

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

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,560.3	3,409.7	0.4	5.4	877.0	185.4	7,038.3
- of which							
Sugar Industry - Estates	1,258.2	2,248.9	0.0	0.0	492.1	104.6	4,103.8
Sugar Industry - Others	370.7	205.4	0.0	0.0	101.6	8.2	686.0
Agricultural Development Certificate Holders	6.1	12.4	0.0	0.6	0.0	0.0	19.1
Agro-based Industrial Certificate Holders	2.3	6.5	0.0	0.0	4.1	0.0	13.0
Sugarcane Planters	253.9	387.4	0.0	0.0	0.0	7.2	648.5
Other Plantation	20.8	34.5	0.1	0.0	0.0	0.0	55.5
Animal Breeding	292.1	284.2	0.2	2.2	14.1	65.4	658.2
Fishing	97.9	112.5	0.0	0.0	0.2	0.0	210.6
Other	258.3	117.9	0.1	2.6	264.8	0.0	643.6
Manufacturing	6,263.5	4,422.3	27.2	786.5	2,143.7	905.5	14,548.7
- of which							
Export Enterprise Certificate Holders	2,450.5	1,327.1	8.8	245.0	1,415.4	868.0	6,314.8
Export Service Certificate Holders	81.0	188.6	0.0	4.4	5.4	0.0	279.5
Pioneer Status Certificate Holders	56.8	39.8	0.0	3.1	76.8	16.7	193.0
Small and Medium Enterprise Certificate Holders	71.5	38.4	0.1	10.3	0.0	0.0	120.3
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	365.5	68.1	0.1	28.6	0.0	0.0	462.3
Printing & Publishing	316.1	373.8	0.0	18.3	41.9	0.0	750.0
Steel/Metal Products	181.5	193.5	0.0	43.5	1.4	0.0	419.9
Food & Beverages	1,029.5	949.9	0.0	188.5	286.7	0.0	2,454.5
Plastic Products	69.0	109.3	0.0	16.6	1.5	0.0	196.4
Pharmaceuticals & Health Care	44.7	47.5	0.0	0.6	32.9	0.0	125.7
Jewellery & Precision Engineering	84.7	38.3	0.0	13.5	29.8	0.0	166.3
Electronics	69.3	19.2	0.0	28.0	4.7	0.0	121.3
Leather Products & Footwear	28.9	28.6	0.0	3.4	14.4	0.0	75.4
Paints	83.5	93.2	0.0	0.0	28.0	0.0	204.7
Cement	116.2	2.0	0.0	0.0	0.0	20.8	139.0
Other	1,214.7	905.2	18.1	182.7	204.8	0.0	2,525.6
Tourism	1,667.6	11,724.3	0.0	0.4	3,203.8	737.1	17,333.2
- of which							
Hotels	684.2	5,731.4	0.0	0.0	1,547.9	223.2	8,186.6
Tour Operators & Travel Agents	141.1	261.2	0.0	0.0	54.4	0.0	456.7
Hotel Development Certificate Holders	17.8	605.7	0.0	0.0	581.2	0.0	1,204.7
Hotel Management Service Certificate Holders	692.9	4,518.8	0.0	0.0	1,001.9	506.7	6,720.2
Restaurants	41.3	185.4	0.0	0.4	0.0	0.0	227.1
Duty-Free Shops	3.2	8.5	0.0	0.0	9.6	0.0	21.4
Other	87.0	413.3	0.0	0.0	8.8	7.3	516.5
Transport	333.8	897.5	0.0	17.9	423.8	64.1	1,737.0
- of which							
Airlines	0.1	0.0	0.0	0.0	112.2	0.0	112.3
Buses, Lorries, Trucks & Cars	144.9	327.8	0.0	17.9	7.2	0.0	497.8
Shipping & Freight Forwarders	147.9	481.0	0.0	0.0	304.5	64.1	997.5
Other	40.8	88.7	0.0	0.0	0.0	0.0	129.5
Construction	2,934.1	20,058.0	42.4	9.6	408.9	19.5	23,472.5
- of which							
Building & Housing Contractors	984.3	306.4	35.1	7.3	262.4	0.0	1,595.6
Property Development - Commercial	256.2	1,827.5	0.0	0.0	31.1	19.5	2,134.2
Property Development - Residential	771.0	376.7	0.0	1.1	28.3	0.0	1,177.1
Property Development - Land Parcelling	16.9	139.3	0.0	0.0	0.0	0.0	156.2
Housing	46.7	15,022.4	7.3	0.0	6.4	0.0	15,082.7
Housing - Staff	1.3	1,104.9	0.0	0.0	0.0	0.0	1,106.2
Housing Development Certificate Holders	0.0	8.4	0.0	0.0	0.0	0.0	8.4
Industrial Building Enterprise Certificate Holders	127.9	164.6	0.0	0.0	5.3	0.0	297.7
Building Supplies & Materials	2.1	65.4	0.0	0.0	0.0	0.0	67.5
Stone Crushing and Concrete Products	332.2	593.1	0.0	1.2	11.0	0.0	937.4
Other	395.6	449.3	0.0	0.0	64.6	0.0	909.4

