

# FINANCIAL SECTOR PERFORMANCE REVIEW REPORT

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June 2019



*This report presents the performance of the Bhutanese financial sector on peer group basis (excluding National Pension & Provident Fund) for the period ended Q2FY'19 in comparison to the previous year's corresponding quarter. This report has been prepared by the Department of Financial Regulation & Supervision of the Royal Monetary Authority of Bhutan (RMA) and the information contained in this report are based on the returns submitted by the Financial Institutions.*

**DEPARTMENT OF FINANCIAL REGULATION & SUPERVISION  
ROYAL MONETARY AUTHORITY OF BHUTAN**



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## Overview

Table 1 below shows an overview of performance of the financial sector as of June 2019. The Risk Weighted Capital Adequacy Ratio (RWCAR) has declined to 12.62% from 16.17% as compared to June 2018 but it is above the minimum regulatory requirement of 12.5% (including the capital conservation buffer of 2.5%). Similarly, the Gross NPL Ratio (NPL to loan ratio) has also deteriorated standing at 16.53%, which is a 5.01% increase from June 2018. With regard to the performance of the financial sector, the financial institutions incurred a loss of Nu. 1.49 billion in June 2019. This was mainly due to an increase in Non-Performing Loans and subsequent increase in provisions for the bad loans.

**Table 1**

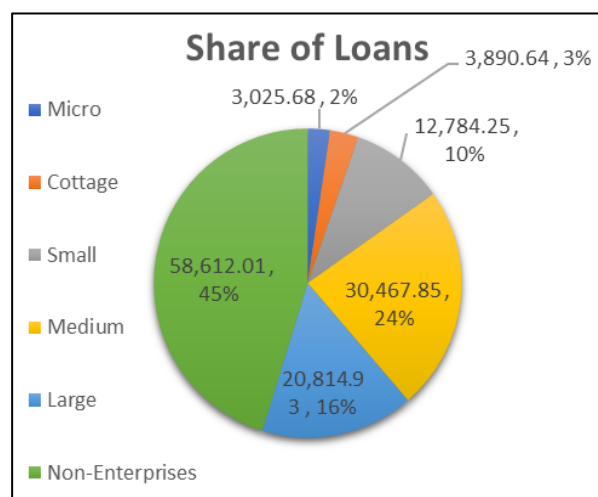
Highlights of the Financial Institutions (Financial Sector Indicators for last 1 yr)				
Indicators	Jun-18	Dec-18	Mar-19	Jun-19
<b>Capital</b>				
RWCAR (12.5%)	16.17%	15.12%	14.07%	12.62%
Core CAR (7.5%)	12.95%	11.80%	11.67%	9.81%
Leverage Ratio (5%)	9.81%	9.43%	9.54%	7.99%
<b>Asset Quality</b>				
Gross NPL Ratio	11.52%	10.43%	16.02%	16.53%
Net NPL to Net Loan	4.34%	2.07%	6.49%	6.19%
Single Largest Borrower	15.08%	13.56%	16.64%	16.31%
Provision to NPL	54.16%	68.59%	52.95%	54.75%
Ten Largest Borrower	15.31%	13.56%	13.36%	13.93%
NPL	Nu. 12.54b	Nu. 12.54b	Nu. 20.02b	Nu. 21.43b
Loan	Nu. 108.81b	Nu. 120.24b	Nu. 125.01b	Nu. 129.6b
<b>Earning</b>				
Return on Asset (RoA)	0.52%	0.30%	-0.74%	-0.91%
Return on Equity (RoE)	3.91%	2.29%	-5.68%	-7.24%
Profit After Tax (PaT)	Nu. 802.72m	Nu. 474.78m	Nu. -1.19b	Nu. -1.49b
<b>Liquidity</b>				
Loans to Deposits ratio	78.86%	85.69%	88.28%	87.36%
Statutory Liquidity Requirement ratio	28.65%	22.24%	20.96%	20.96%
Liquidity Position	Nu. 13.96b	Nu. 5.16b	Nu. 3.19b	Nu. 3.5b
Statutory Liquidity Requirement	Nu. 26.13b	Nu. 26.64b	Nu. 26.9b	Nu. 28.05b

The asset base of the financial sector has increased by 5.09% for the period ended June 2019. The majority of the total asset comprises of loans (net of provision and

interest in suspense) with 68.08%. The financial sector's total loan to the economy stands at Nu. 129.6 billion, as compared to Nu. 108.81 billion in June 2018, showing an increase of 19.11%. The Housing sector has the highest loan exposure with Nu. 32.58 billion, followed by Service & Tourism and Trade & Commerce sectors with Nu. 31.52 billion and Nu. 17.72 billion respectively.

As depicted in *Figure 1*, the share of loan to Medium enterprises constitutes 24% (Nu. 30.47 billion), followed by Large and Small enterprises with 16% (Nu. 20.81 billion) and 10% (Nu. 12.78 billion) respectively. The loans to Micro and Cottage enterprises accounted for 5% only (Nu. 6.92 billion). Remaining 45% (Nu. 58.61 billion) are loans to non-enterprises.

**Figure 1**



The total deposit of the banks stood at Nu. 123.43 billion, which is an increase by 8.77% as compared to June 2018. Statutory Liquidity Requirements (SLR) for banks and non-banks were maintained above the minimum regulatory requirement of 20%

and 10% respectively. For banks SLR stood at 22.62% and for non-banks, it stood at 10.48%.

