

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector : July 2005

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,928.8	3,393.7	0.5	28.3	582.3	598.3	7,531.8
- of which							
Sugar Industry - Estates	1,376.2	2,239.0	0.0	0.0	354.0	354.6	4,323.9
Sugar Industry - Others	489.9	227.1	0.1	0.0	72.0	99.1	888.3
Agricultural Development Certificate Holders	3.6	9.1	0.0	0.0	0.0	0.0	12.6
Agro-based Industrial Certificate Holders	8.5	7.5	0.0	0.0	6.0	0.0	22.0
Sugarcane Planters	171.8	475.6	0.0	0.0	0.0	22.2	669.6
Other Plantation	30.1	21.1	0.2	0.0	0.4	0.0	51.7
Animal Breeding	263.6	290.8	0.2	9.6	47.0	122.4	733.5
Fishing	64.6	35.0	0.0	1.0	0.0	0.0	100.6
Other	520.5	88.5	0.0	17.7	102.9	0.0	729.7
Manufacturing	5,840.5	4,431.7	89.8	773.9	2,470.9	956.5	14,563.5
- of which							
Export Enterprise Certificate Holders	2,326.5	1,539.7	50.6	217.7	1,368.6	821.7	6,324.8
Export Service Certificate Holders	85.3	57.2	0.0	1.3	4.6	0.0	148.3
Pioneer Status Certificate Holders	115.3	45.5	0.0	13.3	82.3	50.0	306.4
Small and Medium Enterprise Certificate Holders	65.1	25.7	0.1	13.7	0.0	0.0	104.6
Strategic Local Enterprise Certificate Holders	24.2	6.3	0.0	0.0	0.0	0.0	30.5
Furniture & Wood Products	355.8	68.7	0.4	10.9	4.3	0.0	440.0
Printing & Publishing	352.6	445.2	0.0	2.8	145.6	0.0	946.2
Steel/Metal Products	209.7	127.1	0.0	36.1	8.6	0.0	381.6
Food & Beverages	861.8	1,055.2	0.0	166.4	404.8	2.0	2,490.2
Plastic Products	52.6	114.1	0.0	11.7	23.6	0.0	201.9
Pharmaceuticals & Health Care	33.0	41.6	0.0	7.2	20.7	0.0	102.6
Jewellery & Precision Engineering	80.0	46.1	0.0	7.9	38.1	0.0	172.2
Electronics	49.7	13.6	0.0	29.0	16.6	0.0	108.9
Leather Products & Footwear	27.6	21.2	0.0	3.4	0.0	0.0	52.3
Paints	63.4	49.6	0.0	0.0	17.9	19.8	150.8
Cement	0.0	0.0	0.0	0.0	59.7	40.0	99.7
Other	1,138.0	775.0	38.6	252.4	275.5	23.0	2,502.5
Tourism	1,676.5	10,394.5	0.6	0.0	1,774.8	1,493.8	15,340.2
- of which							
Hotels	518.8	3,880.3	0.0	0.0	1,386.7	519.4	6,305.3
Tour Operators & Travel Agents	152.2	261.0	0.0	0.0	57.0	0.0	470.2
Hotel Development Certificate Holders	63.1	1,033.6	0.0	0.0	0.0	34.6	1,131.3
Hotel Management Service Certificate Holders	797.0	4,720.2	0.0	0.0	298.5	865.0	6,680.8
Restaurants	50.8	140.9	0.6	0.0	0.0	0.0	192.3
Duty-Free Shops	1.1	9.1	0.0	0.0	1.5	0.0	11.7
Other	93.5	349.2	0.0	0.0	31.1	74.8	548.6
Transport	295.1	633.3	0.0	2.7	611.4	0.0	1,542.6
- of which							
Airlines	0.9	0.0	0.0	0.0	116.6	0.0	117.5
Buses, Lorries, Trucks & Cars	163.8	359.3	0.0	2.7	8.5	0.0	534.4
Shipping & Freight Forwarders	112.3	209.9	0.0	0.0	486.4	0.0	808.6
Other	18.1	64.1	0.0	0.0	0.0	0.0	82.2
Construction	2,298.0	14,464.7	67.2	20.2	352.8	108.0	17,310.9
- of which							
Building & Housing Contractors	1,073.7	291.4	58.5	11.7	232.1	0.0	1,667.5
Property Development - Commercial	244.0	1,149.9	0.0	0.0	29.9	108.0	1,531.7
Property Development - Residential	103.3	208.9	0.0	0.0	49.7	0.0	361.9
Property Development - Land Parcelling	39.6	148.4	0.0	0.0	0.0	0.0	188.0
Housing	61.5	11,119.8	8.5	0.0	12.5	0.0	11,202.3
Housing - Staff	1.5	635.5	0.0	0.0	0.0	0.0	637.0
Housing Development Certificate Holders	0.3	9.5	0.0	0.0	0.0	0.0	9.8
Industrial Building Enterprise Certificate Holders	100.8	188.7	0.0	0.0	19.8	0.0	309.2
Building Supplies & Materials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Stone Crushing and Concrete Products	257.8	426.3	0.2	3.5	9.0	0.0	696.7
Other	415.5	286.3	0.0	5.0	0.0	0.0	706.8