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,140.7	9,712.3	58.7	1,244.7	901.3	0.0	20,057.8
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,159.3	2,385.6	55.2	445.1	204.1	0.0	5,249.3
Retailers - Hypermarkets	3.8	300.4	0.0	0.0	0.0	0.0	304.2
Retailers - Supermarkets	108.2	699.4	0.0	10.0	0.0	0.0	817.6
Retailers - Shops & Snacks	112.7	55.6	0.2	6.0	0.0	0.0	174.4
Retailers - Pharmaceuticals and Chemists	109.3	59.1	0.0	57.3	0.0	0.0	225.8
Retailers - Others	1,405.9	1,310.0	0.1	118.0	43.5	0.0	2,877.5
Automobile Dealers & Garages	648.8	663.4	0.0	203.6	76.3	0.0	1,592.2
Petroleum and Energy Products	280.9	367.0	0.0	0.0	181.5	0.0	829.3
Tyre Dealers and Suppliers	5.3	2.9	0.0	0.8	0.0	0.0	9.0
Other	3,306.4	3,868.9	3.3	404.0	395.8	0.0	7,978.4
Information Communication and Technology	189.1	338.4	0.0	1.3	49.5	0.0	578.3
- of which							
Telecommunications	20.9	106.8	0.0	0.0	35.9	0.0	163.7
Internet	74.5	151.1	0.0	0.0	0.8	0.0	226.4
E-Commerce	1.1	1.8	0.0	0.0	0.0	0.0	3.0
Information Technology - Hardware	45.1	7.0	0.0	0.8	0.0	0.0	53.0
Information Technology - Software	12.5	55.8	0.0	0.0	12.5	0.0	80.8
Personal Computers	6.0	1.2	0.0	0.0	0.0	0.0	7.2
Other	28.9	14.7	0.0	0.5	0.3	0.0	44.4
Financial and Business Services	2,391.8	7,412.1	0.0	3.3	1,517.4	4,098.8	15,423.4
- of which							
Stockbrokers & Stockbroking Companies	0.0	2.9	0.0	0.0	0.0	9.8	12.7
Insurance Companies	422.7	57.1	0.0	0.0	0.0	2.1	481.8
Nonbank Deposit-Taking Institutions	73.0	3,974.5	0.0	0.0	0.0	314.7	4,362.2
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	64.7	228.6	0.0	0.0	0.5	0.0	293.8
Investment Companies	138.4	959.5	0.0	0.0	270.6	293.2	1,661.6
Public Financial Corporations	0.0	625.0	0.0	0.0	0.0	231.4	856.4
Other	1,693.1	1,564.6	0.0	3.3	1,246.3	3,241.2	7,748.4
Infrastructure	57.8	4,188.5	0.0	1.3	77.3	394.3	4,719.3
- of which							
Airport Development	0.0	2.6	0.0	0.0	56.4	0.0	59.0
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	31.7	4,165.3	0.0	0.0	20.9	394.3	4,612.2
Water Development	4.5	3.4	0.0	0.0	0.0	0.0	7.9
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	21.6	17.2	0.0	1.3	0.0	0.0	40.1
State and Local Government	0.0	53.6	0.0	0.0	0.0	0.0	53.6
Public Nonfinancial Corporations	767.7	2,304.1	0.0	0.0	1,361.0	2,163.4	6,596.3
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Freeport Enterprise Certificate Holders	52.7	50.5	0.0	11.5	197.3	0.0	312.1
Health Development Certificate Holders	4.4	53.0	0.0	0.0	0.0	0.0	57.4
Modernisation & Expansion Enterprise Cert. Holders	0.2	0.0	0.0	0.0	0.0	0.0	0.2
Personal ¹	3,300.6	9,164.1	937.0	32.9	359.1	0.0	13,793.7
Professional ²	317.6	293.8	0.0	31.7	15.8	0.0	658.9
Education	35.3	328.6	0.0	0.0	0.0	106.2	470.1
Human Resource Development Certificate Holders	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Media, Entertainment and Recreational Activities	107.0	253.7	0.0	12.7	0.0	0.0	373.4
Other	1,632.7	1,464.8	2.5	33.5	946.1	42.7	4,122.3
TOTAL	30,756.7	76,130.1	1,068.3	2,192.6	12,482.1	8,717.0	131,346.9

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 Rs9,810.4 million at the end of July 2007.