

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: March 2010
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	4,147.8	6,605.7	0.2	3.3	2,416.9	8.3	13,182.3
- of which							
Sugar Industry - Estates	2,074.7	3,723.3	0.0	0.0	1,001.4	8.3	6,807.7
Sugar Industry - Others	135.6	893.9	0.0	0.0	7.7	0.0	1,037.2
Agricultural Development Certificate Holders	7.8	6.5	0.0	2.0	0.0	0.0	16.3
Agro-based Industrial Certificate Holders	0.7	0.2	0.0	0.0	0.0	0.0	0.9
Sugarcane Planters	310.2	850.0	0.0	0.0	129.5	0.0	1,289.6
Other Plantation	60.0	56.7	0.1	0.0	2.0	0.0	118.8
Animal Breeding	151.5	491.6	0.2	0.0	63.8	0.0	707.1
Fishing	130.0	127.6	0.0	0.6	166.0	0.0	424.3
Other	1,277.1	455.9	0.0	0.7	1,046.5	0.0	2,780.3
Manufacturing	5,977.8	5,559.5	100.7	988.0	4,043.1	539.8	17,208.8
- of which							
Export Enterprise Certificate Holders	2,313.4	971.9	0.0	244.3	2,157.5	539.8	6,227.0
Export Service Certificate Holders	75.0	234.3	0.0	1.7	10.1	0.0	321.1
Pioneer Status Certificate Holders	23.8	35.3	0.0	3.9	71.5	0.0	134.5
Small and Medium Enterprise Certificate Holders	67.6	73.0	0.1	9.0	36.0	0.0	185.6
Strategic Local Enterprise Certificate Holders	0.3	1.4	0.0	0.8	0.0	0.0	2.5
Furniture & Wood Products	150.8	92.5	0.1	7.7	2.0	0.0	253.1
Printing & Publishing	272.5	543.9	0.0	51.7	87.7	0.0	955.8
Steel/Metal Products	304.6	301.0	0.0	159.3	36.2	0.0	801.1
Food & Beverages	996.9	1,110.4	1.2	236.5	703.5	0.0	3,048.3
Plastic Products	75.3	122.2	0.0	25.4	13.7	0.0	236.6
Pharmaceuticals & Health Care	32.9	53.6	0.0	11.2	130.7	0.0	228.5
Jewellery & Precision Engineering	68.7	46.1	0.0	20.7	67.6	0.0	203.1
Electronics	111.7	24.7	0.0	11.1	0.9	0.0	148.3
Leather Products & Footwear	28.7	41.0	0.0	6.1	6.0	0.0	81.8
Paints	79.9	54.5	0.0	2.2	22.2	0.0	158.8
Cement	25.2	75.9	0.0	0.0	0.0	0.0	101.1
Other	1,350.3	1,777.9	99.4	196.4	697.7	0.0	4,121.6
Tourism	3,930.4	19,970.0	0.0	0.2	8,514.6	458.8	32,873.9
- of which							
Hotels	1,812.0	10,214.0	0.0	0.0	6,062.9	148.8	18,237.7
Tour Operators & Travel Agents	263.1	578.7	0.0	0.0	321.5	0.0	1,163.3
Hotel Development Certificate Holders	237.9	364.1	0.0	0.0	144.6	0.0	746.6
Hotel Management Service Certificate Holders	1,447.2	7,982.6	0.0	0.0	1,679.1	310.0	11,418.9
Restaurants	69.2	199.8	0.0	0.0	0.0	0.0	269.0
Duty-Free Shops	3.5	24.0	0.0	0.0	0.7	0.0	28.2
Other	97.6	606.7	0.0	0.2	305.8	0.0	1,010.2
Transport	367.9	1,066.9	30.4	54.7	56.5	0.0	1,576.4
- of which							
Airlines	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Buses, Lorries, Trucks & Cars	110.6	546.7	0.0	0.0	48.5	0.0	705.9
Shipping & Freight Forwarders	209.7	350.0	30.4	50.6	8.0	0.0	648.8
Other	47.5	169.7	0.0	4.1	0.0	0.0	221.3
Construction	3,956.7	34,923.8	125.6	70.0	2,460.4	6.2	41,542.6
- of which							
Building & Housing Contractors	882.3	556.2	82.3	25.0	94.6	0.0	1,640.4
Property Development - Commercial	969.3	5,039.6	0.0	0.0	736.9	6.2	6,752.0
Property Development - Residential	698.5	2,117.5	0.0	0.0	1,194.5	0.0	4,010.6
Property Development - Land Parcelling	148.5	206.1	0.0	0.0	0.0	0.0	354.6
Housing	45.5	21,670.4	4.9	0.0	223.5	0.0	21,944.4
Housing - Staff	0.5	2,294.4	0.0	0.0	0.0	0.0	2,294.9
Housing Development Certificate Holders	0.4	2.7	0.0	0.0	0.0	0.0	3.1
Industrial Building Enterprise Certificate Holders	103.7	1,269.3	0.0	0.0	0.0	0.0	1,373.0
Building Supplies & Materials	199.5	38.4	0.0	21.9	0.1	0.0	259.9
Stone Crushing and Concrete Products	335.5	497.7	38.3	0.0	25.1	0.0	896.7
Other	572.9	1,231.4	0.0	23.0	185.6	0.0	2,012.9