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,998.7	6,115.7	59.5	1,357.7	989.0	31.0	15,551.6
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	2,045.6	1,817.3	56.6	476.2	363.6	0.0	4,759.3
Retailers - Hypermarkets	11.7	448.4	0.0	0.0	0.0	0.0	460.0
Retailers - Supermarkets	187.0	636.6	0.0	54.7	1.6	0.0	879.9
Retailers - Shops & Snacks	118.9	61.0	0.2	4.5	2.5	0.0	187.1
Retailers - Pharmaceuticals and Chemists	70.1	65.2	0.5	39.9	0.0	0.0	175.6
Retailers - Others	1,723.2	764.6	0.5	230.4	9.6	0.0	2,728.3
Automobile Dealers & Garages	455.7	294.2	0.0	183.4	51.7	0.0	984.9
Petroleum and Energy Products	35.8	87.5	0.0	0.0	264.5	0.0	387.7
Tyre Dealers and Suppliers	9.9	4.3	0.0	0.9	0.0	0.0	15.1
Other	2,340.9	1,936.6	1.8	367.6	295.5	31.0	4,973.4
Information Communication and Technology	127.6	186.8	0.0	5.2	822.9	0.0	1,142.5
- of which							
Telecommunications	36.4	148.0	0.0	0.8	804.9	0.0	990.2
Internet	0.4	0.3	0.0	0.0	0.0	0.0	0.7
E-Commerce	1.7	4.7	0.0	0.0	0.0	0.0	6.4
Information Technology - Hardware	58.6	5.8	0.0	0.0	0.0	0.0	64.4
Information Technology - Software	12.0	6.1	0.0	0.0	15.2	0.0	33.3
Personal Computers	5.2	2.3	0.0	0.6	0.0	0.0	8.1
Other	13.3	19.6	0.0	3.8	2.7	0.0	39.4
Financial and Business Services	1,799.9	4,468.3	0.5	1.5	1,850.3	2,285.8	10,406.2
- of which							
Stockbrokers & Stockbroking Companies	0.1	0.0	0.0	0.0	0.0	2.5	2.6
Insurance Companies	76.5	23.2	0.0	0.0	9.4	301.2	410.3
Nonbank Deposit-Taking Institutions	215.8	2,277.8	0.0	0.0	15.9	736.4	3,246.0
Mutual Funds	0.0	80.7	0.0	0.0	0.0	6.5	87.2
Accounting & Consultancy Services	159.5	27.9	0.0	0.0	0.5	0.0	187.9
Investment Companies	9.9	334.1	0.0	0.0	264.5	1.5	610.0
Public Financial Corporations	0.0	302.5	0.0	0.0	0.0	0.0	302.6
Other	1,338.0	1,422.0	0.5	1.5	1,560.1	1,237.5	5,559.7
Infrastructure	118.3	858.6	0.0	5.2	0.0	541.0	1,523.1
- of which							
Airport Development	0.0	119.3	0.0	0.0	0.0	0.0	119.3
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	83.7	721.2	0.0	0.0	0.0	541.0	1,346.0
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	13.8	0.1	0.0	0.0	0.0	0.0	13.9
Other	20.8	17.9	0.0	5.2	0.0	0.0	43.9
Global Business Licence Holders	0.0	548.4	0.0	0.0	7,252.9	0.0	7,801.2
- of which							
Category 1	0.0	548.4	0.0	0.0	6,546.9	0.0	7,095.2
Category 2	0.0	0.0	0.0	0.0	706.0	0.0	706.0
State and Local Government	0.4	41.8	0.0	0.0	0.0	0.0	42.2
Public Nonfinancial Corporations	384.3	1,729.1	0.0	0.0	2,638.2	1,454.3	6,205.8
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	40.4	30.7	0.2	37.9	126.8	0.0	236.0
Health Development Certificate Holders	5.6	7.6	0.0	0.0	2.7	8.0	23.9
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,437.8	6,112.5	930.4	34.4	471.3	0.0	9,986.4
Professional ²	316.0	488.1	0.1	34.1	17.7	2.0	858.0
Education	41.7	156.7	0.0	0.0	0.0	116.5	315.0
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	91.0	157.1	0.0	12.7	7.7	0.0	268.6
Other	1,419.5	1,048.4	26.6	26.0	871.8	70.7	3,463.1
TOTAL	26,820.2	55,267.7	1,175.5	2,339.9	20,843.5	7,665.9	114,112.8

¹ Refers to individuals on payrolls.

² 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.