

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: March 2006
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,643.0	3,670.6	1.6	5.5	837.6	416.5	7,574.7
- of which							
Sugar Industry - Estates	1,653.8	2,586.2	0.0	0.0	444.0	230.3	4,914.3
Sugar Industry - Others	313.9	223.7	0.1	0.0	289.2	53.7	880.5
Agricultural Development Certificate Holders	8.2	8.6	1.1	1.3	0.0	0.0	19.2
Agro-based Industrial Certificate Holders	2.2	7.4	0.0	0.0	5.7	0.0	15.4
Sugarcane Planters	158.0	444.4	0.0	0.0	0.0	22.1	624.5
Other Plantation	41.4	21.3	0.2	0.0	0.0	0.0	62.9
Animal Breeding	274.3	263.4	0.2	3.0	11.2	110.4	662.5
Fishing	41.1	41.6	0.0	0.0	0.0	0.0	82.7
Other	150.1	73.9	0.0	1.2	87.4	0.0	312.7
Manufacturing	5,626.7	4,813.6	67.5	847.3	2,292.3	1,035.5	14,682.9
- of which							
Export Enterprise Certificate Holders	2,279.9	1,607.5	47.4	214.2	1,603.6	936.7	6,689.3
Export Service Certificate Holders	53.3	128.5	0.0	0.6	3.7	0.0	186.2
Pioneer Status Certificate Holders	96.2	48.8	0.0	10.7	86.3	33.3	275.4
Small and Medium Enterprise Certificate Holders	52.8	27.9	0.1	10.1	0.0	0.0	90.9
Strategic Local Enterprise Certificate Holders	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Furniture & Wood Products	322.7	77.1	0.1	11.9	0.0	0.0	411.8
Printing & Publishing	314.5	472.1	0.0	57.2	51.9	0.0	895.7
Steel/Metal Products	155.0	152.2	0.0	55.3	12.5	0.0	374.9
Food & Beverages	916.9	1,084.8	0.0	211.6	310.5	0.0	2,523.8
Plastic Products	60.8	109.9	0.6	14.3	17.6	0.0	203.1
Pharmaceuticals & Health Care	22.9	30.1	0.0	7.6	20.8	0.0	81.5
Jewellery & Precision Engineering	76.1	44.6	0.0	23.5	23.2	0.0	167.4
Electronics	47.6	15.1	0.0	30.9	0.1	0.0	93.6
Leather Products & Footwear	21.1	23.5	0.0	5.9	0.0	0.0	50.6
Paints	83.0	47.4	0.0	0.0	0.0	19.8	150.2
Cement	29.4	0.0	0.6	0.0	0.0	41.7	71.6
Other	1,093.6	944.1	18.7	193.4	162.2	3.9	2,415.8
Tourism	1,475.9	10,803.5	0.6	1.6	1,825.2	1,171.1	15,277.9
- of which							
Hotels	649.9	4,334.2	0.0	1.2	1,363.9	385.0	6,734.2
Tour Operators & Travel Agents	158.8	253.6	0.0	0.0	59.6	0.0	472.1
Hotel Development Certificate Holders	57.3	781.4	0.0	0.0	99.6	34.6	972.9
Hotel Management Service Certificate Holders	453.0	4,871.3	0.0	0.0	275.4	724.7	6,324.3
Restaurants	44.8	143.7	0.6	0.4	0.0	0.0	189.5
Duty-Free Shops	2.8	8.0	0.0	0.0	0.0	0.0	10.9
Other	109.3	411.2	0.0	0.0	26.6	26.9	574.0
Transport	283.8	691.2	0.3	8.1	695.4	0.0	1,678.8
- of which							
Airlines	3.9	6.1	0.0	0.0	184.0	0.0	194.0
Buses, Lorries, Trucks & Cars	127.3	367.5	0.0	8.1	8.0	0.0	510.9
Shipping & Freight Forwarders	124.6	235.0	0.3	0.0	503.4	0.0	863.2
Other	28.1	82.7	0.0	0.0	0.0	0.0	110.8
Construction	2,002.8	16,457.1	68.6	9.2	316.0	100.7	18,954.3
- of which							
Building & Housing Contractors	1,062.5	410.9	58.5	3.8	234.4	0.0	1,770.1
Property Development - Commercial	201.5	1,048.9	0.0	0.0	46.5	100.7	1,397.6
Property Development - Residential	151.1	164.6	0.0	0.0	0.0	0.0	315.7
Property Development - Land Parcelling	34.3	120.9	0.0	0.0	0.0	0.0	155.3
Housing	73.6	12,607.0	10.0	0.0	12.8	0.0	12,703.4
Housing - Staff	1.7	917.0	0.0	0.0	0.0	0.0	918.7
Housing Development Certificate Holders	0.0	5.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	96.2	174.5	0.0	0.0	15.4	0.0	286.1
