

**Pandemic: A dark clouds with the silver lining.**

The COVID-19 is first originated in China and it is rapidly spreading across the world. COVID-19 has affected the world economically, politically and socially. Till now COVID 19 has taken the lives of roughly 432 thousand people from the total of 7.82 million infected, with the highest number of cases in USA and India. Though Bhutan is a sandwich between the highly affected country China and India, Bhutan have only 66 imported COVID cases with zero percent death. Bhutan reported its first COVID-19 case on 5<sup>th</sup> march 2020. It was imported by US citizen who travelled to Bhutan by India. On the fifth march the government closed all schools, collages, institutions and incoming of tourist for two weeks and government also distributed hand sanitizer, crate awareness about the pandemic to the people and implemented new laws to deal with the pandemic.



*Figure 1 Distributing hand sanitizer*



*Figure 2 Demonstrating physical distancing*

With the arrival of COVID 19 in Bhutan government brought all the necessary items from Indian to Bhutan and store those items in located areas for the future use. Most of the Bhutanese in town areas started working on kitchen garden, which helped in reducing the import vegetables from India. Less people were found in town, which helped to reducing air pollutions and people become more conscious about the personal hygiene.



*Figure 3 Stock*

The current pandemic brought a great decline to the economic status of the people and the nation as whole. The pandemic stopped the incoming of tourist, which was second largest source of income for the Bhutanese. Most of most of the government fund were used to fight against the pandemic and most of the people become jobless. But on the other hand the people become more cooperative and supportive towards ending the pandemic, for example the religious body performed rituals for the quick end of the pandemic, most of the house owners wave off rent for their tenants, some successful business man donate to the needy, more volunteers to serve the nation and his Majesty granted kedu fund for those who lost their job. So, the pandemic has helped in bringing the people under one nation with one common goal.

**KUENSEL**  
THAT THE PEOPLE SHALL BE INFORMED  
FRIDAY, MAY 1, 2020 - Nu 13

**NPL accounts eligible for interest waiver**  
Younten Tshering  
All loans, including non-performing loans (NPL), would now benefit from the interest waiver facility under the monetary measures in response to Covid-19 pandemic. The interest waiver facility was extended to 19,136 NPL accounts for three months starting April. Initially, the monetary measure amounting to around Nu 3.27 billion (B) did not include the NPL accounts. According to a press release from the Royal Monetary Authority (RMA), on the command of His Majesty The King, RMA was directed to discuss with the government and financial institutions (FIs) to explore the feasibility of extending monetary measures to those who fall under NPL category. Subsequently, His Majesty commanded that the interest waiver facility also be extended to NPL accounts from April until June. The interest waiver would be subjected to the same terms and conditions specified under Part A of the monetary measures issued last month. The government and banks will share the cost of the interest waiver. The interest waiver shall be based on the loan outstanding (for term loan overdrafts/working capital/budget loans) as of April 16, 2020. **► Pg 2**

**13,006 receive the Druk Gyalpo's Relief Kidu**  
More are being verified  
Tshering Palten  
**T**o mark an auspicious beginning for the Druk Gyalpo's Relief Kidu, Prime Minister Dr. Lotay Tshering yesterday deposited the relief kidu funds to the bank accounts of 108 beneficiaries. Assessments have been carried out only for 18,880 applications from all 20 dzongkhags received between April 14 and 23. Of that, 13,006 have been assessed as beneficiaries. Others are under further review. The monthly relief kidu comes in two categories, a full amount of Nu 12,000, and partial amount Nu 6,000. Of the total kidu recipients, 9,716 were assessed as being eligible for the full amount. Sources of income: Self-employed individuals in tourism-linked businesses and other businesses affected by social distancing, mandatory closures and curfews have been assessed for the partial amount of the Relief Kidu. In addition, a child support of Nu 500 a child per month has also been granted as kidu, which will be disbursed within the first half of this month following additional verification. His Majesty The King in the address to the nation on April 16, commanded that: "Many of our people working in the tourism and hospitality sector, including small restaurants, entertainment centres, truck drivers, taxi drivers, etc., have suffered the loss of jobs and income, and are finding it difficult even to pay house rent." **► Pg 2**

**Druk Gyalpo's Relief Kidu Hotline 1188**  
**Briefly**  
**SIM launch**  
ISAT will launch Self Instructional Materials tomorrow coinciding with Teachers Day for children who have no access to television or mobile network especially in rural areas.  
**Inside**  
**COVID-19**  
How HSA is preparing for worse scenario **► Pg 3**  
**INVESTMENT**  
A post covid-19 world offers challenges, but also hope for a better future **► Pg 8**  
**Weather**  
Thimphu: 21 MAX 8 MIN  
Paro: 23 MAX 10 MIN

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Figure 4 Relief kidu

The pandemic make Bhutan a drug free nation and more independent, with the India under lockdown most of the supply to Bhutan was cut down. So most of the Bhutanese farmers were engaged in agriculture activities, which shows that Bhutan is paving way of living independently. Due to the current pandemic people were found more disciplined than before, more conscious about their health and hygiene, become more patriotic and socially acceptable. Nevertheless Bhutanese people join their hands together to eradicate the pandemic and Working towards bringing back peace in the world.



*Figure 5 farmers working*