## 1. Assets/ Liabilities

As depicted in table 2, the total asset of the financial sector has increased by 5.09% (Nu. 8.19 billion), which stood at Nu. 169.35 billion in June 2019 as compared to Nu. 161.15 billion in June 2018. Around 68.08% of the growth in total assets was contributed by loans (net of specific provision and interest in suspense). In terms of asset composition, 89% of the total assets are held by banks and the remaining 11% by the non-banks. Rapid growth in loans (net of specific provision and interest in suspense) by Nu. 20.78 billion has contributed significantly to the growth of assets of the overall financial sector.

**Table 2**

Asset	June-18 (Nu. millions)	June-19 (Nu. millions)
Cash & Bank balances	41,717.75	40,447.65
Marketable securities	13,618.94	7,149.11
Loans & Advances (net of provisions)	100,635.00	115,297.51
Equity Investment	648.65	911.57
Fixed Assets	1,967.06	2,526.79
Other Assets	2,563.83	3,013.18
<b>Total</b>	<b>161,151.22</b>	<b>169,345.81</b>

On the liability side, substantial growth in deposits by Nu. 9.95 billion was the major contribution to the increase in liabilities of the financial sector. Around 82% of the banking sector liabilities were constituted

by the deposit liabilities. Likewise, the major component of the liabilities of the non-banking sector was the insurance fund with 66% followed by current and other liabilities with 23%. As of June 2019, the non-banking sector had an Insurance Fund of Nu. 12.79 billion which comprised of Life Insurance, General Insurance, and Group Insurance funds.

**Table 3**

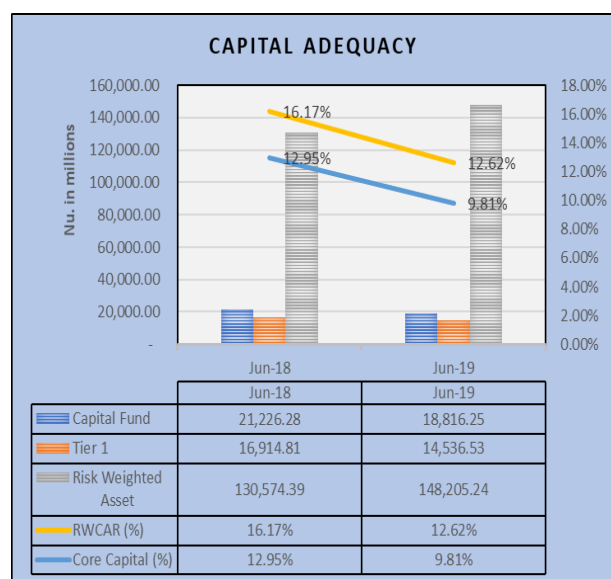
Liabilities	June-18 (Nu. millions)	June-19 (Nu. millions)
Paid up capital	9,073.25	10,350.89
Reserves	12,624.17	8,042.16
Deposit Liabilities	113,479.22	123,425.85
Bonds & borrowing	4,657.94	4,048.08
Interest provision	3,647.53	3,741.89
Insurance Fund	10,957.64	12,786.04
Other liabilities	6,711.47	6,950.90
<b>Total</b>	<b>161,151.22</b>	<b>169,345.81</b>

## 2. Capital and Reserves

Capital is the main source of financial support and acts as a buffer that enables financial institutions to absorb a level of losses without the interest of creditors and depositors being adversely affected, and thus protects the interest of the creditors and depositors in the event of liquidation. Besides absorbing the unanticipated shocks, it also signals that the institution will continue to honor its obligations.

Capital fund<sup>1</sup> of the financial sector for the period ended June 2019 stood at Nu. 18.82 billion, as compared to Nu. 21.22 billion in June 2018, indicating a decrease by Nu. 2.41 billion.

Figure 2



### 2.1 Capital Adequacy

Risk-Weighted Capital Adequacy Ratio (RWCAR) of the financial sector in June 2019 stood at 12.62% as compared to 16.17% in June 2018 showing a decrease of 3.55% (as depicted in Figure 2). The decrease in RWCAR is primarily on account of an increase in NPL by Nu. 8.89 billion which requires 150% risk weights.

Similarly, the Core capital ratio<sup>2</sup> of the financial sector has also decreased from 12.95% in June 2018 to 9.81% in June 2019. However, both RWCAR and Core capital

ratios are maintained within the prudent requirement of 12.5% and 7.5% respectively.

### 2.2 Leverage Ratio

The leverage ratio acts as a supplementary measure to capital adequacy ratio by ensuring that the financial institutions maintain adequate levels of capital at all times. The Leverage ratio for the financial sector for the period ended June 2019 stood at 7.99%, indicating that the ratio is 2.99% above the regulatory requirement of 5%.

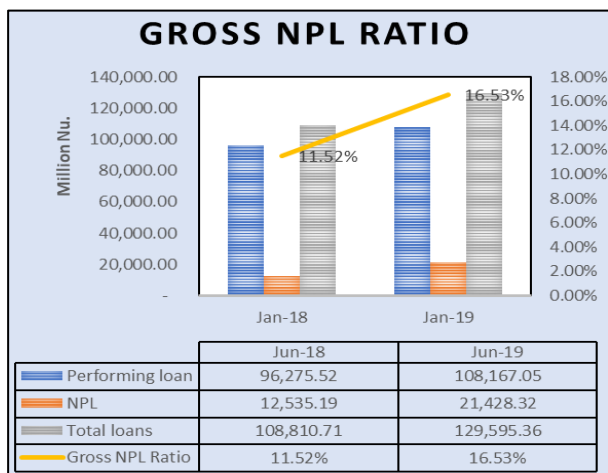
## 3. Asset Quality

Analysis on the loan classification of the financial sector indicated that both loans and NPL have increased by Nu. 20.78 billion and Nu. 8.89 billion respectively. The financial sector’s total loan to the economy amounted to Nu. 129.6 billion in June 2019 while the NPL amounted to Nu. 21.43 billion. Gross NPL ratio (NPL to total loans) of the financial sector increased to 16.53% in June 2019 as compared to 11.52% in June 2018.

