

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,630.0	3,444.7	0.5	7.1	1,011.4	529.5	7,623.3
- of which							
Sugar Industry - Estates	1,100.4	2,230.2	0.0	0.0	712.7	323.1	4,366.3
Sugar Industry - Others	316.3	241.2	0.1	0.0	71.6	61.9	691.1
Agricultural Development Certificate Holders	6.3	8.5	0.0	1.3	0.0	0.0	16.2
Agro-based Industrial Certificate Holders	12.6	9.2	0.0	0.0	5.7	0.0	27.5
Sugarcane Planters	143.4	513.3	0.0	0.0	0.0	22.1	678.8
Other Plantation	34.2	20.2	0.2	0.0	0.0	0.0	54.6
Animal Breeding	247.7	277.1	0.2	2.9	49.4	122.4	699.7
Fishing	57.4	52.8	0.0	1.0	0.0	0.0	111.2
Other	711.6	92.3	0.0	1.9	172.1	0.0	977.9
Manufacturing	5,598.2	4,886.4	137.5	782.1	2,187.5	937.2	14,528.9
- of which							
Export Enterprise Certificate Holders	2,347.2	1,660.9	123.5	192.8	1,427.1	814.8	6,566.4
Export Service Certificate Holders	58.4	132.0	0.0	0.6	4.0	0.0	195.1
Pioneer Status Certificate Holders	80.6	46.2	0.0	15.6	71.7	44.4	258.5
Small and Medium Enterprise Certificate Holders	64.2	25.3	0.1	12.1	0.0	0.0	101.8
Strategic Local Enterprise Certificate Holders	25.0	5.4	0.0	0.0	0.0	0.0	30.3
Furniture & Wood Products	305.9	68.3	0.1	8.7	4.3	0.0	387.4
Printing & Publishing	286.7	428.5	0.0	10.3	111.4	0.0	836.9
Steel/Metal Products	165.3	130.5	0.0	54.4	21.4	0.0	371.6
Food & Beverages	804.1	1,125.1	0.0	203.7	380.4	2.0	2,515.3
Plastic Products	68.2	104.5	0.4	10.1	2.7	0.0	186.0
Pharmaceuticals & Health Care	29.1	39.8	1.5	13.1	21.0	0.0	104.4
Jewellery & Precision Engineering	75.3	41.2	0.0	7.7	44.2	0.0	168.4
Electronics	54.5	13.4	0.4	31.9	0.1	0.0	100.4
Leather Products & Footwear	28.4	26.6	0.0	5.8	0.0	0.0	60.8
Paints	68.0	52.0	0.0	0.0	0.0	19.8	139.8
Cement	14.0	0.0	0.3	0.0	13.3	44.5	72.1
Other	1,123.5	986.5	11.3	215.2	85.7	11.6	2,433.8
Tourism	2,098.9	10,316.5	0.6	0.4	2,053.4	1,343.8	15,813.5
- of which							
Hotels	660.0	4,098.4	0.0	0.0	1,684.2	422.2	6,864.9
Tour Operators & Travel Agents	136.6	270.5	0.0	0.0	59.4	0.0	466.5
Hotel Development Certificate Holders	61.8	845.3	0.0	0.0	0.0	34.6	941.7
Hotel Management Service Certificate Holders	980.2	4,601.9	0.0	0.0	282.9	818.0	6,683.0
Restaurants	47.1	141.5	0.6	0.4	0.0	0.0	189.6
Duty-Free Shops	1.6	8.3	0.0	0.0	0.5	0.0	10.3
Other	211.6	350.6	0.0	0.0	26.4	68.9	657.6
Transport	339.6	645.7	0.0	7.5	622.0	0.0	1,614.8
- of which							
Airlines	9.2	0.1	0.0	0.0	117.4	0.0	126.7
Buses, Lorries, Trucks & Cars	147.2	347.4	0.0	7.5	8.2	0.0	510.2
Shipping & Freight Forwarders	163.2	219.5	0.0	0.0	496.5	0.0	879.1
Other	20.1	78.7	0.0	0.0	0.0	0.0	98.8
Construction	2,209.8	15,820.2	66.8	16.5	296.2	118.3	18,527.8
- of which							
Building & Housing Contractors	1,116.5	280.4	58.5	5.4	231.1	0.0	1,692.0
Property Development - Commercial	190.0	1,234.3	0.0	0.0	32.4	118.3	1,574.9
Property Development - Residential	277.5	258.5	0.0	0.0	0.0	0.0	536.0
Property Development - Land Parcelling	42.1	128.8	0.0	0.0	0.0	0.0	170.9
Housing	60.3	11,926.3	8.3	0.0	15.4	0.0	12,010.3
Housing - Staff	1.6	912.0	0.0	0.0	0.0	0.0	913.6
Housing Development Certificate Holders	0.2	7.8	0.0	0.0	0.0	0.0	7.9
Industrial Building Enterprise Certificate Holders	105.4	184.1	0.0	0.0	17.4	0.0	306.9
