

**Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: November 2010\****(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>3,178.9</b>	<b>8,908.2</b>	<b>0.2</b>	<b>13.8</b>	<b>2,902.2</b>	<b>0.0</b>	<b>15,003.5</b>
- of which							
Sugar Industry - Estates	1,570.1	4,367.5	0.0	0.0	539.5	0.0	6,477.1
Sugar Industry - Others	182.9	849.6	0.0	0.0	324.4	0.0	1,356.8
Agricultural Development Certificate Holders	5.9	3.7	0.0	1.8	0.0	0.0	11.4
Agro-based Industrial Certificate Holders	1.9	0.5	0.0	0.0	0.0	0.0	2.3
Sugarcane Planters	343.7	711.7	0.0	0.0	0.5	0.0	1,055.9
Other Plantation	30.3	113.8	0.1	0.0	72.3	0.0	216.4
Animal Breeding	139.8	459.7	0.2	0.0	118.2	0.0	717.8
Fishing	93.4	110.0	0.0	10.3	139.5	0.0	353.2
Other	811.1	2,291.9	0.0	1.7	1,707.8	0.0	4,812.5
<b>Manufacturing</b>	<b>5,625.0</b>	<b>5,795.3</b>	<b>125.1</b>	<b>1,094.0</b>	<b>4,178.0</b>	<b>501.5</b>	<b>17,318.9</b>
- of which							
Export Enterprise Certificate Holders	2,004.8	866.0	114.3	257.8	2,073.1	501.5	5,817.5
Export Service Certificate Holders	91.3	212.4	0.0	3.2	12.3	0.0	319.2
Pioneer Status Certificate Holders	25.6	20.4	10.2	4.8	80.2	0.0	141.1
Small and Medium Enterprise Certificate Holders	73.3	81.2	0.0	11.1	128.3	0.0	294.0
Strategic Local Enterprise Certificate Holders	0.0	1.4	0.0	1.0	0.0	0.0	2.4
Furniture & Wood Products	195.7	87.1	0.1	10.8	0.1	0.0	293.8
Printing & Publishing	284.7	629.6	0.0	32.3	88.7	0.0	1,035.3
Steel/Metal Products	269.0	343.0	0.0	163.4	65.0	0.0	840.4
Food & Beverages	871.7	1,142.6	0.0	321.0	806.8	0.0	3,142.1
Plastic Products	68.1	137.4	0.0	15.1	14.4	0.0	234.9
Pharmaceuticals & Health Care	28.8	75.7	0.0	7.9	199.8	0.0	312.2
Jewellery & Precision Engineering	79.7	41.5	0.5	16.2	59.4	0.0	197.3
Electronics	59.4	33.1	0.0	0.7	0.0	0.0	93.3
Leather Products & Footwear	28.4	26.7	0.0	6.3	3.6	0.0	65.1
Paints	87.3	55.5	0.0	2.4	16.4	0.0	161.5
Cement	25.3	154.4	0.0	0.0	0.0	0.0	179.6
Other	1,432.0	1,887.1	0.0	240.2	630.0	0.0	4,189.3
<b>Tourism</b>	<b>5,277.0</b>	<b>22,873.1</b>	<b>0.0</b>	<b>0.1</b>	<b>11,005.1</b>	<b>428.3</b>	<b>39,583.7</b>
- of which							
Hotels	2,170.2	12,308.7	0.0	0.0	9,275.5	149.3	23,903.8
Tour Operators & Travel Agents	266.4	328.1	0.0	0.0	3.2	0.0	597.7
Hotel Development Certificate Holders	353.0	352.7	0.0	0.0	393.1	0.0	1,098.8
Hotel Management Service Certificate Holders	2,315.1	8,210.5	0.0	0.0	1,037.1	279.0	11,841.8
Restaurants	69.5	738.6	0.0	0.0	156.3	0.0	964.4
Duty-Free Shops	0.7	24.9	0.0	0.0	0.0	0.0	25.6
Other	102.1	909.6	0.0	0.1	139.9	0.0	1,151.7
<b>Transport</b>	<b>228.9</b>	<b>1,335.8</b>	<b>0.0</b>	<b>0.6</b>	<b>414.3</b>	<b>0.0</b>	<b>1,979.6</b>