<sup>1</sup>In this case, the capital fund is the total capital fund without deducting the NPL of related party. But for calculation of CAR ratio, the NPL of related party needs to be deducted as required under section 1.5 (iv) of Prudential Regulations 2017.

<sup>2</sup>With effect from September 2016, financial institutions are required to maintain a minimum core capital of 7.5%, including a capital conservation buffer of 2.5% from Tier 1 capital.

Figure 3



In June 2019, out of the total NPL of Nu. 21.43 billion, NPL classified under the loss category<sup>3</sup> (which includes the term expired loans and loans under litigation cases) comprised of 49% amounting to Nu. 10.5 billion followed by the Substandard category<sup>4</sup> with 37% amounting to Nu. 7.92 billion and Doubtful category<sup>5</sup> with 14% (Nu. 3 billion).

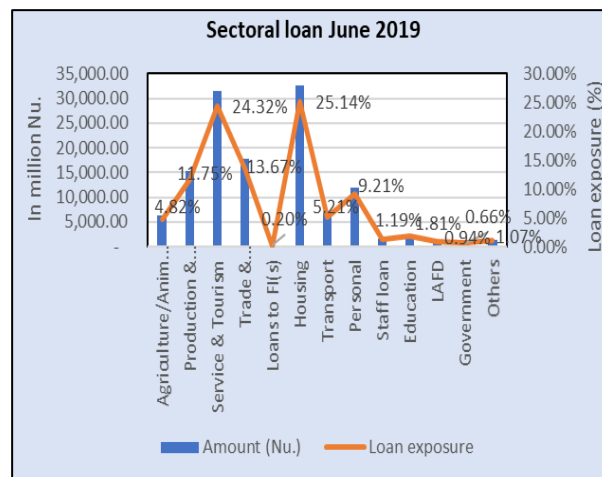
### 3.1 Sectoral Loans and Advances

Loans and advances of the financial sector increased by Nu. 20.78 billion during the period under review. Relatively, loans are concentrated in few sectors such as Housing, Service & Tourism and Trade & Commerce sectors.

The sector-wise analysis reveals that out of the total loans of Nu. 129.6 billion, the Housing sector has the highest loans with Nu. 32.58 billion (25.14%) followed by

Service & Tourism sector with Nu. 31.52 billion (24.32%) and Trade & Commerce sector with Nu. 17.72 billion (13.67%).

Figure 4



In terms of absolute increase in loans for the period ended June 2019, the loans to the Housing sector experienced the most rapid increase by Nu. 6.86 billion followed by loans to Service & Tourism sector by Nu. 6.32 billion and Trade & Commerce sector by Nu. 2.7 billion.

From the total loan outstanding, 83% (Nu. 107.83 billion) comprises of loans provided by the banking sector and the remaining 17% (Nu. 21.77 billion) by the non-banking sector. The loans of both the banking and non-banking sectors have increased by Nu. 18.34 billion and Nu. 2.45 billion respectively.

<sup>4</sup>principal and interest overdue by more than 365 days with 100% provisioning.

<sup>5</sup>principal and interest payment overdue by 91 days to 180 days with 20% provisioning.

<sup>6</sup>principal and interest payment overdue by 181 days to 365 days with 50% provisioning.

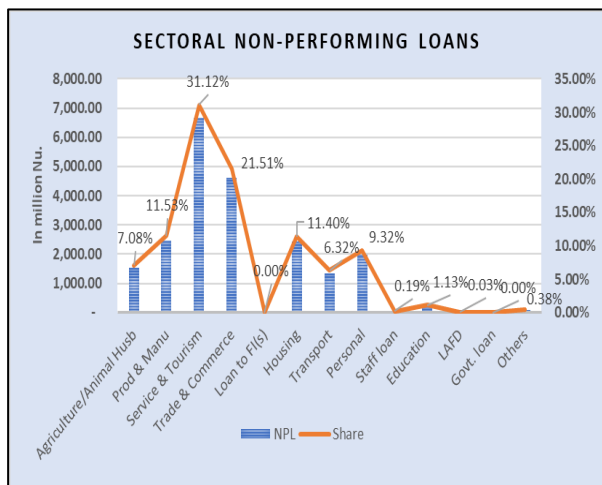


#### 4. Credit Quality/ Sectoral NPL of Financial sector

The asset quality of the financial sector has deteriorated with the increase in NPL from Nu. 12.54 billion in June 2018 to Nu. 21.43 billion in June 2019, showing an increase of Nu. 8.89 billion.

Analysis on the sectoral NPL of the financial sector for June 2019 reveals that Service & Tourism has the highest share with 31.12%, followed by Trade & Commerce with 21.51%, Production & Manufacturing with 11.53% and Housing with 11.40%, as illustrated in figure 5 below.

Figure 5



#### 5. Loans to Micro, Cottage, Small, Medium and Large enterprises (MCSML)

MCSML sector contributes significantly towards national GDP, employment generation and export earnings.

