

**Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: January 2011**
*(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,787.7</b>	<b>7,925.4</b>	<b>0.2</b>	<b>12.1</b>	<b>2,964.0</b>	<b>0.0</b>	<b>13,689.4</b>
- of which							
Sugar Industry - Estates	1,450.3	3,984.1	0.0	0.0	1,155.1	0.0	6,589.5
Sugar Industry - Others	182.4	817.4	0.0	0.0	236.8	0.0	1,236.5
Agricultural Development Certificate Holders	6.6	3.5	0.0	2.0	0.0	0.0	12.1
Agro-based Industrial Certificate Holders	2.5	0.2	0.0	0.0	0.0	0.0	2.7
Sugarcane Planters	334.8	599.3	0.0	0.0	0.5	0.0	934.6
Other Plantation	30.2	109.9	0.0	0.0	70.6	0.0	210.8
Animal Breeding	150.6	455.4	0.2	0.0	96.9	0.0	703.0
Fishing	99.4	130.7	0.0	8.1	122.2	0.0	360.5
Other	530.7	1,825.1	0.0	2.0	1,281.9	0.0	3,639.7
<b>Manufacturing</b>	<b>5,926.5</b>	<b>5,997.2</b>	<b>99.7</b>	<b>1,132.8</b>	<b>4,022.6</b>	<b>487.5</b>	<b>17,666.3</b>
- of which							
Export Enterprise Certificate Holders	1,992.2	850.0	85.0	277.0	2,096.4	487.5	5,788.1
Export Service Certificate Holders	87.2	206.5	0.0	3.2	11.5	0.0	308.4
Pioneer Status Certificate Holders	37.5	15.9	3.6	4.8	84.7	0.0	146.5
Small and Medium Enterprise Certificate Holders	69.0	82.5	0.0	13.2	159.5	0.0	324.1
Strategic Local Enterprise Certificate Holders	0.0	1.2	0.0	1.0	0.0	0.0	2.3
Furniture & Wood Products	170.8	92.8	0.1	11.5	0.0	0.0	275.3
Printing & Publishing	292.2	629.3	0.0	27.7	84.4	0.0	1,033.5
Steel/Metal Products	296.3	366.6	0.0	143.6	72.5	0.0	879.0
Food & Beverages	1,027.4	1,189.2	0.0	339.0	802.9	0.0	3,358.4
Plastic Products	70.2	141.0	0.0	12.9	14.6	0.0	238.8
Pharmaceuticals & Health Care	29.8	68.5	0.0	6.4	50.7	0.0	155.4
Jewellery & Precision Engineering	74.7	40.8	0.5	16.9	57.3	0.0	190.2
Electronics	68.8	37.8	0.0	0.4	0.0	0.0	106.9
Leather Products & Footwear	25.5	26.1	0.0	3.3	1.3	0.0	56.3
Paints	75.7	32.7	0.0	1.6	15.9	0.0	125.9
Cement	39.1	152.2	0.0	0.0	0.0	0.0	191.3
Other	1,570.2	2,064.1	10.5	270.3	570.8	0.0	4,485.9
<b>Tourism</b>	<b>4,554.1</b>	<b>24,496.7</b>	<b>0.0</b>	<b>0.1</b>	<b>10,648.2</b>	<b>397.4</b>	<b>40,096.5</b>
- of which							
Hotels	1,870.0	13,297.6	0.0	0.0	8,853.3	149.4	24,170.3
Tour Operators & Travel Agents	240.1	387.6	0.0	0.0	28.3	0.0	656.0
Hotel Development Certificate Holders	60.8	663.4	0.0	0.0	378.6	0.0	1,102.7
Hotel Management Service Certificate Holders	2,207.2	8,456.1	0.0	0.0	1,048.0	248.0	11,959.3
Restaurants	74.3	712.5	0.0	0.0	148.1	0.0	934.9
Duty-Free Shops	2.7	32.3	0.0	0.0	0.0	0.0	35.0
Other	99.0	947.3	0.0	0.1	192.0	0.0	1,238.4
<b>Transport</b>	<b>237.6</b>	<b>1,337.8</b>	<b>0.0</b>	<b>0.3</b>	<b>341.4</b>	<b>0.0</b>	<b>1,917.1</b>