- of which							
Airlines	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Buses, Lorries, Trucks & Cars	112.8	841.4	0.0	0.0	73.7	0.0	1,027.8
Shipping & Freight Forwarders	67.6	152.4	0.0	0.0	340.6	0.0	560.7
Other	48.5	341.6	0.0	0.6	0.0	0.0	390.7
<b>Construction</b>	<b>4,158.5</b>	<b>39,306.0</b>	<b>143.1</b>	<b>48.4</b>	<b>2,402.1</b>	<b>5.9</b>	<b>46,063.9</b>
- of which							
Building & Housing Contractors	1,064.9	538.3	138.6	0.5	82.7	0.0	1,825.1
Property Development - Commercial	898.8	5,515.6	0.0	0.0	763.5	5.9	7,183.8
Property Development - Residential	668.6	2,463.3	0.0	0.0	1,141.3	0.0	4,273.2
Property Development - Land Parcelling	143.1	242.2	0.0	0.0	0.0	0.0	385.3
Housing	47.4	24,667.6	4.5	0.0	290.4	0.0	25,009.8
Housing - Staff	0.6	2,708.4	0.0	0.0	0.0	0.0	2,709.0
Housing Development Certificate Holders	0.4	3.0	0.0	0.0	0.0	0.0	3.4
Industrial Building Enterprise Certificate Holders	89.1	1,295.8	0.0	0.0	0.0	0.0	1,384.8
Building Supplies & Materials	197.3	42.9	0.0	33.6	0.1	0.0	273.9
Stone Crushing and Concrete Products	343.7	499.7	0.0	0.0	0.0	0.0	843.5
Other	704.6	1,329.1	0.0	14.2	124.1	0.0	2,172.0

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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>8,589.3</b>	<b>11,792.7</b>	<b>31.0</b>	<b>1,834.4</b>	<b>1,915.5</b>	<b>0.0</b>	<b>24,162.9</b>
- of which							
Marketing Companies	67.2	128.3	0.0	0.0	0.0	0.0	195.5
Wholesalers	2,728.4	2,480.0	0.2	553.7	520.9	0.0	6,283.2
Retailers - Hypermarkets	0.0	13.7	0.0	0.0	0.0	0.0	13.7
Retailers - Supermarkets	107.2	287.6	0.0	6.4	0.0	0.0	401.2
Retailers - Shops & Snacks	541.0	447.1	0.2	244.9	5.9	0.0	1,239.1
Retailers - Pharmaceuticals and Chemists	50.5	88.1	0.0	25.9	0.0	0.0	164.5
Retailers - Others	1,375.9	1,926.8	29.0	213.6	253.2	0.0	3,798.6
Automobile Dealers & Garages	630.6	861.4	0.0	440.5	224.9	0.0	2,157.3
Petroleum and Energy Products	417.0	114.2	0.0	0.0	0.0	0.0	531.2
Tyre Dealers and Suppliers	21.4	10.7	0.0	0.7	18.2	0.0	51.0
Other	2,650.1	5,434.8	1.5	348.7	892.4	0.0	9,327.5
<b>Information Communication and Technology</b>	<b>212.1</b>	<b>500.9</b>	<b>0.0</b>	<b>2.9</b>	<b>370.7</b>	<b>0.0</b>	<b>1,086.7</b>
- of which							
Telecommunications	62.7	101.2	0.0	0.0	87.3	0.0	251.3
Internet	0.4	0.0	0.0	0.0	267.8	0.0	268.2
E-Commerce	0.2	184.1	0.0	0.0	0.0	0.0	184.3
Information Technology - Hardware	32.7	24.5	0.0	0.0	0.8	0.0	58.0
Information Technology - Software	27.2	42.4	0.0	1.6	8.8	0.0	80.1
Personal Computers	21.7	3.9	0.0	0.0	4.2	0.0	29.9
Other	67.0	144.9	0.0	1.3	1.8	0.0	215.0
