

**Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: March 2007**
*(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,337.0</b>	<b>3,433.1</b>	<b>2.0</b>	<b>12.9</b>	<b>728.6</b>	<b>209.4</b>	<b>6,723.1</b>
- of which							
Sugar Industry - Estates	1,290.4	2,307.8	0.0	0.0	511.0	106.5	4,215.6
Sugar Industry - Others	361.4	267.9	0.1	4.2	149.0	8.2	790.7
Agricultural Development Certificate Holders	5.9	9.4	1.5	5.3	0.0	0.0	22.1
Agro-based Industrial Certificate Holders	3.2	7.2	0.0	0.0	5.0	0.0	15.3
Sugarcane Planters	281.1	396.5	0.0	0.0	0.0	14.3	691.9
Other Plantation	23.8	20.1	0.2	0.0	0.0	0.0	44.0
Animal Breeding	261.1	294.6	0.2	0.0	15.9	80.4	652.1
Fishing	48.3	34.0	0.0	0.0	0.0	0.0	82.4
Other	62.0	95.7	0.1	3.4	47.8	0.0	208.9
<b>Manufacturing</b>	<b>6,546.1</b>	<b>4,740.0</b>	<b>23.4</b>	<b>755.7</b>	<b>2,284.5</b>	<b>920.5</b>	<b>15,270.1</b>
- of which							
Export Enterprise Certificate Holders	2,479.6	1,499.7	13.6	219.7	1,534.2	882.9	6,629.6
Export Service Certificate Holders	78.9	198.5	0.0	0.0	4.1	0.0	281.5
Pioneer Status Certificate Holders	72.4	45.8	0.0	3.8	86.9	16.7	225.6
Small and Medium Enterprise Certificate Holders	56.9	36.6	0.1	9.8	0.0	0.0	103.4
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	337.9	72.0	0.1	22.0	0.9	0.0	432.9
Printing & Publishing	281.9	400.3	0.0	48.0	42.4	0.0	772.6
Steel/Metal Products	184.0	185.7	0.0	63.4	1.1	0.0	434.2
Food & Beverages	1,354.5	948.8	0.0	164.1	287.5	0.0	2,755.0
Plastic Products	72.6	114.0	0.0	18.4	2.8	0.0	207.8
Pharmaceuticals & Health Care	39.3	46.8	0.0	7.7	19.0	0.0	112.7
Jewellery & Precision Engineering	73.6	45.4	0.0	13.4	19.3	0.0	151.7
Electronics	65.6	18.8	0.0	26.2	3.8	0.0	114.4
Leather Products & Footwear	26.7	26.7	0.0	3.5	15.9	0.0	72.8
Paints	85.9	99.5	0.0	0.0	29.1	0.0	214.6
Cement	20.1	0.0	0.0	0.0	0.0	20.9	40.9
Other	1,316.3	1,001.3	9.5	155.7	237.4	0.0	2,720.3
<b>Tourism</b>	<b>2,563.8</b>	<b>11,810.8</b>	<b>0.0</b>	<b>0.4</b>	<b>3,007.4</b>	<b>801.6</b>	<b>18,184.0</b>
- of which							
Hotels	900.8	5,667.8	0.0	0.0	1,832.4	242.7	8,643.6
Tour Operators & Travel Agents	139.0	302.6	0.0	0.0	59.5	0.0	501.0
Hotel Development Certificate Holders	3.3	648.4	0.0	0.0	101.7	0.0	753.4
Hotel Management Service Certificate Holders	1,094.0	4,636.7	0.0	0.0	993.1	548.5	7,272.3
Restaurants	33.8	195.5	0.0	0.4	0.0	0.0	229.6
Duty-Free Shops	2.0	6.5	0.0	0.0	5.4	0.0	13.9
Other	391.0	353.4	0.0	0.0	15.4	10.4	770.2
<b>Transport</b>	<b>555.6</b>	<b>746.8</b>	<b>1.5</b>	<b>22.1</b>	<b>566.3</b>	<b>64.1</b>	<b>1,956.3</b>
- of which							
Airlines	5.5	2.5	0.0	0.0	118.2	0.0	126.3
Buses, Lorries, Trucks & Cars	153.6	341.1	0.0	14.5	7.8	0.0	517.0
Shipping & Freight Forwarders	326.7	302.8	1.5	7.6	440.2	64.1	1,142.7
Other	69.9	100.4	0.0	0.0	0.1	0.0	170.4
<b>Construction</b>	<b>2,330.8</b>	<b>18,417.0</b>	<b>54.4</b>	<b>23.8</b>	<b>438.2</b>	<b>19.5</b>	<b>21,283.7</b>
- of which							
Building & Housing Contractors	1,010.8	331.7	46.8	15.4	280.1	0.0	1,684.9
Property Development - Commercial	273.6	1,262.6	0.0	0.0	32.4	19.5	1,588.1
Property Development - Residential	233.9	263.1	0.0	1.0	28.1	0.0	526.1
Property Development - Land Parcelling	17.8	94.1	0.0	0.0	0.0	0.0	111.9
Housing	49.8	14,268.3	7.5	0.0	6.7	0.0	14,332.4
Housing - Staff	1.4	1,031.4	0.0	0.0	0.0	0.0	1,032.7
Housing Development Certificate Holders	0.0	8.8	0.0	0.0	0.0	0.0	8.8
Industrial Building Enterprise Certificate Holders	119.8	151.1	0.0	0.0	8.4	0.0	279.3
Building Supplies & Materials	0.4	46.2	0.0	0.0	0.0	0.0	46.7
Stone Crushing and Concrete Products	250.0	554.1	0.0	3.2	0.0	0.0	807.3
Other	373.2	405.5	0.0	4.1	82.6	0.0	865.4