- of which							
Airlines	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Buses, Lorries, Trucks & Cars	121.3	821.1	0.0	0.0	22.1	0.0	964.5
Shipping & Freight Forwarders	64.1	150.2	0.0	0.0	319.3	0.0	533.5
Other	52.2	366.1	0.0	0.3	0.0	0.0	418.6
<b>Construction</b>	<b>4,307.8</b>	<b>40,019.3</b>	<b>149.2</b>	<b>44.5</b>	<b>2,729.6</b>	<b>5.9</b>	<b>47,256.2</b>
- of which							
Building & Housing Contractors	1,329.7	563.6	121.9	0.5	81.9	0.0	2,097.7
Property Development - Commercial	899.0	4,951.7	0.0	0.0	810.1	5.9	6,666.6
Property Development - Residential	692.2	2,547.9	23.0	0.0	1,492.0	0.0	4,755.1
Property Development - Land Parcelling	154.3	222.1	0.0	0.0	0.0	0.0	376.4
Housing	47.0	25,255.3	4.3	0.0	315.3	0.0	25,621.9
Housing - Staff	0.6	2,917.3	0.0	0.0	0.0	0.0	2,917.9
Housing Development Certificate Holders	0.2	0.5	0.0	0.0	0.0	0.0	0.7
Industrial Building Enterprise Certificate Holders	88.1	1,292.6	0.0	0.0	0.0	0.0	1,380.7
Building Supplies & Materials	189.0	414.7	0.0	34.0	0.1	0.0	637.8
Stone Crushing and Concrete Products	371.1	586.1	0.0	0.0	0.0	0.0	957.2
Other	536.6	1,267.5	0.0	10.0	30.0	0.0	1,844.1

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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>8,547.0</b>	<b>11,951.3</b>	<b>33.4</b>	<b>1,875.2</b>	<b>1,833.3</b>	<b>0.0</b>	<b>24,240.2</b>
- of which							
Marketing Companies	115.5	166.1	0.0	0.0	0.0	0.0	281.6
Wholesalers	2,556.2	2,581.2	0.1	610.5	419.9	0.0	6,167.9
Retailers - Hypermarkets	0.6	15.5	0.0	0.0	0.0	0.0	16.1
Retailers - Supermarkets	95.2	382.1	0.0	8.4	0.0	0.0	485.7
Retailers - Shops & Snacks	430.7	438.5	0.2	251.4	10.2	0.0	1,131.0
Retailers - Pharmaceuticals and Chemists	86.5	74.9	0.0	21.1	8.1	0.0	190.6
Retailers - Others	1,207.4	1,921.4	25.9	166.5	226.0	0.0	3,547.2
Automobile Dealers & Garages	673.4	909.3	0.0	456.3	148.9	0.0	2,187.9
Petroleum and Energy Products	545.4	112.5	0.0	1.5	11.1	0.0	670.4
Tyre Dealers and Suppliers	78.9	8.8	0.0	2.1	46.7	0.0	136.5
Other	2,757.3	5,341.1	7.3	357.3	962.5	0.0	9,425.4
<b>Information Communication and Technology</b>	<b>205.5</b>	<b>498.9</b>	<b>0.0</b>	<b>2.9</b>	<b>365.8</b>	<b>0.0</b>	<b>1,073.2</b>
- of which							
Telecommunications	41.3	109.5	0.0	0.0	95.3	0.0	246.1
Internet	0.4	0.0	0.0	0.0	260.6	0.0	261.0
E-Commerce	0.1	174.4	0.0	0.0	0.0	0.0	174.5
Information Technology - Hardware	46.4	21.3	0.0	0.0	0.7	0.0	68.3
Information Technology - Software	20.5	47.7	0.0	2.2	5.8	0.0	76.1
Personal Computers	31.3	3.7	0.0	0.0	1.9	0.0	36.9
Other	65.6	142.3	0.0	0.7	1.6	0.0	210.2
