

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: November 2009
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,762.4	6,403.4	0.3	9.0	2,250.2	8.3	12,433.5
- of which							
Sugar Industry - Estates	1,926.5	2,873.5	0.0	0.0	1,292.4	8.3	6,100.6
Sugar Industry - Others	164.6	998.7	0.0	0.0	15.9	0.0	1,179.3
Agricultural Development Certificate Holders	6.5	57.5	0.0	2.0	0.0	0.0	65.9
Agro-based Industrial Certificate Holders	0.8	0.2	0.0	0.0	0.0	0.0	1.0
Sugarcane Planters	380.0	912.6	0.0	0.0	118.1	0.0	1,410.7
Other Plantation	31.3	102.0	0.1	0.0	0.0	0.0	133.4
Animal Breeding	139.8	502.9	0.2	0.0	62.7	0.0	705.5
Fishing	127.3	114.8	0.0	3.5	179.1	0.0	424.7
Other	985.7	841.2	0.0	3.6	581.9	0.0	2,412.4
Manufacturing	5,728.7	5,585.3	127.2	843.0	3,951.8	596.8	16,832.8
- of which							
Export Enterprise Certificate Holders	2,067.7	869.5	44.3	192.4	2,315.3	596.8	6,085.9
Export Service Certificate Holders	76.9	246.3	0.0	2.4	7.1	0.0	332.8
Pioneer Status Certificate Holders	25.5	36.5	0.0	3.6	59.7	0.0	125.3
Small and Medium Enterprise Certificate Holders	75.6	176.3	0.1	10.8	0.0	0.0	262.9
Strategic Local Enterprise Certificate Holders	1.7	1.5	0.0	0.0	0.0	0.0	3.2
Furniture & Wood Products	143.5	97.4	0.1	12.2	2.1	0.0	255.3
Printing & Publishing	267.3	401.8	0.0	55.5	94.8	0.0	819.5
Steel/Metal Products	261.4	249.6	0.0	110.5	29.0	0.0	650.4
Food & Beverages	1,191.0	1,198.1	0.0	219.4	629.2	0.0	3,237.7
Plastic Products	71.2	90.7	0.0	26.4	1.9	0.0	190.2
Pharmaceuticals & Health Care	37.4	58.5	0.0	12.1	58.0	0.0	166.0
Jewellery & Precision Engineering	68.4	48.0	0.0	22.9	73.4	0.0	212.7
Electronics	81.3	29.0	0.0	11.0	1.5	0.0	122.7
Leather Products & Footwear	36.6	42.1	0.0	13.3	9.1	0.0	101.1
Paints	74.3	68.9	0.0	2.8	21.2	0.0	167.3
Cement	24.0	76.0	0.0	0.0	0.0	0.0	100.0
Other	1,224.8	1,894.9	82.7	147.8	649.4	0.0	3,999.7
Tourism	3,890.8	19,457.6	0.0	14.7	7,886.2	485.9	31,735.3
- of which							
Hotels	2,001.7	10,187.5	0.0	0.0	6,011.8	144.9	18,345.9
Tour Operators & Travel Agents	242.3	320.9	0.0	0.0	220.1	0.0	783.2
Hotel Development Certificate Holders	284.1	373.0	0.0	0.0	0.0	0.0	657.1
Hotel Management Service Certificate Holders	1,200.5	7,767.0	0.0	0.0	1,547.9	341.0	10,856.4
Restaurants	78.0	199.1	0.0	0.0	0.0	0.0	277.1
Duty-Free Shops	3.4	23.3	0.0	0.0	1.7	0.0	28.4
Other	80.8	586.9	0.0	14.7	104.8	0.0	787.2
Transport	391.5	685.8	21.6	58.2	25.2	0.0	1,182.3
- of which							
Airlines	0.0	0.0	0.0	0.0	5.1	0.0	5.1
Buses, Lorries, Trucks & Cars	104.8	379.0	0.0	0.5	18.4	0.0	502.7
Shipping & Freight Forwarders	217.1	148.1	21.6	57.7	1.6	0.0	446.2
Other	69.5	158.7	0.0	0.0	0.0	0.0	228.3
Construction	3,382.0	33,019.2	19.8	58.7	2,332.7	6.2	38,818.6
- of which							
Building & Housing Contractors	974.2	473.1	14.9	0.4	83.4	0.0	1,546.1
Property Development - Commercial	709.4	4,901.0	0.0	0.0	1,001.3	6.2	6,617.9
Property Development - Residential	677.2	1,428.3	0.0	0.0	975.4	0.0	3,080.9
Property Development - Land Parcelling	120.5	267.2	0.0	0.0	0.0	0.0	387.7
Housing	35.9	20,688.1	4.8	0.0	228.2	0.0	20,957.1
Housing - Staff	0.5	2,152.6	0.0	0.0	0.0	0.0	2,153.2
Housing Development Certificate Holders	0.4	1.8	0.0	0.0	0.0	0.0	2.2
Industrial Building Enterprise Certificate Holders	16.8	1,305.4	0.0	0.0	0.0	0.0	1,322.2
Building Supplies & Materials	175.8	36.8	0.0	32.5	0.0	0.0	245.1