<sup>6</sup>MCSML comprise of Agriculture, Production & Manufacturing, Trade & commerce, Service & Tourism and Loans to FIs sector.

Figure 6

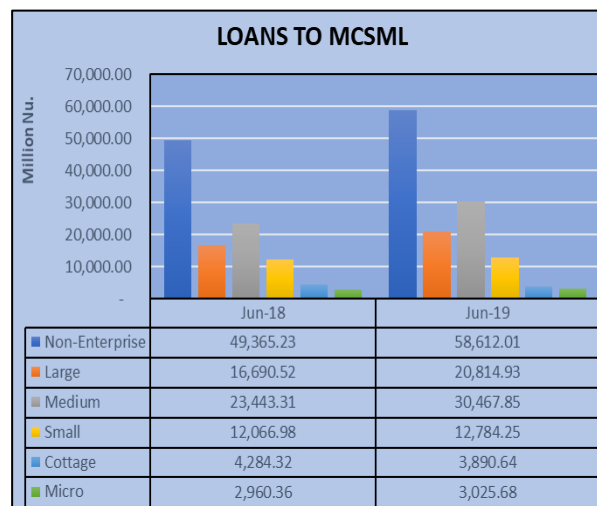


Figure 6 depicts loans to Micro, Cottage, Small, Medium and Large (MCSML)<sup>6</sup> enterprises and loans to the non-enterprises<sup>7</sup>. As of June 2019, the loan to MCSML amounted to Nu. 70.98 billion and loan to non-enterprise stood at Nu. 58.61 billion. The loan to MCSML has increased to Nu. 70.98 billion in June 2019 from Nu. 59.45 billion in June 2018, showing a growth of 19.39% (↑Nu. 11.53 billion).

As depicted in Figure 6, from the total loans of Nu. 129.6 billion provided by the financial sector, the share of loans to medium enterprises has the highest exposure with 24% (Nu. 30.47 billion) followed by large enterprise and small enterprise with 16% (Nu. 20.81 billion) and 10% (Nu. 12.78 billion) respectively. The loan to micro and cottage enterprises comprised of only 5% (Nu. 6.92 billion) of the total loans.

<sup>7</sup>Non-Enterprise sector comprises of Housing, Personal, Transport, Staff loan, Education loan, Loan Against Fixed Deposits, Loans to Government and others.

The analysis on the loan trend of MCSML and non-enterprise reveals that all the loans to MCSML and non-enterprise are on an increasing trend over the years. The highest increase in the trend was observed in Medium enterprise which has increased by Nu. 7.02 billion as compared to June 2018. The increase was mainly attributed to the significant increase in loans to Service & Tourism by Nu. 4.2 billion and Trade & Commerce by Nu. 2.28 billion.

However, the loan to Cottage enterprise has decreased by Nu. 393.67 million as compared to June 2018, and it was mainly caused by the decrease in loans to the Agriculture sector by Nu. 423.25 million.

Figure 7

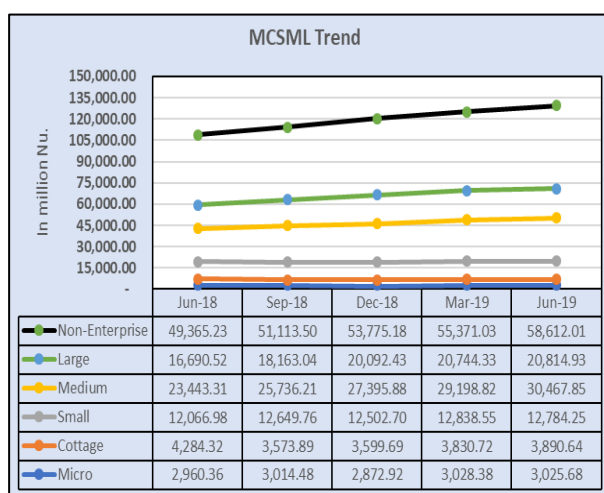


Table 4

Sectoral MCSML Loans (June 2019)				In million Nu.				% Share of Total Loan
Sl no	Sector	Micro	Cottage	Small	Medium	Large	Total	
1	Agriculture & Animal Husb.	2,591.63	2,763.82	602.14	289.67	0.00	6,247.26	4.82%
2	Prod & Manu	56.97	110.38	1,984.27	5,439.10	7,641.12	15,231.83	11.75%
3	Service	101.16	343.26	3,868.83	15,942.75	11,267.66	31,523.66	24.32%
4	Trade & Commerce	275.93	673.18	6,329.01	8,796.33	1,644.56	17,719.01	13.67%
5	Loan to FI(s)	0.00	0.00	0.00	0.00	261.58	261.58	0.20%
	<b>Total</b>	<b>3,025.68</b>	<b>3,890.64</b>	<b>12,784.25</b>	<b>30,467.85</b>	<b>20,814.93</b>	<b>70,983.35</b>	<b>54.77%</b>

## 6. Access to Finance through Micro Finance Institutions (MFIs)

Table 5

Loan and NPL of MFIs			
Sl no	Particulars	Jun-18	Jun-19
1	Total Loan Sanctioned	Nu.465.03m	Nu. 734.56m
2	Total Loan Outstanding	Nu. 345.65m	Nu. 511.10m
3	Total NPL	Nu. 37.47m	Nu. 62.47m
4	Total no. of loan a/cs	4,903	6,657
5	NPL to loan ratio	10.84%	12.22%

As of June 2019, RMA issued registration certificates to six Micro-Finance Institutions which include Rural Enterprise Development Corporation Ltd. (REDCL), RENEW Micro-Finance Pvt. Ltd. (RENEW), Bhutan Care Credit Ltd. (BCC), BAOWE Pelzhing, Microfinance Bhutan Pvt. Ltd. and Tarayana Foundation. The MFIs currently operate in all 20 Dzongkhags benefiting both the rural and urban clients. As of June 2019, the MFIs sanctioned a total loan of Nu. 734.56 million as depicted in Table 5.

