

Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: March 2004

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,767.1	3,397.1	0.4	18.2	437.5	835.7	7,456.0
- of which							
Sugar Industry - Estates	1,500.3	2,417.5	0.0	0.0	324.5	503.9	4,746.2
Sugar Industry - Others	434.6	202.9	0.0	0.0	0.0	134.6	772.1
Agricultural Development Certificate Holders	23.8	2.2	0.0	0.1	0.0	0.0	26.1
Agro-based Industrial Certificate Holders	2.5	5.9	0.0	0.0	2.9	0.0	11.3
Sugarcane Planters	176.8	401.7	0.0	0.0	0.0	38.8	617.2
Other Plantation	50.8	29.1	0.2	0.0	0.0	0.0	80.1
Animal Breeding	248.8	241.4	0.2	0.8	0.0	158.4	649.5
Fishing	74.2	10.2	0.0	0.5	3.4	0.0	88.3
Other	255.3	86.4	0.0	16.8	106.7	0.0	465.1
Manufacturing	5,671.4	4,125.3	60.1	680.5	1,514.5	789.9	12,841.7
- of which							
Export Enterprise Certificate Holders	2,585.5	1,731.7	36.7	259.9	1,200.9	615.4	6,430.1
Export Service Certificate Holders	93.4	56.7	0.6	1.1	2.8	0.0	154.6
Pioneer Status Certificate Holders	88.2	71.2	0.0	14.5	12.2	66.7	252.7
Small and Medium Enterprise Certificate Holders	63.8	19.0	0.1	5.4	0.0	0.0	88.3
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	289.2	79.4	0.1	9.2	0.0	0.0	377.9
Printing & Publishing	272.2	183.5	0.0	2.3	32.5	0.0	490.6
Steel/Metal Products	162.1	157.9	0.0	21.2	0.0	0.0	341.3
Food & Beverages	783.2	931.5	0.0	160.3	197.8	2.0	2,074.8
Plastic Products	72.5	43.7	0.0	12.3	0.0	0.0	128.5
Pharmaceuticals & Health Care	35.0	10.2	0.0	0.9	0.0	0.0	46.1
Jewellery & Precision Engineering	68.8	30.1	0.0	9.2	1.9	0.0	110.0
Electronics	51.8	19.9	0.0	23.0	16.1	0.0	110.8
Leather Products & Footwear	27.4	23.5	0.0	5.2	0.0	0.0	56.1
Other	1,078.4	766.9	22.5	156.0	50.3	105.8	2,179.9
Tourism	2,633.0	8,168.1	0.6	0.6	909.3	1,869.5	13,581.1
- of which							
Hotels	656.1	3,023.8	0.0	0.6	587.2	640.6	4,908.3
Tour Operators & Travel Agents	123.0	147.4	0.0	0.0	61.3	0.0	331.7
Hotel Development Certificate Holders	54.0	918.7	0.0	0.0	0.0	103.8	1,076.5
Hotel Management Service Certificate Holders	1,627.2	3,790.9	0.0	0.0	242.2	1,038.3	6,698.6
Restaurants	66.6	160.6	0.6	0.0	0.0	0.0	227.8
Duty-Free Shops	0.1	1.7	0.0	0.0	0.0	0.0	1.8
Other	105.9	125.0	0.0	0.0	18.6	86.9	336.4
Transport	266.2	435.1	0.5	7.4	569.6	0.0	1,278.7
- of which							
Airlines	0.8	0.0	0.0	0.0	120.4	0.0	121.3
Buses, Lorries, Trucks & Cars	135.6	323.1	0.5	6.9	15.1	0.0	481.3
Shipping & Freight Forwarders	107.4	67.7	0.0	0.0	434.0	0.0	609.1
Other	22.3	44.3	0.0	0.5	0.0	0.0	67.0
Construction	2,170.7	10,965.5	13.5	19.5	358.3	132.1	13,659.5
- of which							
Building & Housing Contractors	1,024.9	436.2	3.4	9.6	212.4	0.0	1,686.4
Property Development - Commercial	159.2	1,124.1	0.0	0.0	85.6	132.1	1,501.0
Property Development - Residential	113.9	262.3	0.0	0.0	16.1	0.0	392.3
Property Development - Land Parcelling	86.9	160.0	0.0	0.0	0.0	0.0	246.9
Housing	115.6	7,650.9	10.1	0.0	16.5	0.0	7,793.1
Housing - Staff	1.7	633.9	0.0	0.0	0.0	0.0	635.7
Housing Development Certificate Holders	1.1	3.4	0.0	0.0	0.0	0.0	4.5
Industrial Building Enterprise Certificate Holders	191.9	97.4	0.0	0.0	26.9	0.0	316.2
Other	475.6	597.2	0.0	9.9	0.7	0.0	1,083.4