Building Supplies & Materials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Stone Crushing and Concrete Products	141.3	591.7	0.0	0.0	0.0	0.0	733.0
Other	275.0	296.3	0.0	11.0	0.0	0.0	582.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,188.9	7,373.3	67.6	1,738.5	948.9	27.1	17,344.3
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	1,980.2	2,457.0	58.6	552.1	219.3	0.0	5,267.1
Retailers - Hypermarkets	0.0	326.5	0.0	0.0	0.0	0.0	326.5
Retailers - Supermarkets	164.0	736.3	0.0	9.1	0.0	0.0	909.4
Retailers - Shops & Snacks	105.9	58.8	0.2	4.7	4.2	0.0	173.8
Retailers - Pharmaceuticals and Chemists	89.4	70.1	0.0	47.9	0.0	0.0	207.5
Retailers - Others	1,644.1	938.6	2.0	533.4	26.0	0.0	3,144.2
Automobile Dealers & Garages	562.2	336.7	0.0	256.5	140.6	0.0	1,295.9
Petroleum and Energy Products	190.6	84.9	0.0	0.0	278.3	0.0	553.8
Tyre Dealers and Suppliers	9.7	4.7	0.0	0.0	0.0	0.0	14.4
Other	2,442.7	2,359.8	6.7	334.8	280.5	27.1	5,451.6
Information Communication and Technology	125.4	207.8	0.0	3.8	24.3	0.0	361.3
- of which							
Telecommunications	25.9	146.9	0.0	0.0	7.5	0.0	180.4
Internet	0.1	0.1	0.0	0.0	0.0	0.0	0.2
E-Commerce	1.4	4.2	0.0	0.0	0.0	0.0	5.6
Information Technology - Hardware	62.2	7.3	0.0	0.0	0.0	0.0	69.5
Information Technology - Software	14.9	21.2	0.0	0.0	14.2	0.0	50.3
Personal Computers	5.1	9.7	0.0	0.0	0.0	0.0	14.9
Other	15.7	18.2	0.0	3.8	2.5	0.0	40.3
Financial and Business Services	1,448.6	4,919.3	1.0	1.3	1,829.3	2,227.4	10,426.9
- of which							
Stockbrokers & Stockbroking Companies	6.2	0.2	0.0	0.0	0.0	2.5	8.9
Insurance Companies	109.4	22.2	0.0	0.0	9.7	197.8	339.1
Nonbank Deposit-Taking Institutions	93.4	2,626.7	0.0	0.0	14.3	463.7	3,198.0
Mutual Funds	0.0	128.8	0.0	0.0	0.0	6.5	135.3
Accounting & Consultancy Services	192.2	27.8	0.0	0.0	15.6	0.0	235.6
Investment Companies	10.6	294.4	0.0	0.0	520.3	1.5	826.8
Public Financial Corporations	0.0	374.0	0.0	0.0	0.0	0.0	374.0
Other	1,036.8	1,445.2	1.0	1.3	1,269.4	1,555.4	5,309.1
Infrastructure	96.5	1,162.7	0.0	4.2	24.6	495.0	1,783.0
- of which							
Airport Development	0.0	112.8	0.0	0.0	0.0	0.0	112.8
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	33.0	1,032.8	0.0	0.0	24.6	495.0	1,585.4
Water Development	7.3	0.9	0.0	0.0	0.0	0.0	8.2
Road Development	26.7	0.0	0.0	0.0	0.0	0.0	26.7
Other	29.4	16.3	0.0	4.2	0.0	0.0	49.9
State and Local Government	0.4	199.1	0.0	0.0	0.0	0.0	199.5
Public Nonfinancial Corporations	762.4	1,801.3	0.0	0.0	4,283.3	1,454.3	8,301.3
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	46.9	47.6	0.0	5.3	215.9	0.0	315.7
Health Development Certificate Holders	1.4	11.2	0.0	0.0	2.7	8.0	23.2
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,616.9	6,565.0	934.8	46.1	395.8	0.0	10,558.6
Professional ²	357.8	508.7	0.1	11.1	9.2	2.0	888.8
Education	40.5	205.9	0.0	0.0	0.0	116.5	362.9
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	91.1	177.2	0.0	12.7	7.9	0.0	288.9
Other	1,431.4	1,109.3	23.8	22.7	1,027.8	55.8	3,670.9
TOTAL	27,084.6	59,401.7	1,232.7	2,659.2	14,940.4	7,314.8	112,633.5

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 Rs7,023.8 million at the end of November 2005.