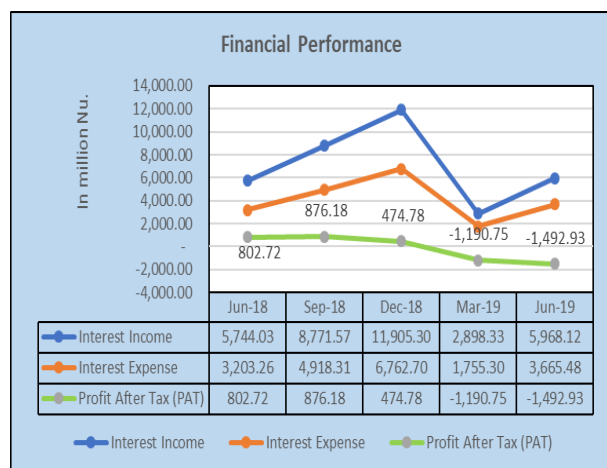
The loan outstanding grew by Nu. 165.45 million, from, Nu. 345.65 million in June 2018 to Nu. 511.10 million in June 2019. Total Non-Performing Loan of MFIs in June 2019 stood at Nu. 62.47 million indicating an NPL to loan ratio of 12.22%.

## 7. Financial Performance

The performance of financial sector declined with a total loss of Nu. 1.49 billion in June 2019, as depicted in Figure 8 below.



Figure 8

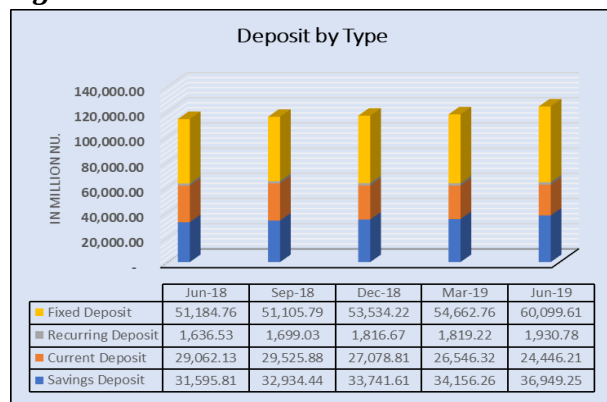


Increase in interest expenses by Nu. 462.22 million along with an increase in loan provision by Nu. 2.19 billion have contributed to the decline in the performance of the financial sector.

### 8. Deposit (Banking Sector)

On the funding side, the deposit has increased by 8.77% in June 2019 as compared to June 2018. The total deposits stood at Nu. 123.43 billion in June 2019 as compared to Nu. 113.48 billion in June 2018.

Figure 9



The total Current Account & Savings Account (CASA)<sup>8</sup>, stood at Nu. 61.4 billion in June 2019. The CASA deposits have witnessed an increase by Nu. 737.53 million during the period under review. The Individual (retail) deposits constituted the highest CASA deposits of Nu. 46.16 billion (75% of the total CASA Deposits).

Term Deposits, which includes Fixed and Recurring Deposits have increased from Nu. 52.82 billion in June 2018 to Nu. 62.03 billion in June 2019 indicating a growth of 17%.

Out of total deposits, Demand Deposits (Current and Saving) accounted for 49.74% and Term Deposits (Fixed and Recurring) accounted for 50.26%. To elaborate further, the Current Deposit accounted for 19.81% while the Saving Deposits accounted for 29.94% of the total deposits. The share of Fixed Deposit accounted for 48.69% while Recurring Deposit accounted for 1.56% of the total deposit.

Analysis on the deposit data reveals that customer deposits<sup>9</sup> – which comprise 84% of total deposits have increased by Nu. 5.16 billion in June 2019 as compared to June 2018. Similarly, deposits by financial institutions (banks and non-banks) which constitutes 16% of the total deposits have increased by Nu. 4.78 billion.

<sup>8</sup> CASA is also known as Demand deposits.

<sup>9</sup>Customer deposit includes all the current, saving, fixed and recurring deposits made by individuals, government,

In terms of deposits by customer type - Retail Deposits stood at Nu. 73.07 billion and Corporate Deposits at Nu. 50.35 billion. The Corporate Deposits have witnessed a growth of 32.14% while the Retail Deposits witnessed a decline of 3.05% from June 2018.

Credit to Deposit ratio of the banking sector stood at 87.36% indicating an increase of 8.5% from June 2018.

