

Table 10.3:Sectoral Credit by the Financial Institution, (2020-2024)

Sectoral Credit by the Financial Institution, (2020)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Service & Tourism	14.00	0.00	N.A	45.00	N.A	N.A	N.A
Manufacturing	4.00	0.00	N.A	0.00	N.A	N.A	N.A
Building & Construction	15.00	0.00	N.A	274.00	N.A	N.A	N.A
Trade & Commerce	24.00	0.00	N.A	188.00	N.A	N.A	N.A
Transport (Light)	16.00	0.00	N.A	9.00	N.A	N.A	N.A
Transport (Heavy)	9.00	0.00	N.A	73.00	N.A	N.A	N.A
Personnal Loans	19.00	0.00	N.A	6.00	N.A	N.A	N.A
Staff Loan	5.00	0.00	N.A	0.90	N.A	N.A	N.A
EDP Loan	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Small business & Artisan Schemes	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Loan against Shares	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Others	0.00	0.00	N.A	157.00	N.A	N.A	N.A

Sectoral Credit by the Financial Institution, (2021)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	N.A	0.00	510	0.00	N.A	0.00	N.A
Service & Tourism	N.A	0.00	36	158.00	N.A	0.00	N.A
Manufacturing	N.A	0.00	4	0.00	N.A	0.00	N.A
Building & Construction	N.A	0.00	170	499.00	N.A	82.50	N.A
Trade & Commerce	N.A	0.00	105	219.09	N.A	41.00	N.A
Transport (Light)	N.A	0.00	25	59.27	N.A	7.10	N.A
Transport (Heavy)	N.A	0.00	53	180.00	N.A	3.60	N.A
Personnal Loans	N.A	0.00	218	27.53	N.A	75.60	N.A
Staff Loan	N.A	0.00	0	1.10	N.A	5.20	N.A
EDP Loan	N.A	0.00	0	0.00	N.A	0.00	N.A
Small business & Artisan Schemes	N.A	0.00	8	0.00	N.A	0.00	N.A
Loan against Shares	N.A	0.00	-	0.00	N.A	0.00	N.A
Others	N.A	0.00	1	0.00	N.A	12.00	N.A

Sectoral Credit by the Financial Institution, (2022)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	-	0	253	0	-	0	3
Service & Tourism	11,677,284.00	0	67	42.1	-	1	2
Manufacturing	89,958,828.00	0	15	5.93	-	3	3
Building & Construction	74,851,895.00	0	160	385.58	-	18	25
Trade & Commerce	30,125,756.00	0	39	183.3	-	8	16
Transport (Light)	2,587,903.00	0	87	13.98	-	30	4
Transport (Heavy)	10,203,060.00	0		183.89	--	1	24
Personnal Loans	14,370,240.00	0	42	0.31	-	394	690

Staff Loan	7,913,682.00	0	-	0.71	-	6	20
EDP Loan	-	0	-	0	-	0	0
Small business & Artisan Schemes	-	0	-	0	-	0	0
Loan against Shares	-	0	-	0	-	0	1
Others	-	0	194	108.3	-	45	12

Sectoral Credit by the Financial Institution, (2023)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	0	-	241,572,272.29	...	-	0	...
Service & Tourism	14	-	57,684,494.88	...	-	26.36	...
Manufacturing	4	-	16,240,355.69	...	-	22.68	...
Building & Construction	33	-	152,548,479.93	...	-	150.2	...
Trade & Commerce	17	-	62,743,785.60	...	-	10.5	...
Transport (Light)	11	1	4,531,364.08	...	-	0.22	...
Transport (Heavy)	13	1	83,442,727.71	...	-	0	...
Personnal Loans	19	-	63,907,406.07	...	-	87.35	...
Staff Loan	11	-	0	...	-	5.3	...
EDP Loan	0	-	0	...	-	0	...
Small business & Artisan Schemes	0	-	0	...	-	0	...
Loan against Shares	0	-	0	...	-	0	...
Others	0	-	21,270,625.04	...	-	108.18	...

Sectoral Credit by the Financial Institution, (2024)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	-	-
Service & Tourism	72,701,166.90	-	...	...
Manufacturing	19,866,670.09	-	...	...
Building & Construction	536,244,500.00	-	...	...
Trade & Commerce	202,155,819.15	-	...	...
Transport (Light)	5,389,133.47	-	...	...
Transport (Heavy)	112,503,265.97	-	...	...
Personnal Loans	88,106,520.04	-	...	...
Staff Loan	-	-
EDP Loan	-	-
Small business & Artisan Schemes	-	-
Loan against Shares	1,233,574.71	-	...	...
Others	165,930,257.87	-	...	...

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

Source: Dzongkhag Financial Institutions