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,509.5	10,108.1	2.0	1,466.2	1,486.6	0.0	20,572.6
- of which							
Marketing Companies	25.0	12.9	0.0	0.0	0.0	0.0	38.0
Wholesalers	1,976.0	1,893.7	0.1	536.8	310.3	0.0	4,716.9
Retailers - Hypermarkets	3.2	16.9	0.0	0.0	0.0	0.0	20.1
Retailers - Supermarkets	114.4	327.2	0.0	3.6	3.7	0.0	449.0
Retailers - Shops & Snacks	418.5	373.4	0.2	91.8	7.6	0.0	891.6
Retailers - Pharmaceuticals and Chemists	68.6	110.7	0.0	26.8	0.0	0.0	206.2
Retailers - Others	1,018.7	1,565.2	0.1	141.7	112.4	0.0	2,838.1
Automobile Dealers & Garages	584.5	659.6	0.0	352.5	168.8	0.0	1,765.4
Petroleum and Energy Products	332.4	174.6	0.0	0.0	0.2	0.0	507.1
Tyre Dealers and Suppliers	39.5	29.9	0.0	5.8	36.9	0.0	112.1
Other	2,928.6	4,944.0	1.7	307.2	846.7	0.0	9,028.1
Information Communication and Technology	185.9	799.6	0.1	2.5	317.7	0.0	1,305.7
- of which							
Telecommunications	38.4	138.4	0.0	0.1	28.2	0.0	205.1
Internet	0.5	0.8	0.0	0.0	269.7	0.0	271.0
E-Commerce	0.7	193.0	0.0	0.0	0.0	0.0	193.7
Information Technology - Hardware	24.9	20.7	0.0	0.0	0.0	0.0	45.6
Information Technology - Software	19.9	46.9	0.0	1.7	6.2	0.0	74.8
Personal Computers	27.3	4.5	0.1	0.0	10.6	0.0	42.4
Other	74.1	395.3	0.0	0.7	3.0	0.0	473.1
Financial and Business Services	3,274.1	9,781.0	2.8	79.3	3,185.7	3,827.7	20,150.6
- of which							
Stockbrokers & Stockbroking Companies	12.8	1.2	0.0	0.0	0.0	19.3	33.3
Insurance Companies	5.8	129.2	0.0	0.0	0.0	14.1	149.2
Nonbank Deposit-Taking Institutions	192.0	2,821.1	0.0	0.0	438.8	153.3	3,605.2
Mutual Funds	0.0	0.0	0.0	0.0	0.0	8.1	8.1
Accounting & Consultancy Services	200.4	490.7	0.0	0.3	96.7	0.0	788.2
Investment Companies	936.4	2,890.9	0.0	0.0	496.2	183.5	4,507.0
Public Financial Corporations	0.0	433.2	0.0	0.0	0.0	335.5	768.6
Other	1,926.8	3,014.6	2.8	78.9	2,153.9	3,114.0	10,291.0
Infrastructure	681.1	3,895.7	0.0	4.0	263.3	167.6	5,011.8
- of which							
Airport Development	433.1	5.9	0.0	0.0	26.0	0.0	465.0
Port Development	0.2	0.6	0.0	0.0	0.0	0.0	0.8
Power Generation	196.6	3,840.1	0.0	0.0	212.0	167.6	4,416.3
Water Development	7.9	14.6	0.0	0.0	0.0	0.0	22.5
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	43.2	34.6	0.0	4.0	25.3	0.0	107.1
State and Local Government	0.0	7.3	0.0	0.0	0.0	0.0	7.3
Public Nonfinancial Corporations	1,291.1	2,811.0	0.0	0.0	3,674.4	2,605.3	10,381.8
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	79.7	123.7	0.0	181.2	243.0	0.0	627.6
Health Development Certificate Holders	5.2	406.5	0.0	0.0	12.3	0.0	424.0
Modernisation & Expansion Enterprise Cert. Holders	0.2	0.0	0.0	0.0	0.0	0.0	0.2
Personal ¹	3,380.2	12,762.1	1,077.4	25.7	455.0	0.0	17,700.4
Professional ²	301.0	163.7	0.0	20.2	169.4	0.0	654.4
Education	63.3	936.5	0.0	0.0	0.0	76.7	1,076.5
Human Resource Development Certificate Holders	0.8	3.2	0.0	0.0	0.0	0.0	4.1
Media, Entertainment and Recreational Activities	298.5	537.3	0.4	10.0	7.5	0.0	853.8
Other	538.5	2,556.9	2.0	12.0	261.3	2.0	3,372.7
TOTAL	35,989.9	113,018.4	1,341.7	2,917.3	27,567.7	7,692.4	188,527.2

¹Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

²Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

Claims on Global Business Licence Holders amounted to Rs16,240.2 million at the end of March 2010

Source: Statistics Division.