### 9. Liquidity

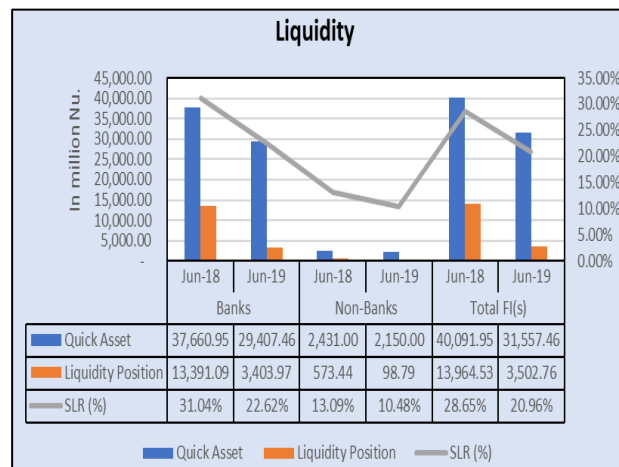
On the liquidity front, the banks and non-banks are required to maintain a minimum statutory liquidity ratio in the form of quick assets of 20% and 10% respectively. The overall liquidity position of the financial sector remained comfortable by maintaining liquidity in the form of quick assets in excess of the regulatory requirement. The quick assets amounted to Nu. 31.56 billion against the minimum requirement of Nu. 28.05 billion indicating the availability of liquidity to meet payment obligations.

During the period ended June 2019, the financial sector has maintained the Statutory Liquidity Ratio (SLR) at 20.96% which has decreased by 7.69% as compared to June 2018. This drop in SLR was primarily due to the increase in total liabilities by Nu. 8.19 billion, which mainly consists of deposits.

SLR position of the banking sector stood at 22.62% and 10.48% for non-banks. When compared to June 2018, the SLR positions of both the banks and non-banks have declined

by 8.42% and 2.61% respectively as illustrated in the Figure 10 below.

Figure 10



corporations and private & public companies (other than banking and non-banking financial institutions)

## ANNEXURE I

## a) Deposit by Customer June 2018- 2019 (figures in million Nu.)

Table 1

Deposits by Customer	Total Deposits		%Change	%Holding
	Jun-18	Jun-19		
<b>Corporate deposits</b>	<b>38,106.95</b>	<b>50,353.09</b>	<b>32.14%</b>	<b>40.80%</b>
Government	4,970.39	10,713.66	115.55%	8.68%
Government Corp.	9,907.42	12,844.56	29.65%	10.41%
Public Companies	3,144.12	1,370.11	-56.42%	1.11%
Private Co.	4,530.78	5,087.84	12.30%	4.12%
Commercial Banks	7,739.58	11,753.21	51.86%	9.52%
NBFIs	7,814.66	8,583.71	9.84%	6.95%
<b>Retail deposits</b>	<b>75,372.28</b>	<b>73,072.77</b>	<b>-3.05%</b>	<b>59.20%</b>
Individuals	72,857.49	71,870.73	-1.35%	58.23%
Foreign Currency	2,514.79	1,202.03	-52.20%	0.97%
<b>Total</b>	<b>113,479.22</b>	<b>123,425.85</b>	<b>8.77%</b>	<b>100.00%</b>

## b) Consolidated Loan Classification June 2018- 2019 (figures in million Nu.)

Table 2

Classification	Banks		Non-Banks		TOTAL		% Change
	Jun-18	Jun-19	Jun-18	Jun-19	Jun-18	Jun-19	
<b>Performing loans</b>	<b>79,810.12</b>	<b>97,169.40</b>	<b>16,465.40</b>	<b>10,997.64</b>	<b>96,275.52</b>	<b>108,167.05</b>	<b>12.35%</b>
Standard	74,930.92	89,938.06	14,670.87	9,316.12	89,601.79	99,254.18	10.77%
Watch (up to 90 days)	4,879.20	7,231.34	1,794.53	1,681.53	6,673.72	8,912.87	33.55%
<b>Non-performing loans</b>	<b>9,682.67</b>	<b>10,659.83</b>	<b>2,852.53</b>	<b>10,768.49</b>	<b>12,535.19</b>	<b>21,428.32</b>	<b>70.95%</b>
Substandard (91 to 180 days)	2,923.12	2,801.87	1,900.25	5,120.86	4,823.37	7,922.74	64.26%
Doubtful (181 to 365 days)	1,502.64	1,775.37	451.27	1,231.01	1,953.90	3,006.38	53.87%
Loss (366& above)	5,256.91	6,082.59	501.01	4,416.61	5,757.92	10,499.20	82.34%
<b>Total</b>	<b>89,492.79</b>	<b>107,829.24</b>	<b>19,317.92</b>	<b>21,766.13</b>	<b>108,810.71</b>	<b>129,595.36</b>	<b>19.10%</b>