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>8,085.2</b>	<b>9,321.6</b>	<b>56.9</b>	<b>1,292.6</b>	<b>1,026.7</b>	<b>0.0</b>	<b>19,783.0</b>
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,116.8	2,557.1	53.5	524.7	248.3	0.0	5,500.4
Retailers - Hypermarkets	4.0	304.7	0.0	0.0	0.0	0.0	308.7
Retailers - Supermarkets	116.5	714.3	0.0	5.9	0.0	0.0	836.8
Retailers - Shops & Snacks	107.2	56.5	0.2	4.2	4.4	0.0	172.4
Retailers - Pharmaceuticals and Chemists	115.8	75.4	0.0	30.6	0.0	0.0	221.8
Retailers - Others	1,589.9	1,035.3	0.1	103.6	34.3	0.0	2,763.1
Automobile Dealers & Garages	776.3	539.6	0.0	248.2	153.8	0.0	1,717.8
Petroleum and Energy Products	176.0	314.1	0.0	0.0	236.4	0.0	726.5
Tyre Dealers and Suppliers	1.5	3.2	0.0	0.0	0.0	0.0	4.7
Other	3,081.2	3,721.3	3.1	375.5	349.6	0.0	7,530.7
<b>Information Communication and Technology</b>	<b>177.1</b>	<b>318.1</b>	<b>0.0</b>	<b>1.4</b>	<b>44.7</b>	<b>0.0</b>	<b>541.2</b>
- of which							
Telecommunications	39.6	96.1	0.0	0.0	28.6	0.0	164.3
Internet	49.4	134.9	0.0	0.0	0.0	0.0	184.3
E-Commerce	1.1	2.3	0.0	0.0	1.3	0.0	4.7
Information Technology - Hardware	50.1	8.0	0.0	0.7	0.0	0.0	58.8
Information Technology - Software	14.4	57.8	0.0	0.0	14.7	0.0	86.9
Personal Computers	5.6	1.3	0.0	0.0	0.0	0.0	6.8
Other	16.8	17.8	0.0	0.6	0.1	0.0	35.3
<b>Financial and Business Services</b>	<b>2,944.1</b>	<b>7,069.8</b>	<b>0.5</b>	<b>2.6</b>	<b>1,794.4</b>	<b>4,136.8</b>	<b>15,948.3</b>
- of which							
Stockbrokers & Stockbroking Companies	3.4	3.2	0.0	0.0	0.0	9.8	16.4
Insurance Companies	411.8	58.6	0.0	0.0	0.0	0.0	470.5
Nonbank Deposit-Taking Institutions	332.7	3,708.3	0.0	0.0	0.0	432.4	4,473.4
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	81.9	245.7	0.0	0.0	0.0	0.0	327.6
Investment Companies	214.4	491.6	0.0	0.0	282.0	25.2	1,013.2
Public Financial Corporations	0.0	524.6	0.0	0.0	58.3	218.0	800.9
Other	1,900.0	2,037.7	0.5	2.6	1,454.0	3,445.0	8,839.9
<b>Infrastructure</b>	<b>66.8</b>	<b>3,421.0</b>	<b>0.0</b>	<b>1.3</b>	<b>23.3</b>	<b>394.3</b>	<b>3,906.8</b>
- of which							
Airport Development	0.0	1.8	0.0	0.0	0.0	0.0	1.8
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	35.5	3,398.7	0.0	0.0	20.9	394.3	3,849.4
Water Development	7.2	3.5	0.0	0.0	0.0	0.0	10.8
Road Development	0.0	0.0	0.0	0.0	2.4	0.0	2.4
Other	24.0	17.0	0.0	1.3	0.0	0.0	42.3
<b>State and Local Government</b>	<b>0.0</b>	<b>146.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>146.5</b>
<b>Public Nonfinancial Corporations</b>	<b>845.0</b>	<b>2,917.0</b>	<b>0.0</b>	<b>0.2</b>	<b>2,116.5</b>	<b>2,063.8</b>	<b>7,942.6</b>
<b>Regional Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Regional Headquarters Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>49.3</b>	<b>56.6</b>	<b>0.0</b>	<b>35.0</b>	<b>246.9</b>	<b>0.0</b>	<b>387.7</b>
<b>Health Development Certificate Holders</b>	<b>4.5</b>	<b>62.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>66.6</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Personal <sup>1</sup></b>	<b>2,783.7</b>	<b>8,489.5</b>	<b>925.8</b>	<b>29.0</b>	<b>408.7</b>	<b>0.0</b>	<b>12,636.7</b>
<b>Professional <sup>2</sup></b>	<b>269.1</b>	<b>293.5</b>	<b>0.0</b>	<b>50.8</b>	<b>7.8</b>	<b>0.0</b>	<b>621.2</b>
<b>Education</b>	<b>26.2</b>	<b>320.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>110.2</b>	<b>456.8</b>
<b>Human Resource Development Certificate Holders</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>96.0</b>	<b>157.4</b>	<b>0.0</b>	<b>12.7</b>	<b>0.0</b>	<b>0.0</b>	<b>266.2</b>
<b>Other</b>	<b>1,609.9</b>	<b>1,414.5</b>	<b>11.3</b>	<b>17.6</b>	<b>1,017.5</b>	<b>48.5</b>	<b>4,119.5</b>
<b>TOTAL</b>	<b>31,290.4</b>	<b>73,136.0</b>	<b>1,075.8</b>	<b>2,258.0</b>	<b>13,711.6</b>	<b>8,768.7</b>	<b>130,240.4</b>

<sup>1</sup> Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

<sup>2</sup> 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 Rs8,165.0 million at the end of March 2007.