<b>Financial and Business Services</b>	<b>4,028.7</b>	<b>9,811.0</b>	<b>14.9</b>	<b>39.7</b>	<b>3,043.6</b>	<b>4,445.9</b>	<b>21,383.8</b>
- of which							
Stockbrokers & Stockbroking Companies	26.5	2.9	0.0	0.0	0.0	19.3	48.7
Insurance Companies	12.1	127.3	0.0	0.0	0.0	22.4	161.8
Nonbank Deposit-Taking Institutions	246.6	2,829.3	0.0	0.0	85.0	152.8	3,313.7
Mutual Funds	0.0	0.0	0.0	0.0	0.0	7.9	7.9
Accounting & Consultancy Services	262.1	448.4	0.0	0.3	205.9	0.0	916.7
Investment Companies	970.6	3,021.5	0.0	0.0	587.2	204.6	4,783.8
Public Financial Corporations	0.1	334.8	0.0	0.0	0.0	477.1	812.0
Other	2,510.8	3,046.9	14.9	39.4	2,165.5	3,561.7	11,339.2
<b>Infrastructure</b>	<b>290.0</b>	<b>3,840.3</b>	<b>0.0</b>	<b>3.6</b>	<b>253.6</b>	<b>128.2</b>	<b>4,515.7</b>
- of which							
Airport Development	15.5	3.4	0.0	0.0	19.3	0.0	38.2
Port Development	0.3	0.6	0.0	0.0	0.0	0.0	1.0
Power Generation	159.1	3,744.8	0.0	0.0	185.7	128.2	4,217.8
Water Development	10.3	13.3	0.0	0.0	0.0	0.0	23.5
Road Development	0.5	0.0	0.0	0.0	0.0	0.0	0.5
Other	104.3	78.1	0.0	3.6	48.6	0.0	234.6
<b>State and Local Government</b>	<b>0.0</b>	<b>6.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6.3</b>
<b>Public Nonfinancial Corporations</b>	<b>522.1</b>	<b>2,308.1</b>	<b>0.0</b>	<b>0.5</b>	<b>2,352.1</b>	<b>2,641.3</b>	<b>7,824.0</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>38.8</b>	<b>115.4</b>	<b>0.0</b>	<b>34.7</b>	<b>266.7</b>	<b>0.0</b>	<b>455.7</b>
<b>Health Development Certificate Holders</b>	<b>2.4</b>	<b>549.9</b>	<b>0.0</b>	<b>0.0</b>	<b>9.1</b>	<b>0.0</b>	<b>561.4</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.4</b>
<b>Personal <sup>1</sup></b>	<b>3,440.2</b>	<b>14,084.8</b>	<b>1,512.3</b>	<b>20.2</b>	<b>457.1</b>	<b>0.0</b>	<b>19,514.6</b>
<b>Professional <sup>2</sup></b>	<b>220.1</b>	<b>359.1</b>	<b>0.0</b>	<b>2.7</b>	<b>111.8</b>	<b>0.0</b>	<b>693.8</b>
<b>Education</b>	<b>49.9</b>	<b>944.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>68.4</b>	<b>1,062.3</b>
<b>Human Resource Development Certificate Holders</b>	<b>2.8</b>	<b>2.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5.6</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>197.2</b>	<b>523.5</b>	<b>0.3</b>	<b>12.6</b>	<b>6.4</b>	<b>0.0</b>	<b>740.0</b>
<b>Other</b>	<b>593.5</b>	<b>2,393.7</b>	<b>0.0</b>	<b>9.5</b>	<b>144.5</b>	<b>3.2</b>	<b>3,144.5</b>
<b>TOTAL</b>	<b>36,655.7</b>	<b>125,451.2</b>	<b>1,827.0</b>	<b>3,117.7</b>	<b>29,833.0</b>	<b>8,222.6</b>	<b>205,107.2</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 Rs19,692.2 million at the end of November 2010

\* Provisional estimates.

Source: Statistics Division.