## ANNEXURE II

## c) SECTORAL LOAN June 2018-2019 (figures in million Nu.)

Table 3

Sector	Banks		Non-Banks		Total Loans		% Change	% Holding
	Jun-18	Jun-19	Jun-18	Jun-19	Jun-18	Jun-19		
Agriculture/Animal Husbandry	5,639.98	6,242.11	8.65	5.14	5,648.63	6,247.26	10.60%	4.82%
Trade & Commerce	11,081.85	13,260.33	3,935.81	4,458.68	15,017.66	17,719.01	17.99%	13.67%
Production & manu	11,138.98	12,641.11	2,212.05	2,590.73	13,351.03	15,231.83	14.09%	11.75%
Service/Tourism	19,117.99	24,222.34	6,087.33	7,301.32	25,205.33	31,523.66	25.07%	24.32%
Housing	22,756.81	29,473.07	2,961.38	3,108.77	25,718.19	32,581.84	26.69%	25.14%
Transport	5,192.15	5,362.02	1,174.18	1,385.62	6,366.33	6,747.64	5.99%	5.21%
Loans to FIs	222.83	261.58	0.00	0.00	222.83	261.58	17.39%	0.20%
Personal Loan	9,708.42	9,682.21	2,334.25	2,257.67	12,042.66	11,939.88	-0.85%	9.21%
LAFD	509.01	1,213.39	0.00	0.00	509.01	1,213.39	138.38%	0.94%
Education	1,557.01	2,239.32	55.94	104.44	1,612.96	2,343.76	45.31%	1.81%
Staff loan	1,241.12	1,157.91	440.05	381.63	1,681.17	1,539.54	-8.42%	1.19%
Government (short term)	557.51	855.42	0.00	0.00	557.51	855.42	53.44%	0.66%
Others	769.12	1,218.42	108.27	172.13	877.40	1,390.55	58.49%	1.07%
<b>Totals</b>	<b>89,492.79</b>	<b>107,829.24</b>	<b>19,317.92</b>	<b>21,766.13</b>	<b>108,810.71</b>	<b>129,595.36</b>	<b>19.10%</b>	<b>100%</b>

## d) SECTORAL NPL June 2018-2019 (figures in million Nu.)

Table 4

Sector	Banks		Non-Banks		Total NPLs		% Change	% Holding
	Jun-18	Jun-19	Jun-18	Jun-19	Jun-18	Jun-19		
Agriculture/Animal Husbandry	1,210.85	1,514.75	1.50	1.89	1,212.35	1,516.64	25.10%	7.08%
Trade/Commerce	1,934.71	2,351.49	738.85	2,256.99	2,673.56	4,608.48	72.37%	21.51%
Production & manu	1,486.99	1,175.71	413.06	1,295.89	1,900.05	2,471.59	30.08%	11.53%
Service/Tourism	1,864.65	2,211.39	549.01	4,457.21	2,413.66	6,668.60	176.29%	31.12%
Housing	1,647.37	1,583.43	605.12	858.84	2,252.49	2,442.27	8.43%	11.40%
Transport	624.82	726.20	281.14	627.85	905.96	1,354.04	49.46%	6.32%
Loan to FIs	0.01	0.00	0.00	0.00	0.01	0.00	0.00%	0.00%
Personal Loan	824.03	803.05	217.39	1,193.36	1,041.43	1,996.40	91.70%	9.32%
LAFD	8.25	6.91	0.00	0.00	8.25	6.91	-16.22%	0.03%
Education	28.83	213.07	19.67	28.21	48.51	241.28	397.42%	1.13%
Staff loan	22.20	18.84	23.85	21.10	46.05	39.93	-13.29%	0.19%
Government (short term)	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%
Others	29.95	55.00	2.93	27.17	32.88	82.17	149.93%	0.38%
<b>Totals</b>	<b>9,682.67</b>	<b>10,659.83</b>	<b>2,852.53</b>	<b>10,768.49</b>	<b>12,535.19</b>	<b>21,428.32</b>	<b>70.95%</b>	<b>100.00%</b>