Building Supplies & Materials	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Stone Crushing and Concrete Products	93.9	606.6	0.0	0.0	7.0	0.0	707.5
Other	287.9	401.0	0.0	5.4	0.0	0.0	694.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,998.4	7,815.1	74.6	1,517.9	925.5	0.0	17,331.4
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	1,981.7	2,190.9	67.4	558.9	188.0	0.0	4,986.8
Retailers - Hypermarkets	0.0	319.8	0.0	0.0	0.0	0.0	319.8
Retailers - Supermarkets	153.6	730.3	0.0	6.0	0.0	0.0	890.0
Retailers - Shops & Snacks	110.6	60.0	0.2	7.1	8.2	0.0	186.0
Retailers - Pharmaceuticals and Chemists	87.8	70.6	0.0	61.5	0.0	0.0	220.0
Retailers - Others	1,628.4	936.0	0.7	308.7	30.5	0.0	2,904.4
Automobile Dealers & Garages	553.5	421.8	0.0	221.0	121.5	0.0	1,317.8
Petroleum and Energy Products	52.8	254.7	0.0	0.3	276.8	0.0	584.5
Tyre Dealers and Suppliers	9.7	3.8	0.0	0.0	0.0	0.0	13.4
Other	2,420.3	2,827.0	6.3	354.4	300.4	0.0	5,908.5
Information Communication and Technology	138.9	230.4	0.0	0.0	23.6	0.0	392.8
- of which							
Telecommunications	24.6	128.0	0.0	0.0	6.1	0.0	158.8
Internet	1.3	0.4	0.0	0.0	0.0	0.0	1.7
E-Commerce	1.3	3.7	0.0	0.0	0.0	0.0	5.0
Information Technology - Hardware	66.8	8.6	0.0	0.0	0.0	0.0	75.5
Information Technology - Software	20.9	53.2	0.0	0.0	15.0	0.0	89.2
Personal Computers	5.2	9.6	0.0	0.0	0.0	0.0	14.8
Other	18.7	26.7	0.0	0.0	2.4	0.0	47.8
Financial and Business Services	1,123.8	5,635.8	0.9	3.8	1,585.0	2,705.6	11,054.9
- of which							
Stockbrokers & Stockbroking Companies	0.5	0.0	0.0	0.0	0.0	9.8	10.2
Insurance Companies	86.0	60.7	0.0	0.0	9.8	199.5	355.9
Nonbank Deposit-Taking Institutions	164.8	2,617.3	0.0	0.0	0.0	480.2	3,262.3
Mutual Funds	0.0	17.0	0.0	0.0	0.0	6.5	23.5
Accounting & Consultancy Services	47.8	244.5	0.0	0.0	0.0	0.0	292.2
Investment Companies	62.2	390.2	0.0	0.0	252.8	0.2	705.3
Public Financial Corporations	9.4	432.1	0.0	0.0	0.0	0.0	441.5
Other	753.2	1,874.1	0.9	3.8	1,322.4	2,009.4	5,963.8
Infrastructure	108.8	1,594.2	0.0	2.1	65.9	469.9	2,240.9
- of which							
Airport Development	0.0	0.5	0.0	0.0	23.6	0.0	24.0
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	35.7	1,572.3	0.0	0.0	42.3	469.9	2,120.2
Water Development	9.6	0.8	0.0	0.0	0.0	0.0	10.4
Road Development	44.4	0.0	0.0	0.0	0.0	0.0	44.4
Other	19.2	20.6	0.0	2.1	0.0	0.0	41.9
State and Local Government	0.0	71.1	0.0	0.0	0.0	0.0	71.1
Public Nonfinancial Corporations	1,095.0	2,451.7	0.0	0.0	4,814.5	1,404.3	9,765.6
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	42.8	55.4	0.0	10.3	135.6	0.0	244.1
Health Development Certificate Holders	3.1	11.9	0.0	0.0	2.2	8.0	25.3
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,580.5	7,015.3	898.5	44.1	351.4	0.0	10,889.7
Professional ²	272.2	332.4	0.1	4.7	7.7	2.0	619.1
Education	47.6	220.6	0.0	0.0	0.0	115.4	383.6
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	86.6	158.7	0.0	12.7	8.0	0.0	266.0
Other	1,462.4	1,186.5	7.8	13.8	1,010.3	53.3	3,734.1
TOTAL	25,992.5	63,215.1	1,120.3	2,481.0	14,896.2	7,482.3	115,187.4

¹ Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

² Refers 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 Rs6,846.0 million at the end of March 2006.