<b>Financial and Business Services</b>	<b>3,918.6</b>	<b>10,872.1</b>	<b>16.7</b>	<b>34.4</b>	<b>3,568.2</b>	<b>4,638.5</b>	<b>23,048.4</b>
- of which							
Stockbrokers & Stockbroking Companies	29.0	2.8	0.0	0.0	0.0	19.3	51.0
Insurance Companies	12.3	111.2	0.0	0.0	0.0	22.4	146.0
Nonbank Deposit-Taking Institutions	63.1	2,710.2	0.0	0.0	75.2	202.8	3,051.3
Mutual Funds	0.0	0.0	0.0	0.0	0.0	7.7	7.7
Accounting & Consultancy Services	171.2	382.5	0.0	0.4	213.5	0.0	767.5
Investment Companies	946.9	3,079.2	0.0	0.0	869.5	200.7	5,096.3
Public Financial Corporations	0.0	312.3	0.0	0.9	0.0	472.5	785.7
Other	2,696.1	4,273.9	16.7	33.1	2,410.0	3,713.1	13,142.9
<b>Infrastructure</b>	<b>304.4</b>	<b>3,877.7</b>	<b>0.0</b>	<b>4.3</b>	<b>223.6</b>	<b>128.2</b>	<b>4,538.0</b>
- of which							
Airport Development	1.1	2.9	0.0	0.0	16.2	0.0	20.2
Port Development	0.2	0.6	0.0	0.0	0.0	0.0	0.8
Power Generation	205.3	3,729.9	0.0	0.0	188.3	128.2	4,251.7
Water Development	2.8	13.0	0.0	0.0	0.0	0.0	15.8
Road Development	0.3	0.0	0.0	0.0	0.0	0.0	0.3
Other	94.7	131.3	0.0	4.3	19.0	0.0	249.3
<b>State and Local Government</b>	<b>0.0</b>	<b>5.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5.6</b>
<b>Public Nonfinancial Corporations</b>	<b>652.2</b>	<b>1,816.3</b>	<b>0.0</b>	<b>0.0</b>	<b>2,048.3</b>	<b>2,920.7</b>	<b>7,437.6</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>36.6</b>	<b>107.0</b>	<b>0.0</b>	<b>24.9</b>	<b>310.5</b>	<b>0.0</b>	<b>479.0</b>
<b>Health Development Certificate Holders</b>	<b>7.6</b>	<b>537.8</b>	<b>0.0</b>	<b>0.0</b>	<b>8.8</b>	<b>0.0</b>	<b>554.2</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.5</b>
<b>Personal <sup>1</sup></b>	<b>3,461.0</b>	<b>14,203.0</b>	<b>1,528.3</b>	<b>12.8</b>	<b>451.2</b>	<b>0.0</b>	<b>19,656.4</b>
<b>Professional <sup>2</sup></b>	<b>399.0</b>	<b>364.4</b>	<b>0.0</b>	<b>1.7</b>	<b>36.6</b>	<b>0.0</b>	<b>801.7</b>
<b>Education</b>	<b>47.1</b>	<b>989.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>67.6</b>	<b>1,104.0</b>
<b>Human Resource Development Certificate Holders</b>	<b>1.2</b>	<b>2.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.0</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>226.6</b>	<b>532.2</b>	<b>0.3</b>	<b>12.3</b>	<b>6.2</b>	<b>0.0</b>	<b>777.6</b>
<b>Other</b>	<b>747.3</b>	<b>2,334.1</b>	<b>0.0</b>	<b>2.4</b>	<b>135.9</b>	<b>3.2</b>	<b>3,222.9</b>
<b>TOTAL</b>	<b>36,368.1</b>	<b>127,868.9</b>	<b>1,828.0</b>	<b>3,160.8</b>	<b>29,694.2</b>	<b>8,648.9</b>	<b>207,569.0</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 Rs20,451.3 million at the end of January 2011

Source: Statistics Division.