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,082.0	4,810.1	101.3	1,242.6	559.1	43.9	12,838.9
- of which							
Wholesalers	2,116.9	1,651.1	78.1	430.8	131.9	0.0	4,408.7
Retailers - Supermarkets	261.3	871.1	0.0	53.0	0.0	0.0	1,185.4
Retailers - Shops & Snacks	128.8	84.5	0.2	6.8	12.3	0.0	232.6
Retailers - Pharmaceuticals and Chemists	59.5	39.5	3.7	46.3	0.0	0.0	149.0
Retailers - Others	1,124.6	664.8	1.8	99.9	156.6	0.0	2,047.7
Automobile Dealers & Garages	417.3	301.6	0.0	126.3	56.1	0.0	901.3
Other	1,973.6	1,197.4	17.5	479.6	202.3	43.9	3,914.2
New Economy	108.3	872.9	5.5	0.2	788.2	1,317.0	3,092.0
- of which							
Telecommunications	56.1	843.0	0.0	0.0	768.9	1,126.9	2,795.0
Internet	0.8	4.9	0.0	0.0	0.0	0.0	5.8
E-Commerce	0.7	6.5	0.0	0.0	0.0	0.0	7.3
Information Technology - Hardware	30.0	4.5	5.5	0.2	3.1	0.0	43.2
Information Technology - Software	5.3	6.5	0.0	0.0	16.1	190.0	218.0
Personal Computers	4.8	2.3	0.0	0.0	0.0	0.0	7.1
Other	10.6	5.0	0.0	0.0	0.0	0.0	15.6
Financial and Business Services	1,515.8	2,858.9	3.6	5.4	1,111.9	2,420.5	7,916.1
- of which							
Stockbrokers & Stockbroking Companies	1.7	300.0	0.0	0.0	0.0	2.5	304.2
Insurance Companies	39.0	39.0	0.0	0.0	0.0	259.7	337.7
Leasing Companies	10.0	40.7	0.0	0.0	20.9	583.5	655.2
Mutual Funds	0.0	128.0	0.0	0.0	0.0	6.5	134.5
Accounting & Consultancy Services	225.8	18.9	0.0	0.0	1.5	0.0	246.1
Other	1,239.3	2,332.2	3.6	5.4	1,089.6	1,568.3	6,238.5
Infrastructure	74.9	374.7	0.0	0.0	96.0	594.9	1,140.5
- of which							
Airport Development	0.0	338.9	0.0	0.0	96.0	0.0	434.9
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	6.2	30.7	0.0	0.0	0.0	589.9	626.8
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	64.2	1.3	0.0	0.0	0.0	0.0	65.5
Other	4.4	3.9	0.0	0.0	0.0	5.0	13.3
Statutory and Para-Statal Bodies	377.8	642.2	0.0	0.0	226.1	443.6	1,689.7
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	45.5	62.8	0.0	3.3	88.3	0.0	199.9
Health Development Certificate Holders	2.2	10.6	0.0	0.0	5.9	8.0	26.6
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,316.8	4,994.4	545.1	40.4	264.1	0.0	8,160.8
Professional ²	289.5	274.3	0.2	25.6	0.5	2.0	592.1
Education	50.3	57.6	0.1	0.0	0.0	125.6	233.6
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	113.9	250.6	0.0	12.7	7.3	0.0	384.6
Other Customers	1,330.5	671.7	3.2	25.6	860.0	75.6	2,966.7
TOTAL	25,816.0	42,972.0	734.1	2,082.0	7,796.3	8,658.2	88,058.6

¹ Refers to individuals on payrolls² Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

Figures may not add up to totals due to rounding