## e) Micro, Cottage, Small, Medium, Large (MCSML) and Non-enterprise loan for June 2019 (figures in million Nu.)

Sl no.	Sector	Banks				Non Banks				Total FIs			
		Loan Outstanding	NPL	% share of each category	% share of total outstanding	Loan Outstanding	NPL	% share of each category	% share of total outstanding	Loan Outstanding	NPL	% share of each category	% share of total outstanding
(1) MICRO	AGRICULTURE	2,591.33	532.86	85.99%	2.40%	0.30	(0.00)	2.47%	0.00%	2,591.63	532.86	85.65%	2.00%
	PROD & MANU	56.38	18.03	1.87%	0.05%	0.59	-	4.82%	0.00%	56.97	18.03	1.88%	0.04%
	SERVICE	96.59	28.76	3.21%	0.09%	4.56	1.71	37.35%	0.02%	101.16	30.47	3.34%	0.08%
	TRADE&COMMERCE	269.17	99.44	8.93%	0.25%	6.76	3.77	55.36%	0.03%	275.93	103.21	9.12%	0.21%
	LOANS TO FIs	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	<b>MICRO TOTAL</b>	<b>3,013.47</b>	<b>679.09</b>	<b>100.00%</b>	<b>2.79%</b>	<b>12.21</b>	<b>5.48</b>	<b>100.00%</b>	<b>0.06%</b>	<b>3,025.68</b>	<b>684.57</b>	<b>100.00%</b>	<b>2.33%</b>
(2) COTTAGE	AGRICULTURE	2,762.19	735.52	72.50%	2.56%	1.63	0.88	2.03%	0.01%	2,763.82	736.40	71.04%	2.13%
	PROD & MANU	106.99	30.84	2.81%	0.10%	3.39	2.19	4.22%	0.02%	110.38	33.03	2.84%	0.09%
	SERVICE	318.80	122.52	8.37%	0.30%	24.46	5.50	30.39%	0.11%	343.26	128.03	8.82%	0.26%
	TRADE&COMMERCE	622.18	178.87	16.33%	0.58%	51.00	23.31	63.36%	0.23%	673.18	202.18	17.30%	0.52%
	LOANS TO FIs	0.00	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	<b>COTTAGE TOTAL</b>	<b>3,810.16</b>	<b>1,067.76</b>	<b>100.00%</b>	<b>3.53%</b>	<b>80.48</b>	<b>31.88</b>	<b>100.00%</b>	<b>0.37%</b>	<b>3,890.64</b>	<b>1,099.64</b>	<b>100.00%</b>	<b>3.00%</b>
(3) SMALL	AGRICULTURE	602.14	146.52	6.47%	0.56%	0.00	-	0.00%	0.00%	602.14	146.52	4.71%	0.46%
	PROD & MANU	1,703.16	478.37	18.30%	1.58%	281.11	111.12	8.08%	1.29%	1,984.27	589.48	15.52%	1.53%
	SERVICE	2,249.03	567.09	24.17%	2.09%	1,619.80	965.48	46.58%	7.44%	3,868.83	1,532.57	30.26%	2.99%
	TRADE&COMMERCE	4,752.55	1,095.67	51.06%	4.41%	1,576.47	714.38	45.33%	7.24%	6,329.01	1,810.05	49.51%	4.88%
	LOANS TO FIs	-	-	0.00%	0.00%	0.00	-	0.00%	0.00%	-	-	0.00%	0.00%
	<b>SMALL TOTAL</b>	<b>9,306.87</b>	<b>2,287.64</b>	<b>100%</b>	<b>8.63%</b>	<b>3,477.38</b>	<b>1,790.97</b>	<b>100%</b>	<b>15.98%</b>	<b>12,784.25</b>	<b>4,078.61</b>	<b>100.00%</b>	<b>9.86%</b>
(4) MEDIUM	AGRICULTURE	286.46	99.86	1.36%	0.27%	3.21	1.01	0.03%	0.01%	289.67	100.87	0.95%	0.22%
	PROD & MANU	3,866.90	500.43	18.30%	3.59%	1,572.20	813.89	16.83%	7.22%	5,439.10	1,314.32	17.85%	4.20%
	SERVICE	10,911.49	1,372.69	51.65%	10.12%	5,031.26	3,196.94	53.85%	23.12%	15,942.75	4,569.63	52.33%	12.30%
	TRADE&COMMERCE	6,060.51	977.51	28.69%	5.62%	2,735.82	1,426.88	29.28%	12.57%	8,796.33	2,404.39	28.87%	6.79%
	LOANS TO FIs	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	<b>MEDIUM TOTAL</b>	<b>21,125.36</b>	<b>2,950.49</b>	<b>100%</b>	<b>19.59%</b>	<b>9,342.49</b>	<b>5,438.72</b>	<b>100%</b>	<b>42.92%</b>	<b>30,467.85</b>	<b>8,389.21</b>	<b>100.00%</b>	<b>23.51%</b>
(5) LARGE	AGRICULTURE	-	0.00	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	PROD & MANU	6,907.69	148.04	35.66%	6.41%	733.44	368.70	50.82%	3.37%	7,641.12	516.73	36.71%	5.90%
	SERVICE	10,646.43	120.33	54.96%	9.87%	621.23	287.57	43.04%	2.85%	11,267.66	407.91	54.13%	8.69%
	TRADE&COMMERCE	1,555.92	0.00	8.03%	1.44%	88.64	88.64	6.14%	0.41%	1,644.56	88.64	7.90%	1.27%
	LOANS TO FIs	261.58	0.00	1.35%	0.24%	-	-	0.00%	0.00%	261.58	(0.00)	1.26%	0.20%
	<b>LARGE TOTAL</b>	<b>19,371.62</b>	<b>268.37</b>	<b>100%</b>	<b>17.97%</b>	<b>1,443.31</b>	<b>744.91</b>	<b>100%</b>	<b>6.63%</b>	<b>20,814.93</b>	<b>1,013.28</b>	<b>100.00%</b>	<b>16.06%</b>
Non-Enterprise	HOUSING	29,473.07	1,583.43	57.56%	27.33%	3,108.77	858.84	41.95%	14.28%	32,581.84	2,442.27	55.59%	25.14%
	TRANSPORT	5,362.02	726.20	10.47%	4.97%	1,385.62	627.85	18.70%	6.37%	6,747.64	1,354.04	11.51%	5.21%
	PERSONAL	9,682.21	803.05	18.91%	8.98%	2,257.67	1,193.36	30.47%	10.37%	11,939.88	1,996.40	20.37%	9.21%
	STAFF LOAN	1,157.91	18.84	2.26%	1.07%	381.63	21.10	5.15%	1.75%	1,539.54	39.93	2.63%	1.19%
	Education Loan	2,239.32	213.07	4.37%	2.08%	104.44	28.21	1.41%	0.48%	2,343.76	241.28	4.00%	1.81%
	Loan Against Fixed Deposits	1,213.39	6.91	2.37%	1.13%	-	-	0.00%	0.00%	1,213.39	6.91	2.07%	0.94%
	Loans to the Govt	855.42	0.00	1.67%	0.79%	-	-	0.00%	0.00%	855.42	(0.00)	1.46%	0.66%
	Others	1,218.42	55.00	2.38%	1.13%	172.13	27.17	2.32%	0.79%	1,390.55	82.17	2.37%	1.07%
	<b>Non-Enterprise TOTAL</b>	<b>51,201.76</b>	<b>3,406.49</b>	<b>100.00%</b>	<b>47.48%</b>	<b>7,410.25</b>	<b>2,756.51</b>	<b>100%</b>	<b>34.04%</b>	<b>58,612.01</b>	<b>6,163.00</b>	<b>100.00%</b>	<b>45.23%</b>
	<b>GRAND TOTAL</b>	<b>107,829.24</b>	<b>10,659.83</b>			<b>21,766.13</b>	<b>10,768.49</b>			<b>129,595.36</b>	<b>21,428.32</b>		