23.00	...	1.54	18.94	...	...	0.95	23.00	...	0.44	30.28	...	...	1.62	23.00	...	0.44	30.28	...	...	1.62
Transport (Heavy)	22.00	...	...	23.34	...	...	0.98	22.00	...	...	40.99	...	...	1.28	22.00	...	...	40.99	...	...	1.28
Personnal Loans	23.00	...	1.39	10.58	...	...	145.50	23.00	...	39.41	20.07	...	...	178.31	23.00	...	39.41	20.07	...	...	178.31
Staff Loan	1.00	...	23.98	6.14	...	...	12.30	1.00	...	...	7.56	...	...	11.25	1.00	...	...	7.56	...	...	11.25
EDP Loan	...	...	...	...	...	...	...	...	...	...	0.34	...	...	...	...	...	...	0.34	...	...	...
Small business & Artisan Schemes	...	...	...	0.25	...	...	...	...	...	0.90	...	...	...	...	...	...	0.90	...	...	...	...
Loan against Shares	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Others	1	...	...	66.19	...	...	...	1	...	0.54	14.17	...	...	...	1	...	0.54	14.17	...	...	...

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

Source: Dzongkhag Financial Institutions

Table 10.3: Sectoral Credit by the Financial Inst

Sectors	2015							2016							2017							
	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	NPPF	BOB
Agriculture	...	...	104.41	...	...	...	0.00	...	...	260.84	0	...	...	...	0	...	278.02	0.00	...	0	0	0
Service & Tourism	...	...	7.99	42.24	...	...	0.84	...	...	29.93	25.85	...	...	...	0	...	30.25	24.89	...	0	0	0.53
Manufacturing	...	...	0.59	...	...	...	0.51	...	...	2.08	0.557	...	...	...	0	...	3.00	52.19	...	0	0	0.00
Building & Construction	27.00	...	31.33	159.16	...	...	86.33	...	...	98.55	110	...	...	...	4	...	100.00	147.23	...	13.5	0	96.53
Trade & Commerce	51.00	...	21.60	13.34	...	...	12.40	...	...	46.55	7	...	...	...	5	...	57.00	12.86	...	1.5	0	17.95
Transport (Light)	23.00	...	0.44	30.28	...	...	2.00	...	...	21.99	25.7	...	...	...	5	...	23.00	33.17	...	0	0	7.77
Transport (Heavy)	22.00	...	...	40.99	...	...	2.30	...	...	...	23	...	...	...	12	...	...	32.29	...	0	0	...
Personnal Loans	23.00	...	39.41	20.07	...	...	172.59	...	...	85.71	2.6	...	...	...	10	...	89.71	3.12	...	35.3	17.17	131.48
Staff Loan	1.00	...	...	7.56	...	...	8.57	...	...	...	8.9	...	...	...	0	...	...	8.02	...	0	0	7.23
EDP Loan	...	...	...	0.34	...	...	0.00	...	...	...	0	...	...	...	0	...	...	0.00	...	0	0	0
Small business & Artisan Schemes	...	...	0.90	...	...	...	0.00	...	...	3.85	0	...	...	...	0	...	4.56	0.00	...	0	0	0
Loan against Shares	...	...	...	...	...	...	0.00	...	...	...	0	...	...	...	0	...	...	0.00	...	0	0	0
Others	1	...	0.54	14.17	...	...	0.00	...	...	0.14	216	...	...	...	4	...	0.12	213.93	...	0	33.73	0

Note: Sectoral credit excludes credit from Nation

Source: Dzongkhag Financial Institutions

Table 10.3: Sectoral Credit by the Financial Inst

(Million Nu.)

Sectors	2018							
	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	NPPF	BOB
Agriculture	0	...	276.85	0	...	0	0	0.43
Service & Tourism	0	...	32.12	25.8	...	0	0	1.49
Manufacturing	0	...	4.32	44.26	...	0	0	0.00
Building & Construction	1	...	99.56	202.24	...	15.6	0	1.5.48
Trade & Commerce	3	...	60.56	24.95	...	3.3	0	20.19
Transport (Light)	2	...	25.36	29.53	...	0	0	6.19
Transport (Heavy)	1	...	...	31.99	...	0	0	
Personnal Loans	1	...	91.20	1.94	...	85.6	30.46	175.11
Staff Loan	0	...	...	6.99	...	0	0	6.36
EDP Loan	0	...	...	0	...	0	0	0.00
Small business & Artisan Schemes	0	...	5.61	0	...	0	0	0.00
Loan against Shares	0	...	...	0	...	0	0	0.00
Others	4	...	0.25	214.57	...	0	23.98	0.00

Note: Sectoral credit excludes credit from Nation

Source: Dzongkhag Financial Institutions