Stone Crushing and Concrete Products	149.6	444.3	0.0	0.0	38.2	0.0	632.0
Other	521.6	1,320.6	0.0	25.8	6.3	0.0	1,874.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,984.2	9,892.4	2.1	1,289.5	1,342.5	0.0	20,510.6
- of which							
Marketing Companies	25.4	12.5	0.0	0.0	0.0	0.0	37.9
Wholesalers	2,235.0	2,031.9	0.1	527.1	212.3	0.0	5,006.4
Retailers - Hypermarkets	3.5	18.9	0.0	0.0	0.0	0.0	22.4
Retailers - Supermarkets	120.4	343.1	0.0	13.7	4.1	0.0	481.2
Retailers - Shops & Snacks	450.4	323.9	0.2	85.4	8.6	0.0	868.6
Retailers - Pharmaceuticals and Chemists	72.8	114.8	0.0	29.0	0.0	0.0	216.6
Retailers - Others	1,220.7	1,613.6	0.1	54.2	64.0	0.0	2,952.6
Automobile Dealers & Garages	549.0	687.5	0.0	302.0	149.0	0.0	1,687.4
Petroleum and Energy Products	418.5	220.8	0.0	0.9	63.6	0.0	703.8
Tyre Dealers and Suppliers	42.8	35.8	0.0	2.5	0.0	0.0	81.1
Other	2,845.6	4,489.5	1.8	274.7	841.0	0.0	8,452.6
Information Communication and Technology	206.3	642.9	2.5	4.7	304.6	0.0	1,161.0
- of which							
Telecommunications	46.8	127.4	0.0	0.4	32.3	0.0	206.9
Internet	21.1	8.5	0.0	0.0	259.3	0.0	288.9
E-Commerce	0.9	202.6	0.0	0.0	0.0	0.0	203.5
Information Technology - Hardware	31.9	19.0	0.0	0.0	0.0	0.0	51.0
Information Technology - Software	23.0	47.2	0.0	2.9	1.8	0.0	74.9
Personal Computers	31.3	5.0	0.1	0.0	7.0	0.0	43.3
Other	51.4	233.2	2.5	1.4	4.2	0.0	292.6
Financial and Business Services	3,627.2	9,743.1	0.0	65.1	3,406.1	4,184.2	21,025.8
- of which							
Stockbrokers & Stockbroking Companies	26.7	1.2	0.0	0.0	0.0	19.3	47.3
Insurance Companies	73.4	84.8	0.0	0.0	0.0	14.1	172.3
Nonbank Deposit-Taking Institutions	11.1	3,120.6	0.0	0.0	0.0	449.8	3,581.5
Mutual Funds	0.0	109.5	0.0	0.0	0.0	8.1	117.6
Accounting & Consultancy Services	224.9	498.2	0.0	0.0	46.7	0.0	769.8
Investment Companies	1,012.5	3,245.7	0.0	0.0	470.6	304.1	5,032.9
Public Financial Corporations	0.0	376.7	0.0	0.0	0.0	302.7	679.3
Other	2,278.6	2,306.4	0.0	65.1	2,888.7	3,086.2	10,625.0
Infrastructure	236.3	3,960.0	0.0	3.2	586.8	205.0	4,991.4
- of which							
Airport Development	0.0	1.0	0.0	0.0	28.7	0.0	29.8
Port Development	0.3	0.6	0.0	0.0	0.0	0.0	0.9
Power Generation	155.5	3,910.9	0.0	0.0	543.2	205.0	4,814.5
Water Development	9.7	15.3	0.0	0.0	0.0	0.0	25.0
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	70.8	32.2	0.0	3.2	14.9	0.0	121.1
State and Local Government	0.5	8.0	0.0	0.0	0.0	0.0	8.5
Public Nonfinancial Corporations	2,630.5	1,833.2	0.0	0.0	3,204.4	2,649.2	10,317.4
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	74.4	135.9	0.0	154.6	345.1	0.0	710.1
Health Development Certificate Holders	4.6	349.1	0.0	0.0	14.7	0.0	368.4
Modernisation & Expansion Enterprise Cert. Holders	0.4	0.0	0.0	0.0	0.0	0.0	0.4
Personal ¹	3,402.5	12,550.1	846.7	27.2	514.2	0.0	17,340.8
Professional ²	295.1	287.5	0.0	14.2	154.0	0.0	750.7
Education	58.7	521.5	0.0	0.0	0.0	86.5	666.8
Human Resource Development Certificate Holders	1.3	0.4	0.0	0.0	0.0	0.0	1.7
Media, Entertainment and Recreational Activities	159.7	499.6	0.1	10.5	8.4	0.0	678.2
Other	414.9	2,252.2	34.1	14.1	223.9	2.0	2,941.1
TOTAL	36,252.0	107,827.2	1,054.5	2,566.6	26,551.0	8,224.1	182,475.4

¹Refers 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 Rs17,191.1 million at the end of November 2009.

Source: Statistics Division.